

EIGHTY-SEVENTH ANNUAL REPORT

OF THE

Comptroller of the Currency

1949



WASHINGTON : 1950

TREASURY DEPARTMENT
Document No. 3167
Comptroller of the Currency

LETTER OF TRANSMITTAL

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

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

Respectfully,

PRESTON DELANO,
Comptroller of the Currency.

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

ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

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

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

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

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

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

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

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

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

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

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

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

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

rise to large losses.

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

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

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

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

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

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

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

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

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

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

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

Assets and liabilities of national banks on dates indicated

[In thousands of dollars]

	Dec. 31, 1948 (4,997 banks)	Apr. 11, 1949 (4,996 banks)	June 30, 1949 (4,993 banks)	Nov. 1, 1949 (4,988 banks)	Dec. 31, 1949 (4,981 banks)
ASSETS					
Loans and discounts, including overdrafts	23,818,513	22,941,026	22,578,120	23,438,583	23,928,293
U. S. Government securities, direct obligations	34,977,410	34,582,806	35,595,411	38,332,370	38,268,473
Obligations guaranteed by U. S. Government	2,853		2,087		2,050
Obligations of States and political subdivisions	3,190,189	3,289,963	3,410,267	3,718,789	3,747,200
Other bonds, notes, and debentures	1,898,185	1,901,718	1,959,419	2,027,769	2,023,542
Corporate stocks, including stocks of Federal Reserve banks	159,716	161,062	162,609	165,216	166,485
<i>Total loans and securities</i>	<i>64,046,866</i>	<i>62,876,575</i>	<i>63,707,913</i>	<i>67,632,727</i>	<i>68,136,043</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection	23,024,269	20,855,906	20,376,181	19,676,846	21,044,958
Bank premises owned, furniture and fixtures	573,557	584,507	587,617	601,720	599,582
Real estate owned other than bank premises	9,559	10,051	12,351	12,725	12,184
Investments and other assets indirectly representing bank premises or other real estate	43,794	45,262	48,414	50,992	51,831
Customers' liability on acceptances outstanding	113,097	89,356	75,325	83,415	106,421
Interest, commissions, rent, and other income earned or accrued but not collected	152,578	146,977	150,161	195,139	166,653
Other assets	171,332	156,426	141,488	145,509	121,507
<i>Total assets</i>	<i>88,135,052</i>	<i>84,765,060</i>	<i>85,099,450</i>	<i>88,449,073</i>	<i>90,239,179</i>
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations	47,004,636	44,318,284	44,470,804	46,415,997	47,352,731
Time deposits of individuals, partnerships, and corporations	18,828,056	18,907,230	19,008,719	18,935,621	18,954,970
Deposits of U. S. Government and postal savings	1,504,408	1,815,957	1,451,478	2,025,538	2,030,693
Deposits of States and political subdivisions	5,230,758	5,294,587	5,398,970	5,182,966	5,423,285
Deposits of banks	7,843,607	6,887,424	6,946,245	7,717,139	8,279,678
Other deposits (certified and cashiers' checks, etc.)	1,236,551	887,431	1,175,252	1,105,524	1,302,961
<i>Total deposits</i>	<i>81,648,016</i>	<i>78,110,913</i>	<i>78,451,468</i>	<i>81,382,785</i>	<i>83,344,318</i>
<i>Demand deposits</i>	<i>61,937,877</i>	<i>58,249,770</i>	<i>58,367,215</i>	<i>61,374,683</i>	<i>63,293,252</i>
<i>Time deposits</i>	<i>19,710,139</i>	<i>19,861,143</i>	<i>20,084,253</i>	<i>20,008,102</i>	<i>20,051,066</i>
Bills payable, rediscounts, and other liabilities for borrowed money	41,330	89,553	14,123	170,075	7,562
Mortgages or other liens on bank premises and other real estate	291	261	274	260	260
Acceptances executed by or for account of reporting banks and outstanding	127,337	97,866	83,860	95,579	123,927
Interest, discount, rent, and other income collected but not earned	108,995	111,109	116,661	135,279	138,910
Interest, taxes, and other expenses accrued and unpaid	216,222	238,366	225,396	272,400	231,581
Other liabilities	321,973	339,598	379,765	408,584	458,280
<i>Total liabilities</i>	<i>82,464,164</i>	<i>78,987,666</i>	<i>79,271,547</i>	<i>82,464,962</i>	<i>84,304,838</i>
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	1,828,759	1,905,026	1,907,958	1,913,907	1,916,340
Surplus	2,510,495	2,478,494	2,506,653	2,521,377	2,639,440
Undivided profits	1,009,365	1,068,755	1,084,283	1,213,773	1,067,664
Reserves and retirement account for preferred stock	322,269	325,119	329,009	335,054	310,897
<i>Total capital accounts</i>	<i>5,670,888</i>	<i>5,777,394</i>	<i>5,827,903</i>	<i>5,984,111</i>	<i>5,934,341</i>
<i>Total liabilities and capital accounts</i>	<i>88,135,052</i>	<i>84,765,060</i>	<i>85,099,450</i>	<i>88,449,073</i>	<i>90,239,179</i>
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	22,130	21,038	21,264	19,806	15,621
Class B preferred stock	1,915	1,131	1,061	967	947
Common stock	1,804,714	1,882,857	1,885,633	1,893,134	1,899,772
<i>Total</i>	<i>1,828,759</i>	<i>1,905,026</i>	<i>1,907,958</i>	<i>1,913,907</i>	<i>1,916,340</i>
Retirable value of preferred capital stock:					
Class A preferred stock	31,757	29,566	28,978	26,230	21,923
Class B preferred stock	2,927	1,518	1,448	1,804	1,284
<i>Total</i>	<i>34,684</i>	<i>31,084</i>	<i>30,426</i>	<i>27,534</i>	<i>23,207</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	8,926,898	9,427,546	9,218,252	9,941,876	9,816,904

TRENDS IN BANKING

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

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

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

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

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

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

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

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

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

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

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

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

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

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

[In millions of dollars]

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

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

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

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

STRUCTURAL CHANGES IN THE NATIONAL BANKING SYSTEM

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

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

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

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

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

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

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

BRANCHES

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

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

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

NATIONAL BANK NOTES OUTSTANDING

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

DISTRIBUTION OF ALL BANKS

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

Classification of all banks, Dec. 31, 1949

	Banks			Deposits		
	Number of banks	Percent of grand total	Change in 12 months (percent of grand total)	Amount (000 omitted)	Percent of grand total	Change in 12 months (percent of grand total)
Insured banks:						
National.....	4,975	33.83	-0.04	83,112,814	50.30	+0.06
State member—						
Commercial.....	1,914	13.02	-.04	40,755,734	24.66	+0.01
Mutual savings.....	3	.02	0	16,050	.01	0
Nonmember—						
State commercial ¹	6,547	44.52	+0.38	19,325,761	11.69	-.24
Mutual savings.....	189	1.29	0	13,575,497	8.22	+0.35
Total insured banks.....	13,628	92.68	+0.30	156,785,856	94.88	+0.18
Uninsured banks:						
Nonmember—						
State commercial and private ²	738	5.02	-.30	2,756,347	1.67	-.15
Mutual savings.....	339	2.30	0	5,701,841	3.45	-.03
Total uninsured banks.....	1,077	7.32	-.30	8,458,188	5.12	-.18
Total all banks.....	14,705	100.00	-----	165,244,044	100.00	-----

¹ Includes 4 nonmember insured national banks.

² Includes 2 nonmember uninsured national banks

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

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

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

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

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

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

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

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

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

[In millions of dollars]

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

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

REPORTS FROM BANKS

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

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

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

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

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

AFFILIATES AND HOLDING COMPANY AFFILIATES OF NATIONAL BANKS

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

LIQUIDATION OF INSOLVENT NATIONAL BANKS

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

ISSUE AND REDEMPTION OF NOTES

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

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

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

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

EXAMINATION OF NATIONAL BANKS

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

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

ORGANIZATION AND STAFF

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

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

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

EXPENSES OF THE BUREAU

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

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

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

APPENDIX

CONTENTS

TABLES

	Page
No. 1. Comptrollers and Deputy Comptrollers of the Currency since 1863 ..	19
No. 2. Total number of national banks organized, consolidated under act November 7, 1918, as amended, insolvent, in voluntary liquidation, and in existence on December 31, 1949	20
No. 3. Number and authorized capital stock of national banks chartered and the number and capital stock of national banks closed in each year ended October 31, from 1935 to 1941, inclusive, for the 14-month period from November 1, 1941, to December 31, 1942, inclusive, and for the years ended December 31, 1943 to 1949	21
No. 4. National banks chartered during the year ended December 31, 1949 ..	22
No. 5. National banks chartered which were conversions of State banks dur- ing the year ended December 31, 1949	23
No. 6. National banks reported in voluntary liquidation during the year ended December 31, 1949, the names of succeeding banks in cases of succession, with date of liquidation and capital stock	24
No. 7. National and State banks consolidated during the year ended Decem- ber 31, 1949, under act November 7, 1918, as amended	25
No. 8. Number of domestic branches of national banks authorized during the year ended December 31, 1949	26
No. 9. Number and class of domestic branches of national banks closed during the year ended December 31, 1949	28
No. 10. Principal items of assets and liabilities of national banks, by size of banks, according to deposits, December 31, 1948 and 1949	29
No. 11. Number of national banks in United States and possessions with sur- plus fund equal to or exceeding common capital stock, and the num- ber with surplus fund less than common capital stock 1942 to 1949 ..	30
No. 12. Dates of reports of condition of national banks, 1914 to 1949	31
No. 13. Assets and liabilities of national banks on April 11, June 30, Novem- ber 1, and December 31, 1949	33
No. 14. Earnings, expenses, and dividends of national banks, by States, for the year ended December 31, 1949	87
No. 15. Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended December 31, 1949	95
No. 16. Earnings, expenses, and dividends of national banks, by size of banks, for the year ended December 31, 1949	98
No. 17. Earnings, expenses, and dividends of national banks, years ended December 31, 1947 to 1949	100
No. 18. Number of national banks, capital stock, capital funds, net profits, dividends and ratios, years ended December 31, 1929-49	102
No. 19. Total loans of national banks, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1930-49	103
No. 20. Total securities of national banks, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1930-49	103
No. 21. Foreign branches of American national banks, December 31, 1949 ..	104
No. 22. Consolidated statement of assets and liabilities of foreign branches of national banks, December 31, 1949	105
No. 23. Assets and liabilities of banks in the District of Columbia, by classes, December 31, 1949	106
No. 24. Assets and liabilities of all banks in the District of Columbia at date of each call during year ended December 31, 1949	108
No. 25. Assets and liabilities of nonnational banks in the District of Columbia at date of each call during year ended December 31, 1949	109
No. 26. Earnings, expenses, and dividends of banks in the District of Columbia, years ended December 31, 1949 and 1948	110
No. 27. Number of banks, capital stock, capital funds, net profits, interest and dividends, and ratios, all banks in the District of Columbia, years ended December 31, 1929-49	112
No. 28. Total loans of banks in the District of Columbia, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1930-49	113

No. 29. Total securities of banks in the District of Columbia, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1930-49.....	114
No. 30. Summary of assets and liabilities December 31, 1949, and receipts and disbursements in year ended December 31, 1949, of the 21 building and loan associations in the District of Columbia.....	115
No. 31. Summary of assets and liabilities December 31, 1949, and receipts and disbursements in year ended December 31, 1949, of the 18 District of Columbia credit unions.....	116
No. 32. Assets and liabilities of all active banks in the United States and possessions, by classes, December 31, 1949.....	117
No. 33. Assets and liabilities of all active banks in the United States and possessions, by States and Territories, December 31, 1949.....	119
No. 34. Assets and liabilities of active national banks, by States and Territories, December 31, 1949.....	128
No. 35. Assets and liabilities of all active banks other than national, by States and Territories, December 31, 1949.....	136
No. 36. Assets and liabilities of active State commercial banks, by States and Territories, December 31, 1949.....	144
No. 37. Assets and liabilities of active mutual savings banks, by States, December 31, 1949.....	152
No. 38. Assets and liabilities of active private banks, by States, December 31, 1949.....	156
No. 39. Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, by States, December 31, 1949.....	160
No. 40. Officials of State banking departments and number of each class of active banks in December 1949.....	162
No. 41. Assets and liabilities of all active banks, 1937 to 1949.....	164
No. 42. Assets and liabilities of all active national banks, 1937 to 1949.....	165
No. 43. Assets and liabilities of all active banks other than national, 1937 to 1949.....	166
No. 44. Summary of status, progress, and results of liquidation of all national banks, placed in charge of receivers from the date of the first national bank failure, April 14, 1865, to December 31, 1949.....	167
No. 45. Number and deposits of national and District of Columbia non-national banks placed in receivership period April 14, 1865, to December 31, 1949, by groups according to percentages of dividends paid to December 31, 1949.....	170
No. 46. Liquidation statement, 6 receiverships in liquidation during year ended December 31, 1949.....	171
No. 47. Liquidation statement, 2 administered receiverships completely liquidated and finally closed, during year ended December 31, 1949.....	172
No. 48. Liquidation statement, 4 active receiverships as of December 31, 1949.....	173
No. 49. National banks in charge of receivers during year ended December 31, 1949, dates of organization, appointment of receivers, and final closing, with nominal amounts of total assets and total liabilities at date of failure, capital stock and stock assessments, amounts collected from all sources, including offsets allowed and earnings, together with the disposition of such collections, and various other data indicating the progress and results of liquidation to December 31, 1949.....	174
No. 50. Bank suspensions since inauguration of Federal deposit insurance, years ended December 31, 1934 to 1949.....	180
No. 51. Fiduciary activities of national banks as of December 31, 1949.....	181
No. 52. Fiduciary activities of national banks by Federal Reserve districts as of December 31, 1949.....	182
No. 53. Classification of investments in living and court trust accounts under administration by the active national bank trust departments, December 31, 1949.....	183
No. 54. Fiduciary activities of national banks by States as of December 31, 1949.....	184
Table "T." Statements of assets and liabilities of the individual national banks at close of business December 31, 1949, arranged alphabetically by States, Territories, and towns. (Omitted from this report and published as a separate table. See reference on page 187.)	

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

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

¹ Term expired.² Died Mar. 2, 1923

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

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

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

² Exclusive of those restored to solvency.

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

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

Year	Chartered		Closed						Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent					
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital	No.	Capital	No.	Capital
1935	49	\$7,780,000	13	1,447,100	189	\$19,615,250	25	\$4,305,020			158	\$14,827,370
1936	20	2,465,000	3	125,000	76	7,680,000	6	10,200,000			59	5,230,000
1937	29	5,355,000	8	302,875	98	11,049,540	11	1,987,150			82	7,269,565
1938	8	875,000	3		47	4,550,500	2	50,000			43	3,700,500
1939	19	2,925,000	1	127,500	56	7,066,000	6	745,000			42	4,436,000
1940	19	3,282,000	4	582,500	53	5,178,250					38	2,478,750
1941	15	5,545,000	6	25,000	41	5,319,180	3	282,000			35	81,180
1942	9	1,177,089	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	121,250	30	3,229,750			\$460,250		12	
1945	39	5,110,000	5	11,700,000	43	3,513,000					9	103,000
1946	36	8,475,000	10	50,000	35	4,535,000			3,890,000		9	
1947	26	5,400,000	2		30	5,422,300					6	22,300
1948	21	3,420,000	5	177,500	27	4,218,635					11	1,573,635
1949	18	\$2,255,000	5		32	\$7,600,000					19	5,345,000

¹ Amount of capital stock reductions incident to consolidations.

² Preferred capital stock reduction.

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

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

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

Char- ter No.	Title	Capital stock (common)
ARKANSAS		
14631	Citizens National Bank of Walnut Ridge.....	\$50,000
CALIFORNIA		
14624	Tulare County National Bank of Visalia.....	150,000
14629	First National Bank in McFarland.....	75,000
14632	National City Bank of Long Beach.....	400,000
	Total (3 banks).....	625,000
CONNECTICUT		
14627	First National Bank of Thompsonville.....	100,000
GEORGIA		
14620	DeKalb National Bank of Brookhaven.....	50,000
ILLINOIS		
14626	Du Quoin National Bank, Du Quoin.....	100,000
INDIANA		
14630	Farmers and Merchants National Bank of Monticello.....	125,000
LOUISIANA		
14621	Gulf National Bank of Lake Charles.....	150,000
MINNESOTA		
14622	St. Cloud National Bank, St. Cloud.....	100,000
NEBRASKA		
14637	First National Bank of Chadron.....	100,000
NEW MEXICO		
14628	First National Bank of Hobbs.....	150,000
14636	First National Bank in Las Vegas.....	150,000
	Total (2 banks).....	300,000
SOUTH CAROLINA		
14625	First National Bank of Easley.....	75,000
TEXAS		
14623	First National Bank of Monahans.....	130,000
14634	First National Bank of Edna.....	150,000
14635	First National Bank of McAllen.....	150,000
	Total (3 banks).....	430,000
VIRGINIA		
14633	Farmers & Merchants National Bank of Blacksburg.....	50,000
	Total United States (18 banks).....	12,255,000

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

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

Char- ter No.	Title and location	State	Effective date of charter	Author- ized capital	Approx- imate surplus and un- divided profits	Approx- imate assets
14620	DeKalb National Bank of Brookhaven	Georgia	Jan. 19	\$50,000	\$21,643	\$699,960
14621	Gulf National Bank at Lake Charles	Louisiana	Feb. 1	150,000	564,115	12,122,022
14622	St. Cloud National Bank, St. Cloud	Minnesota	do	100,000	93,790	2,447,293
14633	Farmers & Merchants National Bank of Blacksburg	Virginia	Sept. 1	50,000	65,037	1,315,595
14635	First National Bank of McAllen	Texas	Nov. 1	150,000	300,854	10,050,743
	Total (5 banks)	500,000	1,045,439	26,635,613

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

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

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

¹ With 1 branch in Glendale.

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

³ With 3 branches in the City of New York.

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

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

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

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

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

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

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

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

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

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

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

[In thousands of dollars]

	Number of banks	Loans and securities				Cash, balances with other banks, including reserves with Federal Reserve banks	Real estate assets	Total assets	Capital stock	Surplus, profits and reserves	Deposits		
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities						Total	Demand	Time
1948													
Banks with deposits of—													
\$500,000 and under	43	12,503	6,112	5,231	1,160	7,278	156	19,952	1,532	1,228	17,157	15,092	2,065
\$500,001 to \$750,000	109	56,561	21,322	30,655	4,584	21,548	506	78,707	3,880	4,276	70,320	54,465	15,855
\$750,001 to \$1,000,000	186	132,467	47,590	73,702	11,175	47,739	1,301	181,629	7,461	9,374	164,288	119,865	44,423
\$1,000,001 to \$2,000,000	904	1,107,538	394,337	618,177	95,024	376,569	9,415	1,494,558	44,918	75,986	1,370,121	975,968	394,153
\$2,000,001 to \$5,000,000	1,836	4,859,674	1,563,202	2,798,604	497,868	1,529,551	40,651	6,434,822	150,271	299,945	5,971,932	4,082,363	1,889,569
\$5,000,001 to \$10,000,000	942	5,332,923	1,688,015	3,058,594	586,314	1,648,067	47,855	7,037,291	143,835	310,151	6,565,532	4,351,332	2,214,200
\$10,000,001 to \$25,000,000	587	7,111,703	2,168,260	4,231,236	712,207	2,265,656	77,455	9,471,220	194,553	386,604	8,555,954	5,833,955	2,971,999
\$25,000,001 to \$50,000,000	190	5,083,423	1,579,644	3,014,188	489,591	1,787,414	55,626	6,944,672	131,380	263,432	6,512,056	4,718,684	1,793,372
\$50,000,001 to \$100,000,000	87	4,782,477	1,587,600	2,805,042	389,835	1,844,513	57,711	6,706,157	126,889	251,741	6,294,768	4,826,099	1,468,669
\$100,000,001 to \$500,000,000	98	14,538,028	5,724,309	7,909,364	904,355	6,043,315	157,079	20,824,319	397,357	820,623	19,466,681	16,067,712	3,398,969
\$500,000,001 and over	15	21,029,569	9,038,122	10,435,470	1,555,977	7,452,619	179,155	28,941,725	626,683	1,418,769	26,359,207	20,842,342	5,516,865
Total	4,997	64,046,866	23,818,513	34,980,263	5,248,090	23,024,269	626,910	88,135,052	1,828,759	3,842,129	81,648,016	61,937,877	19,710,139
1949													
Banks with deposits of—													
\$500,000 and under	42	12,397	6,131	5,258	1,008	7,442	122	19,970	1,272	1,310	17,357	14,941	2,416
\$500,001 to \$750,000	132	70,882	30,656	33,949	6,277	23,988	631	95,561	4,638	5,873	84,834	63,284	21,550
\$750,001 to \$1,000,000	184	133,668	52,586	70,493	10,589	45,825	1,268	180,863	7,480	10,384	162,706	118,329	44,377
\$1,000,001 to \$2,000,000	935	1,176,763	447,080	631,764	97,919	373,364	10,292	1,561,620	47,583	88,567	1,422,703	1,002,189	420,514
\$2,000,001 to \$5,000,000	1,804	4,915,540	1,704,490	2,715,774	495,276	1,419,696	42,685	6,383,976	153,271	325,806	5,891,947	3,996,133	1,895,814
\$5,000,001 to \$10,000,000	915	5,387,374	1,758,944	3,035,048	593,382	1,494,135	50,061	6,940,172	143,506	330,724	6,444,515	4,296,152	2,148,363
\$10,000,001 to \$25,000,000	572	7,211,350	2,207,027	4,285,079	719,244	2,015,693	79,742	9,323,691	190,945	401,798	8,692,942	5,812,576	2,880,366
\$25,000,001 to \$50,000,000	188	5,133,071	1,603,057	3,048,218	481,796	1,592,832	59,155	6,802,880	129,008	263,638	6,376,148	4,601,145	1,775,003
\$50,000,001 to \$100,000,000	94	5,319,970	1,714,652	3,173,964	431,354	1,787,022	63,838	7,195,960	139,840	278,509	6,734,538	5,220,187	1,514,351
\$100,000,001 to \$500,000,000	99	15,366,008	5,606,063	8,697,677	1,062,268	5,488,010	163,446	21,105,225	389,284	865,693	19,699,375	16,373,960	3,325,415
\$500,000,001 and over	16	23,409,020	8,797,607	12,573,299	2,038,114	6,796,951	192,357	30,629,261	709,513	1,445,699	27,817,253	21,794,356	6,022,897
Total	4,981	68,136,043	23,928,293	38,270,523	5,937,227	21,044,958	663,597	90,239,179	1,916,340	4,018,001	83,344,318	63,293,252	20,051,066

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

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

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

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

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

NOTES

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

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

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

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

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

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

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

TABLE NO. 13

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

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

ALABAMA

[In thousands of dollars]

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

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

ALASKA

[In thousands of dollars]

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

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

ARIZONA

[In thousands of dollars]

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

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

ARKANSAS

[In thousands of dollars]

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

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

CALIFORNIA

[In thousands of dollars]

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

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

COLORADO

[In thousands of dollars]

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

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

CONNECTICUT

[In thousands of dollars]

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

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

DELAWARE

[In thousands of dollars]

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

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

DISTRICT OF COLUMBIA

[In thousands of dollars]

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

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

FLORIDA

[In thousands of dollars]

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

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

GEORGIA

[In thousands of dollars]

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

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

THE TERRITORY OF HAWAII

[In thousands of dollars]

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

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

IDAHO

[In thousands of dollars]

	Apr. 11, 1949	June 30, 1949	Nov. 1, 1949	Dec. 31, 1949
	15 banks	15 banks	14 banks	14 banks
ASSETS				
Loans and discounts (including overdrafts).....	93,905	90,967	107,987	109,031
U. S. Government securities, direct obligations.....	162,893	160,215	164,055	161,209
Obligations guaranteed by U. S. Government.....		8		8
Obligations of States and political subdivisions.....	5,770	5,793	5,949	6,331
Other bonds, notes, and debentures.....	1,159	943	753	763
Corporate stocks, including stock of Federal Reserve bank.....	339	340	352	352
Reserve with Federal Reserve bank.....	42,736	40,462	31,907	32,069
Currency and coin.....	4,879	5,262	4,292	4,993
Balances with other banks, and cash items in process of collection.....	29,832	21,752	23,280	25,034
Bank premises owned, furniture and fixtures.....	2,568	2,583	2,650	2,610
Real estate owned other than bank premises.....			26	25
Income earned or accrued but not collected.....	2	45	16	6
Other assets.....	240	169	257	99
Total assets.....	344,323	328,539	341,524	342,530
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	198,174	182,764	203,554	193,089
Time deposits of individuals, partnerships, and corporations.....	73,784	73,091	74,416	74,950
Postal savings deposits.....	11	11	11	11
Deposits of U. S. Government.....	5,523	4,020	4,101	5,150
Deposits of States and political subdivisions.....	45,190	47,372	36,846	45,767
Deposits of banks.....	3,657	2,670	3,798	3,517
Other deposits (certified and cashiers' checks, etc.).....	2,362	1,982	2,156	2,574
<i>Total deposits.....</i>	<i>328,701</i>	<i>311,910</i>	<i>324,882</i>	<i>325,058</i>
<i>Demand deposits.....</i>	<i>254,198</i>	<i>238,044</i>	<i>249,684</i>	<i>249,401</i>
<i>Time deposits.....</i>	<i>74,508</i>	<i>73,866</i>	<i>75,198</i>	<i>75,657</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	303	374	439	449
Expenses accrued and unpaid.....	354	757	609	837
Other liabilities.....	133	126	75	243
Total liabilities.....	329,491	313,167	326,005	326,587
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	5	5	5	5
Common stock.....	5,705	5,715	5,700	5,700
<i>Total capital stock.....</i>	<i>5,710</i>	<i>5,720</i>	<i>5,705</i>	<i>5,705</i>
Surplus.....	5,603	5,669	6,034	6,060
Undivided profits.....	2,947	3,414	3,221	3,595
Reserves and retirement account for preferred stock.....	572	569	550	583
Total capital accounts.....	14,832	15,372	15,519	15,943
Total liabilities and capital accounts.....	344,323	328,539	341,524	342,530
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	73,627	72,262	72,173	76,884

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

ILLINOIS

[In thousands of dollars]

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

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

INDIANA

[In thousands of dollars]

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

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

IOWA

[In thousands of dollars]

	Apr. 11, 1949	June 30, 1949	Nov. 1, 1949	Dec. 31, 1949
	98 banks	98 banks	98 banks	97 banks
ASSETS				
Loans and discounts (including overdrafts).....	192,493	192,719	177,078	190,038
U. S. Government securities, direct obligations.....	306,149	304,398	342,354	310,798
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	60,108	57,174	63,709	61,969
Other bonds, notes, and debentures.....	16,948	16,456	17,490	17,121
Corporate stocks, including stock of Federal Reserve bank.....	950	954	971	973
Reserve with Federal Reserve bank.....	112,274	105,041	83,011	83,258
Currency and coin.....	11,608	11,785	11,047	11,129
Balances with other banks, and cash items in process of collection.....	85,118	90,048	100,932	111,266
Bank premises owned, furniture and fixtures.....	3,499	3,442	3,529	3,383
Real estate owned other than bank premises.....	21	21	21	21
Investments and other assets indirectly representing bank premises or other real estate.....	1,250	1,301	1,301	1,276
Customers' liability on acceptances outstanding.....				1
Income earned or accrued but not collected.....	1,004	1,002	1,116	979
Other assets.....	320	219	301	365
Total assets.....	791,742	784,560	802,860	792,577
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	395,502	392,700	405,976	401,336
Time deposits of individuals, partnerships, and corporations.....	145,400	146,725	146,713	145,073
Postal savings deposits.....	52	53	54	51
Deposits of U. S. Government.....	26,764	16,376	20,635	23,325
Deposits of States and political subdivisions.....	89,130	94,734	82,549	66,044
Deposits of banks.....	85,583	83,240	95,027	101,122
Other deposits (certified and cashiers' checks, etc.).....	3,972	4,938	4,349	8,695
<i>Total deposits.....</i>	<i>746,403</i>	<i>738,766</i>	<i>755,303</i>	<i>745,646</i>
<i>Demand deposits.....</i>	<i>598,746</i>	<i>589,780</i>	<i>605,822</i>	<i>597,807</i>
<i>Time deposits.....</i>	<i>147,657</i>	<i>148,986</i>	<i>149,481</i>	<i>147,839</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				125
Acceptances executed by or for account of reporting banks and outstanding.....				1
Income collected but not earned.....	554	579	645	648
Expenses accrued and unpaid.....	698	627	741	728
Other liabilities.....	16	124	8	167
Total liabilities.....	747,671	740,096	756,697	747,315
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	30	30	30	---
Common stock.....	12,844	13,019	13,269	13,199
<i>Total capital stock.....</i>	<i>12,874</i>	<i>13,049</i>	<i>13,299</i>	<i>13,199</i>
Surplus.....	18,752	18,997	19,074	19,596
Undivided profits.....	9,833	9,849	11,177	9,854
Reserves and retirement account for preferred stock.....	2,612	2,569	2,613	2,613
Total capital accounts.....	44,071	44,464	46,163	45,262
Total liabilities and capital accounts.....	791,742	784,560	802,860	792,577
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	56,943	49,626	49,349	47,776

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

KANSAS

[In thousands of dollars]

	Apr. 11, 1949	June 30, 1949	Nov. 1, 1949	Dec. 31, 1949
	174 banks	174 banks	174 banks	174 banks
ASSETS				
Loans and discounts (including overdrafts).....	231,575	200,196	240,863	255,099
U. S. Government securities, direct obligations.....	354,120	371,829	367,116	361,278
Obligations guaranteed by U. S. Government.....	45,095	47,692	51,334	54,440
Obligations of States and political subdivisions.....	24,520	25,630	21,544	20,300
Other bonds, notes, and debentures.....	1,096	1,090	1,100	1,101
Corporate stocks, including stock of Federal Reserve bank.....	135,548	125,658	106,199	110,808
Reserve with Federal Reserve bank.....	10,588	10,387	9,947	9,407
Currency and coin.....	110,466	113,164	107,456	125,132
Balances with other banks, and cash items in process of collection.....	3,907	3,969	4,015	3,937
Bank premises owned, furniture and fixtures.....	46	45	54	49
Real estate owned other than bank premises.....	103	102	101	102
Investments and other assets indirectly representing bank premises or other real estate.....	736	727	911	834
Income earned or accrued but not collected.....	709	539	683	749
Other assets.....				
Total assets.....	918,009	901,116	911,323	943,323
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	556,010	551,570	576,854	563,833
Time deposits of individuals, partnerships, and corporations.....	77,683	77,638	78,795	78,502
Postal savings deposits.....	36	36	36	36
Deposits of U. S. Government.....	25,533	11,509	16,946	15,241
Deposits of States and political subdivisions.....	129,544	130,307	110,130	147,234
Deposits of banks.....	71,244	70,912	66,301	76,689
Other deposits (certified and cashiers' checks, etc.).....	7,020	6,885	6,700	7,681
<i>Total deposits.....</i>	<i>867,070</i>	<i>848,857</i>	<i>855,762</i>	<i>889,216</i>
<i>Demand deposits.....</i>	<i>786,555</i>	<i>768,261</i>	<i>773,617</i>	<i>807,933</i>
<i>Time deposits.....</i>	<i>80,515</i>	<i>80,596</i>	<i>82,115</i>	<i>81,278</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	50	225	930	350
Mortgages or other liens on bank premises and other real estate.....	4	4	4	4
Income collected but not earned.....	614	652	750	714
Expenses accrued and unpaid.....	1,271	1,328	1,681	1,381
Other liabilities.....	155	310	90	221
Total liabilities.....	869,164	851,376	859,217	891,886
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	20	20	20	20
Common stock.....	16,825	16,825	16,825	17,325
<i>Total capital stock.....</i>	<i>16,845</i>	<i>16,845</i>	<i>16,845</i>	<i>17,345</i>
Surplus.....	19,238	19,484	19,722	20,225
Undivided profits.....	11,304	11,815	14,017	12,375
Reserves and retirement account for preferred stock.....	1,458	1,596	1,522	1,492
Total capital accounts.....	48,845	49,740	52,106	51,437
Total liabilities and capital accounts.....	918,009	901,116	911,323	943,323
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	148,194	141,326	146,792	153,353

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

KENTUCKY

[In thousands of dollars]

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

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

LOUISIANA

[In thousands of dollars]

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

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

MAINE

[In thousands of dollars]

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

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

MARYLAND

[In thousands of dollars]

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

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

MASSACHUSETTS

[In thousands of dollars]

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

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

MICHIGAN

[In thousands of dollars]

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

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

MINNESOTA

[In thousands of dollars]

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

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

MISSISSIPPI

[In thousands of dollars]

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

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

MISSOURI

[In thousands of dollars]

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

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

MONTANA

[In thousands of dollars]

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

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

NEBRASKA

[In thousands of dollars]

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

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

NEVADA

[In thousands of dollars]

	Apr. 11, 1949	June 30, 1949	Nov. 1, 1949	Dec. 31, 1949
	5 banks	5 banks	5 banks	5 banks
ASSETS				
Loans and discounts (including overdrafts).....	41,877	42,282	40,870	40,495
U. S. Government securities, direct obligations.....	60,013	58,592	68,953	69,404
Obligations guaranteed by U. S. Government.....	7,111	6,992	6,898	6,808
Obligations of States and political subdivisions.....	831	711	261	1,264
Other bonds, notes, and debentures.....	118	118	118	118
Corporate stocks, including stock of Federal Reserve bank.....	16,091	14,844	11,719	11,887
Reserve with Federal Reserve bank.....	2,627	2,793	2,894	2,975
Currency and coin.....	7,927	6,883	10,542	9,416
Balances with other banks, and cash items in process of collection.....	896	923	998	1,111
Bank premises owned, furniture and fixtures.....	13	13	7	7
Real estate owned other than bank premises.....	443	424	586	456
Income earned or accrued but not collected.....	406	176	373	165
Other assets.....				
Total assets.....	138,353	134,751	144,212	144,166
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	63,724	61,487	69,003	66,936
Time deposits of individuals, partnerships, and corporations.....	45,737	46,129	45,924	46,279
Deposits of U. S. Government.....	2,643	1,779	2,278	2,284
Deposits of States and political subdivisions.....	15,072	14,349	15,030	16,945
Deposits of banks.....	756	626	890	1,124
Other deposits (certified and cashiers' checks, etc.).....	1,475	1,549	1,581	1,383
<i>Total deposits.....</i>	<i>129,407</i>	<i>125,919</i>	<i>134,706</i>	<i>134,951</i>
<i>Demand deposits.....</i>	<i>81,422</i>	<i>77,467</i>	<i>85,361</i>	<i>85,252</i>
<i>Time deposits.....</i>	<i>47,985</i>	<i>48,452</i>	<i>49,345</i>	<i>49,699</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	233	242	259	261
Income collected but not earned.....	686	513	701	458
Expenses accrued and unpaid.....	284	211	248	209
Other liabilities.....				
Total liabilities.....	130,610	126,885	135,914	135,879
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	1,810	1,810	1,810	1,810
Surplus.....	2,138	2,137	2,138	2,138
Undivided profits.....	3,780	3,904	4,335	4,324
Reserves.....	15	15	15	15
Total capital accounts.....	7,743	7,866	8,298	8,287
Total liabilities and capital accounts.....	138,353	134,751	144,212	144,166
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	21,262	21,601	22,826	23,483

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

NEW HAMPSHIRE

[In thousands of dollars]

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

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

NEW JERSEY

[In thousands of dollars]

	Apr. 11, 1949	June 30, 1949	Nov. 1, 1949	Dec. 31, 1949
	211 banks	210 banks	208 banks	208 banks
ASSETS				
Loans and discounts (including overdrafts).....	499,876	510,373	519,555	538,206
U. S. Government securities, direct obligations.....	1,158,727	1,180,546	1,228,462	1,226,997
Obligations guaranteed by U. S. Government.....		309		309
Obligations of States and political subdivisions.....	132,189	145,210	156,319	151,224
Other bonds, notes, and debentures.....	79,042	83,437	86,364	84,184
Corporate stocks, including stock of Federal Reserve bank.....	3,669	4,428	4,250	4,255
Reserve with Federal Reserve bank.....	256,830	237,340	202,644	201,775
Currency and coin.....	43,033	41,211	42,435	42,439
Balances with other banks, and cash items in process of collection.....	134,349	146,377	162,075	172,369
Bank premises owned, furniture and fixtures.....	20,212	20,928	21,238	20,848
Real estate owned other than bank premises.....	190	429	187	197
Investments and other assets indirectly representing bank premises or other real estate.....	1,570	1,562	1,659	1,677
Customers' liability on acceptances outstanding.....	176	110	223	229
Income earned or accrued but not collected.....	3,864	4,799	5,351	5,076
Other assets.....	1,941	1,570	2,336	1,711
Total assets.....	2,335,668	2,378,629	2,433,098	2,451,496
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	921,681	956,673	993,743	1,025,603
Time deposits of individuals, partnerships, and corporations.....	984,945	1,008,066	994,488	982,659
Deposits of U. S. Government.....	47,247	33,560	44,103	48,515
Deposits of States and political subdivisions.....	159,892	155,432	168,872	163,692
Deposits of banks.....	24,494	21,996	25,109	25,530
Other deposits (certified and cashiers' checks, etc.).....	23,846	28,013	28,988	28,909
<i>Total deposits.....</i>	<i>2,162,105</i>	<i>2,203,740</i>	<i>2,255,303</i>	<i>2,274,908</i>
<i>Demand deposits.....</i>	<i>1,166,192</i>	<i>1,183,285</i>	<i>1,248,484</i>	<i>1,279,082</i>
<i>Time deposits.....</i>	<i>995,913</i>	<i>1,020,455</i>	<i>1,006,819</i>	<i>995,826</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	4,610	1,105	400	200
Acceptances executed by or for account of reporting banks and outstanding.....	176	110	223	229
Income collected but not earned.....	3,707	3,899	4,602	4,915
Expenses accrued and unpaid.....	4,030	3,866	5,187	4,075
Other liabilities.....	700	2,343	631	1,121
Total liabilities.....	2,175,328	2,215,063	2,266,346	2,285,448
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	3,868	4,129	3,370	3,145
Class B preferred stock.....	322	252	187	187
Common stock.....	52,227	53,082	53,416	53,416
<i>Total capital stock.....</i>	<i>56,417</i>	<i>57,463</i>	<i>56,973</i>	<i>56,748</i>
Surplus.....	64,513	67,108	67,792	70,804
Undivided profits.....	29,302	29,125	32,833	28,825
Reserves and retirement account for preferred stock.....	10,108	9,870	9,154	9,671
Total capital accounts.....	160,340	163,566	166,752	166,048
Total liabilities and capital accounts.....	2,335,668	2,378,629	2,433,098	2,451,496
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	119,894	120,302	117,570	122,894

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

NEW MEXICO

[In thousands of dollars]

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

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

NEW YORK

[In thousands of dollars]

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

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

NORTH CAROLINA

[In thousands of dollars]

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

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

NORTH DAKOTA

[In thousands of dollars]

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

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

OHIO

[In thousands of dollars]

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

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

OKLAHOMA

[In thousands of dollars]

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

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

OREGON

[In thousands of dollars]

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

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

PENNSYLVANIA

[In thousands of dollars]

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

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

RHODE ISLAND

[In thousands of dollars]

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

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

SOUTH CAROLINA

[In thousands of dollars]

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

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

SOUTH DAKOTA

[In thousands of dollars]

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

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

TENNESSEE

[In thousands of dollars]

	Apr. 11, 1949	June 30, 1949	Nov. 1, 1949	Dec. 31, 1949
	72 banks	72 banks	72 banks	72 banks
ASSETS				
Loans and discounts (including overdrafts).....	438,926	392,615	451,706	479,629
U. S. Government securities, direct obligations.....	473,416	509,328	517,216	509,443
Obligations guaranteed by U. S. Government.....		28		6
Obligations of States and political subdivisions.....	72,090	73,106	76,707	76,825
Other bonds, notes, and debentures.....	15,427	12,898	22,762	21,520
Corporate stocks, including stock of Federal Reserve bank.....	2,483	2,489	2,409	2,499
Reserve with Federal Reserve bank.....	203,926	188,575	168,281	177,288
Currency and coin.....	22,915	22,230	20,535	21,985
Balances with other banks, and cash items in process of collection.....	159,084	159,763	166,714	189,251
Bank premises owned, furniture and fixtures.....	12,091	12,535	12,989	13,186
Real estate owned other than bank premises.....	465	383	369	250
Investments and other assets indirectly representing bank premises or other real estate.....	54	54	53	53
Customers' liability on acceptances outstanding.....	162	99	424	360
Income earned or accrued but not collected.....	1,681	1,745	2,294	1,839
Other assets.....	1,026	1,066	1,136	1,407
Total assets.....	1,403,746	1,376,914	1,443,685	1,495,541
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	673,278	656,640	678,494	698,929
Time deposits of individuals, partnerships, and corporations.....	286,847	290,985	288,057	287,619
Postal savings deposits.....	149	150	150	151
Deposits of U. S. Government.....	21,148	12,902	16,549	19,117
Deposits of States and political subdivisions.....	114,399	133,424	118,554	108,515
Deposits of banks.....	211,316	183,930	237,857	273,974
Other deposits (certified and cashiers' checks, etc.).....	7,970	9,491	10,173	14,345
<i>Total deposits.....</i>	<i>1,315,107</i>	<i>1,287,522</i>	<i>1,349,834</i>	<i>1,402,650</i>
<i>Demand deposits.....</i>	<i>1,020,078</i>	<i>986,404</i>	<i>1,049,256</i>	<i>1,104,130</i>
<i>Time deposits.....</i>	<i>295,029</i>	<i>301,118</i>	<i>300,578</i>	<i>298,520</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	25	50		
Acceptances executed by or for account of reporting banks and outstanding.....	162	99	424	360
Income collected but not earned.....	2,825	3,004	3,362	3,472
Expenses accrued and unpaid.....	2,255	2,200	2,952	2,474
Other liabilities.....	304	407	302	581
Total liabilities.....	1,320,678	1,293,282	1,356,874	1,409,537
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	435	410	365	365
Common stock.....	24,741	24,741	24,796	24,796
<i>Total capital stock.....</i>	<i>25,176</i>	<i>25,151</i>	<i>25,161</i>	<i>25,161</i>
Surplus.....	40,937	41,130	41,630	42,514
Undivided profits.....	13,969	14,462	16,932	14,214
Reserves and retirement account for preferred stock.....	2,986	2,889	3,088	4,115
Total capital accounts.....	83,068	83,632	86,811	86,004
Total liabilities and capital accounts.....	1,403,746	1,376,914	1,443,685	1,495,541
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	156,503	157,800	159,480	153,102

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

TEXAS

[In thousands of dollars]

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

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

UTAH

[In thousands of dollars]

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

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

VERMONT

[In thousands of dollars]

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

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

VIRGINIA

[In thousands of dollars]

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

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

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

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

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

WASHINGTON

[In thousands of dollars]

	Apr. 11, 1949	June 30, 1949	Nov. 1, 1949	Dec. 31, 1949
	37 banks	37 banks	37 banks	37 banks
ASSETS				
Loans and discounts (including overdrafts).....	521,156	492,225	520,641	512,723
U. S. Government securities, direct obligations.....	604,352	629,738	665,996	673,184
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	106,833	106,360	116,360	121,558
Other bonds, notes, and debentures.....	25,151	29,465	26,696	26,904
Corporate stocks, including stock of Federal Reserve bank.....	1,761	1,762	1,792	1,797
Reserve with Federal Reserve bank.....	232,644	224,462	192,235	199,806
Currency and coin.....	24,525	24,428	24,844	24,212
Balances with other banks, and cash items in process of collection.....	170,264	156,282	161,383	176,228
Bank premises owned, furniture and fixtures.....	10,330	10,552	11,158	11,277
Real estate owned other than bank premises.....	141	246	371	291
Investments and other assets indirectly representing bank premises or other real estate.....	475	475	475	475
Customers' liability on acceptances outstanding.....	126	35	159	191
Income earned or accrued but not collected.....	3,726	3,061	4,700	3,286
Other assets.....	793	597	634	854
Total assets.....	1,702,277	1,679,688	1,727,444	1,752,786
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	909,715	900,584	940,267	964,526
Time deposits of individuals, partnerships, and corporations.....	440,660	440,712	438,675	444,563
Postal savings deposits.....	13	12	12	12
Deposits of U. S. Government.....	38,991	31,957	47,189	42,950
Deposits of States and political subdivisions.....	130,951	120,982	103,608	102,118
Deposits of banks.....	68,707	70,200	78,062	80,839
Other deposits (certified and cashiers' checks, etc.).....	15,304	15,681	14,428	13,685
<i>Total deposits.....</i>	<i>1,604,341</i>	<i>1,580,128</i>	<i>1,622,241</i>	<i>1,648,693</i>
<i>Demand deposits.....</i>	<i>1,157,076</i>	<i>1,131,517</i>	<i>1,176,674</i>	<i>1,197,588</i>
<i>Time deposits.....</i>	<i>447,265</i>	<i>448,611</i>	<i>446,667</i>	<i>451,105</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		200	100	
Acceptances executed by or for account of reporting banks and outstanding.....	127	138	183	191
Income collected but not earned.....	2,975	3,309	3,749	3,792
Expenses accrued and unpaid.....	3,032	2,802	4,054	3,273
Other liabilities.....	921	410	552	691
Total liabilities.....	1,611,396	1,586,987	1,630,879	1,656,640
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	25,110	25,110	26,760	26,760
Surplus.....	31,931	32,015	32,988	33,231
Undivided profits.....	21,310	22,623	23,606	22,889
Reserves.....	12,530	12,953	13,211	13,266
Total capital accounts.....	90,881	92,701	96,565	96,146
Total liabilities and capital accounts.....	1,702,277	1,679,688	1,727,444	1,752,786
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	293,625	290,571	289,404	283,568

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

WEST VIRGINIA

[In thousands of dollars]

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

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

WISCONSIN

[In thousands of dollars]

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

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

WYOMING

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

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

[In thousands of dollars]

Location	Current operating expenses											Net earnings from current operations
	Salaries and wages				Fees paid to directors and members of executive, discount and advisory committees	Interest on time deposits (including savings deposits)	Interest and discount on borrowed money	Taxes other than on net income	Recurring depreciation on banking house, furniture and fixtures	Other current operating expenses	Total current operating expenses	
	Officers		Employees other than officers									
	Amount	Number ¹	Amount	Number ²								
Maine.....	825	158	1,152	573	81	893	9	250	55	1,229	4,494	2,240
New Hampshire.....	840	188	1,015	526	80	522	6	174	113	1,172	3,922	2,015
Vermont.....	534	131	729	349	68	876	3	87	77	814	3,188	1,351
Massachusetts.....	7,113	944	14,553	6,634	392	4,147	45	1,838	1,335	14,547	43,970	24,556
Rhode Island.....	465	75	820	496	41	211	3	69	61	966	2,636	2,437
Connecticut.....	2,560	352	4,320	1,835	145	1,581	14	517	449	3,675	13,261	5,953
Total New England States.....	12,337	1,848	22,589	10,413	807	8,230	80	2,935	2,090	22,403	71,471	38,552
New York.....	24,205	2,856	59,192	22,356	1,134	13,736	696	5,406	2,816	51,363	158,548	101,783
New Jersey.....	6,374	1,112	10,785	4,928	710	8,223	43	2,284	1,321	10,568	40,308	17,975
Pennsylvania.....	16,508	2,884	29,896	12,895	1,612	17,821	100	5,329	2,804	27,463	101,533	66,344
Delaware.....	159	43	153	80	21	132	2	32	23	158	680	476
Maryland.....	1,471	269	2,391	1,174	162	1,599	47	684	203	2,431	8,988	5,495
District of Columbia.....	1,497	177	2,820	1,135	94	652	-----	555	224	2,227	8,069	4,692
Total Eastern States.....	50,214	7,341	105,237	42,568	3,733	42,163	888	14,290	7,391	94,210	318,126	196,765
Virginia.....	3,650	715	4,681	2,327	260	3,523	19	1,034	581	4,473	18,221	12,094
West Virginia.....	1,592	307	2,133	958	134	1,439	15	339	309	2,380	8,341	5,925
North Carolina.....	1,525	259	2,101	967	69	825	7	304	256	2,201	7,288	4,542
South Carolina.....	1,181	203	1,779	894	50	463	3	81	187	1,952	5,696	3,912
Georgia.....	2,783	418	4,784	2,241	162	1,420	15	1,417	444	5,983	17,008	8,000
Florida.....	3,062	501	5,502	2,511	141	1,649	5	790	812	5,817	17,778	10,333
Alabama.....	2,677	425	4,389	1,967	116	1,835	10	253	362	4,515	14,157	10,771
Mississippi.....	829	144	1,018	479	59	415	-----	318	75	1,136	3,850	1,711
Louisiana.....	2,525	324	4,987	2,258	166	1,937	7	1,463	422	4,874	16,381	9,045
Texas.....	16,131	2,634	21,015	9,408	661	4,484	28	7,624	1,998	22,723	74,664	50,912
Arkansas.....	1,540	273	1,596	814	103	475	3	308	128	1,980	6,133	4,593
Kentucky.....	1,946	436	2,359	1,273	135	884	19	649	285	2,571	8,848	6,066
Tennessee.....	3,544	598	5,873	2,833	126	3,086	21	1,541	515	5,921	20,627	13,715
Total Southern States.....	42,985	7,237	62,217	28,930	2,182	22,435	152	16,121	6,374	66,526	218,992	141,619
Ohio.....	8,160	1,391	13,485	5,926	574	8,456	59	6,312	1,477	14,139	52,662	27,095
Indiana.....	3,941	698	6,217	2,893	229	3,851	2	2,178	655	6,218	23,291	12,704
Illinois.....	17,666	2,361	34,866	13,492	796	17,417	229	6,160	2,209	34,378	113,721	64,102
Michigan.....	5,338	623	13,030	5,257	234	6,649	26	1,843	817	10,326	38,263	19,685
Wisconsin.....	3,397	518	6,360	2,750	186	3,846	18	510	551	5,767	20,635	8,471
Minnesota.....	5,961	1,018	9,838	4,397	306	4,932	28	624	719	8,931	31,339	16,753
Iowa.....	2,435	434	2,778	1,317	111	1,330	3	415	224	3,331	10,627	6,165
Missouri.....	3,549	559	6,470	3,042	156	1,896	29	639	538	6,206	19,483	12,857
Total Middle Western States.....	50,447	7,602	93,044	39,074	2,592	48,377	394	18,681	7,190	89,296	310,021	167,832

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

[In thousands of dollars]

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

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

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

(In thousands of dollars)

Location	Recoveries, transfers from valuation reserves, and profits ¹						Losses, charge-offs, and transfers to valuation reserves ²						
	On securities			On loans		All other	Total recoveries, transfers from valuation reserves, and profits	On securities		On loans		All other	Total losses, charge-offs, and transfers to valuation reserves
	Recov-eries	Transfers from valuation reserves	Profits on securities sold or redeemed	Recov-eries	Transfers from valuation reserves			Losses and charge-offs	Transfers to valuation reserves	Losses and charge-offs	Transfers to valuation reserves		
Maine.....	38	-----	66	116	25	111	356	128	2	80	269	97	576
New Hampshire.....	79	-----	40	72	213	164	568	214	40	189	582	106	1,131
Vermont.....	36	-----	40	77	4	38	195	125	-----	142	213	17	497
Massachusetts.....	547	3,330	1,452	831	2,772	3,726	12,658	760	4,556	281	7,305	3,975	16,877
Rhode Island.....	5	-----	65	18	98	19	205	12	-----	19	489	20	540
Connecticut.....	49	69	402	246	5	347	1,118	143	138	28	1,362	401	2,072
Total New England States.....	754	3,399	2,065	1,360	3,117	4,405	15,100	1,382	4,736	739	10,220	4,616	21,693
New York.....	501	124	7,261	2,258	5,356	5,666	21,166	1,851	1,964	1,367	26,990	4,181	36,353
New Jersey.....	537	335	2,996	753	16	726	5,363	1,139	265	284	2,880	741	5,309
Pennsylvania.....	878	1,039	3,192	1,466	508	2,677	9,760	2,573	748	1,065	8,778	2,609	13,773
Delaware.....	1	-----	21	6	-----	4	32	5	-----	3	23	14	45
Maryland.....	129	49	267	95	27	92	659	233	64	94	370	113	874
District of Columbia.....	1	-----	184	50	1	59	295	24	-----	88	616	107	835
Total Eastern States.....	2,047	1,547	13,921	4,628	5,908	9,224	37,275	5,825	3,041	2,901	39,657	7,765	59,189
Virginia.....	45	1	329	242	53	225	895	343	46	244	1,263	355	2,251
West Virginia.....	24	-----	188	209	5	146	572	252	-----	239	726	164	1,381
North Carolina.....	46	-----	144	32	3	110	335	94	20	42	716	89	961
South Carolina.....	1	-----	42	21	-----	120	184	56	2	12	541	72	683
Georgia.....	64	-----	995	116	2	229	1,406	108	-----	85	1,365	342	1,900
Florida.....	165	200	952	63	103	638	2,121	247	139	190	729	300	1,605
Alabama.....	8	-----	153	165	34	531	891	210	-----	420	1,686	573	2,889
Mississippi.....	37	-----	59	35	10	89	230	121	9	59	513	52	754
Louisiana.....	5	163	447	157	7	370	1,149	210	529	84	537	579	1,939
Texas.....	272	27	1,495	1,080	560	1,518	4,952	1,818	691	2,491	8,948	1,971	15,919
Arkansas.....	11	85	316	94	16	94	616	189	140	276	213	259	1,077
Kentucky.....	43	44	410	158	83	107	845	314	165	231	838	203	1,751
Tennessee.....	44	185	943	104	3	222	1,501	1,224	320	158	2,359	464	4,525
Total Southern States.....	765	705	6,473	2,476	879	4,399	15,697	5,186	2,061	4,531	20,434	5,423	37,635
Ohio.....	342	167	1,222	337	14	402	2,484	805	310	299	5,047	623	7,084
Indiana.....	43	26	820	175	20	167	1,251	550	312	126	1,648	597	3,233
Illinois.....	440	7,948	8,874	888	975	4,775	23,900	2,303	4,945	719	8,146	2,665	18,778
Michigan.....	59	106	554	114	9	543	1,385	972	52	316	2,865	621	4,826
Wisconsin.....	167	68	815	156	7	197	1,410	409	15	145	2,100	262	2,931
Minnesota.....	161	-----	236	415	82	273	1,167	172	90	473	1,753	400	2,888
Iowa.....	20	-----	146	74	14	98	352	240	-----	79	977	274	1,570
Missouri.....	214	1,215	670	163	2	1,379	3,643	731	228	128	1,586	954	3,627
Total Middle Western States.....	1,446	9,530	13,337	2,322	1,123	7,834	35,592	6,182	5,952	2,285	24,122	6,396	44,937

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

[In thousands of dollars]

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

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

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

(In thousands of dollars)

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

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

[In thousands of dollars]

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

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

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

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

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

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

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

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

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

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

³ Not available.

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

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

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

	Number of banks	Capital stock (par value) ¹			Capital accounts ¹	Net profits before dividends	Cash dividends		Ratios				
		Preferred	Common	Total			On preferred stock	On common stock	Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total cash dividends to capital accounts	Net profits before dividends	
												To capital stock	To capital accounts
									Percent	Percent	Percent	Percent	Percent
1929	7,408		1,650,574	1,650,574	3,754,398	291,944		226,662		13.73	6.04	17.69	7.78
1930	7,038		1,724,028	1,724,028	3,919,950	158,411		211,272		12.25	5.39	9.19	4.04
1931	6,373		1,680,780	1,680,780	3,753,412	² 54,550		193,196		11.49	5.15	² 3.25	² 1.45
1932	6,016		1,597,037	1,597,037	3,323,536	² 164,737		135,381		8.48	4.07	² 10.32	² 4.96
1933	³ 5,159	92,469	1,507,834	1,600,303	2,981,678	² 286,116	558	71,106	60	4.72	2.40	² 17.88	² 9.60
1934	³ 5,467	349,470	1,359,573	1,709,043	2,982,008	² 153,451	10,103	80,915	2.89	5.95	3.05	² 8.98	² 5.15
1935	5,392	510,511	1,280,813	1,791,324	3,084,092	158,491	18,862	94,377	3.69	7.37	3.67	8.85	5.14
1936	5,331	447,501	1,259,027	1,706,528	3,143,029	313,826	18,166	101,850	4.06	8.09	3.82	18.39	9.98
1937	5,266	305,842	1,285,946	1,591,788	3,026,194	228,021	11,532	110,231	3.77	8.57	3.80	14.32	7.11
1938	5,230	267,495	1,310,243	1,577,738	3,281,819	198,649	9,378	113,347	3.51	8.65	3.74	12.59	6.05
1939	5,193	241,075	1,320,446	1,561,521	3,380,749	251,576	8,911	122,267	3.70	9.26	3.88	16.11	7.44
1940	5,150	204,244	1,328,071	1,532,315	3,463,862	241,465	8,175	125,174	4.00	9.43	3.85	15.76	6.97
1941	5,123	182,056	1,341,398	1,523,454	3,596,865	269,295	7,816	124,805	4.29	9.30	3.69	17.68	7.49
1942	5,087	156,739	1,354,384	1,511,123	3,684,882	243,343	6,683	121,177	4.26	8.95	3.47	16.10	6.60
1943	5,046	135,713	1,372,457	1,508,170	3,860,443	350,457	6,158	125,357	4.54	9.13	3.41	23.24	9.08
1944	5,031	110,597	1,440,519	1,551,116	4,114,972	411,844	5,296	139,012	4.79	9.65	3.51	26.55	10.01
1945	5,023	80,672	1,536,212	1,616,884	4,467,718	490,133	4,131	151,525	5.12	9.86	3.48	30.31	10.97
1946	5,013	53,202	1,646,631	1,699,833	4,893,038	494,898	2,427	167,702	4.56	10.18	3.48	29.11	10.11
1947	5,011	32,529	1,736,676	1,769,205	5,293,267	452,983	1,372	182,147	4.22	10.49	3.47	25.60	8.56
1948	4,997	25,128	1,779,362	1,804,490	5,545,993	423,757	1,304	192,603	5.19	10.82	3.50	23.48	7.64
1949	4,981	20,979	1,863,373	1,884,352	5,811,044	474,881	1,100	203,644	5.24	10.93	3.52	25.20	8.17

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

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

China:
Shanghai.

England:
London.

Japan:
Kobe.
Tokyo.
Yokohama.

Philippines:
Manila.

Thailand:
Bangkok.

FIRST NATIONAL BANK OF BOSTON, MASS.:

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

Brazil:
Rio de Janeiro.
Santos.
Sao Paulo.

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

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

Canal Zone:
Balboa.
Cristobal.

Cuba:
Havana.

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

Germany:
Frankfurt am Main.
Heidelberg.
Stuttgart.

Japan:
Osaka.
Tokyo.

Panama:
Colon.
Panama City.

Puerto Rico:
San Juan.

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

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

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

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

Canal Zone:
Balboa.
Cristobal.

Chile:
Santiago.
Valparaiso.

China:
Shanghai.

Colombia:
Barranquilla.
Bogota.
Medellin.

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

England:
London.
London (West End).

Hong Kong:
Hong Kong.

India:
Bombay.
Calcutta.

Japan:
Osaka.
Tokyo.
Yokohama.

Mexico:
Mexico City.

Panama:
Panama City.

Peru:
Lima.

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

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

Singapore:
Singapore.

Uruguay:
Montevideo.

Venezuela:
Caracas.

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

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

[In thousands of dollars]

Number of branches.....	86
ASSETS	
Loans and discounts, including overdrafts.....	392,078
Securities.....	113,249
Currency and coin.....	134,439
Balances with other banks and cash items in process of collection.....	197,298
Due from home office and branches.....	398,431
Real estate, furniture and fixtures.....	5,095
Customers' liability on account of acceptances.....	24,425
Other assets.....	14,336
Total assets.....	1,279,351
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations.....	748,413
Time deposits of individuals, partnerships, and corporations.....	143,486
Deposits of U. S. Government.....	101,165
State and municipal deposits.....	16,044
Deposits of banks.....	70,957
Other deposits (certified and cashiers' checks, etc.).....	26,963
Total deposits.....	1,107,028
Due to home office and branches.....	102,660
Bills payable and rediscounts.....	28,424
Acceptances executed by or for account of reporting branches and out-standing.....	24,428
Other liabilities.....	16,134
Total liabilities.....	1,278,674
CAPITAL ACCOUNTS	
Undivided profits, including reserve accounts.....	677
Total liabilities and capital accounts.....	1,279,351

NOTE—For location of foreign branches see preceding table.

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

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

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

	Number of banks	Capital ¹				Capital accounts ¹	Net profits before dividends	Interest and cash dividends			Ratios					
		Capital notes and debentures	Preferred stock (par value)	Common stock (par value)	Total			On capital notes and debentures	On preferred stock	On common stock	Interest on capital notes and debentures to capital notes and debentures	Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total interest and cash dividends to capital accounts	Net profits before dividends	
															To capital	To capital accounts
1929	41			24,868	24,868	52,733	4,374			2,797			11.25	5.30	17.59	8.29
1930	39			24,008	24,008	52,638	2,983			2,755			11.48	5.23	12.43	5.67
1931	39			23,328	23,328	52,066	1,514			2,648			11.35	4.09	6.49	2.91
1932	34			23,072	23,072	50,062	² 1,218			2,278			9.87	4.55	² 5.28	² 4.43
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	3.15	3.69	6.91	2.94	11.97	5.45
1939	22	1,295	1,208	17,300	19,803	46,966	3,455	40	47	1,379	3.09	3.89	7.97	3.12	17.45	7.36
1940	22	999	1,288	17,338	19,625	48,191	2,986	28	56	1,416	2.80	4.35	8.17	3.11	15.22	6.20
1941	22	604	1,130	17,490	19,224	49,499	3,283	24	42	1,442	3.97	3.72	8.24	3.05	17.08	6.63
1942	22	454	969	17,669	19,092	50,425	2,436	11	38	1,439	2.42	3.92	8.14	2.95	12.76	4.83
1943	22	400	794	17,768	18,962	51,447	2,468	17	31	1,432	4.25	3.90	8.06	2.88	13.02	4.80
1944	21	123	317	17,616	18,056	52,301	3,573	6	16	1,557	4.88	5.05	8.84	3.02	19.79	6.83
1945	21		34	17,833	17,867	55,255	5,485		1	1,610		2.94	9.03	2.92	30.70	9.93
1946	20			19,783	19,783	61,601	5,438			1,902			9.61	3.09	27.49	8.83
1947	19			20,750	20,750	65,468	4,991			2,198			10.59	3.36	24.05	7.62
1948	19			20,933	20,933	67,653	3,589			2,412			11.52	3.57	17.15	5.31
1949	19			21,017	21,017	69,635	5,083			2,653			12.62	3.81	24.19	7.30

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

* Deficit.

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

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

NATIONAL BANKS

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

NONNATIONAL BANKS

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

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

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

ALL BANKS
[In thousands of dollars]

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

NATIONAL BANKS

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

NONNATIONAL BANKS

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

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

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

[In thousands of dollars]

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

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1949

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

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

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

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

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

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

¹ Includes stock savings banks.

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

ASSETS

[In thousands of dollars]

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

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

ASSETS—Continued

[In thousands of dollars]

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

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

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

LIABILITIES

[In thousands of dollars]

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

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

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

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

[In thousands of dollars]

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

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

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

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		237	15,030	200,383	6,486	20,183	8,448	7	5,066	431,446	990	6	1,816		
New Hampshire.....		12	7,382	114,966	4,165	14,488	7,632		5,076	385,976	907	20	160		
Vermont.....	5,033	1,959	8,489	78,120	2,041	9,040	1,551	1	2,275	233,055	234	8	1,769	44	
Massachusetts.....		1,103	109,530	2,624,063	97,979	246,742	304,492	27,559	71,320	3,992,056	5,525	133	4,180	88	
Rhode Island.....			22,520	368,852	18,990	33,661	11,553	1,798	8,595	566,193	623	50	213	228	
Connecticut.....		320	45,242	926,755	39,399	59,824	37,322	57	33,614	1,727,953	1,599	45	621	15	
Total New England States.....	5,033	3,631	208,193	4,313,139	169,060	383,938	370,998	29,422	125,946	7,336,679	9,878	262	8,759	375	
New York.....	35,094	13,140	824,857	19,804,389	758,801	621,288	3,209,194	1,123,216	994,855	15,016,382	49,082		72,937	157,947	111,889
New Jersey.....	300	16,343	94,855	2,061,346	78,657	279,170	51,865	566	60,665	2,525,996	6,911		21,954	727	
Pennsylvania.....		2,064	320,614	5,782,215	218,595	261,689	594,986	17,966	100,405	3,986,565	1,473	616	136,619	1,303	
Delaware.....	25		12,199	324,440	29,810	38,058	4,642		9,250	148,894	383		6,355		
Maryland.....	201	688	33,762	906,393	47,493	94,255	97,563	1,126	8,928	812,079	5,376	22	3,538	25	
District of Columbia.....			21,050	733,334	20,124	117	52,056	3,188	17,881	206,306	3,750	1,025			
Total Eastern States.....	35,620	32,235	1,307,337	29,612,117	1,153,480	1,294,577	4,010,306	1,146,062	1,191,984	22,696,222	66,975	1,663	241,403	160,002	111,889
Virginia.....		1,452	48,784	925,232	31,012	107,666	158,189	157	27,172	562,705	13,276	290	33,809	450	
West Virginia.....	430		24,885	481,658	20,421	82,422	37,672		22,609	255,609	1,338	269	905	408	
North Carolina.....		532	29,203	987,320	41,040	111,621	220,495	67	23,955	344,143	4,785	150	47,352	716	
South Carolina.....	88	205	15,066	456,599	10,961	70,042	20,549		7,168	86,606	647	12	1,270	310	
Georgia.....	139		39,501	970,376	25,657	117,400	177,066	78	14,449	313,544	4,109	341	770	500	
Florida.....		76	40,475	1,060,309	18,992	193,975	130,698	2,282	15,195	324,947	2,442	302	4,256	795	
Alabama.....		23	26,822	721,521	17,586	128,337	69,687	390	7,209	253,878	1,840	32	412	845	
Mississippi.....	10	1,770	14,445	469,582	7,148	98,059	53,640		3,517	131,709	1,059		2		
Louisiana.....	10	533	29,472	944,581	19,008	251,797	210,565	6,837	13,445	277,956	760	486	5,702	1,200	
Texas.....	229	200	148,124	4,416,513	71,079	514,350	912,444	10,160	124,130	532,142	7,472	378	119,051	2,590	
Arkansas.....		179	17,574	545,224	7,629	73,041	60,842		5,180	97,909	276	38	348	120	
Kentucky.....		570	37,943	1,039,353	18,840	96,481	155,007		11,064	223,216	1,816	21	1,233	88	
Tennessee.....		998	39,624	1,016,525	21,375	155,044	281,408	88	16,447	438,143	2,985	196	11,539	2,404	
Total Southern States.....	906	6,538	511,918	14,033,793	310,748	2,000,235	2,488,262	20,059	291,540	3,842,507	42,805	2,515	226,649	10,426	

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

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

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

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	33	73,074	105,724	6,190	7,974	605	5,089	40,339	1,017	101	289	-----	463	240,865
New Hampshire.....	51	65,906	67,171	6,576	5,507	435	5,164	42,189	1,599	55	53	-----	112	194,767
Vermont.....	39	52,329	45,276	5,756	4,567	311	2,292	23,972	1,424	11	23	-----	307	136,268
Massachusetts.....	118	843,057	1,447,726	66,900	55,225	6,051	43,964	683,034	24,543	122	338	19,307	17,480	3,207,747
Rhode Island.....	8	69,997	133,044	3,542	3,979	588	4,749	46,276	1,018	-----	-----	149	932	264,274
Connecticut.....	47	177,099	345,529	47,737	19,291	1,369	15,567	164,473	8,250	221	3	133	1,195	780,867
Total New England States.....	296	1,281,462	2,144,470	136,701	96,543	9,359	76,825	1,000,283	37,851	510	706	19,589	20,489	4,824,788
New York.....	382	3,676,450	5,521,795	617,648	362,023	42,019	86,212	3,139,845	86,613	562	1,856	43,487	90,524	13,669,034
New Jersey.....	208	538,206	1,227,306	151,224	84,184	4,255	42,439	374,144	20,848	197	1,677	229	6,787	2,451,496
Pennsylvania.....	633	1,775,382	3,234,257	270,388	366,887	26,234	109,391	1,389,311	60,611	765	1,924	5,545	19,095	7,259,790
Delaware.....	13	13,883	18,255	921	1,638	144	870	7,326	1,479	1	-----	53	83	43,570
Maryland.....	61	132,519	408,324	14,235	20,883	1,202	12,218	177,926	4,922	76	500	314	1,673	775,792
District of Columbia.....	9	145,982	319,259	1,916	23,527	835	11,591	163,368	7,152	79	-----	808	-----	674,517
Total Eastern States.....	1,306	6,283,422	10,729,196	1,056,332	859,142	74,689	262,721	5,251,920	180,625	1,680	5,957	49,575	118,940	24,874,199
Virginia.....	132	374,775	451,223	33,645	18,037	1,980	22,460	261,609	10,944	196	691	332	2,567	1,178,459
West Virginia.....	74	133,327	244,638	15,080	8,328	921	11,958	112,806	4,547	193	30	-----	676	532,504
North Carolina.....	46	138,031	191,267	21,510	5,462	715	11,199	123,341	3,818	111	1	11	1,040	496,506
South Carolina.....	25	103,737	189,920	14,977	8,964	508	9,479	100,591	2,476	2	30	-----	610	431,294
Georgia.....	51	343,981	308,697	39,247	18,312	1,403	13,040	263,323	7,887	385	-----	17	2,275	998,567
Florida.....	61	246,850	591,326	63,971	15,509	1,931	22,765	334,447	13,211	232	83	40	3,519	1,293,684
Alabama.....	69	271,529	364,138	72,735	17,316	1,357	18,961	224,124	6,772	182	806	1,651	2,806	982,377
Mississippi.....	24	51,107	76,786	28,885	1,684	348	4,408	56,143	1,729	20	-----	-----	196	221,306
Louisiana.....	35	271,925	570,091	63,798	5,841	1,927	16,536	314,658	10,352	392	83	6,334	4,750	1,266,687
Texas.....	440	1,747,250	1,876,978	207,098	39,470	7,261	66,610	1,776,834	47,638	4,667	6,590	9,709	7,302	5,797,407
Arkansas.....	52	103,754	171,463	34,414	6,672	611	7,013	124,631	2,150	30	30	-----	518	451,286
Kentucky.....	92	169,983	278,252	20,621	14,160	1,038	12,516	159,755	4,475	2	21	-----	1,215	662,038
Tennessee.....	72	479,629	509,449	76,825	21,520	2,499	21,985	366,539	13,186	250	53	360	3,246	1,495,541
Total Southern States.....	1,173	4,435,678	5,824,228	692,806	181,275	22,499	238,930	4,218,801	129,185	6,662	8,418	18,454	30,720	15,807,656

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

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

LIABILITIES

[In thousands of dollars]

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

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

¹ See classification on pp. 134 and 135.

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

[In thousands of dollars]

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

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

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

[In thousands of dollars]

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

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

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

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

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned, other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	63	141,388	259,225	7,461	43,643	7,760	9,087	42,785	2,779	431	95	-----	922	515,576
New Hampshire.....	59	145,350	188,754	2,817	26,423	24,449	2,454	14,551	1,870	428	-----	178	407,274	
Vermont.....	38	136,626	58,423	6,048	6,660	2,121	2,656	16,366	1,840	35	337	-----	186	231,327
Massachusetts.....	256	1,485,371	2,675,624	32,743	363,824	67,678	42,257	305,633	27,022	968	1,474	529	8,865	5,011,988
Rhode Island.....	20	226,853	446,539	8,538	53,496	27,517	12,838	69,004	10,785	689	428	145	1,853	858,685
Connecticut.....	142	638,902	1,197,292	49,405	171,920	46,992	28,699	188,892	15,460	1,472	-----	-----	14,943	2,353,977
Total New England States.....	578	2,774,490	4,825,857	107,012	665,966	176,517	97,991	637,231	59,765	4,023	2,354	674	26,947	9,378,827
New York.....	388	10,224,111	15,066,668	531,808	1,144,917	80,573	205,682	5,449,038	194,018	3,989	6,890	73,536	148,969	33,130,199
New Jersey.....	147	758,851	1,507,494	140,100	187,195	14,827	46,059	360,108	32,388	502	227	133	12,098	3,059,982
Pennsylvania.....	352	1,217,014	2,207,993	194,502	584,013	25,625	73,208	725,941	48,094	4,148	8,126	642	17,337	5,111,743
Delaware.....	27	145,304	233,871	25,010	71,297	3,571	6,183	95,934	3,201	320	656	5	1,238	586,590
Maryland.....	112	306,963	752,908	22,696	73,973	2,833	21,288	179,510	10,512	219	23	119	12,276	1,883,320
District of Columbia.....	10	139,416	171,834	4,049	12,450	-----	888	91,997	8,761	175	1,300	-----	1,348	441,142
Total Eastern States.....	1,036	12,794,659	19,940,768	915,165	2,073,845	128,317	366,444	6,902,528	296,974	9,353	17,222	74,435	193,266	43,712,976
Virginia.....	180	302,155	309,503	22,984	9,595	1,041	18,913	167,510	9,184	147	1,123	-----	1,599	843,754
West Virginia.....	106	139,747	202,692	13,821	5,834	1,096	11,945	75,056	3,458	68	667	-----	1,449	455,832
North Carolina.....	182	423,344	514,270	77,769	37,659	1,593	36,736	323,816	8,697	321	6	6	7,267	1,431,575
South Carolina.....	126	64,218	96,106	23,503	4,219	173	8,197	69,581	1,220	66	-----	83	279	267,645
Georgia.....	325	283,528	245,470	21,965	2,496	1,266	19,419	179,547	7,203	380	89	45	2,168	763,576
Florida.....	132	133,384	280,211	26,060	1,830	239	16,223	110,527	5,536	116	33	-----	1,421	575,580
Alabama.....	156	98,704	106,955	20,174	1,906	193	9,797	74,505	1,680	127	153	-----	381	314,575
Mississippi.....	178	144,599	198,535	84,030	3,342	355	17,080	141,951	4,168	215	3	17	536	594,831
Louisiana.....	127	137,791	182,721	72,521	2,344	714	16,564	159,142	2,770	56	406	5	796	575,830
Texas.....	459	411,400	427,054	70,024	8,391	2,154	29,809	379,652	12,600	1,359	159	-----	1,252	1,343,854
Arkansas.....	180	88,095	163,497	20,963	3,310	165	9,515	116,719	1,988	37	-----	-----	346	404,644
Kentucky.....	294	306,257	422,835	18,770	12,524	914	18,694	222,406	4,589	45	36	-----	1,303	1,008,373
Tennessee.....	224	198,057	199,532	41,015	4,538	1,861	14,797	122,980	5,562	277	2	363	733	589,717
Total Southern States.....	2,669	2,731,279	3,349,381	513,599	97,997	11,763	227,689	2,143,392	68,655	2,990	2,992	519	10,530	9,169,786

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

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

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

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

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

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

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

[In thousands of dollars]

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

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

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

[In thousands of dollars]

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

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

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

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

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	31	92,301	95,618	6,653	6,804	1,405	7,140	33,335	2,160	119	95	-----	690	246,320
New Hampshire.....	25	34,150	41,539	1,440	5,011	3,647	1,299	6,085	439	87	-----	76	93,773	
Vermont.....	31	73,633	35,039	5,667	4,399	1,140	2,097	14,173	1,058	18	-----	109	136,342	
Massachusetts.....	66	382,694	612,019	27,584	51,561	3,270	26,859	228,407	11,636	127	1,111	529	4,218	1,350,015
Rhode Island.....	11	137,051	306,607	8,456	13,772	14,106	10,930	61,776	9,903	16	428	145	1,660	564,750
Connecticut.....	68	253,693	359,836	47,684	16,908	4,000	20,002	146,161	10,742	330	-----	-----	1,075	860,431
Total New England States.....	232	972,522	1,450,658	97,484	98,455	27,577	68,327	489,937	35,838	697	1,634	674	7,828	3,251,631
New York.....	254	5,977,937	8,518,860	440,589	254,151	67,342	142,822	4,880,690	131,515	765	3,928	57,118	75,887	20,551,604
New Jersey.....	124	612,822	1,204,548	128,073	67,626	14,597	41,588	335,467	28,375	410	220	133	9,863	2,443,722
Pennsylvania.....	333	1,101,673	1,584,295	183,908	175,456	24,785	71,735	698,983	38,710	4,028	8,044	642	11,460	3,903,719
Delaware.....	25	132,050	214,113	21,098	11,718	3,200	6,044	91,918	2,680	170	656	5	1,232	484,882
Maryland.....	103	251,087	441,378	21,322	21,647	2,833	19,662	163,202	9,132	139	23	119	4,941	935,485
District of Columbia.....	10	139,416	171,834	4,049	12,450	888	8,924	91,997	8,761	175	1,300	-----	1,348	441,142
Total Eastern States.....	849	8,214,985	12,135,028	799,039	543,048	113,645	290,775	6,262,255	219,173	5,687	14,171	58,017	104,731	28,760,554
Virginia.....	180	302,155	309,503	22,984	9,595	1,041	18,913	167,510	9,184	147	1,123	-----	1,509	843,754
West Virginia.....	106	139,747	202,692	13,821	5,834	1,095	11,945	75,056	3,458	68	667	-----	1,440	455,832
North Carolina.....	182	423,344	514,270	77,769	37,659	1,593	36,736	323,816	8,697	97	321	6	2,767	1,431,575
South Carolina.....	126	64,218	96,106	23,503	4,219	173	8,197	69,581	1,220	66	-----	83	7,279	267,645
Georgia.....	294	281,310	244,910	21,957	2,490	1,261	19,149	177,820	7,124	355	80	45	1,805	758,315
Florida.....	132	133,384	280,211	26,060	1,830	239	16,223	110,527	5,536	116	33	-----	1,421	575,580
Alabama.....	156	98,704	106,955	20,174	1,906	193	9,797	74,505	1,680	127	153	-----	381	314,575
Mississippi.....	178	144,599	198,535	84,030	3,342	355	17,080	141,951	4,168	215	3	17	536	594,831
Louisiana.....	127	137,791	182,721	72,521	2,344	714	16,564	159,142	2,770	56	406	5	796	575,830
Texas.....	447	398,592	409,361	66,641	7,920	1,985	28,713	367,039	12,401	1,119	159	-----	1,234	1,295,164
Arkansas.....	180	88,095	163,497	20,963	3,319	165	9,515	116,719	1,988	37	-----	-----	846	404,644
Kentucky.....	294	306,257	422,835	18,770	12,524	914	18,694	222,406	4,589	45	36	-----	1,303	1,008,373
Tennessee.....	224	198,057	199,532	41,015	4,538	1,861	14,797	122,980	5,562	277	2	363	733	589,717
Total Southern States.....	2,626	2,716,253	3,331,128	510,208	97,520	11,589	226,323	2,129,052	68,377	2,725	2,992	519	19,149	9,115,835

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

¹ Includes stock savings banks.

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

LIABILITIES

[In thousands of dollars]

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

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

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

² Includes guaranty fund.

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

[In thousands of dollars]

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

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

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

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		237	6,890	91,359	2,342	12,759	2,156		3,249	110,571	382		1,003		
New Hampshire.....			1,609	10,174	216	1,794	785		201	70,398			69		
Vermont.....		1,959	3,736	26,808	607	5,541	480	1	778	87,161	21	5	791	24	
Massachusetts.....		999	35,788	774,844	28,483	63,234	39,084	697	30,774	278,337	664	64	2,807	50	
Rhode Island.....			13,700	178,308	12,734	22,918	2,543	1,435	6,891	282,097	240		110	228	
Connecticut.....		50	24,531	458,395	15,484	36,652	18,122	15	12,767	242,184	124	30	374		
Total New England States.....		3,245	86,254	1,539,888	59,836	142,898	63,140	2,148	54,660	1,070,748	1,431	99	5,154	302	
New York.....	35,094	10,092	490,555	11,978,896	465,709	383,461	1,902,645	621,907	619,626	2,260,599	12,815		39,792	155,781	21,942
New Jersey.....		13,011	41,439	1,028,922	36,180	121,788	26,593	511	31,491	1,007,254	818		13,136	370	
Pennsylvania.....		1,968	106,552	2,117,650	90,440	89,866	100,914	257	32,680	1,016,418	801	74	56,493	192	
Delaware.....	25		10,489	302,059	28,818	37,734	4,202		8,740	48,405	373		6,200		
Maryland.....	201	688	19,242	503,367	19,124	45,321	31,596	734	5,571	249,233	624	17	2,245	5	
District of Columbia.....			9,650	270,243	6,988	7	8,393	233	5,594	107,773	3,250				
Total Eastern States.....	35,320	25,759	677,927	16,201,137	647,259	678,177	2,074,343	623,642	703,712	4,689,682	18,681	91	117,866	156,348	21,942
Virginia.....		1,427	21,678	385,981	7,901	44,896	48,831	129	6,382	257,513	1,352	275	19,096	268	
West Virginia.....	430		12,325	217,714	9,711	37,516	10,390		9,784	125,748	377	244	620	202	
North Carolina.....		532	20,478	689,433	31,424	83,055	197,067	67	15,544	258,883	2,995	149	38,862	680	
South Carolina.....	88	205	7,591	176,348	3,898	26,344	4,519		923	35,235	7	5	449	55	
Georgia.....	139		20,101	428,624	9,159	52,638	33,851		4,403	155,922	557	311	528	368	
Florida.....		76	12,850	327,401	4,761	60,907	6,876	257	3,799	129,357	574	241	2,418	320	
Alabama.....		23	7,542	190,573	2,484	32,218	1,461		1,006	61,553	133	22	118	65	
Mississippi.....	10	1,632	10,075	355,187	3,565	73,200	35,201		2,551	86,460	357				
Louisiana.....	10	483	11,424	313,534	3,643	94,023	33,103		4,192	88,301	48	427	3,174	1,200	
Texas.....	229		30,232	936,620	7,918	110,918	36,072	553	13,098	98,831	238	13	6,760	36	
Arkansas.....		29	9,094	284,175	2,650	35,926	13,295		1,826	39,792	252	14	109		
Kentucky.....		570	23,713	616,123	12,085	68,870	109,495		5,461	116,462	1,646	5	5,764	28	
Tennessee.....		633	14,828	317,596	5,148	52,084	9,827		2,102	150,524	95	45	5,984	99	
Total Southern States.....	906	5,610	201,931	5,239,309	104,347	772,595	539,988	1,006	71,071	1,604,581	8,631	1,751	78,624	3,321	

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

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

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

ASSETS

[In thousands of dollars]

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

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

LIABILITIES

[In thousands of dollars]

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

¹ Includes guaranty fund

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

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

ASSETS

[In thousands of dollars]

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

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

LIABILITIES

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

[In thousands of dollars]

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

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

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

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Maine.....	917,000	\$631,829	\$200,383	\$431,446	\$689.02	\$218.52	\$470.50
New Hampshire.....	544,000	500,942	114,966	385,976	920.85	211.33	709.52
Vermont.....	368,000	311,175	78,120	233,055	845.58	212.28	633.30
Massachusetts.....	4,729,000	6,616,119	2,624,063	3,992,056	1,399.05	554.89	844.16
Rhode Island.....	743,000	935,045	368,852	566,193	1,258.47	496.44	762.03
Connecticut.....	2,031,000	2,654,708	926,755	1,727,953	1,307.09	456.30	850.79
Total New England States.....	9,332,000	11,649,818	4,313,139	7,336,679	1,248.37	462.19	786.18
New York.....	14,452,000	34,820,771	19,804,389	15,016,382	2,409.41	1,370.36	1,039.05
New Jersey.....	4,965,000	4,587,342	2,061,346	2,525,996	923.94	415.18	508.76
Pennsylvania.....	10,647,000	9,768,780	5,782,215	3,986,565	917.51	543.08	374.43
Delaware.....	319,000	473,334	324,440	148,894	1,483.81	1,017.06	466.75
Maryland.....	2,197,000	1,718,472	906,393	812,079	782.19	412.56	369.63
District of Columbia.....	859,000	939,640	733,334	206,306	1,093.88	853.71	240.17
Total Eastern States.....	33,439,000	52,308,339	29,612,117	22,696,222	1,564.29	885.56	678.73
Virginia.....	3,151,000	1,487,937	925,232	562,705	472.21	293.63	178.58
West Virginia.....	1,962,000	737,267	481,658	255,609	375.77	245.49	130.28
North Carolina.....	3,954,000	1,331,463	987,320	344,143	336.74	249.70	87.04
South Carolina.....	2,014,000	543,205	456,599	86,606	269.71	226.71	43.00
Georgia.....	3,243,000	1,283,920	970,376	313,544	395.91	299.22	96.69
Florida.....	2,573,000	1,375,256	1,050,309	324,947	534.50	408.21	126.29
Alabama.....	2,968,000	975,399	721,521	253,878	328.64	243.10	85.54
Mississippi.....	2,143,000	601,291	469,582	131,709	280.58	219.12	61.46
Louisiana.....	2,667,000	1,222,537	944,581	277,956	458.39	354.17	104.22
Texas.....	7,713,000	4,948,655	4,416,513	532,142	641.60	572.61	68.99
Arkansas.....	1,991,000	652,133	554,224	97,909	327.54	278.36	49.18
Kentucky.....	2,942,000	1,262,569	1,039,353	223,216	429.15	353.28	75.87
Tennessee.....	3,289,000	1,454,668	1,016,525	438,143	442.28	309.07	133.21
Total Southern States.....	40,610,000	17,876,300	14,033,793	3,842,507	440.19	345.57	94.62
Ohio.....	8,116,000	6,467,114	3,738,026	2,729,088	796.84	460.58	336.26
Indiana.....	4,052,000	2,611,334	1,695,453	915,881	644.46	418.43	226.03
Illinois.....	8,371,000	10,036,466	7,057,158	2,979,308	1,198.96	843.05	355.91
Michigan.....	6,456,000	4,570,437	2,410,861	2,159,576	707.94	373.43	334.51
Wisconsin.....	3,391,000	2,638,097	1,378,923	1,259,174	777.97	406.64	371.33
Minnesota.....	3,007,000	2,407,354	1,381,665	1,025,689	800.58	459.48	341.10
Iowa.....	2,663,000	1,858,690	1,330,319	528,371	697.97	499.56	198.41
Missouri.....	3,945,000	3,122,790	2,441,425	681,365	791.58	618.86	172.72
Total Middle Western States.....	40,001,000	33,712,282	21,433,830	12,278,452	842.79	535.83	306.96
North Dakota.....	630,000	455,602	338,471	117,131	723.18	537.26	185.92
South Dakota.....	665,000	431,170	344,910	86,260	648.38	518.66	129.72
Nebraska.....	1,282,000	1,028,947	889,671	139,276	802.61	693.97	108.64
Kansas.....	1,944,000	1,223,645	1,060,670	162,975	629.45	545.61	83.84
Montana.....	528,000	464,661	366,718	97,943	880.04	694.54	185.50
Wyoming.....	290,000	206,063	160,003	46,060	710.56	551.73	158.83
Colorado.....	1,245,000	958,138	734,680	223,458	769.59	590.10	179.49
New Mexico.....	600,000	247,872	206,564	41,308	413.12	344.27	68.85
Oklahoma.....	2,281,000	1,233,500	1,115,401	118,099	540.77	489.00	51.77
Total Western States.....	9,465,000	6,249,598	5,217,088	1,032,510	660.29	551.20	109.09

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

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

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

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

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

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

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

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

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital ²	Surplus and net undivided profits ³	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1937.....	15,580	22,698,176	16,968,486	10,305,653	958,317	14,670,297	3,323,828	68,924,757	3,250,650	4,985,781	59,822,370	55,857	810,099
1938.....	15,341	21,311,161	16,774,262	9,571,216	1,044,251	16,426,417	3,150,400	68,277,707	3,204,751	4,977,218	59,379,550	42,476	673,712
1939.....	15,146	21,516,279	18,790,831	9,594,937	1,042,408	19,584,188	3,072,677	73,601,320	3,160,096	5,134,112	64,576,694	26,724	703,694
1940.....	15,017	22,557,670	19,710,503	9,364,406	1,148,589	24,535,268	2,897,193	80,213,629	3,091,793	5,233,334	71,153,458	26,969	708,075
1941.....	14,919	25,543,438	23,577,061	9,152,671	1,408,306	25,471,008	2,676,235	87,828,719	3,055,005	5,469,514	78,549,329	22,559	732,312
1942.....	14,815	25,178,305	30,363,023	8,653,089	1,446,780	24,236,259	2,382,535	92,259,991	2,998,686	5,523,532	83,029,575	20,736	687,462
1943.....	14,661	22,324,053	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	1,766,060	163,026,979	3,118,116	7,033,855	151,932,691	81,075	861,242
1946.....	14,626	31,693,492	96,497,087	9,224,930	1,729,034	31,732,067	1,825,654	172,702,264	3,250,986	7,925,817	160,349,405	93,966	1,082,090
1947.....	14,755	38,578,709	83,116,152	10,084,577	1,986,836	31,729,911	1,752,214	167,248,399	3,319,580	8,450,652	154,191,122	63,339	1,223,706
1948.....	14,759	45,379,380	77,160,671	11,251,553	2,264,740	32,899,617	2,025,527	170,981,488	3,398,415	8,917,480	157,176,754	68,681	1,420,158
1949.....	14,697	47,366,715	75,198,579	11,974,509	2,226,836	32,893,809	2,010,207	171,670,655	3,526,159	9,395,544	157,239,224	35,306	1,474,422
DEC. 31													
1937.....	15,463	22,364,140	16,660,068	9,828,984	907,871	15,065,962	3,271,994	68,099,019	3,223,110	4,949,834	59,109,903	50,816	765,356
1938.....	15,265	21,535,406	18,002,042	9,664,255	(⁴)	18,373,644	3,258,252	70,833,599	3,192,493	5,016,435	61,907,761	36,612	680,298
1939.....	15,096	22,374,700	19,447,464	9,348,161	1,196,539	22,197,935	3,010,458	77,575,257	3,125,524	5,169,447	68,566,043	25,551	688,492
1940.....	14,956	23,967,476	21,028,798	9,499,776	1,407,364	26,846,418	2,822,070	85,571,902	3,070,519	5,339,039	76,407,885	25,060	729,399
1941.....	14,885	26,838,365	25,553,809	9,035,537	1,545,018	25,942,377	2,538,588	91,453,694	3,034,361	5,460,776	82,233,260	22,593	702,704
1942.....	14,722	24,001,146	46,059,111	8,312,249	1,463,836	27,371,581	2,334,654	109,542,577	2,985,391	5,619,637	100,265,638	18,638	653,273
1943.....	14,621	23,674,539	66,259,384	7,466,862	1,612,252	26,999,933	2,109,008	128,121,978	3,011,600	6,034,091	118,336,126	51,650	688,511
1944.....	14,579	26,101,639	86,414,755	7,596,205	1,801,370	29,175,791	1,857,424	152,947,184	3,052,950	6,640,166	142,310,824	125,624	817,620
1945.....	14,598	30,466,867	101,904,073	8,611,660	2,025,088	33,589,693	1,753,694	178,351,075	3,187,368	7,424,243	166,530,093	227,150	982,221
1946.....	14,633	35,822,868	87,093,517	9,543,221	2,221,793	32,995,748	1,729,215	169,406,362	3,299,469	8,138,479	156,801,396	48,403	1,118,615
1947.....	14,755	43,231,136	81,636,938	10,760,398	2,392,970	36,167,173	1,835,487	176,024,102	3,342,600	8,654,798	162,728,682	74,614	1,223,408
1948.....	14,735	48,452,743	74,462,553	11,470,848	2,145,156	37,490,369	2,053,761	176,075,430	3,423,195	9,130,608	162,041,389	64,320	1,415,918
1949.....	14,705	49,828,162	78,753,673	12,682,551	2,185,256	34,490,538	2,102,933	180,043,113	3,548,731	9,616,859	165,244,044	27,195	1,606,284

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

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

³ Includes reserve accounts.

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

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

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

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

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital	Surplus and net undivided profits ²	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1937	5,299	8,812,895	8,219,195	3,903,092	444,598	7,933,271	1,015,755	30,328,806	1,582,131	1,630,034	26,765,913	9,216	341,512
1938	5,248	8,334,624	7,987,716	3,656,560	528,305	8,922,250	948,105	30,377,560	1,572,900	1,700,919	26,815,894	9,586	278,261
1939	5,209	8,573,703	8,769,729	3,732,157	530,580	10,544,226	979,183	33,180,578	1,562,956	1,826,556	29,469,469	3,540	318,057
1940	5,170	9,179,227	9,111,226	3,794,049	582,303	12,294,801	923,474	36,885,080	1,534,649	1,941,792	33,074,407	2,910	331,322
1941	5,136	10,922,483	11,135,952	3,818,842	709,458	13,812,200	915,700	41,314,635	1,523,383	2,074,758	37,351,303	2,005	363,186
1942	5,107	10,901,795	14,928,992	3,714,396	728,309	13,588,254	857,219	44,718,965	1,507,670	2,171,822	40,650,117	2,014	378,342
1943	5,066	9,190,143	30,190,402	3,538,176	806,546	14,420,845	826,240	58,972,352	1,498,008	2,327,397	54,769,361	4,231	373,355
1944	5,042	11,229,680	38,790,869	3,497,654	820,570	15,239,164	823,008	70,400,945	1,553,578	2,557,031	65,833,253	6,205	450,878
1945	5,021	12,389,133	47,255,463	3,764,438	821,290	16,791,661	772,848	81,704,833	1,624,184	2,848,369	76,825,537	5,209	491,534
1946	5,018	14,498,441	47,472,876	4,543,865	805,575	17,856,276	816,021	85,993,054	1,683,489	3,190,088	89,494,758	24,441	600,278
1947	5,018	18,810,006	39,425,605	4,953,052	988,288	18,407,280	829,049	83,413,260	1,770,871	3,537,800	77,397,149	27,860	679,571
1948	5,004	22,303,042	36,231,407	5,309,818	1,120,314	19,345,184	1,031,347	85,341,112	1,804,803	3,740,965	78,999,988	42,871	752,485
1949	4,993	22,578,120	35,597,498	5,532,295	1,093,053	19,283,128	1,015,356	85,099,450	1,907,958	3,919,945	78,451,468	14,123	805,956
DEC. 31													
1937	5,266	8,813,547	8,072,882	3,690,122	422,490	8,128,003	977,186	30,104,230	1,577,831	1,666,367	26,540,694	10,839	308,499
1938	5,230	8,489,120	8,705,959	3,753,234	555,304	9,151,105	1,011,455	31,666,177	1,570,622	1,757,522	28,050,676	5,608	281,749
1939	5,193	9,043,632	9,073,935	3,737,641	615,698	11,887,915	960,432	35,319,257	1,532,903	1,872,215	31,612,992	2,882	298,265
1940	5,150	10,027,773	9,752,003	3,915,435	718,799	14,401,268	918,086	39,733,962	1,527,237	2,009,161	35,852,424	3,127	342,013
1941	5,123	11,751,792	12,073,052	3,814,456	786,501	14,215,429	897,004	43,538,234	1,515,794	2,133,305	39,554,772	3,778	330,585
1942	5,087	10,200,798	23,825,351	3,657,437	733,499	15,510,771	847,122	54,780,978	1,503,682	2,234,673	50,648,816	3,518	390,291
1943	5,046	10,133,532	34,178,555	3,325,698	807,969	15,272,695	813,468	64,531,917	1,531,515	2,427,927	60,156,181	8,155	408,139
1944	5,031	11,407,802	43,478,789	3,543,540	904,500	16,732,749	792,479	76,949,859	1,566,095	2,707,960	72,128,937	54,180	491,877
1945	5,023	13,948,042	51,467,706	4,143,903	1,008,644	19,170,145	797,316	90,535,756	1,658,839	2,996,898	85,242,947	77,969	559,103
1946	5,013	17,309,767	41,843,532	4,799,284	1,094,721	18,972,446	830,513	84,850,263	1,756,621	3,393,178	79,049,839	20,047	630,578
1947	5,011	21,480,457	38,825,435	5,184,531	1,168,042	20,907,548	880,987	88,447,000	1,779,766	3,641,558	82,275,356	45,135	705,195
1948	4,997	23,818,513	34,980,263	5,248,090	1,040,763	21,983,506	1,063,917	88,135,052	1,828,759	3,842,129	81,648,016	41,330	774,818
1949	4,981	23,928,293	38,270,523	5,937,227	1,059,663	19,985,295	1,058,178	90,239,179	1,916,340	4,018,001	83,344,318	7,562	952,958

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

² Includes reserve accounts.

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

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

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

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital stock	Capital notes and debentures	Surplus and net undivided profits ²	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30														
1937.....	10,281	13,885,281	8,749,291	6,402,561	513,719	6,737,026	2,308,073	38,595,951	1,483,555	184,964	3,355,747	33,056,457	46,641	468,587
1938.....	10,093	12,976,537	8,786,546	5,914,656	515,946	7,504,167	2,202,295	37,900,147	1,467,766	164,085	3,276,299	32,563,656	32,890	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	298,923
1945.....	9,566	15,703,007	46,984,982	4,268,002	828,197	12,454,746	993,212	81,232,146	1,415,170	78,762	4,185,486	75,107,154	75,866	369,708
1946.....	9,608	17,195,051	49,024,211	4,681,065	923,459	13,875,791	1,009,633	86,709,210	1,495,004	72,493	4,735,729	79,854,647	69,525	481,812
1947.....	9,737	19,768,703	43,690,547	5,131,525	998,548	13,322,651	923,165	83,835,139	1,548,709		4,912,843	76,793,973	35,479	544,135
1948.....	9,755	23,076,338	40,929,264	5,941,735	1,144,426	13,554,433	994,180	85,640,376	1,533,860	59,752	5,176,515	78,176,766	25,810	667,673
1949.....	9,704	24,788,595	39,601,081	6,442,214	1,133,783	13,610,681	994,851	86,571,205	1,570,773	47,428	5,475,599	78,787,756	21,183	668,466
Dec. 31														
1937.....	10,197	13,550,593	8,587,186	6,138,862	485,381	6,937,959	2,294,808	37,994,789	1,471,533	173,716	3,283,467	32,569,209	39,977	456,857
1938.....	10,035	13,046,286	9,296,083	5,911,021	(³)	8,667,235	2,246,797	39,167,422	1,459,015	162,856	3,258,913	33,857,085	31,004	398,549
1939.....	9,903	13,331,068	10,373,529	5,610,520	580,841	10,310,020	2,050,092	42,256,000	1,450,873	141,748	3,297,432	36,953,051	22,669	390,227
1940.....	9,806	13,939,703	11,276,193	5,584,341	688,565	12,445,150	1,903,988	45,837,940	1,420,118	123,134	3,329,878	40,555,461	21,933	387,386
1941.....	9,762	15,086,573	13,480,757	5,221,081	758,517	11,726,948	1,641,584	47,915,460	1,410,373	108,194	3,327,471	42,678,488	18,815	372,119
1942.....	9,635	13,800,348	22,233,760	4,654,812	730,337	11,854,810	1,487,532	54,761,599	1,382,507	99,202	3,384,964	49,616,822	15,122	262,982
1943.....	9,575	13,541,007	32,080,829	4,141,164	804,283	11,727,238	1,295,540	63,590,061	1,389,943	90,142	3,606,164	58,179,945	43,495	280,372
1944.....	9,548	14,603,837	42,935,966	4,052,665	896,870	12,443,042	1,064,945	75,997,325	1,403,725	82,320	3,932,206	70,181,887	71,444	325,743
1945.....	9,575	16,518,825	50,436,367	4,167,757	1,016,444	14,419,548	956,378	87,815,319	1,456,449	72,080	4,427,345	81,287,146	149,181	423,118
1946.....	9,620	18,513,101	45,249,985	4,743,937	1,127,072	14,023,302	898,702	84,556,099	1,475,054	67,794	4,745,301	77,751,557	28,356	488,037
1947.....	9,744	21,750,679	42,811,503	5,575,867	1,224,928	15,259,625	954,500	87,577,102	1,500,807	62,027	5,013,240	80,453,326	29,479	518,223
1948.....	9,738	24,634,230	39,482,290	6,222,758	1,104,393	15,506,863	989,844	87,940,378	1,546,005	48,431	5,288,479	80,393,373	22,990	641,100
1949.....	9,724	25,899,869	40,483,150	6,745,324	1,125,593	14,505,243	1,044,755	89,803,934	1,583,954	48,437	5,598,858	81,899,726	19,633	653,326

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

² Includes reserve accounts.

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

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

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

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

See footnotes at end of table.

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

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

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

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

² Including building and loan associations.

³ Does not include 159 banks restored to solvency.

⁴ Does not include 1 bank restored to solvency.

⁵ Does not include 158 banks restored to solvency.

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

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

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

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

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

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

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

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

¹Decrease.

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

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

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

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

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

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

See footnotes at end of table.

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

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

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

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

See footnotes at end of table.

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

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

See footnotes at end of table

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

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

See footnotes at end of table.

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

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

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

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

³ Formerly in conservatorship.

⁴ Decrease.

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

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

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

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

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

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

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

Federal Reserve districts	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Capital of banks authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Number of individual trusts			Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where bank acts as trustee	Trust department gross earnings for year ended Dec. 31, 1949
						Living trusts	Court trusts	Total				
Boston.....	160	34	194	\$104,406,667	\$4,254,379,570	4,788	6,390	11,178	\$1,370,165,607	451	\$313,282,956	\$4,300,000
New York.....	232	25	257	353,025,349	14,606,900,418	5,491	8,851	14,342	1,828,510,292	1,075	5,120,072,600	10,214,000
Philadelphia.....	226	7	233	100,928,160	3,979,746,071	7,667	16,677	24,344	557,472,275	363	66,974,423	2,427,000
Cleveland.....	105	12	117	155,615,000	5,550,945,766	10,980	10,956	21,936	2,684,881,312	2,529	745,820,424	7,394,000
Richmond.....	129	21	150	63,585,500	3,313,500,373	7,002	6,743	13,745	821,085,343	431	416,226,254	2,986,000
Atlanta.....	96	20	116	83,880,500	4,535,702,084	5,420	4,079	9,499	1,289,668,908	1,078	499,822,537	3,200,000
Chicago.....	195	36	231	245,015,000	12,307,752,964	30,689	8,789	39,478	7,845,694,730	7,961	3,012,321,129	11,759,000
St. Louis.....	97	25	122	47,816,500	2,705,571,806	2,437	2,782	5,219	255,377,459	1,531	171,882,268	1,074,000
Minneapolis.....	46	19	65	36,980,000	2,123,502,990	2,758	3,140	5,898	1,323,993,598	407	121,853,156	1,945,000
Kansas City.....	102	35	137	64,035,000	3,768,432,910	3,648	2,562	6,210	1,031,814,559	5,080	475,823,236	2,130,000
Dallas.....	65	26	91	87,460,000	4,399,625,611	4,023	994	5,017	447,819,962	613	390,733,260	2,073,000
San Francisco.....	57	7	64	268,335,650	14,153,045,270	12,778	9,546	22,324	2,130,735,127	1,567	768,691,407	10,763,000
Total.....	1,510	267	1,777	1,611,083,326	75,699,105,833	97,681	81,509	179,190	21,587,219,172	23,085	12,103,603,650	60,265,000

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

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

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

Location	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Capital of banks authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Number of individual trusts			Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where bank acts as trustee	Trust department gross earnings for year ended Dec. 31, 1949
						Living trusts	Court trusts	Total				
Alabama.....	22	9	31	\$15,660,000	\$816,599,974	1,568	540	2,108	\$263,660,127	429	\$93,291,997	\$660,000
Alaska.....	1		2	225,000	27,082,614	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Arizona.....	2		2	5,380,000	304,976,315	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Arkansas.....	17	1	18	6,300,000	331,716,200	243	633	876	25,159,761	687	85,624,553	147,000
California.....	22	3	25	207,275,650	10,174,408,872	7,873	7,310	15,183	1,644,601,641	1,032	711,312,448	8,657,000
Colorado.....	20	9	29	9,950,000	700,391,124	1,005	952	1,957	212,119,424	687	72,668,595	592,000
Connecticut.....	34		34	19,893,000	752,892,265	2,086	3,272	5,358	496,715,988	200	46,057,524	1,636,000
Delaware.....	8		8	1,375,000	35,210,971	30	135	165	1,746,940			10,000
District of Columbia.....	7		7	10,700,000	647,391,839	1,218	159	1,377	177,177,248	36	86,511,898	559,000
Florida.....	22	2	24	22,200,000	994,174,190	1,296	1,195	2,491	255,482,039	152	174,267,461	831,000
Georgia.....	15	3	18	16,587,500	892,254,399	1,038	1,011	2,049	198,429,967	266	124,388,953	869,000
Hawaii.....	3	1	3	4,000,000	202,635,509							
Idaho.....	87	18	105	176,155,000	7,670,064,173	183	230	413	6,202,624	30	1,130,037	78,000
Illinois.....	76	14	90	26,935,000	1,675,119,888	25,651	4,088	29,739	6,543,489,308	7,270	2,709,093,554	8,954,000
Indiana.....	32	12	44	10,315,000	643,200,289	1,682	2,267	3,949	142,548,487	170	34,403,189	620,000
Iowa.....	24	6	30	9,125,000	520,245,235	695	526	1,221	52,054,025	78	10,597,609	314,000
Kansas.....	44	7	51	11,055,000	518,362,717	525	215	740	90,638,347	90	3,286,540	207,000
Kentucky.....	13	2	15	15,100,000	1,107,238,001	473	1,409	1,882	34,763,320	48	4,826,465	202,000
Louisiana.....	23	3	26	7,475,000	220,005,518	494	505	999	446,883,211	180	90,370,271	324,000
Maine.....	13	5	18	3,375,000	571,574,392	430	568	998	76,217,344	95	56,516,648	277,000
Maryland.....	23	5	28	70,542,500	3,102,660,403	881	476	1,357	131,679,183	34	101,109,849	328,000
Massachusetts.....	68	18	86	32,770,000	2,395,414,548	2,064	2,220	4,284	768,836,497	175	206,101,161	2,284,000
Michigan.....	21	5	26	27,530,000	1,561,237,260	2,171	1,269	3,440	1,008,877,645	308	228,180,510	1,569,000
Minnesota.....	13	2	15	3,703,000	1,185,463,825	2,287	2,552	4,839	1,299,341,009	341	58,638,823	1,805,000
Mississippi.....	28	8	36	28,950,000	1,579,358,589	207	202	409	10,379,491	38	1,177,600	45,000
Missouri.....	2		2	2,800,000	131,627,466	1,698	686	2,384	373,820,538	1,191	101,813,966	916,000
Montana.....	10	8	18	11,405,000	600,139,897	112	44	156	3,956,274	16	2,085,225	24,000
Nebraska.....	2	1	3	1,650,000	134,981,327	120	318	438	183,944,856	399	117,150,910	284,000
Nevada.....	23	9	32	4,516,667	162,151,200	2485	2467	2952	262,304,696	256	25,121,750	305,000
New Hampshire.....	108	16	124	47,801,500	2,065,395,260	256	347	603	28,416,444	14	1,862,398	95,000
New Jersey.....	4	3	7	3,120,000	161,144,267	1,323	2,801	4,124	411,197,403	136	63,401,650	1,500,000
New Mexico.....	157	11	168	313,274,349	12,883,459,777	188	119	307	12,207,022	34	23,268,241	102,000
New York.....	23	1	24	6,225,000	377,570,620	4,314	6,771	11,085	1,439,294,776	939	5,063,566,089	8,806,000
North Carolina.....	3	3	6	1,250,000	80,140,440	471	1,355	1,826	47,637,306	109	73,257,911	300,000
North Dakota.....	4		4	1,250,000	80,140,440	135	70	205	7,919,776	33	60,861,578	37,000
Ohio.....	44	5	49	60,220,000	2,841,560,745	4,670	2,950	7,620	1,249,923,774	1,997	285,127,201	3,235,000
Oklahoma.....	20	7	27	18,225,000	980,245,350	416	145	561	222,009,431	2,897	226,374,723	323,000

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

¹ Included with figures for the State of Nevada.

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

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

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

INDEX

	Page
Affiliates of national banks.....	12
All banks (see also Banks; Mutual savings banks; National banks; Private banks; State commercial banks):	
Assets and liabilities of:	
Comparison of, December 31, 1948 and 1949.....	10-11
December 31, 1949, by classes of banks in each State.....	119-159
December 31, 1949, summary by classes of banks.....	117-118
June 30 and December 31, 1937-49.....	164
Distribution of, December 31, 1949.....	9
Per capita demand and time deposits of individuals, partnerships, and corporations in, December 31, 1949, by States.....	160-161
Suspensions. (See Failures of banks.)	
Assessments: Upon shareholders of insolvent national banks.....	169, 172-179
Assets and liabilities of banks:	
All banks:	
Comparison of, December 31, 1948 and 1949.....	10-11
December 31, 1949, by States.....	119-127
December 31, 1949, summary by classes of banks.....	117-118
June 30 and December 31, 1937-49.....	164
National banks:	
Call dates in 1949, summary and by States.....	3, 33-86
December 31, 1949, by States.....	128-135
June 30 and December 31, 1937-49.....	165
Percentage distribution of, December 31, 1946-49.....	4
Principal items of, according to size of banks (deposits), December 31, 1948 and 1949.....	29
State banks (see also District of Columbia):	
All banks combined:	
December 31, 1949, summary and by States.....	117-118, 136-143
June 30 and December 31, 1937-49.....	166
Mutual savings: December 31, 1949, summary and by States	117-118, 152-155
Private: December 31, 1949, summary and by States.....	117-118, 156-159
State commercial: December 31, 1949, summary and by States	117-118, 144-151
Bank Currency. (See Federal Reserve notes; National bank circulation.)	
Bank examinations. (See examinations of national banks.)	
Banks (see also All banks; Assets and liabilities of banks; Mutual savings banks; National banks; Private banks; State commercial banks):	
All banks:	
Distribution of, December 31, 1949.....	9
Insured and uninsured, December 31, 1949.....	9
Member banks of Federal Reserve System, December 31, 1949....	9

Banks—Continued

All banks—Continued

Number of:

December 31, 1949, by States.....119-121

June 30 and December 31, 1937-49..... 164

Suspensions. (See Failures of banks.)

Insured commercial banks: Number of, December 31, 1949, by classes 9

National banks:

Branches. (See Branches of national banks.)

"Calls" for reports of condition of, dates, 1914-49..... 31

Examination of. (See Examination of national banks.)

Failures. (See Failures of banks.)

Number of:

Call dates in 1949..... 3

Call dates in 1949, by States..... 33-86

December 31, 1949, by States.....128-129

June 30 and December 31, 1937-49..... 165

Nonmember banks of Federal Reserve System, December 31, 1949 9

With surplus fund equal to or exceeding common capital stock 1942-49 30

With surplus fund less than common capital stock 1942-49..... 30

State and private banks:

Number of:

December 31, 1949, by States.....136-137, 144-145, 152, 156

June 30 and December 31, 1937-49..... 166

Supervisors of, name and title of in each State, December 31, 1949.162-163

Suspensions. (See Failures of banks.)

Uninsured, December 31, 1949..... 9

Bank suspensions. (See Failures of banks.)

Borrowings. (See Assets and liabilities of banks.)

Branches of national banks:

Domestic:

Number and class of, closed in year ended December 31, 1949.... 28

Number authorized and closed in year ended December 31, 1949,
and number in existence December 31, 1949..... 8

Number authorized in year ended December 31, 1949, by States.. 26-27

Foreign:

Location and summary of assets and liabilities of, December 31,
1949104, 105

Number in operation December 31, 1949..... 105

Building and loan associations. (See District of Columbia.)

"Calls" for reports of condition of national banks, dates of 1914-49..... 31

Capital accounts. (See Assets and liabilities of banks; Earnings, expenses,
and dividends of national banks: Ratios.)

Capital stock of banks:

All banks:

December 31, 1949, by States.....122-123, 126-127

June 30 and December 31, 1937-49..... 164

National banks:

By size of banks (deposits) December 31, 1948 and 1949..... 29

Call dates in 1949, by States..... 33-86

Capital stock of banks—Continued

National banks—Continued

Chartered, consolidated, in voluntary liquidation, insolvent, 1935-49	21
Chartered in each State, in year ended December 31, 1949.....	22
December 31, 1949, by States.....	130-131, 134-135
Failed banks in charge of receivers, in year ended December 31, 1949	168, 172-179
Incident to consolidations with State and national banks, in year ended December 31, 1949.....	25
June 30 and December 31, 1937-49.....	165
Liquidated banks, in year ended December 31, 1949.....	7-8, 24, 172, 173
Preferred stock:	
Retirable value of, on call dates in 1949.....	3
Total outstanding, December 31, 1949.....	7-8

State and private banks:

December 31, 1949, by classes of banks and by States.....	118, 142-143, 150-151, 153, 157
June 30 and December 31, 1937-49.....	166

Cash in banks. (See Assets and liabilities of banks.)

Charters of national banks. (See Organization of national banks.)

Circulation. (See Federal Reserve notes; National bank circulation.)

Claims proved. (See Failures of banks: National banks.)

Closed banks. (See Consolidations of banks; Failures of banks; Liquidation of national banks.)

Commercial banks. (See National banks; Private banks; State commercial banks.)

Comptroller of the Currency, Office of:

Comptrollers, names of, since organization of the Bureau and periods of service	19
Deputy Comptrollers, names of, since organization of the Bureau and periods of service.....	19
Examination of national banks.....	13
Expenses of, calendar year 1949.....	14
Issue and redemption of notes.....	13
Liquidation of insolvent national banks.....	13, 167-179
Organization and staff	14
Personnel	14

Condition of banks. (See Assets and liabilities of banks.)

Consolidations of banks:

Changes in capital, surplus, undivided profits, and total assets of national banks incident to, in year ended December 31, 1949.....	25
Changes in title of national banks incident to, in year ended December 31, 1949.....	25
List of, in year ended December 31, 1949.....	25
Number of in each State.....	20
Number of, and decrease in capital incident to, 1935-49.....	21

Credit unions of the District of Columbia. (See District of Columbia.)

Demand deposits. (See Deposits.)

Deposits (see also Assets and liabilities of banks):

All active banks, June 30 and December 31, 1937-49.....	164
---	-----

Deposits—Continued

Demand and time in all active banks, by classes in each State, December 31, 1949.....	126-127, 134-135, 150-151, 155, 159
Insured commercial banks, December 31, 1949.....	9
National banks, at date of failure.....	169, 170, 172-179
Per capita demand and time of individuals, partnerships, and corporations in all active banks, December 31, 1949, by States.....	160-161
Postal savings:	
In all banks, December 31, 1949, by States.....	126-127
In each class of banks, December 31, 1949, by States.....	134-135, 150-151
In national banks, call dates in 1949, by States.....	33-86
Size of national banks, according to, December 31, 1948 and 1949.....	29
Suspended banks. (See Failures of banks.)	
Uninsured banks, December 31, 1949.....	9
United States Government:	
In all banks, December 31, 1949, by States.....	126-127
In each class of banks, December 31, 1949,	
by States	134-135, 150-151, 155, 159
In national banks, call dates in 1949, by States.....	33-86

District of Columbia:

Assets and liabilities of all banks in, by classes:	
Call dates in 1949.....	43, 108, 109
December 31, 1949.....	106-107
Building and loan associations in:	
Reports required from, in year ended December 31, 1949.....	12
Summary of assets and liabilities of, December 31, 1949.....	115
Summary of receipts and disbursements of, year ended December 31, 1949.....	115
Credit unions of:	
Reports required from in year ended December 31, 1949.....	12
Summary of assets and liabilities of, December 31, 1949.....	116
Summary of receipts and disbursements of, year ended December 31, 1949.....	116
Earnings, expenses, and dividends of banks in:	
Losses charged off on loans and securities:	
Years ended December 31, 1930-49.....	113, 114
Years ended December 31, 1948 and 1949, by classes of banks.....	110-111
Ratios:	
Years ended December 31, 1930-49.....	113, 114
Years ended December 31, 1948 and 1949, by classes of banks..	111
Years ended December 31, 1948 and 1949, by classes of banks.....	110-111
Receiverships of nonnational banks in.....	167-169
Reports required from banking associations in, in year ended December 31, 1949.....	12
Dividends. (See Earnings, expenses, and dividends of national banks; Failures of banks.)	

Earnings, expenses, and dividends of national banks:

According to size of banks (deposits), year ended December 31, 1949....	98-99
By Federal Reserve districts, year ended December 31, 1949.....	95-97
By States, year ended December 31, 1949.....	87-94

Earnings, expenses, and dividends of national banks—Continued

Losses charged off on loans and securities:	
Years ended December 31, 1930-49.....	103
Year ended December 31, 1949, according to size of banks (deposits)	99
Ratios:	
Dividends to capital stock and capital funds, years ended December 31, 1929-49.....	102
Net profits before dividends to capital stock and capital funds, years ended December 31, 1929-1949.....	102
Net earnings from current operations and net profits before dividends per \$100 of deposits, year ended December 31, 1949.....	99
Net earnings from current operations, net profits before dividends, and cash dividends per \$100 of capital funds, year ended December 31, 1949	99
Salaries and wages of officers and employees:	
By size of banks (deposits), calendar year 1949.....	98
Years ended December 31, 1947-49.....	100
Summary, years ended December 31, 1947-49.....	100-101
Employees. (See Comptroller of Currency, Office of; Officers and employees of national banks.)	
Examination of national bank: Number of bank examinations during year ended December 31, 1949.....	13
Examiners and assistant examiners: Changes in number, during the calendar year 1949.....	14
Expenses. (See Comptroller of the Currency, Office of; Earnings, expenses, and dividends of national banks; Failures of banks; National banks.)	
Failures of banks:	
All banks:	
Number, capital and deposits of suspended banks: Since inauguration of Federal deposit insurance, years ended December 31, 1934-49	180
National banks:	
Assessments against stockholders.....	169, 172-179
Banks in charge of receivers in year ended December 31, 1949.....	167-179
Capital at date of failure.....	168, 172-179, 180
Circulation outstanding at date of failure.....	168, 172-179
Closed and active receiverships to December 31, 1949.....	167-179
Costs of liquidation of receiverships terminated.....	169, 172
Deposits at date of failure of banks in charge of receivers in year ended December 31, 1949.....	169, 170, 172-179, 180
Dividends paid to creditors during year ended December 31, 1949, and total dividends to December 31, 1949.....	167-179
Number and capital of, 1935-49.....	21
Number, capital, and deposits: Since inauguration of Federal deposit insurance, years ended December 31, 1934-49.....	180
Number of, by States, since beginning of system.....	20
Receipts and disbursements of Division of Insolvent National Banks to December 31, 1949.....	167-169, 172, 173
Receivership liquidation to December 31, 1949.....	167-179

Failures of banks—Continued

National banks—Continued

Receiverships terminated, 1865-1949.....167-179

Receiverships terminated in 1949..... 172

State banks:

In District of Columbia to December 31, 1949.....167-179

Number, capital, and deposits of: Since inauguration of Federal
deposit insurance, years ended December 31, 1934-49..... 180

Federal Deposit Insurance Corporation (see also Failures of banks):

Classification of insured and uninsured banks, December 31, 1949..... 9

Federal Reserve notes: Issue and redemption of, in year ended December
31, 1949..... 13

Fiduciary activities of national banks:

By Federal Reserve districts, December 31, 1949..... 182

Classification of investments in living and court trust accounts under
administration segregated according to capital of banks, December
31, 1949..... 183

December 31, 1949, by States.....184-185

December 31, 1949, segregated according to capital groups..... 181

Foreign branches of national banks, location, and summary of assets and
liabilities of, December 31, 1949.....104, 105Government bonds. (See Investments; United States Government securi-
ties.)Holding company affiliates of national banks, number of, December 31,
1949 12

Insolvent banks. (See Failures of banks.)

Insured banks. (See Failures of banks; Federal Deposit Insurance Corpora-
tion.)

Interbank deposits. (See Assets and liabilities of banks.)

Interest. (See Earnings, expenses, and dividends of national banks.)

Investments of banks:

All banks:

December 31, 1949, by States.....119-121

December 31, 1949, by classes of banks..... 117

June 30 and December 31, 1937-49..... 164

National banks:

By size of banks (deposits), December 31, 1948 and 1949..... 29

Call dates in 1949, summary and by States.....3, 33-86

December 31, 1949, by States.....128-129

June 30 and December 31, 1937-49..... 165

Losses charged off on:

According to size of banks (deposits), year ended December
31, 1949..... 99Year ended December 31, 1949, by States and Federal Reserve
districts91-92, 96

Years ended December 31, 1930-49..... 103

State and private banks: December 31, 1949, by classes of banks and
by States.....117, 136-137, 144-145, 152, 156

Liabilities. (See Assets and liabilities of banks.)

Liquidation of national banks (see also Failures of banks):

Capital and number of banks, 1935-49.....	21
Capital, date, and title of banks, in year ended December 31, 1949, with names of succeeding banks in cases of succession.....	24
Number of banks, in each State, since beginning of system.....	20
Summary, in year ended December 31, 1949.....	7-8

Loans and discounts of banks:

All banks:

December 31, 1949, classification of, by States.....	124-125
December 31, 1949, classification of, by classes of banks.....	117
June 30 and December 31, 1937-49.....	164

National banks:

By size of banks (deposits), December 31, 1948 and 1949.....	29
Call dates in 1949, summary and by States.....	3, 33-86
December 31, 1949, classification of, by States	132-133
June 30 and December 31, 1937-49.....	165

Interest and discount earned on:

According to size of banks (deposits), year ended December 31, 1949	98
Year ended December 31, 1949, by States and Federal Reserve districts	87-88, 95
Years ended December 31, 1947-49.....	100

Losses charged off on:

According to size of banks (deposits), year ended December 31, 1949	99
Year ended December 31, 1949, by States and Federal Reserve districts	91-92, 96
Years ended December 31, 1930-49.....	103

Real estate loans of, December 31, 1949, by States.....132-133

State and private banks: December 31, 1949, classification of by States	140-141, 148-149, 154, 158
--	----------------------------

Losses. (See Earnings, expenses, and dividends of national banks; Failures of banks.)

Mergers. (See Consolidations of banks.)

Municipal bonds. (See Investments of banks.)

Mutual savings banks:

Assets and liabilities of: December 31, 1949, by States.....	152-155
Insured, December 31, 1949.....	9
Uninsured, December 31, 1949.....	9

National bank circulation:

Outstanding at date of failure, and lawful money deposited to secure circulation of national banks in charge of receivers in year ended December 31, 1949.....	168, 172-179
Outstanding December 31, 1949.....	8

National Bank Examiners. (See Examiners and assistant examiners.)

National banks:

Affiliates of, number, December 31, 1949.....	12
Assets and liabilities of:	
Call dates in 1949, by States.....	33-86

National banks—Continued

Assets and liabilities of—Continued

December 31, 1949, by States.....	128-135
Principal items of, according to size of banks (deposits), December 31, 1948 and 1949.....	29
Principal items of, June 30 and December 31, 1937-49.....	165
Branches. (See Branches of national banks.)	
By size of banks, on basis of deposits, December 31, 1948 and 1949.....	29
"Calls" for reports of condition of, dates, 1914-49.....	31
Capital stock. (See Capital stock of banks.)	
Charters granted, in year ended December 31, 1949.....	22
Consolidations. (See Consolidations of banks.)	
Conversions of State banks to, in year ended December 31, 1949, list of	23
Deposits. (See Deposits.)	
Dividends (See Earnings, expenses, and dividends of national banks; Failures of banks.)	
Earnings and expenses. (See Earnings, expenses, and dividends of national banks.)	
Failures of. (See Failures of banks.)	
Fiduciary activities. (See Fiduciary activities of national banks.)	
Holding company affiliates of, number, December 31, 1949.....	12
Insolvent. (See Failures of banks.)	
Investments. (See Investments of banks.)	
Liquidation of, in year ended December 31, 1949.....	7-8, 13, 24
Loans and discounts. (See Loans and discounts of banks.)	

Number of:

Call dates in year 1949, by States.....	33-86
Chartered and closed:	
1935-49	21
Since February 25, 1863.....	20
In existence December 31, 1949, by States.....	20
June 30 and December 31, 1937-49.....	165
With surplus fund equal to or exceeding common capital stock 1942-49	30
With surplus fund less than common capital stock 1942-49.....	30
Officers and employees, number and salaries of:	
By size of banks (deposits), calendar year 1949.....	98-99
Year ended December 31, 1949, by States and Federal Reserve districts	89-90, 95
Years ended December 31, 1947-49.....	100
Reports required from, in year ended December 31, 1949.....	12
Trust Functions. (See Fiduciary activities of national banks.)	
United States Government securities owned by. (See United States Government securities.)	

Officers and employees of national banks:

Number and salaries of:

By size of banks (deposits), calendar year 1949.....	98-99
Year ended December 31, 1949, by States and Federal Reserve districts	89-90, 95
Years ended December 31, 1947-49.....	100

Organization of national banks:

Charters granted, which were conversions of State banks in year ended December 31, 1949.....	23
Charters granted, in year ended December 31, 1949, list of, by States...	22
Number and authorized capital of, 1935-49.....	21
Number of, by States, from February 25, 1863, to December 31, 1949....	20
Summary, in year ended December 31, 1949.....	7-8

Per capita demand and time deposits of individuals, partnerships, and corporations, in all active banks, December 31, 1949, by States.....160-161
 Personnel. (See Comptroller of the Currency, Office of.)

Population, United States, December 31, 1949, by States.....119-121

Possessions:

Assets and liabilities of banks in:

All banks, December 31, 1949.....	119-127
Banks other than national, December 31, 1949.....	136-151, 156-159
National banks, call dates in 1949.....	36, 46, 82
National banks, December 31, 1949.....	128-135

Earnings, expenses, and dividends of national banks in, year ended

December 31, 1949.....	87-94
------------------------	-------

Per capita demand and time deposits of individuals, partnerships, and corporations, of all banks in, December 31, 1949..... 161

Postal savings. (See Deposits.)

Private banks:

Assets and liabilities of: December 31, 1949, by States.....156-159

Suspensions. (See Failures of banks.)

Profits. (See Assets and liabilities of banks.)

Public funds. (See Assets and liabilities of banks.)

Real estate held by banks. (See Assets and liabilities of banks.)

Real estate loans. (See Loans and discounts of banks.)

Receivers of national banks. (See Failures of banks.)

Reports from national banks in year ended December 31, 1949..... 12

Reserve with Federal Reserve banks. (See Assets and liabilities of banks.)

Salaries and wages of officers and employees of national banks. (See Earnings, expenses, and dividends of national banks.)

Savings banks. (See Mutual savings banks.)

Securities. (See Investments of banks; United States Government securities.)

State bank failures. (See Failures of banks.)

State banking officials: Name and title of, in each State, December 31, 1949162-163

State commercial banks:

Assets and liabilities of: December 31, 1949, by States.....	144-151
Insured, December 31, 1949.....	9, 162-163
Member banks of the Federal Reserve System, December 31, 1949....	9, 162-163
Nonmember banks of the Federal Reserve System, December 31, 1949	9, 162-163
Suspensions. (See Failures of banks.)	
Uninsured, December 31, 1949.....	9, 162-163

Stock savings banks. (See State commercial banks.)

Supervisors of State banks, name and title of, in each State, December 31, 1949162-163

Suspensions. (See Failures of banks.)

Taxes. (See Earnings, expenses, and dividends of national banks.)

Time deposits. (See Deposits.)

Titles of national banks. (See Consolidations of banks; Organization of national banks.)

Trends in banking, 1946-49..... 4

Trust companies. (See State commercial banks.)

Trust powers of national banks. (See Fiduciary activities of national banks.)

United States Government deposits. (See Deposits.)

United States Government securities:

 All banks:

 December 31, 1949, by States.....119-121

 December 31, 1949, by classes of banks..... 117

 June 30 and December 31, 1937-49..... 164

 National banks:

 By size of banks (deposits), December 31, 1948 and 1949..... 29

 Call dates in 1949, by States..... 33-86

 December 31, 1949, by States.....128-129

 June 30 and December 31, 1937-49..... 165

 State and private banks:

 December 31, 1949, by States.....136-137, 144-145, 152, 156

 June 30 and December 31, 1937-49..... 166

Voluntary liquidation of national banks. (See Liquidation of national banks.)