

EIGHTY-NINTH ANNUAL REPORT

OF THE

Comptroller of the Currency

1951



WASHINGTON : 1952

TREASURY DEPARTMENT

Document No. 3179

Comptroller of the Currency

For sale by the Superintendent of Documents, U. S. Government Printing Office
Washington 25, D. C. — Price \$1.25 (cloth)

LETTER OF TRANSMITTAL

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., June 24, 1952.

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 1951.

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

During 1951, the national banking system adjusted its operations to the degree necessary to accomodate the changing needs and direction of the national economy. The inflationary pressures that developed during the previous year abated in 1951, although an enormous volume of capital was invested in further expansion of our productive capacity, to a considerable extent designed for defense production. The level of wholesale prices receded, while the retail level—the cost of living—rose slightly, and probably would have risen further if the American people had not chosen to save an unprecedented volume of their income.

The shift of emphasis in national-bank activities from investment in Federal Government securities to the furnishing of credit for American industry and commerce continued through the year, although at a less rapid rate. At the end of the year, the 4,946 national banks had total resources of \$103 billion, which was slightly more than 50 percent of all banking resources in the hands of the Nation's 14,636 commercial and savings banks. Total deposits increased almost \$5 billion (from \$89.5 billion to \$94.4 billion). The greater part of this rise was due to an increase of more than \$3 billion—over 10 percent—in the volume of loans (from \$29.3 billion to \$32.4 billion), as contrasted with an increase of \$5.3 billion, or 22 percent, in 1950. Over 70 percent of this increase took place in commercial and industrial loans, which rose more than 17 percent (from \$13.4 billion to \$15.7 billion), while real-estate loans increased moderately and consumer loans remained steady at \$4.4 billion.

Although the total volume of Federal Government obligations held by national banks at the end of 1951 was only slightly less than at the end of the previous year (\$35.2 billion as compared with \$35.7 billion), the relative importance of this item in the balance sheet and income statement of the system continued to diminish. In addition, there was a noteworthy change in the maturity pattern of national-bank holdings of Government securities. Their total marketable bonds decreased from \$21.0 billion to \$18.5 billion and note holdings from \$10.0 billion to \$6.7 billion, while the aggregate of shorter-maturity obligations (bills and certificates) registered an increase of almost 150 percent (from \$3.5 billion to \$8.7 billion).

The capital structure of the national banking system continued its steady rise, increasing during the year from \$6.3 billion to \$6.7 billion. The negligible amount of national bank preferred stock still

outstanding was further reduced, and at the year's end totalled only \$13 million, retireable value. Reserves against loans rose from \$388 million to \$470 million, and now constitute about 1½ percent of the gross loans of the system. Needless to say, such reserves are not distributed uniformly in proportion to the volume of loans in each bank.

The total capital structure of the system, combined with \$470 million of reserves for bad debts, aggregated \$7.1 billion at the end of 1951. When considered in relation to approximately \$103 billion of assets, less \$65 billion of assets represented by cash or its equivalent, United States Government securities, and loans guaranteed or insured by Federal Government agencies, the national banking system held \$1 of capital funds and reserves for bad debts to protect the risk involved in each \$5.36 of its remaining loans, municipal and corporate bonds, and other assets. The generally excellent condition of national banks is disclosed by the fact that only \$320 million of assets (largely loans), or an amount less than the reserve for bad debts alone, were classified as "substandard" or "doubtful" by national bank examiners during their second round of examinations in 1951. Loans subject to less important elements of credit weakness were "especially mentioned" in examination reports in the somewhat increased amount of \$805 million, or 11.2 percent of capital structure and reserves, but normally only a small percentage of such loans retrogress to a point necessitating substandard, doubtful, or loss classifications.

* * * * * * *

During the year 1951, 23 State banks were absorbed into the national banking system; 10 by consolidation, 11 under contracts providing for the purchase of assets and assumption of liabilities, and 2 by conversion. National banks absorbed into State banking systems during the year numbered 22; 11 by consolidation and 11 under purchase-and-assumption contracts. Nine national banks were absorbed by other national banks, and two were placed in voluntary liquidation with no designated successor bank.

The trend toward mergers is continuing and perhaps increasing, but equilibrium seems to be maintained with respect to the absorption of State banks into national banks and vice versa. In studying the individual cases involving consolidation or take-over under purchase-and-assumption agreements, and the reasons for the accelerated trend in this direction, motivating factors appear to be higher operating costs, lower profits from operations, difficulties incident to raising additional capital funds, and the desire on the part of shareholders to obtain for their stock an amount approximating its book value, which frequently is not obtainable on the open market. Another major factor influencing the increased trend toward mergers is the inability or neglect to attract or train adequate operating personnel for the higher executive levels. Still another influence appears to be the desire of some of the banks to grow in size and thus acquire increased prestige in their communities.

Applications for charters for new national banks numbered 30 during the year, 15 of which were approved. In connection with applications for new charters a variety of factors must be considered in each case, and their importance and impact vary greatly in different

communities. As an example, a small and economically poor community might not be able to provide support for even one bank because of the inadequate volume of deposits and profitable credit outlets, whereas a thriving and expanding community possessing considerable wealth, although no larger in population, might need and could amply support more than one bank. It is therefore the Comptroller's policy to weigh all pertinent information developed in relation to each individual application with a view to determining whether the needs of the community, and the prospects of successful operation of the proposed bank under the management selected, are such as to warrant favorable action.

We recognize the desirability of competition wherever possible, since we believe that sound and healthy competition between banks redounds to the public welfare through increased adequacy of credit facilities, fair rates of interest, and the prevention of undue concentration of monetary and economic power. Hence, in considering applications for new banking offices in communities having only one bank, we give considerable weight to this factor. In communities where competition already exists, the factor is given somewhat less weight, for excessive competition can result in such a weakening of existing banking institutions as to bring consequences so injurious to the welfare of the community as to outweigh any benefits to be anticipated from increasing the intensity of competition in such cases.

On December 31, 1951, 356 national banks were operating a total of 2,259 domestic branches and 8 seasonal agencies. A number of applications to establish new branches were pending at the beginning of 1951, and 218 applications were received during the year. Certificates authorizing the establishment of 153 new branches were issued during 1951, and 54 applications were rejected. The remaining applications either were still pending at the end of the year, or had been abandoned.

The foregoing summarization of the salient changes in the national banking structure during the year offers an appropriate occasion to comment upon the adequacy of banking facilities in general throughout the country. Despite the fact that the number of commercial banks today is only half the number a generation ago, it is believed that as a result of shifts of population to urban areas, improved transportation facilities, and more efficient banking methods, there are very few people in this country who do not have reasonably convenient access to banking facilities.

It is true that there are proportionately more bankless communities in States which prohibit branch banking than in those States in which branch systems are permissible. In this matter the Congress and the State Legislatures are confronted with the same problem as is encountered by bank supervisors—that is, they must decide between the relative advantages of encouraging independent local “unit” banks, or permitting operation of the generally more economical branches of a larger bank. It is obviously impossible to preserve the full advantages of both arrangements, so a choice often must be made between allowing a branch to be established (where legally permissible) or deciding that some small town must do without its own banking facilities. However, it should be emphasized that this problem

is not a major one; almost all citizens find adequate banking facilities reasonably accessible to them.

* * * * *

During the difficult period of the early 1930s, the sale of preferred stock, chiefly to the Reconstruction Finance Corporation, served a valuable purpose in strengthening the capital structure of the country's banking system. Prior to the Banking Act of 1933, national banks were not empowered to issue preferred stock. Nevertheless, by June 1935, more than 2,000 national banks (one-third of all national banks) had outstanding over \$500 million of preferred stock, which constituted 17 percent of the total capital structure of the system. Today, only 42 banks have preferred stock outstanding, and the aggregate amount of such preferred stock is only a minor fraction of 1 percent of the capital structure of the system.

As these figures indicate, preferred stock has been considered, and has functioned, almost entirely as an *emergency* method of national-bank financing. Within recent years, however, it has been suggested with increasing frequency, in some quarters, that banks should be authorized to issue preferred stock even in times like the present, when no financial stringency exists. Accordingly, it is deemed appropriate to comment at some length on this subject, even though the topic was covered briefly in the Comptroller's Annual Report for 1949.

During the year 1951 the shareholders of 190 national banks located throughout the country acted to consummate programs involving the sale of new common stock yielding over \$150 million for addition to capital and surplus accounts. Apart from 11 banks that entered the system during 1951, the total capital structures of 4,935 national banks increased more than \$400 million to a total of \$6,667 million at the year end. Slightly more than 36 percent of this increase in capital structure was achieved through the sale of new common stock. Moreover, these same banks added \$88 million to their reserves for bad debts, so the over-all strengthening of capital structures and reserves during 1951 amounted to more than \$500 million.

In the course of the year, 293 national banks declared and paid dividends payable in common stock aggregating \$55 million, the motives being, in the vast majority of instances, (1) to achieve a sounder relationship between the capital account and gross capital structure, and (2) to reduce the book value per share, and hence the market value, to a more moderate level, thereby fostering a broader market, and, to the extent permitted by dividend yield, a somewhat narrower spread between market price and book value. It is almost always true that the stock of a bank having a book value of several hundred dollars per share and upwards has a relatively narrow market, and is not likely to command as advantageous a market price in relation to book value, as stock with a lower book value. Many of the dividends paid in common stock during 1951 were for the express purpose of reducing book values, thereby facilitating the sale of new common stock at prices better calculated to attract the shareholders and broaden the market for the shares.

The success achieved by 190 national banks in marketing new common stock issues is at partial variance with the arguments of those who contend that the only answer to a need for additional bank

capital rests in the sale of preferred stock. However, recognition must be given to the fact that should the Comptroller decide to approve the sale of preferred stock by national banks, many of the present problems relating to inadequate bank capitalization could be solved with greater ease than is currently possible through the medium of common stock. The issuance of preferred stock with a fixed dividend rate normally would not dilute the earnings value of the existing common stock, nor would the factor of book value dilution in the common stock arise through the frequent necessity of marketing new common stock issues at prices below current book value. The net earnings before dividends of some banks have receded to some extent in relation to invested capital, and their managements are unwilling to further impair the earnings return by selling additional common stock, even though they would welcome a stronger capitalization in relation to business volume.

This problem has received and will continue to receive serious study. It is never feasible to attempt to arrive at an irrevocable decision on a two-sided problem of this character, but up to the present the Comptroller has been unwilling to authorize the issuance of preferred stock by national banks except as an emergency measure. While a change in this policy admittedly would solve, in part, some present recapitalization problems, it is believed that certain other problems would ensue through the issuance of preferred stock.

The Comptroller's main responsibility is to the depositors of national banks, but he also has a definite responsibility to the shareholders. The common stockholders would receive the advantage of nondiluted and possibly enhanced earnings through the issuance of preferred stock. As an offset to this, the increased weight of risk of an enlarged volume of business predicated on the newly acquired preferred capital would rest in the first instance on the common shareholders. The new preferred capital would justify an enlarged volume of risk assets, or more fully justify the existing volume of such assets, *from the standpoint of depositor protection*, but it must not be overlooked that the full weight of the increased risk would bear first on the common stockholders. Over a period of time this would inevitably result in the common stock of banks losing some and perhaps much of its present high standing as a sound investment. The sale of preferred stock would tend to become the general rule in bank recapitalization programs, and the sale of common stock much more difficult.

If preferred stock were to be approved as a medium of normal bank capitalization, it is obvious the Comptroller would have to establish sound policies relative to the proportion of preferred stock that could be issued by a bank in relation to its common capital stock or its over-all capital structure. Certainly it would be undesirable for a bank to have a capital structure top-heavy with nonvoting (except under certain conditions) preferred stock controlled by a thin layer of common stock. It is true the Comptroller could control this situation in initial instances, but if a bank issued preferred stock in reasonable proportion to its common stock and then by reason of growth or asset losses found it necessary again to raise additional capital, and this proved possible only through the issuance of more preferred stock, the Comptroller might be forced to choose between foregoing the additional capital protection needed by the bank's

depositors, or permitting the bank's capital structure to become top-heavy with preferred stock. Naturally, in such a situation the additional preferred capital would be approved, with the result that the amounts of preferred stock issued by particular banks, over a period of time, would be dictated more by exigencies than by the sound policies initially established by the Comptroller.

One additional point is worthy of mention. If banks were to use the avenue of preferred stock for normal capital increases, it is easy to imagine the problems that would arise when some of those banks required emergency recapitalization. The two classes of stock already outstanding could very well necessitate adding a third class of stock outranking both the existing common and preferred stocks. While it can be argued, with some justification, that achieving adequate capitalization now, assuming this is possible through the medium of preferred stock, should reduce the number of possible future emergency recapitalization cases, it is disturbing to contemplate the complications that would ensue from three classes of stock with an almost infinite number of possible variations in preferences as to dividends, retirement, voting rights, voluntary and involuntary liquidation, and many others, which would give rise to conflicts of interest between the several classes of shareholders.

The decision in this matter must be based in part on the nature and the degree of urgency of the situation giving rise to the problem. In this instance, the basic cause is the existence of banks that are undercapitalized to an extent that requires correction through sale of additional capital stock.

A recent review of the reports of examination of all 4,946 national banks discloses that fewer than 300 are definitely undercapitalized when capital structure is studied in relation to (1) volume and character of assets involving some risk element, (2) volume of assets with credit weaknesses that are unwarranted or greater than normal, (3) ability and general policies of management, (4) past record of losses, (5) earning capacity, record of earnings retention in the past, and prospects for future retention of earnings, and (6) economic stability of the area in which the bank is located. In other words, about 5 percent of all national banks—for the most part relatively small institutions—are considered definitely undercapitalized.

To be sure, there are additional national banks, falling within what might be termed a border-line category, which could use additional capital to advantage, a fact recognized by both the bankers concerned and the Comptroller's office, but the scope of definite undercapitalization is restricted, fortunately, to a small percentage of national banks. That this is so reflects great credit on the directors and managers of the 726 national banks which recognized the need for additional capital and consummated 860 capital increase programs during the 6-year period ending December 31, 1951.

While it is not intended to minimize the importance of definite undercapitalization, because 300 undercapitalized banks are 300 too many, it is nevertheless true that the record of corrections effected during recent years through the sale of common stock is persuasive evidence that such situations can be dealt with successfully without recourse to the issuance of preferred stock.

* * * * *

During 1951, a joint committee of Congress began an extensive study of the role of monetary policy and public debt management in achieving price stability and high-level employment. Participation in this study provided the occasion for reexamination of the manner in which our Bureau can contribute to the achievement of these objectives.

The Employment Act of 1946 declares it to be the policy of the Federal Government to utilize all its functions and resources to promote maximum employment, production, and purchasing power. In the formulation of its own policies and procedures, our Bureau has always borne in mind that it was created, and its functions assigned, for the purpose of advancing the general economic welfare of the people of the United States.

One aspect of this problem which has confronted the Bureau in recent years is whether bank examination should serve as an active direct tool in governmental programs intended to level off the peaks and valleys of economic cycles. It is our firm conviction that use of bank examination in this manner would pervert its true function and ultimately would be more harmful than beneficial.

Experience has demonstrated that comments, criticisms, and suggestions in the course of examinations, in examination reports, and in our communications to banks are perhaps the most effective influence our office can bring to bear in keeping banks on a desirable course or persuading them to abandon unsound policies. These beneficial effects of the examination process would be lost, to a considerable extent, if bankers' confidence in the trustworthiness of reports of examination were shaken, as it would be when they learned that examiners were forming their judgments not on the basis of existing conditions and facts, but rather with the deliberate purpose of affecting future conditions by encouraging banks to adopt generous or restrictive credit policies in accordance with the current economic program of the Federal Government.

It has been our conviction that the Bureau can make its greatest contribution to the general welfare, as well as to "maximum employment, production, and purchasing power," by concentrating its efforts upon the maintenance of a system of sound and well-managed banks, adequate in number, location, and resources to satisfy the Nation's needs for the services they perform. This attitude has been re-examined, during the past 5 years, in the light of the Congressional declaration of policy in the Employment Act of 1946, and our decision has been that the underlying purpose of that act and its declaration of policy would be best served by this office through a continuation of our traditional approach. In other words, our efforts are directed toward the improvement and maintenance of a great and powerful machine in good condition, but we believe that, over the long run and in the broadest sense, we would injure rather than advance the general welfare if we attempted to dictate also the details of the operation of this machine.

* * * * *

It is desirable to mention one current-day banking problem which is far from serious in its scope at the present time but which may become more important in the future. During recent years many banks have established employee pension fund trusts. In some instances, the bank's trust department acts as trustee under a pension fund agreement; in others, pension fund management and administration are in the hands of individual trustees who are appointed, usually on an annual basis, by the bank's board of directors. Regardless of the method employed, for all practical purposes the pension fund management ordinarily rests in the hands of the bank's board of directors.

The Comptroller's office is a strong advocate of retirement-pension plans for bank officers and employees, but some dark spots are beginning to develop. A few instances have arisen involving what might be regarded as an unwise use of the funds held in employee pension trusts, and as such funds continue to grow, this pattern may widen and become more serious. For example, in one or two cases an institution has sold its banking house (which is not suitable for any other use) to its pension fund on a contract basis. Such a pension fund, over a period of years, will end up with a banking house as its major asset, the basic value depending almost entirely on the continued use of the building by the bank—and the continued existence of the bank.

Pension-trust funds are being used in more than a few instances to purchase the bank's own stock as an investment. The bank directors in most cases indirectly control the pension trust and hence—through stock of the bank held in such trusts—will see the day arrive when they can perpetuate themselves in office through directing the vote of the stock. Such a development would be patently undesirable. Furthermore, when such banks need to raise additional capital, a large block of shares held in a pension trust without funds to purchase its proportionate part of the new issue would make it difficult to carry out successfully the recapitalization program.

It is believed that bank management must, in every instance, eliminate all selfish motives from the investment policies of employee pension funds. The basic criterion should be the interest and welfare of the officers and employees who properly expect to benefit upon retirement from the income derived from investments made by the trustees. Certainly, the purchase of parking lots for the use of the bank, or the purchase of special-purpose bank buildings, has no place in a sound pension-trust investment program. Likewise, for the reasons already stated, investment of pension funds in the bank's own stock is almost never justifiable.

Up to the present, occurrences of this type have been comparatively rare, but if it becomes necessary the Comptroller will recommend appropriate corrective legislation.

* * * * *

Several legislative proposals directly relating to the national banking system were introduced into Congress during 1951, although none

was enacted into law. Among these was S. 2128, providing for merger of national banks, or State and national banks, with the approval of the Comptroller, under an arrangement whereby cash "payoff" would be available only to dissenting shareholders of the absorbed bank, which is ordinarily the smaller. Another bill, S. 2252, was designed to achieve more equitable operation of the "two-way-street" law enacted in 1950, which provided for conversion of national banks into, and consolidation of national banks with, State banks, under State charter.

During the second session of the Eighty-second Congress, a bill has been introduced (S. 2938) which would eliminate the provision of section 5155 of the Revised Statutes (12 U. S. C. 36) that a national bank may not establish a branch beyond the limits of the place in which it is located unless it has a capital stock of at least \$500,000 (except that lesser minimums are applicable in certain States with population of less than one million). The proposed legislation is in accord with our experience that the specified minimum capital requirement is excessive in some cases, and prevents the establishment of needed banking facilities.

The Comptroller's office is in sympathy with the objectives of the above-mentioned bills, and recommends their enactment.

Also introduced during 1951 was H. R. 3175, which is identical with other bills introduced into Congress during recent years for the purpose of clarifying, and modifying in minor respects, section 5219 of the Revised Statutes (12 U. S. C. 548), relating to taxation of national banks by the several States. We do not make any recommendation regarding this proposal, since its subject-matter does not relate directly to the functions of our Bureau.

In the Comptroller's Annual Report for the year 1949, it was recommended that the Bureau's functions with respect to building associations and credit unions organized under provisions of the District of Columbia Code be transferred to the Home Loan Bank Board and the Federal Security Agency, respectively. With respect to building associations, this suggestion was effectuated by the enactment of Public Law 148, Eighty-second Congress, and it is hoped that reorganization plans now under consideration will result in the recommended transfer of supervisory powers with respect to District of Columbia credit unions. The centralization of Federal governmental authority over these groups of institutions may be expected to result in greater efficiency and uniformity of administration.



A comparison of the assets and liabilities of the banks in the National Banking System as of December 30, 1950, April 9, June 30, October 10, and December 31, 1951, 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. 30, 1950 (4,965 banks)	Apr. 9, 1951 (4,959 banks)	June 30, 1951 (4,953 banks)	Oct. 10, 1951 (4,947 banks)	Dec. 31, 1951 (4,946 banks)
ASSETS					
Loans and discounts, including overdrafts.....	29,277,480	30,341,130	30,584,236	31,361,151	32,423,777
U. S. Government securities, direct obligations.....	35,687,933	33,182,052	33,051,114	33,847,660	35,146,687
Obligations guaranteed by U. S. Government.....	3,627	2,360	2,660	8,898	9,656
Obligations of States and political subdivisions.....	4,687,048	4,930,776	4,968,271	5,168,196	5,333,230
Other bonds, notes, and debentures.....	2,468,442	2,436,304	2,434,656	2,380,837	2,373,149
Corporate stocks, including stocks of Federal Reserve banks.....	175,573	177,664	178,597	179,671	180,895
<i>Total loans and securities.....</i>	<i>72,300,103</i>	<i>71,070,886</i>	<i>71,219,534</i>	<i>72,946,413</i>	<i>75,467,394</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	23,813,435	22,016,341	22,253,141	23,420,448	26,012,158
Bank premises owned, furniture and fixtures.....	636,825	653,565	661,211	678,864	683,826
Real estate owned other than bank premises.....	14,352	15,131	15,348	16,405	16,796
Investments and other assets indirectly representing bank premises or other real estate.....	57,365	60,288	61,958	64,328	64,642
Customers' liability on acceptances.....	116,300	158,681	122,207	122,297	172,708
Income accrued but not yet collected.....	172,862	153,384	163,111	148,419	172,489
Other assets.....	128,851	143,754	162,251	132,142	148,547
Total assets.....	97,240,093	94,271,430	94,658,761	97,529,316	102,738,560
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	52,051,784	48,671,446	48,785,259	51,578,292	54,855,841
Time deposits of individuals, partnerships, and corporations.....	19,010,542	18,998,878	19,212,936	19,571,450	19,825,659
Deposits of U. S. Government and postal savings.....	1,910,944	4,219,771	3,916,515	2,738,544	2,243,626
Deposits of States and political subdivisions.....	5,707,194	5,609,334	6,040,298	5,413,462	5,924,592
Deposits of banks.....	9,135,365	7,759,253	7,626,529	8,859,019	9,789,974
Other deposits (certified and cashiers' checks, etc.).....	1,713,803	1,143,094	1,255,277	1,115,190	1,791,869
Total deposits.....	89,529,632	86,401,776	86,836,814	89,275,957	94,431,561
<i>Demand deposits.....</i>	<i>69,332,926</i>	<i>66,096,670</i>	<i>66,254,189</i>	<i>68,292,377</i>	<i>73,156,288</i>
<i>Time deposits.....</i>	<i>20,196,706</i>	<i>20,305,206</i>	<i>20,582,625</i>	<i>20,983,580</i>	<i>21,275,273</i>

Bills payable, rediscounts, and other liabilities for borrowed money	76,644	160,202	32,890	148,910	15,484
Mortgages or other liens on bank premises and other real estate	359	359	335	321	366
Acceptances outstanding	134,631	181,013	137,765	133,467	187,650
Income collected but not yet earned	177,839	177,202	168,112	180,351	180,894
Expenses accrued and unpaid	303,002	327,687	308,512	393,871	375,326
Other liabilities	688,997	590,083	654,307	739,501	877,161
Total liabilities	90,911,104	87,838,322	88,138,735	90,872,378	96,068,442
CAPITAL ACCOUNTS					
Capital stock (see memoranda below)	2,001,650	2,031,452	2,067,155	2,082,617	2,105,345
Surplus	2,925,104	2,948,622	2,994,486	3,017,550	3,083,495
Undivided profits	1,124,223	1,183,453	1,193,499	1,286,764	1,212,538
Reserves and retirement account for preferred stock	278,012	269,581	264,886	270,007	268,740
Total capital accounts	6,328,989	6,433,108	6,520,026	6,656,938	6,670,118
Total liabilities and capital accounts	97,240,093	94,271,430	94,658,761	97,529,316	102,738,560
MEMORANDA					
Par value of capital stock:					
Class A preferred stock	14,364	13,015	11,800	11,444	7,955
Class B preferred stock	738	738	647	618	591
Common stock	1,986,548	2,017,699	2,054,708	2,070,555	2,096,799
Total	2,001,650	2,031,452	2,067,155	2,082,617	2,105,345
Retirable value of preferred capital stock:					
Class A preferred stock	19,233	17,507	16,292	15,714	12,225
Class B preferred stock	1,013	1,013	922	893	866
Total	20,246	18,520	17,214	16,607	13,091
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase)	10,304,151	12,406,061	12,490,829	11,923,588	11,616,494

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, 1948-51

	1948	1949	1950	1951
ASSETS				
Securities:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
U. S. Government, direct and guaranteed	39.69	42.41	36.70	34.22
Obligations of States and political subdivisions	3.62	4.15	4.82	5.19
Stock of Federal Reserve banks .....	.14	.15	.15	.15
Other bonds and securities	2.19	2.28	2.57	2.34
Total securities	45.64	48.99	44.24	41.90
Loans and discounts	27.03	26.52	30.11	31.56
Cash and balances with other banks, excluding reserves	10.94	11.40	12.74	12.84
Reserve with Reserve banks	15.18	11.92	11.75	12.48
Bank premises, furniture and fixtures .....	.65	.66	.66	.66
Other real estate owned .....	.91	.01	.01	.02
All other assets .....	.55	.50	.49	.54
Total assets	100.00	100.00	100.00	100.00
LIABILITIES				
Deposits:				
Demand of individuals, partnerships, and corporations	53.33	52.47	53.53	53.39
Time of individuals, partnerships, and corporations	21.36	21.01	19.55	19.30
U. S. Government	1.70	2.25	1.96	2.18
States and political subdivisions	5.94	6.01	5.87	5.77
Banks	8.90	9.17	9.39	9.53
Other deposits (including postal savings)	1.41	1.45	1.77	1.75
Total deposits	92.64	92.36	92.07	91.92
<i>Demand deposits</i>	<i>70.28</i>	<i>70.14</i>	<i>71.30</i>	<i>71.21</i>
<i>Time deposits</i>	<i>22.36</i>	<i>22.22</i>	<i>20.77</i>	<i>20.71</i>
Other liabilities .....	.93	1.06	1.42	1.59
Capital funds:				
Capital stock	2.07	2.12	2.06	2.05
Surplus	2.85	2.93	3.01	3.00
Undivided profits and reserves	1.51	1.53	1.44	1.44
Total capital funds	6.43	6.58	6.51	6.49
Total liabilities and capital funds	100.00	100.00	100.00	100.00

FIDUCIARY ACTIVITIES OF NATIONAL BANKS

As of December 31, 1951, 1,773 national banks have been granted trust powers, either limited or full, for the administration of fiduciary accounts. Two hundred and sixty-one of these banks are not acting under any of their granted fiduciary powers. During the year ended December 31, 1951, 1,645 examinations were made of trust departments, including 1,582 trust examinations in unit or independent banks, and 63 trust examinations in branches.

While carrying values for trust assets have not been standardized throughout the country, there have been relatively few changes of system within individual organizations. Trust department assets totaled \$36,137,000,000 as of December 31, 1951, compared to \$9,557,000,000 as of June 30, 1941. Because of the relatively few changes of system, these figures are sufficiently comparable although

they do not reflect total current market values. Present-day totals also include a substantial amount of agency and custodianship assets which are under the supervision and administration of the trust department.

Gross trust department income of national banks totaled \$74,741,000 during 1951 compared to \$32,714,000 in the year ended June 30, 1941. Many banks make no record of expense or estimation of allocated overhead and no tabulation can be accomplished for net earnings of trust departments throughout the country. Losses to the national banks through trust department operations have been almost negligible.

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS FOR YEAR ENDED DECEMBER 31, 1951

The net profits of national banks before dividends for the calendar year 1951 were \$507,000,000, which amounted to 7.79 percent of average capital funds. Net profits for the previous year were \$538,000,000 or 9 percent of average capital funds.

Net earnings from operations of \$975,000,000 showed an increase of \$119,000,000 over the previous year. However, after adding to net earnings from operations profits on securities sold of \$40,000,000 and recoveries on loans and investments, etc. (including adjustments in valuation reserves) of \$56,000,000, and deducting losses and chargeoffs (including current additions to valuation reserves) of \$231,000,000 and taxes on net income of \$333,000,000, the net profits of the banks before dividends for the year 1951 were \$31,000,000 less than for the year 1950.

Gross earnings were \$2,454,000,000, an increase of nearly \$262,000,000 over the gross earnings for the year 1950. The principal items of operating earnings in 1951 were \$1,341,000,000 from interest and discount on loans, an increase of \$237,000,000 over 1950, and \$569,000,000 from interest on United States Government obligations, a decrease of \$21,700,000. Other principal items of operating earnings were \$148,000,000 from interest and dividends on securities other than United States Government obligations, an increase of nearly \$16,000,000 over the previous year, and \$129,000,000 from service charges on deposit accounts, an increase of \$9,000,000. Operating expenses, excluding taxes on net income, were \$1,479,000,000 as against \$1,337,000,000 in 1950. Principal operating expenses were \$746,000,000 for salaries and wages of officers and employees and fees paid to directors, an increase of \$82,000,000 over 1950, and \$218,000,000 expended for interest on time and savings deposits, an increase of \$23,000,000.

Cash dividends declared on common and preferred stock in 1951 totaled \$248,000,000 in comparison with \$230,000,000 in the previous year. The rate of cash dividends was 3.81 percent of the average capital funds during the year. The cash dividends in 1951 were 48.91 percent of the net profits available for the year. The remaining 51.09 percent of net profits, or \$259,000,000, was retained by the banks in their capital funds.

Interest and dividends on securities represented 29 percent of gross earnings for the year, with the banks in the Twelfth Federal Reserve District showing the lowest ratio at 21 percent, while the seventh district showed 37 percent for the highest ratio. Interest and discount on loans accounted for 55 percent of the banks' earnings, varying from 47 percent in the seventh district to 62 percent in the twelfth district. Salaries, wages, and fees took over 30 percent of gross earnings, ranging from 29 percent in the fourth district to 32 percent in the ninth district. Current operating earnings before income taxes were more than 40 percent of gross earnings, ranging from 37.6 percent in the twelfth district to 42.6 percent in the tenth district.

The rate of interest and dividends received on the average securities held during the year was 1.70 percent, and varied from 1.64 percent at the banks in the second district to 1.91 percent in the third district. On the average loans and discounts the rate of interest and discount varied from 3.55 percent in the second district to 4.94 percent in the twelfth district. The national average was 4.36 percent.

Current operating earnings before income taxes were 15 percent on the average total capital accounts, varying from 11 percent in the third district to 20 percent in the twelfth district. Net profits after income taxes but before dividends were, as noted above, 7.79 percent on the average capital accounts, ranging from 6.05 percent in the second district to 10.6 percent in the twelfth district.

Summaries of the earnings, expenses, and dividends of national banks for the years ended December 31, 1950, and 1951, are shown in the following table.

*Earnings, expenses, and dividends of national banks for years ended Dec. 31,
1950 and 1951*

[In millions of dollars]

	1951	1950	Change since 1950
Number of banks ¹	4,946	4,965	-19
Capital stock (par value) ²	2,058.1	1,966.0	+92.1
Capital accounts ²	6,506.4	6,152.8	+353.6
Earnings from current operations:			
Interest and dividends on—			
U. S. Government obligations.....	568.8	590.5	-21.7
Other securities.....	148.2	132.3	+15.9
Interest and discount on loans.....	1,340.7	1,103.4	+237.3
Service charges on deposit accounts.....	129.2	119.6	+9.6
Other current earnings.....	267.4	246.9	+20.5
Total.....	2,454.4	2,192.7	+261.7
Current operating expenses:			
Salaries, wages, and fees.....	745.7	663.8	+81.9
Interest on time deposits (including savings deposits).....	218.6	190.4	+28.2
Taxes other than on net income.....	77.0	74.4	+2.6
Recurring depreciation on banking house, furniture and fixtures.....	37.1	33.6	+3.5
Other current operating expenses.....	401.0	374.8	+26.2
Total.....	1,479.4	1,337.1	+142.3
Net earnings from current operations.....	975.0	855.6	+119.4

See footnotes at end of table.

*Earnings, expenses, and dividends of national banks for years ended Dec. 31,
1950 and 1951—Continued*

	1951	1950	Change since 1950
Recoveries, transfers from valuation reserves, and profits:			
On securities:			
Recoveries.....	5.6	9.7	-4.1
Transfers from valuation reserves.....	7.1	29.0	-21.9
Profits on securities sold or redeemed.....	39.7	61.0	-21.3
On loans:			
Recoveries.....	12.1	15.4	-3.3
Transfers from valuation reserves.....	12.1	13.3	-1.2
All other.....	19.0	25.4	-6.4
Total.....	95.6	153.7	-58.1
Losses, charge-offs, and transfer to valuation reserves:			
On securities:			
Losses and charge-offs.....	51.2	24.0	+27.2
Transfers to valuation reserves.....	17.2	41.4	-24.2
On loans:			
Losses and charge-offs.....	9.6	11.0	-1.4
Transfers to valuation reserves.....	125.6	109.3	+16.3
All other.....	27.5	30.7	-3.2
Total.....	231.0	216.3	+14.7
Profits before income taxes.....	839.6	793.1	+46.5
Taxes on net income:			
Federal.....	317.4	242.0	+75.4
State.....	15.5	13.5	+2.0
Total.....	332.9	255.5	+77.4
Net profits before dividends.....	506.7	537.6	-30.9
Cash dividends declared:			
On preferred stock.....	.6	.7	-.1
On common stock.....	247.2	228.8	+18.4
Total.....	247.8	229.5	+18.3
Memoranda items:			
Recoveries credited to valuation reserves (not included in recoveries above):			
On securities.....	1.1	1.8	-.7
On loans.....	19.7	13.0	+6.7
Losses charged to valuation reserves (not included in losses above):			
On securities.....	6.4	2.8	+3.6
On loans.....	44.3	33.6	+10.7
Stock dividends (increases in capital stock).....	56.8	47.1	+9.7
Ratios:	Percent	Percent	Percent
Expenses to gross earnings.....	60.28	60.98	-.70
Net profits before dividends to capital accounts.....	7.79	8.74	-.95
Cash dividends to capital stock.....	12.04	11.67	+.37
Cash dividends to capital accounts.....	3.81	3.73	+.08

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 4,947 national banks in existence on December 31, 1951, including 1 inactive bank, consisted of common capital stock aggregating \$2,097,307,062, a net increase during the year of \$109,952,025, and preferred capital stock aggregating \$12,052,774, a net decrease during the year of \$3,360,881.

In addition to 13 applications with proposed common capital stock of \$1,700,000 carried over from the previous year, 32 applications were received to organize national banks and to convert State banks into national banking associations with proposed common capital stock of \$5,465,000. Of these applications, 17 with proposed common capital stock of \$2,640,000 were approved; 6 with proposed common capital stock of \$1,000,000 were rejected, and the remainder had been abandoned or were still pending on December 31. From the applications carried over from the previous year and those approved during 1951, 11 national banking associations with common capital stock of \$1,750,000 were authorized to commence business. Of the charters issued, 2 with common capital stock of \$350,000 resulted from the conversions of State banks.

During the year, 10 State banks were consolidated with 10 national banks under authority of the act of November 7, 1918, as amended, resulting in the consolidated national banks having common capital stock of \$26,350,000. Approximately \$234,226,000 of assets were brought into the national banking system by reason of the 10 State banks being consolidated with national banks. In addition, national banks reported the purchases of 11 State banks, with capital stock and debentures of \$983,750 and assets of approximately \$37,641,000.

During the year, 22 national banks with common capital stock of \$8,999,500, 3 of which also had \$198,950 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, 9 with common capital stock of \$1,975,000, 1 of which also had \$98,950 of preferred capital stock, and assets of \$112,522,613, were succeeded by other national banks; 11 with common capital stock of \$6,899,500, 1 of which also had \$75,000 of preferred capital stock, and assets of \$230,995,853, were succeeded by State banks, and 2 with common capital stock of \$125,000, 1 of which also had \$25,000 of preferred capital stock, and assets of \$2,939,578, paid their depositors and quit business. Also, during the year, 11 national banks with common capital stock of \$16,697,500, 1 of which also had \$25,000 of preferred capital stock, and assets of approximately \$703,300,000, were merged or consolidated with State banks under the provisions of Public Law 706 and the laws of the States where the banks were located.

Changes in the number and capital stock of national banks during the year ended December 31, 1951, are shown in the following summary.

Organization, capital stock changes, and national banks closed as reported during the year ended Dec. 31, 1951

	Number of banks	Capital stock	
		Common	Preferred
Increases:			
Banks newly chartered:			
Primary organizations.....	9	\$1,400,000	
Reorganizations.....			
Conversions of State banks.....	2	350,000	
Capital stock:			
190 cases by statutory sale.....		74,673,025	
293 cases by statutory stock dividend.....		54,837,280	
26 cases by stock dividend under articles of association.....		2,006,120	
10 cases by statutory consolidation.....		4,125,000	
Total increases.....	11	137,391,425	
Decreases:			
Banks ceasing operations:			
Voluntary liquidations:			
Succeeded by national banks.....	9	1,975,000	\$98,950
Succeeded by State banks.....	11	6,899,500	75,000
No successors.....	2	125,000	25,000
Statutory consolidations.....			
Merged or consolidated with State banks (Public Law 706).....	11	16,697,500	25,000
Receiverships.....			
Capital stock:			
48 cases by retirement.....			3,136,931
1 case by statutory reduction.....		1,742,400	
Total decreases.....	33	27,439,400	3,360,881
Net change.....	-22	109,952,025	-3,360,881
Charters in force Dec. 31, 1950, and authorized capital stock.....	4,969	1,987,355,037	15,413,655
Charters in force Dec. 31, 1951 and authorized capital stock.....	4,947	2,097,307,062	12,052,774

BRANCHES

On December 31, 1951, 356 national banks were operating a total of 2,259 branches and 8 seasonal offices. In 9 of the States, namely, California, Massachusetts, Michigan, New Jersey, New York, Ohio, Oregon, Pennsylvania, and Washington, there were 203 national banks operating 1,679 branches, which was 74 percent of the number of all branches at the end of the year.

During the year ended December 31, 1951, 153 branches were brought into the national banking system. Of the 153 branches, 59 were authorized to operate in places other than the city in which the parent bank is located. During the same period 47 branches, 2 of which were not in operation at the beginning of the year, were discontinued, 6 through action of the boards of directors of the parent banks, 19 through voluntary liquidation of the parent banks, and 22 through the merger or consolidation of the parent banks with State banks under the provisions of Public Law 706 and the laws of the States where the parent banks were located.

Of the 153 branches authorized, 152 were operating on December 31, 1951. Seven branches authorized in 1950 did not begin operations until 1951. There was a net gain in the system of 114 operating branches in the year.

NATIONAL BANK NOTES OUTSTANDING

There were as of December 31, 1951, \$80,211,173 of national bank notes outstanding.

DISTRIBUTION OF ALL BANKS

On December 31, 1951, there were 14,636 commercial and savings banks in the United States and possessions with deposits of \$186,603,665,000. Of these banks, 13,657, or 93 percent, with 96 percent of the deposits, were insured banks. The 4,939 national banks, members of the Federal Reserve System, represented 34 percent of all banks and held 50 percent of the total deposits. The 529 mutual savings banks, of which 202 were insured, held \$20,915,329,000 of deposits.

Classification of all banks, Dec. 31, 1951

	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.....	4,939	33.74	-0.06	\$94,172,922	50.47	-0.22
State member—						
Commercial.....	1,898	12.97	-.07	46,823,953	25.09	+ .22
Mutual savings.....	3	.02	0	18,613	.01	0
Nonmember—						
State commercial ¹	6,618	45.22	+ .38	22,175,074	11.88	+ .28
Mutual savings.....	199	1.36	+ .06	15,349,424	8.23	+ .11
Total insured banks.....	13,657	93.31	+ .31	178,539,986	95.68	+ .39
Uninsured banks:						
Nonmember—						
State commercial and private ²	652	4.46	-.25	2,516,387	1.35	-.12
Mutual savings.....	327	2.23	-.06	5,547,292	2.97	-.27
Total uninsured banks.....	979	6.69	-.31	8,063,679	4.32	-.39
Total all banks.....	14,636	100.00	-----	186,603,665	100.00	-----

¹ Includes 5 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, 1951, amounted to \$203,863,000,000, an increase of \$11,622,000,000 since December 30, 1950.

The total deposits at the end of 1951 amounted to \$186,604,000,000, an increase of \$10,484,000,000 over 1950. Included in the latter aggregate are deposits of individuals, partnerships, and corporations of \$154,478,000,000, an increase of \$7,961,000,000 in the year. Deposits of the United States Government, including postal savings deposits, were \$3,728,000,000, an increase of \$659,000,000 or 21 percent; deposits of States and political subdivisions amounting to \$10,102,000,000 showed an increase of \$556,000,000, or 6 percent, and deposits of banks of \$15,104,000,000 were \$1,054,000,000, or 8 percent, more than in 1950.

Loans and discounts amounted to \$68,001,000,000 in December 1951 after deducting reserves of \$997,000,000 for possible future losses. The net loans were \$7,290,000,000, or 12 percent, over the amount reported as of the end of 1950. Commercial and industrial loans of \$26,040,000,000 were 18 percent more than the 1950 figure; consumer loans to individuals, including single-payment loans of \$3,000 and over, of \$10,597,000,000 increased 3 percent; real estate loans of \$24,648,000,000 were up 12 percent, and all other loans of \$7,713,000,000 increased 4 percent.

The banks held obligations of the United States Government, direct and guaranteed, of \$71,595,000,000 in December 1951, a decrease of \$1,593,000,000, or 2 percent in the year. Obligations of States and political subdivisions held amounted to \$9,393,000,000, an increase of \$1,144,000,000, and other securities held amounted to \$6,598,000,000, an increase of \$30,000,000. The total of all securities held at the end of 1951 was \$87,586,000,000, and represented 43 percent of the banks' total assets. At the end of the previous year the ratio was 46 percent.

Cash and balances with other banks, including reserve balances, in 1951 were \$45,717,000,000, an increase of 11 percent since 1950.

Total capital accounts were \$14,706,000,000, compared to \$13,916,000,000 at the end of 1950. The total of surplus, profits, and capital reserves of \$10,866,000,000 increased \$620,000,000, or 6 percent, in the year.

A statement of the assets and liabilities of all classes of active banks at the end of December 1950 and 1951 follows:

Assets and liabilities of all banks in the United States and possessions, 1950 and 1951

[In millions of dollars]

	Dec. 31, 1951	Dec. 30, 1950	Change since 1950
Number of banks.....	14, 636	14, 666	-30
ASSETS			
Loans on real estate.....	24, 648	21, 925	+2, 723
Commercial and industrial loans (including open-market paper).....	26, 040	22, 068	+3, 972
Consumer loans to individuals, including single-payment loans of \$3,000 and over.....	10, 597	10, 243	+354
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying securities.....	2, 585	2, 881	-296
Other loans.....	5, 128	4, 521	+607
Total gross loans.....	68, 998	61, 638	+7, 360
Less valuation reserves.....	997	927	+70
Net loans.....	68, 001	60, 711	+7, 290
U. S. Government obligations, direct and guaranteed.....	71, 595	73, 188	-1, 593
Obligations of States and political subdivisions.....	9, 393	8, 249	+1, 144
Other bonds, notes, and debentures.....	5, 989	6, 011	-22
Corporate stocks, including stocks of Federal Reserve banks.....	609	557	+52
Total securities.....	87, 586	88, 005	-419
Currency and coin.....	2, 891	2, 343	+548
Balances with other banks, including reserve balances, and cash items in process of collection.....	42, 826	38, 893	+3, 933
Bank premises owned, furniture and fixtures.....	1, 331	1, 241	+90
Real estate owned other than bank premises.....	37	33	+4
Investments and other assets indirectly representing bank premises or other real estate.....	105	103	+2
Customers' liability on acceptances outstanding.....	349	235	+114
Other assets.....	737	677	+60
Total assets.....	203, 863	192, 241	+11, 622

Assets and liabilities of all banks in the United States and possessions, 1950 and 1951—Continued

[In millions of dollars]

	Dec. 31, 1951	Dec. 30, 1950	Change since 1950
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	97,006	91,814	+5,692
Time deposits of individuals, partnerships, and corporations.....	57,472	55,203	+2,269
U. S. Government and postal savings deposits.....	3,728	3,069	+659
Deposits of States and political subdivisions.....	10,102	9,546	+556
Deposits of banks.....	15,104	14,050	+1,054
Other deposits (certified and cashiers' checks, etc.).....	3,192	2,938	+254
Total deposits.....	186,604	176,120	+10,484
<i>Demand deposits.....</i>	<i>126,680</i>	<i>118,794</i>	<i>+7,886</i>
<i>Time deposits.....</i>	<i>59,924</i>	<i>57,326</i>	<i>+2,598</i>
Bills payable, rediscounts, and other liabilities for borrowed money.	44	95	-51
Acceptances executed by or for account of reporting banks and out-	378	270	+108
standing.....	2,131	1,840	+291
Other liabilities.....			
Total liabilities.....	189,157	178,325	+10,832
CAPITAL ACCOUNTS			
Capital notes and debentures.....	40	47	-7
Preferred stock.....	51	62	-11
Common stock.....	3,749	3,561	+188
Surplus.....	7,262	6,854	+408
Undivided profits.....	3,027	2,809	+218
Reserves and retirement account for preferred stock and capital	577	583	-6
notes and debentures.....			
Total capital accounts.....	14,706	13,916	+790
Total liabilities and capital accounts.....	203,863	192,241	+11,622

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, 1951. Reports were required as of April 9, June 30, October 10, 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 powers conferred upon him by law, the Comptroller obtained from each national bank during the period indicated semiannual reports of earnings, expenses, and dividends; also reports of condition of foreign branches as of December 31, 1951.

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, 1951.

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. 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, 1951, and reports of receipts and disbursements for the year ended December 31, 1951.

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

Under Public Law 148, Eighty-second Congress, chapter 404, first session, approved September 15, 1951, 65 Stat., 323, the code of law for the District of Columbia was amended, transferring from the Comptroller to the Home Loan Bank Board all subsequent supervision and regulation of District of Columbia building and loan associations.

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 1951, 871 of the national banks reported 12,222 affiliates and holding company affiliates, of which 10,505 were duplications reported by 238 banks. The actual number of affiliates, or 1,717, included 23 holding company affiliates which controlled 197 active national banks. The number of banks in each holding company group varied from 1 to 48. At the end of 1950 there were 23 holding company affiliates which controlled 196 national banks, varying in number from 1 to 48 associations. Under the waiver of requirement for reports of affiliates, it was necessary for only 364 banks to submit and publish 413 reports of affiliates and holding company affiliates. Of the latter number 180 were duplications of reports submitted by 180 banks.

LIQUIDATION OF INSOLVENT NATIONAL BANKS

During the year ended December 31, 1951, no national banks were placed in receivership. No liquidations of insolvent national banks were completed during the year, leaving a total of two receiverships in process of liquidation as of December 31, 1951, both of which were involved in litigation.

ISSUE AND REDEMPTION OF NOTES

One thousand five hundred and forty-four shipments of Federal Reserve currency were made from Washington, D. C., during the year ended December 31, 1951, to Federal Reserve agents and Federal Reserve branch banks, aggregating \$7,947,940,000, and, in addition, 27 deliveries were made to the Treasurer of the United States aggregating \$124,800,000.

Four thousand and forty-four lots of unfit Federal Reserve currency were received for verification and certification for destruction consisting of 790,223,312 notes aggregating \$9,875,015,380.

There were received 49 lots of national bank notes for verification and certification for retirement and destruction consisting of 303,381 notes aggregating \$4,730,419.

One hundred seventy nine thousand and seven hundred fragments or charred Federal Reserve and national bank notes aggregating \$3,495,272 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, 1951, 9,377 examinations of banks, 4,194 examinations of branches, including 27 foreign branches, 1,645 examinations of trust departments, and 29 examinations of affiliates were conducted. Ten State banks were examined in connection with conversions to or consolidations with national banks. Investigations were also conducted in connection with applications for 21 new charters and 158 new branches.

ORGANIZATION AND STAFF

On December 31, 1951 the Office of the Comptroller of the Currency had in its employ 1,126 persons. Of these, 205 were assigned to the Washington Office, including 33 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 increased by 12 during the year.

Twenty-one national bank examiners and 84 assistant national bank examiners left the service during the year. In the same period 21 assistants were commissioned national bank examiners and 115 new assistants were appointed, leaving a total of 258 examiners and 543 assistant examiners in the service at the end of the year. The 258 examiners have an average term of service, including service as assistants, in excess of 19 years. There were 120 clerks employed in the 12 Federal Reserve districts at the end of the year. During the year 1951, 8 assistant national bank examiners were placed on military furlough. The total field force during the year decreased by one person.

On March 1, 1951, Mr. W. W. Taylor, a career employee who had served the office in various bank examining positions for approximately 26 years, was appointed Third Deputy Comptroller to fill the vacancy created through the retirement of Mr. R. B. McCandless, Second Deputy Comptroller, and the promotion of Mr. L. A. Jennings from Third Deputy Comptroller to Second Deputy Comptroller.

EXPENSES OF THE BUREAU

The following is a summary of the operating expenses of the Bureau for the year ended December 31, 1951:

	Bank supervi- sion	Currency issue and redemp- tion	Total
Salaries.....	\$5, 517, 146. 72	\$113, 470. 47	\$5, 630, 617. 19
Per diem.....	1, 089, 434. 96	0	1, 089, 434. 96
Transportation.....	323, 992. 77	0	323, 992. 77
Supplies, printing, books and periodicals.....	99, 318. 22	1, 517. 14	100, 835. 36
Rent.....	122, 610. 51	0	122, 610. 51
Furniture and fixtures.....	19, 736. 72	0	19, 736. 72
Communications.....	20, 801. 74	194. 79	20, 996. 53
Miscellaneous.....	24, 915. 19	3, 153. 16	28, 068. 35
Total.....	7, 217, 956. 83	118, 335. 56	7, 336, 292. 39

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

APPENDIX

CONTENTS

TABLES

	Page
No. 1. Comptrollers and Deputy Comptrollers of the Currency since 1863.	30
No. 2. Total number of national banks organized, consolidated under act November 7, 1918, as amended, insolvent, in voluntary liquidation, converted into and merged or consolidated with State banks under Public Law 706, and in existence on December 31, 1951.	31
No. 3. National banks chartered during the year ended December 31, 1951.	33
No. 4. National banks chartered which were conversions of State banks during the year ended December 31, 1951.	33
No. 5. National banks reported in voluntary liquidation during the year ended December 31, 1951, the names of succeeding banks in cases of succession, with date of liquidation and capital stock.	34
No. 6. National banks merged or consolidated with and into State banks under the provisions of Public Law 706, approved Aug. 17, 1950, and the laws of the States where the banks are located, during the year ended December 31, 1951, with the effective date and the capital stock.	35
No. 7. Consolidations of national banks, or national and State banks, during the year ended December 31, 1951, under act November 7, 1918, as amended.	36
No. 8. Number of domestic branches of national banks authorized during the year ended December 31, 1951.	37
No. 9. Number and class of domestic branches of national banks closed during the year ended December 31, 1951.	40
No. 10. Principal items of assets and liabilities of national banks, by size of banks, according to deposits, December 31, 1950 and 1951.	41
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 1951.	42
No. 12. Dates of reports of condition of national banks, 1914 to 1951.	43
No. 13. Assets and liabilities of national banks on April 9, June 30, October 10, and December 31, 1951.	45
No. 14. Fiduciary activities of national banks as of December 31, 1951.	99
No. 15. Fiduciary activities of national banks by Federal Reserve districts as of December 31, 1951.	100
No. 16. Classification of investments in living and court trust accounts under administration by the active national bank trust departments, December 31, 1951.	101
No. 17. Fiduciary activities of national banks by States as of December 31, 1951.	102
No. 18. Earnings, expenses, and dividends of national banks, by States, for the year ended December 31, 1951.	104
No. 19. Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended December 31, 1951.	112
No. 20. Earnings, expenses, and dividends of national banks, by size of banks, for the year ended December 31, 1951.	115
No. 21. Earnings, expenses, and dividends of national banks, years ended December 31, 1949-51.	118
No. 22. Number of national banks, capital stock, capital funds, net profits, dividends and ratios, years ended December 31, 1929-51.	120

No. 23. Total loans of national banks, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1932-51.....	121
No. 24. Total securities of national banks, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1932-51.....	122
No. 25. Foreign branches of American national banks, December 31, 1951.....	123
No. 26. Consolidated statement of assets and liabilities of foreign branches of national banks, December 31, 1951.....	124
No. 27. Assets and liabilities of banks in the District of Columbia, by classes, December 31, 1951.....	125
No. 28. Assets and liabilities of all banks in the District of Columbia at date of each call during year ended December 31, 1951.....	127
No. 29. Assets and liabilities of nonnational banks in the District of Columbia at date of each call during year ended December 31, 1951.....	128
No. 30. Earnings, expenses, and dividends of banks in the District of Columbia, years ended December 31, 1951 and 1950.....	129
No. 31. 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, 1929-51.....	131
No. 32. 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 1932-51.....	132
No. 33. 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 1932-51.....	133
No. 34. Summary of assets and liabilities December 31, 1951, and receipts and disbursements in year ended December 31, 1951, of the 17 District of Columbia credit unions, chartered under the D. C. Code.....	134
No. 35. Assets and liabilities of all active banks in the United States and possessions, by classes, December 31, 1951.....	135
No. 36. Assets and liabilities of all active banks in the United States and possessions, by States and Territories, December 31, 1951.....	137
No. 37. Assets and liabilities of active national banks, by States and Territories, December 31, 1951.....	146
No. 38. Assets and liabilities of all active banks other than national, by States and Territories, December 31, 1951.....	154
No. 39. Assets and liabilities of active State commercial banks, by States and Territories, December 31, 1951.....	162
No. 40. Assets and liabilities of active mutual savings banks, by States, December 31, 1951.....	170
No. 41. Assets and liabilities of active private banks, by States, December 31, 1951.....	174
No. 42. Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, by States, December 31, 1951.....	178
No. 43. Officials of State banking departments and number of each class of active banks in December 1951.....	180
No. 44. Assets and liabilities of all active banks, 1940 to 1951.....	182
No. 45. Assets and liabilities of all active national banks, 1940 to 1951.....	183
No. 46. Assets and liabilities of all active banks other than national, 1940 to 1951.....	184
No. 47. 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, 1951.....	185
No. 48. Number and deposits of national and District of Columbia non-national banks placed in receivership, period April 14, 1865 to December 31, 1951, by groups according to percentages of dividends paid to December 31, 1951.....	188
No. 49. Liquidation statement, 2 receiverships in liquidation during year ended December 31, 1951.....	189

	Page
No. 50. Liquidation statement, 2 active receiverships as of December 31, 1951-----	189
No. 51. National banks in charge of receivers during year ended December 31, 1951, 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, 1951-----	190
No. 52. Bank suspensions since inauguration of Federal deposit insurance, years ended December 31, 1934 to 1951-----	192

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 L.....	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, F. G.....	July 1, 1927	Feb. 15, 1936	Maryland.
17	Gough, E. H.....	July 6, 1927	Oct. 16, 1941	Indiana.
18	Proctor, John L.....	Dec. 1, 1928	Jan. 23, 1933	Washington.
19	Lyons, Gibbs.....	Jan. 24, 1933	Jan. 15, 1938	Georgia.
20	Prentiss, William, Jr.....	Feb. 24, 1936	-----	California.
21	Diggs, Marshall R.....	Jan. 16, 1938	Sept. 30, 1938	Texas.
22	Oppegard, G. J.....	do.	do.	California.
23	Upham, C. B.....	Oct. 1, 1938	Dec. 31, 1948	Iowa.
24	Mulroney, A. J.....	May 1, 1939	Aug. 31, 1941	Do.
25	McCandless, R. B.....	July 7, 1941	Mar. 1, 1951	Do.
26	Sedlacek, L. H.....	Sept. 1, 1941	Sept. 30, 1944	Nebraska.
27	Robertson, J. L.....	Oct. 1, 1944	-----	Nebraska.
28	Hudspeth, J. W.....	Jan. 1, 1949	Aug. 31, 1950	Texas.
29	Jennings, L. A.....	Sept. 1, 1950	-----	New York.
30	Taylor, W. M.....	Mar. 1, 1951	-----	Virginia.

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, converted into and merged or consolidated with State banks under Public Law 706, and in existence on Dec. 31, 1951

Location	Organ- ized	Consoli- dated under act Nov. 7, 1918	Insol- vent	In liqui- dation	Public Law 706		In exis- tence
					Convert- ed to State bank	Merged or consoli- dated with State bank	
Maine.....	127	5	13	77	.....	.....	32
New Hampshire.....	80	2	5	22	.....	.....	51
Vermont.....	85	1	17	28	.....	1	38
Massachusetts.....	371	25	28	203	.....	.....	115
Rhode Island.....	67	3	2	56	.....	.....	6
Connecticut.....	124	5	7	64	.....	.....	48
Total New England States.....	854	41	72	450	.....	1	290
New York.....	991	57	129	428	1	4	372
New Jersey.....	417	21	59	133	.....	2	202
Pennsylvania.....	1,282	48	211	402	.....	2	619
Delaware.....	30	.....	1	17	.....	.....	12
Maryland.....	141	2	17	61	.....	2	59
District of Columbia.....	32	4	7	12	.....	.....	9
Total Eastern States.....	2,893	132	424	1,053	1	10	1,273
Virginia.....	251	17	28	73	.....	.....	133
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.....	148	2	42	41	.....	.....	63
Alabama.....	179	2	45	62	.....	.....	70
Mississippi.....	79	5	16	34	.....	.....	24
Louisiana.....	108	3	16	53	.....	.....	36
Texas.....	1,184	35	140	506	.....	.....	443
Arkansas.....	147	1	39	55	.....	.....	52
Kentucky.....	247	9	37	108	.....	.....	93
Tennessee.....	210	7	36	93	.....	.....	74
Total Southern States.....	3,205	111	566	1,344	.....	.....	1,184
Ohio.....	696	25	112	320	.....	.....	239
Indiana.....	438	12	98	203	.....	.....	125
Illinois.....	920	17	227	290	.....	.....	386
Michigan.....	319	10	77	154	.....	.....	78
Wisconsin.....	273	9	54	115	.....	.....	95
Minnesota.....	490	7	116	189	.....	.....	178
Iowa.....	546	4	204	241	.....	.....	97
Missouri.....	294	10	58	147	.....	.....	79
Total Middle Western States.....	3,976	94	946	1,659	.....	.....	1,277
North Dakota.....	259	3	100	116	.....	.....	40
South Dakota.....	219	12	93	79	.....	.....	35
Nebraska.....	404	1	83	197	.....	.....	123
Kansas.....	447	4	76	193	.....	.....	174
Montana.....	193	3	76	75	.....	.....	39
Wyoming.....	61	.....	12	25	.....	.....	24
Colorado.....	218	3	55	83	.....	.....	77
New Mexico.....	86	.....	25	35	.....	.....	26
Oklahoma.....	743	12	84	449	.....	.....	198
Total Western States.....	2,630	38	604	1,252	.....	.....	736
Washington.....	225	17	51	122	.....	.....	35
Oregon.....	148	2	30	96	.....	.....	20
California.....	522	12	64	353	.....	.....	93
Idaho.....	110	.....	35	62	.....	.....	13
Utah.....	38	4	6	17	.....	.....	11
Nevada.....	17	1	4	7	.....	.....	5
Arizona.....	31	1	6	21	.....	.....	3
Total Pacific States.....	1,091	37	196	678	.....	.....	180

TABLE NO. 2.—*Total number of national banks organized, consolidated under act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, converted into and merged or consolidated with State banks under Public Law 706, and in existence on Dec. 31, 1951—Continued.*

Location	Organized	Consolidated under act Nov. 7, 1918	Insolvent	In liquidation	Public Law 706		In existence
					Converted to State bank	Merged or consolidated with State bank	
Alaska.....	6	-----	-----	1	-----	-----	5
The Territory of Hawaii.....	6	1	-----	4	-----	-----	1
Puerto Rico.....	1	-----	-----	1	-----	-----	-----
Virgin Islands of the United States.....	1	-----	-----	-----	-----	-----	1
Total possessions.....	14	1	-----	6	-----	-----	7
Total United States and possessions.....	14, 663	454	2, 808	6, 442	1	11	4, 947

¹ Includes 456 organized under act of Feb. 25, 1863; 9,401 under act of June 3, 1864, as amended; 10 under Gold Currency act of July 12, 1870; and 4,796 under act of Mar. 14, 1900.

² Exclusive of those restored to solvency.

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

TABLE NO. 3.—*National banks chartered during the year ended Dec. 31, 1951*

Char- ter No.	Title	Capital stock (common)
	CALIFORNIA	
14656	Fontana National Bank, Fontana.....	\$200, 000
	CONNECTICUT	
14663	First National Bank in Westport.....	150, 000
	FLORIDA	
14654	North Dade National Bank of North Miami.....	200, 000
	ILLINOIS	
14661	The Steel City National Bank of Chicago.....	200, 000
14662	First National Bank of Morton Grove.....	150, 000
	Total (2 banks).....	350, 000
	KENTUCKY	
14659	First National Bank of Buechel.....	100, 000
	MISSOURI	
14658	First National Bank of Doniphan.....	50, 000
	TENNESSEE	
14653	The First National Bank of Gatlinburg.....	50, 000
14657	The Kingsport National Bank, Kingsport.....	150, 000
	Total (2 banks).....	200, 000
	TEXAS	
14655	Conroe National Bank, Conroe.....	200, 000
	VIRGINIA	
14660	First National Bank of Arlington.....	300, 000
	Total United States (11 banks).....	1, 750, 000

TABLE NO. 4.—*National banks chartered which were conversions of State banks during the year ended Dec. 31, 1951*

Char- ter No.	Title and location	State	Effective date of charter	Author- ized capital	Approxi- mate surplus and un- divided profits	Approxi- mate assets
14657	The Kingsport National Bank, Kings- port.....	Tennessee.....	June 29	\$150, 000	\$128, 095	\$4, 007, 001
14661	The Steel City National Bank of Chicago.....	Illinois.....	Nov. 15	200, 000	124, 264	6, 552, 914
	Total (2 banks).....			350, 000	252, 359	10, 559, 915

TABLE NO. 5.—*National banks reported in voluntary liquidation during the year ended Dec. 31, 1951, the names of succeeding banks in cases of succession, with date of liquidation and capital stock*

Title and location of bank	Date of liquidation	Capital stock (common)
The Second National Bank of St. Clairsville, Ohio (4993)	Dec. 30, 1950	\$100,000
The First National Bank of Parlier, Calif. (10124), absorbed by Central Valley Bank of California, Richmond, Calif.	Dec. 16, 1950	50,000
Flushing National Bank in New York, Flushing, New York, N. Y. (13296), absorbed by Bankers Trust Company, New York	Dec. 16, 1950	500,000
The Monson National Bank, Monson, Mass. (503), absorbed by Springfield Safe Deposit and Trust Company, Springfield, Mass.	Dec. 20, 1950	50,000
The Caldwell National Bank, Caldwell, N. J. (7131), absorbed by The National Newark and Essex Banking Company of Newark, N. J.	Dec. 15, 1950	¹ 223,950
The First National Bank of Wilton, N. Dak. (11712), succeeded by First State Bank of Wilton	Dec. 30, 1950	35,000
The National Bank and Trust Company of Erie, Pa. (14219), absorbed by The First National Bank of Erie	Jan. 31, 1951	300,000
The Union National Bank at McKeesport, Pa. (13967), absorbed by Peoples Union Bank, McKeesport	Feb. 27, 1951	200,000
The First National Bank of Belleville, N. J. (8382), absorbed by Fidelity Union Trust Company, Newark, N. J.	Mar. 30, 1951	² 264,500
The First National Bank of Kingston, Pa. (12921), absorbed by The Second National Bank of Wilkes-Barre, Pa.	Apr. 2, 1951	100,000
The First National Bank of Lynden, Wash. (11808), absorbed by The National Bank of Commerce of Seattle, Wash.	June 2, 1951	50,000
The First National Bank of Oakmont, Pa. (7642), absorbed by Mellon National Bank and Trust Company, Pittsburgh, Pa.	June 15, 1951	75,000
The Second National Bank of Cincinnati, Ohio ³ (32), absorbed by The First National Bank of Cincinnati	July 3, 1951	1,000,000
The First National Bank of Primrose, Nebr. (13244)	Aug. 4, 1951	⁴ 50,000
The Parnassus National Bank, New Kensington, Pa. (7363), absorbed by Mellon National Bank and Trust Company, Pittsburgh, Pa.	Aug. 27, 1951	75,000
The First National Bank of Osceola, Osceola Mills, Pa. (6501), absorbed by The County National Bank at Clearfield, Pa.	Sept. 29, 1951	50,000
The Union National Bank of Ventura, Calif. (12996), absorbed by Security-First National Bank of Los Angeles, Calif.	Oct. 1, 1951	200,000
The Stock Yards National Bank of Kansas City, Mo. (10413), absorbed by Commerce Trust Company, Kansas City	Oct. 1, 1951	400,000
Rhode Island Hospital National Bank of Providence, R. I. ⁵ (13901), absorbed by Rhode Island Hospital Trust Company, Providence	Oct. 31, 1951	5,000,000
The Central National Bank of Wilmington, Del. (3395), absorbed by Security Trust Company, Wilmington	Nov. 9, 1951	350,000
The Braintree National Bank, Braintree, Mass. ⁶ (11347), absorbed by Norfolk County Trust Company, Brookline, Mass.	Nov. 9, 1951	100,000
The First National Bank of Hydro, Okla. (9944), absorbed by Bank of Hydro	Nov. 5, 1951	25,000
Total (22 banks)		9,198,450

¹ Includes \$48,950 preferred A and \$50,000 preferred B capital stock.² Includes \$75,000 preferred capital stock.³ With 7 branches in Cincinnati.⁴ Includes \$25,000 preferred capital stock.⁵ With 5 branches in Providence, 2 at Newport and 1 each at Pawtucket, Woonsocket, Cranston and East Providence.⁶ With 1 branch in Braintree.

TABLE NO. 6.—*National banks merged or consolidated with and into State banks under the provisions of Public Law 706, approved Aug. 17, 1950, and the laws of the States where the banks are located, during the year ended Dec. 31, 1951, with the effective date and the capital stock*

Title and location of bank	Effective date	Capital stock (common)
The First National Bank of Cutchogue, N. Y. (12551), merged into North Fork Bank and Trust Company, Mattituck, N. Y.	Jan. 26, 1951	\$35,000
The National Safety Bank and Trust Company, New York, N. Y. ¹ (13260), merged with and into Chemical Bank & Trust Company, New York	Mar. 19, 1951	2,000,000
Niagara County National Bank and Trust Company, Lockport, N. Y. ² (639), merged with and into The Marine Trust Company of Buffalo, N. Y.	Apr. 27, 1951	500,000
The Commercial National Bank and Trust Company of New York, N. Y. (13250), merged with and into Bankers Trust Company, New York	May 25, 1951	7,000,000
Suburban National Bank of Silver Spring, Md. ³ (9830), merged with and into Prince Georges Bank and Trust Company, Hyattsville, Md., and under the title Suburban Trust Company	May 31, 1951	800,000
The First National Bank of Nutley, N. J. (11409), merged with and into Bank of Nutley	June 11, 1951	100,000
Corn Exchange National Bank and Trust Company, Philadelphia, Pa. ⁴ (542), merged with and into Girard Trust Company, Philadelphia, and under the title Girard Trust Corn Exchange Bank	June 15, 1951	5,687,500
The First National Bank of Chestertown, Md. (13798), merged with and into Kent County Savings Bank, Chestertown	June 16, 1951	50,000
The Killington National Bank of Rutland, Vt. (2905), merged with and into Rutland Trust Company, Rutland, and under the title Killington Bank and Trust Company, Rutland	June 30, 1951	150,000
The Dumont National Bank, Dumont, N. J. (11361), merged with and into Tenaflly Trust Company, Tenaflly, and under the title County Trust Company, Tenaflly	June 30, 1951	⁵ 100,000
The Northeast National Bank of Philadelphia, Pa. ⁶ (13175), merged with and into The Pennsylvania Company for Banking and Trusts, Philadelphia....	Nov. 9, 1951	300,000

¹ With 3 branches in New York.

² With 1 branch each in Middleport, Wilson and Barker.

³ With 1 branch in Silver Spring and 1 each in Takoma Park and Bethesda.

⁴ With 11 branches in Philadelphia.

⁵ Includes \$25,000 B preferred capital stock.

⁶ With 2 branches in Philadelphia.

TABLE NO. 7.—*Consolidations of national banks, or national and State banks during the year ended Dec. 31, 1951, under act Nov. 7, 1918, as amended*

	Capital stock	Surplus	Undivided profits	Total assets
Union Trust Company, Providence, R. I., ¹ with and The Providence National Bank, Providence, R. I. (No. 1302), which had.....	\$1,000,000	\$2,230,000	\$572,590	\$93,516,394
consolidated Jan. 8, 1951, under charter of the latter bank (No. 1302) and title "The Providence Union National Bank and Trust Company". The con- solidated bank at date of consolidation had.....	2,000,000	3,250,000	1,532,705	75,133,066
The Seville State Bank, Seville, Ohio, with.....	3,250,000	4,750,000	2,585,295	168,649,459
and The Old Phoenix National Bank of Medina, Ohio (No. 4842) which had.....	25,000	50,000	55,417	1,232,989
consolidated Apr. 21, 1951, under the charter and title of the latter bank (No. 4842). The consolidated bank at date of consolidation had.....	500,000	500,000	274,848	14,769,095
Franklin Bank and Trust Company, Evansville, Ind., with.....	550,000	550,000	305,266	15,998,013
and Old National Bank in Evansville, Ind. (No. 12444), which had.....	150,000	115,000	70,865	6,670,464
consolidated May 1, 1951, under the charter and title of the latter bank (No. 12444). The consolidated bank at date of consolidation had.....	1,000,000	1,200,000	1,083,309	61,590,288
United States Trust Company of Paterson, N. J., with.....	1,200,000	1,400,000	1,019,174	66,418,896
and First National Bank and Trust Company of Paterson, N. J. (No. 329), which had.....	600,000	1,200,000	799,562	44,305,465
consolidated Aug. 31, 1951, under the charter and title of the latter bank (No. 329). The consolidated bank at date of consolidation had.....	3,000,000	3,000,000	3,933,935	147,065,690
The Ninth Bank and Trust Company, Philadelphia, Pa., ² with.....	3,750,000	3,750,000	5,033,497	191,371,155
and The Philadelphia National Bank, Philadelphia, Pa. (No. 539), which had.....	1,650,000	1,375,000	425,000	54,471,794
consolidated Sept. 21, 1951, under the charter and title of the latter bank (No. 539). The consolidated bank at date of consolidation had.....	14,000,000	36,000,000	13,736,719	767,545,054
West New Brighton Bank, West New Brighton, New York, N. Y., with.....	14,660,000	38,365,000	14,161,719	818,486,848
and Staten Island National Bank & Trust Company of New York, Port Richmond, Staten Island, New York, N. Y. (No. 6198), which had.....	100,000	300,000	503,941	11,047,727
consolidated Oct. 31, 1951, under the charter and title of the latter bank (No. 6198). The consolidated bank at date of consolidation had.....	500,000	285,000	834,052	20,885,936
Stockgrowers State Bank, Lander, Wyo., with.....	750,000	400,000	1,372,993	31,918,988
and The First National Bank of Lander, Wyo. (No. 4720), which had.....	30,000	44,000	27,257	1,467,473
consolidated Dec. 8, 1951, under the charter and the title of the latter bank (No. 4720). The consolidated bank at date of consolidation had.....	50,000	50,000	70,984	3,867,918
The Northwestern Loan and Trust Company, Kenosha, Wis., with.....	75,000	75,000	83,383	5,296,533
and The First National Bank of Kenosha, Wis. (No. 212), which had.....	60,000	75,000	87,868	355,368
consolidated Dec. 31, 1951, under the charter and title of the latter bank (No. 212). The consolidated bank at date of consolidation had.....	600,000	1,200,000	1,004,361	44,748,273
The Savings Bank of Williamsport, Md., with.....	1,000,000	1,275,000	752,411	45,218,687
and The Washington County National Bank of Williamsport, Md. (No. 1551), which had.....	40,000	25,000	13,076	945,718
consolidated Dec. 31, 1951, under the charter of the latter bank (No. 1551) and title "Washington County National Savings Bank of Williamsport." The consolidated bank at date of consolidation had.....	75,000	75,000	13,450	1,599,479
Union Trust Company of Jamestown, N. Y., with.....	115,000	100,000	26,525	2,545,264
and The National Chautauqua County Bank of Jamestown, N. Y. (No. 8453), which had.....	500,000	500,000	416,909	20,212,150
consolidated Dec. 28, 1951, under the charter of the latter bank (No. 8453) and title "Chautauqua National Bank & Trust Company of Jamestown." The consolidated bank at date of consolidation had.....	500,000	500,000	604,641	16,383,945
	1,000,000	1,000,000	1,021,549	36,596,094

¹ With 2 branches in Providence and 1 each in Arctic, East Greenwich, and Woonsocket.² With 4 branches in Philadelphia.

TABLE NO. 8.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1951

Charter No.	Title and location	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
ALABAMA				
14569	Birmingham Trust National Bank, Birmingham.....	1	-----	1
ARIZONA				
3728	First National Bank of Arizona, Phoenix.....	-----	4	4
14324	The Valley National Bank of Phoenix.....	2	1	3
CALIFORNIA				
14609	Long Beach National Bank, Long Beach.....	1	-----	1
5927	Citizens National Trust & Savings Bank of Los Angeles.....	1	-----	1
2491	Security-First National Bank of Los Angeles.....	1	1	2
7279	The First National Bank of San Mateo County at Redwood City.....	1	-----	1
10931	The American National Bank of San Bernardino.....	1	-----	1
9174	The Anglo California National Bank of San Francisco.....	1	1	2
13044	Bank of America National Trust and Savings Association, San Francisco.....	-----	3	3
2158	The First National Bank of San Jose.....	1	-----	1
CONNECTICUT				
335	The First National Bank and Trust Company of Bridgeport.....	-----	1	1
1184	The New Britain National Bank, New Britain.....	-----	1	1
1249	The First National Bank & Trust Company of New Canaan.....	-----	1	1
2	The First National Bank and Trust Company of New Haven.....	1	-----	1
4	The First-Stamford National Bank and Trust Company, Stamford.....	1	1	2
DISTRICT OF COLUMBIA				
1069	The National Metropolitan Bank of Washington.....	1	-----	1
GEORGIA				
9617	The Fulton National Bank of Atlanta.....	3	-----	3
THE TERRITORY OF HAWAII				
5550	Bishop National Bank of Hawaii at Honolulu.....	1	-----	1
IDAHO				
14444	First Security Bank of Idaho, National Association, Boise.....	-----	1	1
INDIANA				
206	The First National Bank of Elkhart.....	1	-----	1
2188	The Citizens National Bank of Evansville.....	1	-----	1
12444	Old National Bank in Evansville.....	1	-----	1
13818	Fort Wayne National Bank, Fort Wayne.....	1	-----	1
7725	Lincoln National Bank and Trust Company of Fort Wayne.....	-----	1	1
984	The Indiana National Bank of Indianapolis.....	4	-----	4
2234	The Merchants National Bank of Muncie.....	1	-----	1
KENTUCKY				
12961	The Peoples National Bank of Paducah.....	2	-----	2
LOUISIANA				
4154	The First National Bank of Lake Charles.....	1	-----	1
13655	The Ouachita National Bank in Monroe.....	2	-----	2

TABLE NO. 8.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1951—Continued

Charter No.	Title and location	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
MAINE				
3941	The First National Bank of Bar Harbor.....		1	1
941	The Canal National Bank of Portland.....	1		1
MARYLAND				
13745	Baltimore National Bank, Baltimore.....	1		1
1413	The First National Bank of Baltimore.....	1		1
MASSACHUSETTS				
2504	The Brockton National Bank, Brockton.....	1		1
2108	The Union Market National Bank of Watertown.....		1	1
7279	The Wellesley National Bank, Wellesley.....	1		1
MICHIGAN				
13738	The Manufacturers National Bank of Detroit.....	1		1
13820	The American National Bank of Kalamazoo.....		1	1
191	The First National Bank and Trust Company of Kalamazoo.....		1	1
14032	Michigan National Bank, Lansing.....	1		1
12953	First National Bank in Plymouth.....		1	1
1918	Second National Bank and Trust Company of Saginaw.....	1		1
NEVADA				
7038	First National Bank of Nevada, Reno, Nevada.....		1	1
NEW JERSEY				
12660	The First National Bank of Bloomingdale.....		1	1
12205	Passaic-Clifton National Bank and Trust Company, Clifton.....	2		2
329	First National Bank and Trust Company of Paterson.....	3		3
NEW MEXICO				
12485	Albuquerque National Bank, Albuquerque.....	1		1
13814	First National Bank in Albuquerque.....	1		1
14543	Santa Fe National Bank, Santa Fe.....	1		1
NEW YORK				
980	The First National Bank of Glens Falls.....	1		1
8453	Chautauqua National Bank & Trust Company of Jamestown.....	1	1	2
13074	The National City Bank of Long Beach.....		1	1
13955	First National Bank of New Rochelle.....	1		1
13334	The Bayside National Bank of New York.....	2		2
8194	The Richmond County National Bank of Port Richmond, Staten Island, New York.....	1		1
6198	Staten Island National Bank & Trust Company of New York, Port Richmond, Staten Island, New York.....	1		1
12963	The Fort Neck National Bank of Seaford.....		1	1
1392	The Oneida National Bank and Trust Company of Utica.....	1		1
13319	Central National Bank of Yonkers.....	1		1
13882	First National Bank in Yonkers.....	1		1
NORTH CAROLINA				
14291	National Bank of Commerce of Gastonia.....	1		1
13761	Security National Bank of Greensboro.....	1		1
14527	First National Bank of Whiteville.....	1		1

TABLE NO. 8.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1951—Continued

Charter No.	Title and location	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
OHIO				
3721	Alliance First National Bank, Alliance		1	1
14501	The Canton National Bank, Canton	1		1
24	The First National Bank of Cincinnati	7	1	8
4318	Central National Bank of Cleveland		1	1
786	The National City Bank of Cleveland	1	3	4
2604	The Winters National Bank and Trust Company of Dayton		1	1
13920	The Mansfield Savings Trust National Bank, Mansfield	1		1
11831	The National City Bank of Marion	1		1
4842	The Old Phoenix National Bank of Medina		1	1
14565	First National Bank of Middletown	1		1
7781	The Security Central National Bank of Portsmouth		1	1
2350	The Mahoning National Bank of Youngstown		1	1
PENNSYLVANIA				
12526	The Cheltenham National Bank, Cheltenham	1		1
355	The Delaware County National Bank, Chester		1	1
13998	The County National Bank at Clearfield		1	1
12	The First National Bank of Erie	1		1
13781	United States National Bank in Johnstown	1		1
3987	The Conestoga National Bank of Lancaster		1	1
2634	The Fulton National Bank of Lancaster		1	1
4938	First National Bank of Meadville		1	1
312	The First National Bank of Media		1	1
539	The Philadelphia National Bank, Philadelphia	5		5
6301	Mellon National Bank and Trust Company, Pittsburgh	2	2	4
77	The First National Bank of Scranton		1	1
13196	Upper Darby National Bank, Upper Darby		2	2
104	The Second National Bank of Wilkes-Barre		1	1
2303	The Western National Bank of York		1	1
RHODE ISLAND				
1302	The Providence Union National Bank and Trust Company, Providence	3	3	6
SOUTH CAROLINA				
2044	The South Carolina National Bank of Charleston		1	1
13720	The First National Bank of South Carolina of Columbia		1	1
1935	The First National Bank of Greenville	1		1
TENNESSEE				
13349	Union Planters National Bank & Trust Company of Memphis	1		1
3032	First American National Bank of Nashville		1	1
VIRGINIA				
1716	The Citizens National Bank of Alexandria	1		1
4635	The First National Bank of Newport News	1		1
WASHINGTON				
6074	First National Bank in Port Angeles	1		1
4375	The National Bank of Commerce of Seattle		2	2
14394	Peoples National Bank of Washington in Seattle	2		2
11280	Seattle-First National Bank, Seattle		2	2
12292	The Puget Sound National Bank of Tacoma	1		1
12246	The West Side National Bank of Yakima	1		1
Total (105 banks)		94	59	153

TABLE No. 9.—*Number and class of branches of national banks closed during the year ended Dec. 31, 1951*

Charter No.	Title and location	Manner of closing	Branches closed			
			Branches under act Feb. 25, 1927, as amended		State bank branches in operation Feb. 25, 1927, which were converted or consolidated	Total
			Additional offices which became branches Feb. 25, 1927	Branches authorized since Feb. 25, 1927		
	CALIFORNIA					
5927	Citizens National Trust & Savings of Los Angeles.	Board of directors.		4		4
	MARYLAND					
9830	Suburban National Bank of Silver Spring.	Shareholders.		3		3
	MASSACHUSETTS					
11347	The Braintree National Bank, Braintree.	do.		1		1
	MICHIGAN					
14641	Peoples National Bank of Bay City.	Board of directors.		1		1
	NEW JERSEY					
12978	The First National Bank of Stone Harbor.	do.		1		1
	NEW YORK					
639	Niagara County National Bank and Trust Company, Lockport.	Shareholders.		3		3
13260	The National Safety Bank and Trust Company of New York.	do.		3		3
	OHIO					
32	The Second National Bank of Cincinnati.	do.		7		7
	PENNSYLVANIA					
542	Corn Exchange National Bank and Trust Company, Philadelphia.	do.	1	6	4	11
13175	The Northeast National Bank of Philadelphia.	do.		2		2
	RHODE ISLAND					
12901	Rhode Island Hospital National Bank of Providence.	do.		11		11
	Total (11 banks)		1	42	4	47

TABLE NO. 10.—Principal items of assets and liabilities of national banks, by size of banks, according to deposits, Dec. 31, 1950 and 1951

[In thousands of dollars]

	Number of banks	Loans and securities				Cash, balances with other banks, including reserve with Federal Reserve banks	Real estate assets	Total assets	Capital stock	Surplus, profits and reserves	Deposits		
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities						Total	Demand	Time
1950													
Banks with deposits of—													
\$500,000 and under.....	40	12,089	6,298	4,698	1,093	6,375	108	18,586	1,198	1,201	16,151	14,261	1,890
\$500,001 to \$750,000.....	115	59,921	26,202	28,618	5,101	22,809	424	83,224	3,998	5,727	73,370	56,677	16,693
\$750,001 to \$1,000,000.....	181	129,002	53,022	65,518	10,462	47,568	1,253	177,976	7,322	11,087	159,257	116,211	43,046
\$1,000,001 to \$2,000,000.....	864	1,077,187	423,676	562,403	91,108	361,004	9,219	1,448,380	43,544	87,315	1,314,630	949,475	365,155
\$2,000,001 to \$5,000,000.....	1,786	4,805,491	1,772,141	2,538,397	494,953	1,469,011	44,542	6,324,527	150,597	336,346	5,824,444	4,034,919	1,789,525
\$5,000,001 to \$10,000,000.....	945	5,484,027	1,920,878	2,920,037	643,112	1,601,574	52,595	7,147,231	147,112	346,298	6,630,817	4,526,458	2,104,359
\$10,000,001 to \$25,000,000.....	604	7,474,918	2,559,911	4,090,596	824,411	2,172,979	79,505	9,746,358	197,559	424,730	9,080,855	6,248,153	2,832,702
\$25,000,001 to \$50,000,000.....	207	5,639,594	2,014,702	3,026,263	598,599	1,814,636	66,219	7,540,113	141,995	304,394	7,052,684	5,186,612	1,866,072
\$50,000,001 to \$100,000,000.....	97	5,347,484	2,034,098	2,815,651	497,735	1,949,762	67,089	7,384,867	135,235	278,879	6,922,298	5,526,885	1,395,413
\$100,000,001 to \$500,000,000.....	108	16,511,099	7,339,045	7,912,781	1,259,273	6,364,762	177,985	23,150,837	424,678	910,197	21,623,358	18,173,177	3,450,181
\$500,000,001 and over.....	18	25,759,291	11,127,507	11,726,568	2,905,216	8,002,955	209,603	34,217,994	748,412	1,621,165	30,831,768	24,500,098	6,331,670
Total.....	4,965	72,300,103	29,277,480	35,691,560	7,331,063	23,813,435	708,542	97,240,093	2,001,650	4,327,339	89,529,632	69,332,926	20,196,706
1951													
Banks with deposits of—													
\$500,000 and under.....	32	9,314	4,748	3,600	966	5,835	84	15,251	992	1,055	13,187	11,400	1,787
\$500,001 to \$750,000.....	107	54,191	24,082	25,344	4,765	23,856	407	78,503	3,727	5,404	69,186	54,557	14,629
\$750,001 to \$1,000,000.....	152	107,905	44,530	54,404	8,971	41,890	1,152	151,031	5,839	9,696	135,222	97,751	37,471
\$1,000,001 to \$2,000,000.....	809	985,655	397,469	506,653	81,533	361,088	8,768	1,356,441	40,361	83,199	1,228,853	888,211	340,642
\$2,000,001 to \$5,000,000.....	1,763	4,679,584	1,754,029	2,419,439	506,116	1,585,768	45,581	6,315,803	148,133	344,799	5,808,105	4,067,285	1,740,820
\$5,000,001 to \$10,000,000.....	980	5,529,827	1,993,434	2,877,461	658,932	1,764,960	56,646	7,359,633	149,969	363,452	6,822,801	4,689,224	2,133,577
\$10,000,001 to \$25,000,000.....	655	7,946,474	2,847,279	4,162,394	936,801	2,524,563	92,415	10,582,738	213,409	461,275	9,857,961	6,807,328	3,050,633
\$25,000,001 to \$50,000,000.....	218	5,909,446	2,211,623	3,039,940	657,883	2,024,572	71,995	8,025,101	152,568	322,829	7,499,452	5,544,510	1,954,942
\$50,000,001 to \$100,000,000.....	100	5,450,012	2,132,841	2,796,051	521,120	2,056,717	68,455	7,597,637	141,225	285,515	7,117,220	5,641,962	1,475,258
\$100,000,001 to \$500,000,000.....	110	16,837,279	7,449,698	8,109,895	1,277,686	6,753,627	199,173	23,891,894	426,362	932,181	22,310,571	18,672,739	3,637,832
\$500,000,001 and over.....	20	27,957,707	13,564,044	11,161,162	3,232,501	8,869,282	220,588	37,364,528	822,760	1,755,368	33,569,003	26,681,321	6,887,682
Total.....	4,946	75,467,394	32,423,777	35,156,343	7,887,274	26,012,158	765,264	102,738,560	2,105,345	4,564,773	94,431,561	73,156,288	21,275,273

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 1951*

	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	4,987	3,953	79.31	1,034	20.69
June 30, 1949	4,993	4,003	80.17	990	19.83
Dec. 31, 1949	4,981	4,132	82.96	849	17.04
June 30, 1950	4,977	4,148	83.34	829	16.66
Dec. 30, 1950	4,965	4,236	85.32	729	14.68
June 30, 1951	4,963	4,242	85.65	711	14.35
Dec. 31, 1951	4,946	4,324	87.42	622	12.58

TABLE No. 12.—*Dates of reports of condition of national banks, 1914 to 1951*

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

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1914.....	13		4			30			12	31		31
1915.....			4		1	23			2		10	31
1916.....			7		1	30			12		17	27
1917.....			5		1	20			11		20	31
1918.....			4		10	29		31			1	31
1919.....			4		12	30			12		17	31
1920.....		28			4	30			8		15	29
1921.....		21		28		30			6			31
1922.....			10		5	30			15			29
1923.....				3		30			14			31
1924.....			31			30				10		31
1925.....				6		30			28			31
1926.....				12		30						31
1927.....			23			30				10		31
1928.....		28				30				3		31
1929.....			27			29				4		31
1930.....			27			30			24			31
1931.....			25			30			29			31
1932.....						30			30			31
1933.....						30				25		30
1934.....			5			30				17		31
1935.....			4			29					1	31
1936.....			4			30						31
1937.....			31			30						31
1938.....			7			30			28			31
1939.....			29			30				2		30
1940.....			26			29						31
1941.....				4		30			24			31
1942.....				4		30						31
1943.....						30				18		31
1944.....				13		30						30
1945.....			20			30						31
1946.....						29			30			31
1947.....						30				6		31
1948.....				12		30						31
1949.....				11		30					1	31
1950.....				24		30				4		30
1951.....				9		30				10		31

NOTES

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

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

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

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

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

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

Sec. 21 (a) of the Banking Act of 1933 provided, in part, that after June 16, 1934, it would be unlawful for any private bank not under State supervision to continue the transaction of business unless it submitted to periodic examination by the Comptroller of the Currency or the Federal Reserve bank of the district, and made and published periodic reports of condition the same as required of national banks under section 5211, U. S. R. S. Sec. 21 (a) of the Banking Act of 1933, however, was amended by section 303 of the Banking Act of 1935, approved Aug. 23, 1935, under the provisions of which private banks are no longer required to submit to examination by the Comptroller or Federal Reserve bank, nor are they required to make to the Comptroller and publish periodic reports of condition. (5 calls for reports of condition of private banks were made by the Comptroller, the first one for June 30, 1934, and the last one for June 29, 1935.)

TABLE NO. 13

**ASSETS AND LIABILITIES OF NATIONAL BANKS ON
APRIL 9, JUNE 30, OCTOBER 10, AND DECEMBER 31, 1951
BY STATES AND TERRITORIES**

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951

ALABAMA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	70 banks	70 banks	70 banks	70 banks
ASSETS				
Loans and discounts (including overdrafts).....	330,460	320,149	320,020	316,219
U. S. Government securities, direct obligations.....	330,271	322,381	359,886	367,854
Obligations guaranteed by U. S. Government.....	10	10	2	2
Obligations of States and political subdivisions.....	76,460	80,005	85,231	89,242
Other bonds, notes, and debentures.....	16,594	17,089	15,171	18,481
Corporate stocks, including stock of Federal Reserve bank.....	1,548	1,559	1,569	1,593
Reserve with Federal Reserve bank.....	138,646	134,103	136,765	151,606
Currency and coin.....	19,992	16,753	23,215	24,266
Balances with other banks, and cash items in process of collection.....	118,827	111,187	128,782	145,470
Bank premises owned, furniture and fixtures.....	7,063	7,051	7,129	7,636
Real estate owned other than bank premises.....	368	348	366	355
Investments and other assets indirectly representing bank premises or other real estate.....	598	591	539	527
Customers' liability on acceptances outstanding.....	1,787	1,069	993	1,306
Income earned or accrued but not collected.....	1,231	1,567	1,333	1,703
Other assets.....	1,555	1,602	1,877	1,047
Total assets.....	1,045,410	1,015,464	1,082,878	1,127,307
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	574,175	558,071	625,346	627,215
Time deposits of individuals, partnerships, and corporations.....	190,246	192,653	195,415	196,992
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	37,129	31,363	25,409	19,377
Deposits of States and political subdivisions.....	88,717	84,348	70,335	102,657
Deposits of banks.....	72,058	64,064	79,563	92,203
Other deposits (certified and cashiers' checks, etc.).....	4,863	7,685	6,823	7,856
Total deposits.....	967,198	958,194	1,002,901	1,046,510
Demand deposits.....	775,511	741,978	805,691	845,009
Time deposits.....	195,687	196,216	199,210	201,501
Bills payable, rediscounts, and other liabilities for borrowed money.....			175	
Mortgages or other liens on bank premises and other real estate.....	125	125	125	125
Acceptances executed by or for account of reporting banks and outstanding.....	2,640	1,271	1,314	2,516
Income collected but not earned.....	2,361	2,293	2,548	2,634
Expenses accrued and unpaid.....	3,209	3,102	3,927	3,790
Other liabilities.....	345	667	368	758
Total liabilities.....	975,878	945,652	1,011,358	1,056,133
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	21,440	21,440	21,590	21,590
Surplus.....	29,762	30,177	30,338	31,724
Undivided profits.....	14,381	14,111	15,566	13,757
Reserves.....	3,949	4,084	4,026	4,103
Total capital accounts.....	69,532	69,812	71,520	71,174
Total liabilities and capital accounts.....	1,045,410	1,015,464	1,082,878	1,127,307
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	150,179	146,420	148,324	151,641

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

ALASKA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	5 banks	5 banks	5 banks	5 banks
ASSETS				
Loans and discounts (including overdrafts).....	13,981	15,156	15,065	15,142
U. S. Government securities, direct obligations.....	26,903	31,375	32,525	35,477
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	835	974	1,513	1,663
Other bonds, notes, and debentures.....	127	128	56	296
Reserve with approved national banking associations.....	9,775	14,145	21,668	16,217
Currency and coin.....	4,391	3,666	5,934	5,276
Balances with other banks, and cash items in process of collection.....	2,065	2,852	3,216	2,857
Bank premises owned, furniture and fixtures.....	291	352	366	458
Real estate owned other than bank premises.....	27	21	49	7
Income earned or accrued but not collected.....	5	6	3	
Other assets.....	50	97	430	82
Total assets	58,450	68,772	80,825	77,475
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	28,347	33,115	41,881	37,806
Time deposits of individuals, partnerships, and corporations.....	9,557	10,558	12,536	12,474
Postal savings deposits.....	5	5	5	5
Deposits of U. S. Government.....	11,485	15,496	16,646	17,087
Deposits of States and political subdivisions.....	5,250	5,495	4,941	5,636
Deposits of banks.....	243	336	605	300
Other deposits (certified and cashiers' checks, etc.).....	514	624	731	652
<i>Total deposits</i>	<i>55,401</i>	<i>65,629</i>	<i>77,345</i>	<i>73,960</i>
<i>Demand deposits</i>	<i>38,991</i>	<i>44,676</i>	<i>54,772</i>	<i>50,646</i>
<i>Time deposits</i>	<i>16,410</i>	<i>20,953</i>	<i>22,573</i>	<i>23,314</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....			3	3
Expenses accrued and unpaid.....	54	58	89	102
Other liabilities.....	7	1	2	1
Total liabilities	55,462	65,688	77,439	74,066
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	825	825	825	1,125
Surplus.....	1,100	1,100	1,100	1,215
Undivided profits.....	732	784	1,088	636
Reserves.....	331	375	373	433
Total capital accounts	2,988	3,084	3,386	3,409
Total liabilities and capital accounts	58,450	68,772	80,825	77,475
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	15,645	18,606	20,007	20,439

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

ARIZONA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	3 banks	3 banks	3 banks	3 banks
ASSETS				
Loans and discounts (including overdrafts).....	167,818	167,894	177,883	178,957
U. S. Government securities, direct obligations.....	103,202	108,578	87,965	107,679
Obligations guaranteed by U. S. Government.....	11	24	30	35
Obligations of States and political subdivisions.....	16,033	16,531	15,425	15,903
Other bonds, notes, and debentures.....	9,555	8,558	8,944	8,035
Corporate stocks, including stock of Federal Reserve bank.....	411	411	538	551
Reserve with Federal Reserve bank.....	38,096	37,392	38,349	36,409
Currency and coin.....	6,755	6,723	8,774	9,890
Balances with other banks, and cash items in process of collection.....	34,971	24,870	28,098	46,132
Bank premises owned, furniture and fixtures.....	4,281	4,607	4,846	5,147
Real estate owned other than bank premises.....	807	861	830	803
Income earned or accrued but not collected.....	1,117	1,325	1,262	1,308
Other assets.....	552	723	1,013	669
Total assets.....	383,609	378,497	373,957	411,518
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	237,709	223,498	225,508	253,212
Time deposits of individuals, partnerships, and corporations.....	72,464	73,249	72,584	75,837
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	7,987	7,860	6,384	4,721
Deposits of States and political subdivisions.....	30,824	37,678	31,737	37,198
Deposits of banks.....	4,840	5,076	4,691	6,367
Other deposits (certified and cashiers' checks, etc.).....	5,607	4,347	4,655	5,882
Total deposits.....	359,441	361,718	345,569	383,227
Demand deposits.....	286,842	278,284	272,060	306,566
Time deposits.....	72,699	73,434	73,519	76,872
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	3,230	3,069	3,249	3,094
Expenses accrued and unpaid.....	1,516	1,536	2,143	2,110
Other liabilities.....	778	103	741	281
Total liabilities.....	364,965	356,426	351,702	388,712
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	700	700	700	
Common stock.....	5,325	7,075	7,075	7,475
Total capital stock.....	6,025	7,775	7,775	7,475
Surplus.....	7,670	10,170	10,170	12,200
Undivided profits.....	3,946	3,115	3,305	3,131
Reserves and retirement account for preferred stock.....	1,003	1,011	1,005	
Total capital accounts.....	18,644	22,071	22,255	22,806
Total liabilities and capital accounts.....	383,609	378,497	373,957	411,518
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	61,209	68,474	59,116	64,369

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

ARKANSAS

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	52 banks	52 banks	52 banks	52 banks
ASSETS				
Loans and discounts (including overdrafts).....	115,844	122,097	125,919	118,334
U. S. Government securities, direct obligations.....	158,462	152,293	157,002	176,118
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	37,784	38,690	39,298	41,936
Other bonds, notes, and debentures.....	7,189	7,017	6,813	8,141
Corporate stocks, including stock of Federal Reserve bank.....	723	727	735	744
Reserve with Federal Reserve bank.....	53,721	54,552	56,632	60,664
Currency and coin.....	7,704	6,245	8,613	9,172
Balances with other banks, and cash items in process of collection.....	62,498	59,652	71,492	84,024
Bank premises owned, furniture and fixtures.....	2,282	2,274	2,363	2,346
Real estate owned other than bank premises.....	5	5	5	4
Investments and other assets indirectly representing bank premises or other real estate.....	43	63	101	114
Customers' liability on acceptances outstanding.....			1	
Income earned or accrued but not collected.....	222	293	211	342
Other assets.....	171	191	221	206
Total assets.....	446,648	444,099	469,406	502,145
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	270,499	265,263	281,845	302,454
Time deposits of individuals, partnerships, and corporations.....	56,905	57,376	57,488	59,060
Postal savings deposits.....	29	29	39	39
Deposits of U. S. Government.....	9,179	7,117	5,641	5,978
Deposits of States and political subdivisions.....	33,674	39,214	43,039	41,918
Deposits of banks.....	39,766	38,028	44,243	54,070
Other deposits (certified and cashiers' checks, etc.).....	2,728	2,992	2,086	3,660
Total deposits.....	412,780	410,019	434,381	467,179
Demand deposits.....	555,108	551,590	576,116	407,247
Time deposits.....	67,672	58,429	58,265	59,932
Bills payable, rediscounts, and other liabilities for borrowed money.....			50	
Acceptances executed by or for account of reporting banks and outstanding.....			1	
Income collected but not earned.....	910	835	975	875
Expenses accrued and unpaid.....	800	820	841	616
Other liabilities.....	7	231	7	239
Total liabilities.....	414,497	411,905	436,255	468,909
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	150	150	150	150
Common stock.....	10,105	10,155	10,155	10,330
Total capital stock.....	10,255	10,305	10,305	10,480
Surplus.....	13,062	13,412	13,419	13,679
Undivided profits.....	7,461	7,090	8,003	7,564
Reserves and retirement account for preferred stock.....	1,373	1,417	1,424	1,513
Total capital accounts.....	32,151	32,194	33,151	33,236
Total liabilities and capital accounts.....	446,648	444,099	469,406	502,145
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	24,709	26,012	26,019	28,542

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1951—Continued*

CALIFORNIA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	93 banks	94 banks	93 banks	93 banks
ASSETS				
Loans and discounts (including overdrafts).....	4,588,192	4,729,907	4,857,616	5,043,926
U. S. Government securities, direct obligations.....	3,273,348	3,448,211	3,539,395	3,793,940
Obligations guaranteed by U. S. Government.....	627	842	6,127	7,040
Obligations of States and political subdivisions.....	619,052	609,927	612,984	603,297
Other bonds, notes, and debentures.....	278,732	289,480	290,154	320,225
Corporate stocks, including stock of Federal Reserve bank.....	23,606	23,881	24,057	24,154
Reserve with Federal Reserve bank.....	1,297,089	1,281,501	1,343,952	1,277,680
Currency and coin.....	86,675	82,557	96,852	107,035
Balances with other banks, and cash items in process of collection.....	664,858	693,225	738,213	899,453
Bank premises owned, furniture and fixtures.....	79,592	81,153	82,389	82,293
Real estate owned other than bank premises.....	1,390	1,556	1,177	1,638
Investments and other assets indirectly representing bank premises or other real estate.....	25,770	25,448	25,288	25,146
Customers' liability on acceptances outstanding.....	21,422	16,841	19,925	21,001
Income earned or accrued but not collected.....	27,417	31,962	27,278	32,453
Other assets.....	12,219	16,054	8,527	17,293
Total assets.....	10,999,989	11,332,545	11,673,934	12,256,574
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	4,676,367	4,695,454	5,202,827	5,469,069
Time deposits of individuals, partnerships, and corporations.....	3,763,258	3,873,489	3,981,128	4,074,143
Postal savings deposits.....	235	236	237	237
Deposits of U. S. Government.....	292,255	380,201	219,794	169,680
Deposits of States and political subdivisions.....	815,325	934,831	691,691	918,204
Deposits of banks.....	366,905	373,044	409,943	449,273
Other deposits (certified and cashiers' checks, etc.).....	199,702	202,266	192,481	245,806
Total deposits.....	10,114,047	10,459,521	10,698,101	11,326,412
Demand deposits.....	5,842,068	6,062,624	6,215,423	6,747,198
Time deposits.....	4,271,979	4,396,897	4,482,678	4,579,214
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,500		36,050	
Acceptances executed by or for account of reporting banks and outstanding.....	24,393	19,103	21,756	24,162
Income collected but not earned.....	27,919	23,995	26,258	26,258
Expenses accrued and unpaid.....	75,959	56,879	81,797	69,359
Other liabilities.....	94,320	79,672	113,625	103,563
Total liabilities.....	10,338,138	10,639,170	10,977,587	11,549,754
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	625	625	600	600
Common stock.....	238,188	243,748	246,898	246,923
Total capital stock.....	238,813	244,373	247,498	247,523
Surplus.....	266,967	270,723	274,281	286,462
Undivided profits.....	143,487	166,252	162,184	162,418
Reserves and retirement account for preferred stock.....	12,584	12,027	12,384	10,417
Total capital accounts.....	661,851	693,375	696,347	706,820
Total liabilities and capital accounts.....	10,999,989	11,332,545	11,673,934	12,256,574
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,607,066	1,741,423	1,558,587	1,687,196

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

COLORADO

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	77 banks	77 banks	77 banks	77 banks
ASSETS				
Loans and discounts (including overdrafts)	264,563	263,837	282,628	300,476
U. S. Government securities, direct obligations	384,139	389,569	416,535	392,984
Obligations guaranteed by U. S. Government				
Obligations of States and political subdivisions	26,859	25,828	27,466	27,335
Other bonds, notes, and debentures	14,253	14,240	13,267	13,816
Corporate stocks, including stock of Federal Reserve bank	1,291	1,295	1,304	1,314
Reserve with Federal Reserve bank	129,241	128,263	138,025	138,012
Currency and coin	13,188	11,311	14,243	13,097
Balances with other banks, and cash items in process of collection	119,219	116,293	146,271	141,523
Bank premises owned, furniture and fixtures	2,670	2,715	2,962	2,965
Real estate owned other than bank premises	72	78	77	90
Income earned or accrued but not collected	1,403	1,628	1,538	1,617
Other assets	494	532	341	438
Total assets	957,392	955,589	1,044,657	1,033,697
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	571,092	571,925	620,134	632,156
Time deposits of individuals, partnerships, and corporations	158,996	160,853	171,166	175,895
Postal savings deposits	10	10	10	10
Deposits of U. S. Government	35,927	35,193	37,696	22,617
Deposits of States and political subdivisions	54,841	54,588	54,365	46,840
Deposits of banks	67,148	61,965	88,975	80,168
Other deposits (certified and cashiers' checks, etc.)	7,120	7,483	7,341	10,464
<i>Total deposits</i>	<i>895,134</i>	<i>898,017</i>	<i>979,687</i>	<i>968,160</i>
<i>Demand deposits</i>	<i>734,047</i>	<i>728,449</i>	<i>799,741</i>	<i>782,901</i>
<i>Time deposits</i>	<i>161,087</i>	<i>169,568</i>	<i>179,946</i>	<i>185,249</i>
Bills payable, rediscounts, and other liabilities for borrowed money	25	500	261	411
Income collected but not earned	705	681	707	726
Expenses accrued and unpaid	2,342	2,773	2,869	3,320
Other liabilities	80	62	81	124
Total liabilities	898,286	896,033	983,605	972,731
CAPITAL ACCOUNTS				
Capital stock: Common stock	16,155	16,230	16,230	16,230
Surplus	26,926	27,018	27,196	27,738
Undivided profits	12,169	12,473	13,669	13,119
Reserves	3,856	3,835	3,957	3,879
Total capital accounts	59,106	59,556	61,052	60,966
Total liabilities and capital accounts	957,392	955,589	1,044,657	1,033,697
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	108,905	117,669	128,613	117,309

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

CONNECTICUT

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	47 banks	47 banks	47 banks	48 banks
ASSETS				
Loans and discounts (including overdrafts).....	245, 878	247, 222	249, 765	246, 602
U. S. Government securities, direct obligations.....	325, 394	323, 495	324, 540	354, 898
Obligations guaranteed by U. S. Government.....	12	12	12	12
Obligations of States and political subdivisions.....	75, 280	80, 801	85, 351	82, 527
Other bonds, notes, and debentures.....	20, 403	21, 504	21, 864	20, 105
Corporate stocks, including stock of Federal Reserve bank.....	1, 407	1, 423	1, 432	1, 442
Reserve with Federal Reserve bank.....	99, 355	94, 390	92, 831	95, 345
Currency and coin.....	20, 628	15, 058	22, 695	25, 403
Balances with other banks, and cash items in process of collection.....	87, 648	95, 148	80, 941	140, 630
Bank premises owned, furniture and fixtures.....	9, 202	9, 669	9, 990	10, 204
Real estate owned other than bank premises.....	417	190	211	211
Investments and other assets indirectly representing bank premises or other real estate.....	95	91	97	2
Customers' liability on acceptances outstanding.....	123	114	161	159
Income earned or accrued but not collected.....	780	1, 041	819	1, 031
Other assets.....	667	539	509	580
Total assets.....	887, 289	890, 697	891, 218	979, 151
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	523, 478	533, 741	534, 080	616, 531
Time deposits of individuals, partnerships, and corporations.....	172, 255	173, 872	178, 124	177, 032
Postal savings deposits.....	15	15	15	15
Deposits of U. S. Government.....	42, 760	41, 453	34, 336	21, 815
Deposits of States and political subdivisions.....	31, 884	32, 800	36, 666	34, 844
Deposits of banks.....	19, 707	17, 197	20, 828	23, 579
Other deposits (certified and cashiers' checks, etc.).....	29, 350	24, 189	17, 805	36, 002
Total deposits.....	819, 449	825, 267	821, 864	909, 818
Demand deposits.....	645, 074	647, 372	641, 731	730, 697
Time deposits.....	174, 375	175, 895	180, 123	179, 121
Bills payable, rediscounts, and other liabilities for borrowed money.....	1, 800	500	1, 100	100
Acceptances executed by or for account of reporting banks and outstanding.....	123	114	161	150
Income collected but not earned.....	1, 800	1, 758	1, 817	1, 975
Expenses accrued and unpaid.....	2, 415	2, 767	3, 227	3, 477
Other liabilities.....	900	876	440	935
Total liabilities.....	826, 487	829, 282	828, 599	916, 464
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	21, 546	21, 983	21, 983	22, 133
Surplus.....	24, 458	24, 837	24, 842	25, 113
Undivided profits.....	11, 814	11, 393	12, 523	11, 902
Reserves.....	2, 984	3, 202	3, 271	3, 539
Total capital accounts.....	60, 802	61, 415	62, 619	62, 687
Total liabilities and capital accounts.....	887, 289	890, 697	891, 218	979, 151
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	85, 698	92, 145	95, 624	91, 665

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1951—Continued*

DELAWARE

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	13 banks	13 banks	13 banks	11 banks
ASSETS				
Loans and discounts (including overdrafts).....	15,299	15,194	16,381	11,585
U. S. Government securities, direct obligations.....	17,901	19,794	20,553	13,585
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	1,594	1,825	2,251	1,463
Other bonds, notes, and debentures.....	1,370	1,391	1,416	1,221
Corporate stocks, including stock of Federal Reserve bank.....	148	148	148	117
Reserve with Federal Reserve bank.....	4,786	5,202	5,934	3,916
Currency and coin.....	1,027	881	1,221	949
Balances with other banks, and cash items in process of collection.....	3,587	3,378	3,905	2,366
Bank premises owned, furniture and fixtures.....	581	618	659	508
Real estate owned other than bank premises.....	5	3	3	4
Income earned or accrued but not collected.....	3	11	3	4
Other assets.....	28	54	54	40
Total assets	46,329	48,499	52,528	35,758
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	22,867	22,929	24,755	18,387
Time deposits of individuals, partnerships, and corporations.....	12,789	12,957	13,185	11,484
Postal savings deposits.....				
Deposits of U. S. Government.....	928	637	603	361
Deposits of States and political subdivisions.....	2,859	4,867	6,664	219
Deposits of banks.....	521	641	731	
Other deposits (certified and cashiers' checks, etc.).....	422	517	531	472
<i>Total deposits</i>	<i>40,586</i>	<i>42,548</i>	<i>46,469</i>	<i>30,925</i>
<i>Demand deposits</i>	<i>27,551</i>	<i>29,521</i>	<i>33,220</i>	<i>19,551</i>
<i>Time deposits</i>	<i>12,852</i>	<i>13,027</i>	<i>13,249</i>	<i>11,572</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	8	5	8	
Expenses accrued and unpaid.....	1	1		1
Other liabilities.....		35		33
Total liabilities	40,395	42,589	46,477	30,957
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	1,710	1,710	1,710	1,260
Surplus.....	3,206	3,211	3,212	2,659
Undivided profits.....	941	904	1,027	797
Reserves.....	77	85	102	85
Total capital accounts	5,934	5,910	6,051	4,801
Total liabilities and capital accounts	46,329	48,499	52,528	35,758
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	2,225	2,673	2,674	1,111

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

DISTRICT OF COLUMBIA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	9 banks	9 banks	9 banks	9 banks
ASSETS				
Loans and discounts (including overdrafts).....	195,576	198,849	193,875	190,131
U. S. Government securities, direct obligations.....	327,141	325,413	344,995	359,792
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	3,401	3,396	6,547	6,701
Other bonds, notes, and debentures.....	20,116	17,392	18,282	20,786
Corporate stocks, including stock of Federal Reserve bank.....	982	982	1,000	1,000
Reserve with Federal Reserve bank.....	116,335	117,326	117,443	125,166
Currency and coin.....	13,785	11,728	13,849	17,729
Balances with other banks, and cash items in process of collection.....	62,597	53,508	67,677	76,641
Bank premises owned, furniture and fixtures.....	7,541	7,808	8,007	8,145
Real estate owned other than bank premises.....	707	545	544	531
Income earned or accrued but not collected.....	362	366	353	408
Other assets.....	682	360	443	349
Total assets.....	749,225	737,733	773,015	816,379
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	511,121	508,504	529,723	569,635
Time deposits of individuals, partnerships, and corporations.....	99,863	98,866	102,680	99,531
Postal savings deposits.....	1,025	1,025	1,025	1,025
Deposits of U. S. Government.....	27,529	25,775	21,585	17,662
Deposits of States and political subdivisions.....	153	129	115	136
Deposits of banks.....	44,853	46,044	57,593	58,828
Other deposits (certified and cashiers' checks, etc.).....	18,886	12,030	13,609	23,058
<i>Total deposits.....</i>	<i>708,430</i>	<i>692,373</i>	<i>726,330</i>	<i>769,875</i>
<i>Demand deposits.....</i>	<i>600,292</i>	<i>590,082</i>	<i>620,085</i>	<i>662,702</i>
<i>Time deposits.....</i>	<i>108,138</i>	<i>102,291</i>	<i>106,305</i>	<i>107,173</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,000	400		
Acceptances executed by or for account of reporting banks and outstanding.....		12		
Income collected but not earned.....	494	455	457	440
Expenses accrued and unpaid.....	1,944	2,523	2,753	3,018
Other liabilities.....	703	600	818	790
Total liabilities.....	708,571	696,363	730,358	774,123
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	12,450	12,450	12,700	12,700
Surplus.....	20,300	20,300	20,650	20,650
Undivided profits.....	6,708	7,477	7,966	7,676
Reserves.....	1,196	1,143	1,341	1,230
Total capital accounts.....	40,654	41,370	42,657	42,256
Total liabilities and capital accounts.....	749,225	737,733	773,015	816,379
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	54,529	54,604	53,112	48,570

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1951—Continued*

FLORIDA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	63 banks	63 banks	63 banks	63 banks
ASSETS				
Loans and discounts (including overdrafts).....	318,840	315,224	313,175	355,854
U. S. Government securities, direct obligations.....	683,156	662,050	638,297	642,657
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	77,236	82,309	86,370	90,182
Other bonds, notes, and debentures.....	16,188	17,485	17,698	18,696
Corporate stocks, including stock of Federal Reserve bank.....	2,121	2,124	2,218	2,213
Reserve with Federal Reserve bank.....	185,792	169,962	167,456	171,580
Currency and coin.....	26,063	22,338	26,255	31,439
Balances with other banks, and cash items in process of collection.....	220,575	186,844	197,245	247,676
Bank premises owned, furniture and fixtures.....	14,786	16,347	17,050	17,623
Real estate owned other than bank premises.....	317	613	451	426
Investments and other assets indirectly representing bank premises or other real estate.....	135	431	29	115
Customers' liability on acceptances outstanding.....	11		39	4
Income earned or accrued but not collected.....	2,449	2,746	2,099	2,852
Other assets.....	2,699	945	1,449	896
Total assets.....	1,550,375	1,479,425	1,469,838	1,582,220
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	910,539	860,369	862,344	916,304
Time deposits of individuals, partnerships, and corporations.....	206,449	208,799	213,744	217,279
Postal savings deposits.....	66	66	66	66
Deposits of U. S. Government.....	34,273	32,769	25,991	24,000
Deposits of States and political subdivisions.....	151,960	130,239	126,743	150,462
Deposits of banks.....	134,998	132,064	125,071	149,781
Other deposits (certified and cashiers' checks, etc.).....	13,575	15,758	11,098	18,983
<i>Total deposits.....</i>	<i>1,451,860</i>	<i>1,380,064</i>	<i>1,365,057</i>	<i>1,476,875</i>
<i>Demand deposits.....</i>	<i>1,241,628</i>	<i>1,163,892</i>	<i>1,143,098</i>	<i>1,261,187</i>
<i>Time deposits.....</i>	<i>210,232</i>	<i>216,172</i>	<i>221,959</i>	<i>225,688</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	200	200	750	300
Acceptances executed by or for account of reporting banks and outstanding.....	11		39	4
Income collected but not earned.....	2,757	2,770	2,982	3,069
Expenses accrued and unpaid.....	4,523	4,353	5,677	5,049
Other liabilities.....	288	565	278	834
Total liabilities.....	1,459,639	1,387,952	1,374,783	1,486,131
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	29,875	29,875	30,425	31,375
Surplus.....	40,670	41,118	41,726	44,477
Undivided profits.....	13,204	13,448	15,811	13,195
Reserves.....	6,987	7,032	7,093	7,042
Total capital accounts.....	90,736	91,473	95,055	96,089
Total liabilities and capital accounts.....	1,550,375	1,479,425	1,469,838	1,582,220
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	330,916	318,071	334,814	354,072

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

GEORGIA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	51 banks	51 banks	51 banks	51 banks
ASSETS				
Loans and discounts (including overdrafts).....	430,861	421,206	399,077	396,991
U. S. Government securities, direct obligations.....	250,597	259,238	323,414	360,036
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	48,680	50,866	52,925	49,995
Other bonds, notes, and debentures.....	16,173	15,278	15,262	15,200
Corporate stocks, including stock of Federal Reserve bank.....	1,551	1,473	1,542	1,542
Reserve with Federal Reserve bank.....	140,212	135,231	147,679	152,367
Currency and coin.....	16,231	12,174	19,519	19,214
Balances with other banks, and cash items in process of collection.....	123,759	151,046	152,559	196,239
Bank premises owned, furniture and fixtures.....	10,407	10,993	11,549	12,290
Real estate owned other than bank premises.....	458	374	364	208
Customers' liability on acceptances outstanding.....	11	40		
Income earned or accrued but not collected.....	1,400	1,668	1,525	1,854
Other assets.....	1,090	1,072	1,025	747
Total assets.....	1,041,430	1,060,659	1,126,440	1,206,683
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	573,134	577,183	617,933	635,750
Time deposits of individuals, partnerships, and corporations.....	145,982	147,970	147,808	147,352
Postal savings deposits.....	230	430	430	888
Deposits of U. S. Government.....	46,710	41,174	31,266	29,871
Deposits of States and political subdivisions.....	66,981	89,301	79,322	107,267
Deposits of banks.....	133,297	128,334	169,180	193,120
Other deposits (certified and cashiers' checks, etc.).....	3,855	4,028	4,384	16,709
Total deposits.....	970,189	988,480	1,050,323	1,130,957
Demand deposits.....	821,831	837,324	896,809	976,622
Time deposits.....	148,358	151,096	153,514	154,335
Bills payable, rediscounts, and other liabilities for borrowed money.....	350	550	300	
Mortgages or other liens on bank premises and other real estate.....				
Acceptances executed by or for account of reporting banks and outstanding.....	11	40		
Income collected but not earned.....	4,383	4,273	4,582	4,531
Expenses accrued and unpaid.....	3,256	3,258	4,064	4,011
Other liabilities.....	92	926	168	878
Total liabilities.....	978,281	997,467	1,059,437	1,140,377
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	19,948	19,973	21,173	21,173
Surplus.....	27,431	27,462	28,562	28,638
Undivided profits.....	8,265	7,993	9,480	7,862
Reserves.....	7,505	7,764	7,788	8,633
Total capital accounts.....	63,149	63,192	67,003	66,306
Total liabilities and capital accounts.....	1,041,430	1,060,659	1,126,440	1,206,683
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	139,352	149,129	151,705	150,574

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

THE TERRITORY OF HAWAII

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	1 bank	1 bank	1 bank	1 bank
ASSETS				
Loans and discounts (including overdrafts).....	84,909	88,299	88,975	89,951
U. S. Government securities, direct obligations.....	62,682	54,793	56,790	54,691
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	8,119	8,266	8,245	8,092
Other bonds, notes, and debentures.....	2,672	2,671	2,491	2,491
Corporate stocks.....	1	1	1	1
Reserve with approved national banking associations.....	15,961	14,178	11,958	11,938
Currency and coin.....	11,145	12,978	14,722	15,269
Balances with other banks, and cash items in process of collection.....	5,455	6,543	4,367	8,391
Bank premises owned, furniture and fixtures.....	2,413	2,431	2,553	2,528
Real estate owned other than bank premises.....	43	31	31	19
Customers' liability on acceptances outstanding.....	13	10	11	26
Income earned or accrued but not collected.....	541	441	470	449
Other assets.....	409	676	385	288
Total assets.....	194,363	191,318	190,999	194,134
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	49,566	51,316	55,355	59,569
Time deposits of individuals, partnerships, and corporations.....	86,954	84,646	83,362	82,698
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	25,671	23,615	21,276	20,917
Deposits of States and political subdivisions.....	14,522	14,796	13,268	12,896
Deposits of banks.....	1,465	1,061	1,577	2,138
Other deposits (certified and cashiers' checks, etc.).....	2,254	2,458	1,600	1,689
Total deposits.....	180,442	177,902	176,448	179,917
Demand deposits.....	91,695	90,828	90,241	94,761
Time deposits.....	88,747	87,074	86,207	85,156
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	13	10	11	26
Income collected but not earned.....	80	89	91	95
Expenses accrued and unpaid.....	618	792	728	781
Other liabilities.....	286	30	120	251
Total liabilities.....	181,439	178,823	177,398	181,070
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,000	4,000	4,000	4,000
Surplus.....	5,000	5,000	5,000	6,000
Undivided profits.....	1,748	1,319	2,025	888
Reserves.....	2,176	2,176	2,576	2,176
Total capital accounts.....	12,924	12,495	13,601	13,064
Total liabilities and capital accounts.....	194,363	191,318	190,999	194,134
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	69,234	62,630	62,501	56,958

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

IDAHO

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	13 banks	13 banks	13 banks	13 banks
ASSETS				
Loans and discounts (including overdrafts).....	127,661	130,390	130,461	126,896
U. S. Government securities, direct obligations.....	129,458	124,827	143,726	159,075
Obligations guaranteed by U. S. Government.....	8	8	489	499
Obligations of States and political subdivisions.....	7,216	7,036	7,249	7,798
Other bonds, notes, and debentures.....	557	556	1,045	1,143
Corporate stocks, including stock of Federal Reserve bank.....	413	413	420	421
Reserve with Federal Reserve bank.....	34,268	34,248	40,928	38,575
Currency and coin.....	4,855	4,556	5,225	5,535
Balances with other banks, and cash items in process of collection.....	24,879	23,109	27,490	29,806
Bank premises owned, furniture and fixtures.....	3,070	3,149	3,226	3,104
Real estate owned other than bank premises.....	36	24	24	24
Income earned or accrued but not collected.....	10	6	12	45
Other assets.....	303	134	339	144
Total assets.....	332,734	328,456	360,634	373,065
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	184,286	177,174	210,038	210,203
Time deposits of individuals, partnerships, and corporations.....	76,038	77,405	82,152	85,373
Postal savings deposits.....	1,011	1,011	1,011	11
Deposits of U. S. Government.....	8,566	7,496	6,467	4,536
Deposits of States and political subdivisions.....	37,628	40,847	31,799	44,941
Deposits of banks.....	3,627	2,696	4,111	4,420
Other deposits (certified and cashiers' checks, etc.).....	2,363	1,992	2,476	2,853
Total deposits.....	313,569	308,621	358,054	352,317
Demand deposits.....	255,777	229,512	254,198	266,244
Time deposits.....	77,792	79,109	83,856	86,073
Bills payable, rediscounts, and other liabilities for borrowed money.....			2,500	
Income collected but not earned.....	503	481	537	527
Expenses accrued and unpaid.....	898	1,232	1,025	1,337
Other liabilities.....	73	80	36	161
Total liabilities.....	315,043	310,414	342,152	354,342
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	5			
Common stock.....	6,800	6,800	6,800	6,800
Total capital stock.....	6,805	6,800	6,800	6,800
Surplus.....	6,965	7,182	7,182	7,795
Undivided profits.....	3,315	3,450	3,913	3,575
Reserves and retirement account for preferred stock.....	606	610	587	553
Total capital accounts.....	17,691	18,042	18,482	18,723
Total liabilities and capital accounts.....	332,734	328,456	360,634	373,065
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	79,892	81,388	79,143	80,253

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1951—Continued*

ILLINOIS

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	384 banks	384 banks	384 banks	386 banks
ASSETS				
Loans and discounts (including overdrafts).....	2, 675, 085	2, 734, 997	2, 896, 004	2, 995, 538
U. S. Government securities, direct obligations.....	3, 923, 194	4, 075, 071	4, 006, 156	4, 173, 746
Obligations guaranteed by U. S. Government.....	14	13	107	7
Obligations of States and political subdivisions.....	436, 016	430, 651	435, 462	447, 106
Other bonds, notes, and debentures.....	247, 637	248, 948	237, 926	242, 058
Corporate stocks, including stock of Federal Reserve bank.....	15, 060	15, 246	15, 279	15, 607
Reserve with Federal Reserve bank.....	1, 497, 612	1, 477, 572	1, 576, 446	1, 607, 314
Currency and coin.....	82, 328	73, 841	92, 878	97, 605
Balances with other banks, and cash items in process of collection.....	741, 598	856, 903	879, 048	1, 053, 222
Bank premises owned, furniture and fixtures.....	33, 655	33, 884	33, 994	34, 169
Real estate owned other than bank premises.....	202	222	339	339
Investments and other assets indirectly representing bank premises or other real estate.....	794	807	989	1, 053
Customers' liability on acceptances outstanding.....	4, 886	4, 432	4, 384	5, 758
Income earned or accrued but not collected.....	18, 634	18, 800	17, 410	19, 697
Other assets.....	7, 461	22, 541	6, 358	6, 838
Total assets.....	9, 684, 176	9, 993, 928	10, 202, 780	10, 700, 057
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	4, 940, 396	5, 159, 614	5, 325, 100	5, 811, 461
Time deposits of individuals, partnerships, and corporations.....	1, 964, 764	2, 016, 893	2, 026, 070	2, 075, 241
Postal savings deposits.....	81	82	110	630
Deposits of U. S. Government.....	541, 888	493, 541	319, 665	258, 099
Deposits of States and political subdivisions.....	478, 324	580, 713	547, 175	496, 638
Deposits of banks.....	996, 692	982, 694	1, 203, 264	1, 253, 782
Other deposits (certified and cashiers' checks, etc.).....	74, 432	75, 916	70, 143	87, 596
<i>Total deposits.....</i>	<i>8, 996, 577</i>	<i>9, 309, 453</i>	<i>9, 491, 527</i>	<i>9, 983, 447</i>
<i>Demand deposits.....</i>	<i>6, 919, 679</i>	<i>7, 177, 247</i>	<i>7, 339, 619</i>	<i>7, 774, 567</i>
<i>Time deposits.....</i>	<i>2, 076, 898</i>	<i>2, 132, 206</i>	<i>2, 151, 908</i>	<i>2, 208, 880</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	5, 400	150	6, 100	-----
Mortgages or other liens on bank premises and other real estate.....	-----	-----	-----	65
Acceptances executed by or for account of reporting banks and outstanding.....	6, 323	4, 728	5, 606	6, 901
Income collected but not earned.....	13, 358	13, 481	14, 279	13, 933
Expenses accrued and unpaid.....	29, 487	24, 217	35, 359	33, 487
Other liabilities.....	9, 399	8, 397	5, 444	9, 948
Total liabilities.....	9, 060, 544	9, 360, 426	9, 558, 315	10, 047, 781
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1, 534	1, 519	1, 519	1, 519
Class B preferred stock.....	15	15	15	15
Common stock.....	212, 968	213, 418	213, 458	230, 023
<i>Total capital stock.....</i>	<i>214, 517</i>	<i>214, 952</i>	<i>214, 992</i>	<i>231, 557</i>
Surplus.....	280, 975	287, 126	288, 550	283, 006
Undivided profits.....	75, 610	79, 590	89, 056	86, 649
Reserves and retirement account for preferred stock.....	52, 530	51, 834	51, 867	51, 064
Total capital accounts.....	623, 632	633, 502	644, 465	652, 276
Total liabilities and capital accounts.....	9, 684, 176	9, 993, 928	10, 202, 780	10, 700, 057
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1, 189, 847	1, 190, 756	1, 011, 958	972, 793

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

INDIANA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	125 banks	125 banks	125 banks	125 banks
ASSETS				
Loans and discounts (including overdrafts).....	465,345	476,343	486,817	491,840
U. S. Government securities, direct obligations.....	857,275	857,468	870,109	896,275
Obligations guaranteed by U. S. Government.....	22	22	22	22
Obligations of States and political subdivisions.....	79,356	80,241	83,256	83,639
Other bonds, notes, and debentures.....	40,827	40,011	40,496	38,766
Corporate stocks, including stock of Federal Reserve bank.....	2,533	2,550	2,618	2,643
Reserve with Federal Reserve bank.....	224,073	226,578	238,118	232,581
Currency and coin.....	34,553	29,512	38,923	45,040
Balances with other banks, and cash items in process of collection.....	178,489	219,228	209,568	278,036
Bank premises owned, furniture and fixtures.....	12,297	12,939	13,329	13,389
Real estate owned other than bank premises.....	45	47	50	93
Investments and other assets indirectly representing bank premises or other real estate.....	6	6	6	25
Customers' liability on acceptances outstanding.....			14	79
Income earned or accrued but not collected.....	2,667	2,715	2,607	2,937
Other assets.....	1,505	1,401	1,384	1,625
Total assets.....	1,898,993	1,949,061	1,987,317	2,086,990
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	949,029	982,079	1,026,343	1,119,246
Time deposits of individuals, partnerships, and corporations.....	437,414	447,670	457,020	463,233
Postal savings deposits.....	344	346	346	354
Deposits of U. S. Government.....	77,490	63,554	48,012	38,256
Deposits of States and political subdivisions.....	200,682	212,127	180,586	177,328
Deposits of banks.....	86,282	91,720	124,546	127,100
Other deposits (certified and cashiers' checks, etc.).....	27,877	29,658	22,754	33,752
Total deposits.....	1,778,518	1,827,154	1,858,607	1,969,269
Demand deposits.....	1,337,944	1,375,813	1,398,991	1,491,313
Time deposits.....	440,574	451,341	460,616	467,956
Bills payable, rediscounts, and other liabilities for borrowed money.....	400	200	200	
Acceptances executed by or for account of reporting banks and outstanding.....			14	79
Income collected but not earned.....	3,075	3,071	3,463	3,550
Expenses accrued and unpaid.....	3,226	3,628	3,978	4,475
Other liabilities.....	683	1,074	598	1,178
Total liabilities.....	1,785,902	1,835,127	1,867,860	1,968,551
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	55	55	55	55
Common stock.....	32,710	32,910	33,700	33,700
Total capital stock.....	32,765	32,965	33,755	33,755
Surplus.....	51,256	52,097	53,237	54,376
Undivided profits.....	24,015	23,629	27,345	24,824
Reserves and retirement account for preferred stock.....	5,055	5,243	5,120	5,484
Total capital accounts.....	113,091	113,934	119,457	118,439
Total liabilities and capital accounts.....	1,898,993	1,949,061	1,987,317	2,086,990
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	122,868	126,380	125,764	114,982

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

IOWA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	97 banks	97 banks	97 banks	97 banks
ASSETS				
Loans and discounts (including overdrafts).....	231,697	233,123	239,165	251,767
U. S. Government securities, direct obligations.....	306,344	302,413	295,699	280,730
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	70,352	70,868	72,528	71,485
Other bonds, notes, and debentures.....	19,338	19,193	19,095	17,788
Corporate stocks, including stock of Federal Reserve bank.....	1,055	1,068	1,086	1,097
Reserve with Federal Reserve bank.....	102,993	106,336	108,343	103,959
Currency and coin.....	11,747	10,474	12,836	12,378
Balances with other banks, and cash items in process of collection.....	110,117	99,047	109,699	113,029
Bank premises owned, furniture and fixtures.....	3,697	3,924	4,134	4,219
Real estate owned other than bank premises.....	22	29	29	23
Investments and other assets indirectly representing bank premises or other real estate.....	1,236	1,230	1,220	1,194
Income earned or accrued but not collected.....	1,047	1,056	1,157	1,174
Other assets.....	431	594	530	618
Total assets.....	860,076	849,355	865,521	859,461
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	412,748	412,702	433,389	437,575
Time deposits of individuals, partnerships, and corporations.....	144,558	146,302	147,759	149,091
Postal savings deposits.....	51	51	51	52
Deposits of U. S. Government.....	27,098	22,194	22,740	16,696
Deposits of States and political subdivisions.....	99,955	103,677	95,806	77,519
Deposits of banks.....	118,442	106,444	104,214	112,003
Other deposits (certified and cashiers' checks, etc.).....	5,654	5,747	6,894	11,913
Total deposits.....	808,506	797,117	810,845	804,849
Demand deposits.....	661,291	648,139	660,358	658,968
Time deposits.....	147,215	148,978	150,511	151,857
Bills payable, rediscounts, and other liabilities for borrowed money.....				100
Income collected but not earned.....	724	688	796	832
Expenses accrued and unpaid.....	1,104	1,040	1,420	1,326
Other liabilities.....	9	46	7	207
Total liabilities.....	810,343	798,891	813,066	807,314
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	14,028	14,353	14,398	14,448
Surplus.....	21,130	21,596	21,806	22,415
Undivided profits.....	11,699	11,500	13,111	12,365
Reserves.....	2,876	3,015	3,140	2,919
Total capital accounts.....	49,733	50,464	52,455	52,147
Total liabilities and capital accounts.....	860,076	849,355	865,521	859,461
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	61,537	61,809	71,842	54,898

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1951—Continued*

KANSAS

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	174 banks	174 banks	174 banks	174 banks
ASSETS				
Loans and discounts (including overdrafts).....	277,558	268,900	271,840	281,040
U. S. Government securities, direct obligations.....	332,956	335,991	367,526	390,177
Obligations guaranteed by U. S. Government.....	96	103	103	95
Obligations of States and political subdivisions.....	65,112	64,457	61,732	64,393
Other bonds, notes, and debentures.....	25,263	25,898	21,999	21,558
Corporate stocks, including stock of Federal Reserve bank.....	1,449	1,279	1,292	1,303
Reserve with Federal Reserve bank.....	124,766	131,752	133,028	152,189
Currency and coin.....	11,370	10,266	12,189	12,540
Balances with other banks, and cash items in process of collection.....	124,567	113,218	150,076	177,114
Bank premises owned, furniture and fixtures.....	4,588	4,761	4,862	4,695
Real estate owned other than bank premises.....	64	63	74	117
Investments and other assets indirectly representing bank premises or other real estate.....	93	93	93	130
Income earned or accrued but not collected.....	948	866	839	1,011
Other assets.....	860	732	886	606
Total assets.....	969,690	958,469	1,026,539	1,106,968
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	565,544	558,138	633,841	652,513
Time deposits of individuals, partnerships, and corporations.....	80,472	82,249	86,711	88,924
Postal savings deposits.....	41	41	41	41
Deposits of U. S. Government.....	32,373	27,208	24,320	20,387
Deposits of States and political subdivisions.....	148,159	150,701	123,990	167,731
Deposits of banks.....	71,467	70,767	85,962	104,866
Other deposits (certified and cashiers' checks, etc.).....	10,344	7,145	6,820	8,171
<i>Total deposits.....</i>	<i>908,400</i>	<i>896,249</i>	<i>961,685</i>	<i>1,042,633</i>
<i>Demand deposits.....</i>	<i>823,674</i>	<i>809,745</i>	<i>870,171</i>	<i>948,986</i>
<i>Time deposits.....</i>	<i>84,726</i>	<i>86,504</i>	<i>91,514</i>	<i>93,647</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	50	215	-----	50
Income collected but not earned.....	977	985	1,077	988
Expenses accrued and unpaid.....	1,839	1,836	2,367	2,206
Other liabilities.....	163	293	88	211
Total liabilities.....	911,429	899,578	965,217	1,046,088
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	20,045	20,120	20,120	20,120
Surplus.....	22,483	22,735	23,046	23,912
Undivided profits.....	14,312	14,472	16,650	15,229
Reserves.....	1,421	1,564	1,506	1,619
Total capital accounts.....	58,261	58,891	61,322	60,880
Total liabilities and capital accounts.....	969,690	958,469	1,026,539	1,106,968
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	173,392	172,038	185,225	196,595

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1951—Continued*

KENTUCKY

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	92 banks	92 banks	92 banks	93 banks
ASSETS				
Loans and discounts (including overdrafts).....	196,501	197,508	199,236	202,142
U. S. Government securities, direct obligations.....	262,107	262,741	266,928	295,633
Obligations guaranteed by U. S. Government.....	4	4	4	4
Obligations of States and political subdivisions.....	22,886	22,947	23,674	23,197
Other bonds, notes, and debentures.....	15,268	13,617	13,021	12,399
Corporate stocks, including stock of Federal Reserve bank.....	1,115	1,120	1,154	1,170
Reserve with Federal Reserve bank.....	81,219	78,855	82,880	89,483
Currency and coin.....	12,889	11,154	16,057	16,956
Balances with other banks, and cash items in process of collection.....	67,642	66,130	68,076	126,679
Bank premises owned, furniture and fixtures.....	4,938	4,973	4,917	4,890
Real estate owned other than bank premises.....	6	5	189	210
Investments and other assets indirectly representing bank premises or other real estate.....	41	41	41	40
Customers' liability on acceptances outstanding.....	-----	141	506	159
Income earned or accrued but not collected.....	716	722	759	850
Other assets.....	374	314	429	344
Total assets.....	665,706	660,272	677,871	774,156
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	415,597	405,553	426,294	493,011
Time deposits of individuals, partnerships, and corporations.....	105,561	105,944	106,908	106,467
Postal savings deposits.....	16	16	16	16
Deposits of U. S. Government.....	22,391	19,819	12,309	14,344
Deposits of States and political subdivisions.....	34,902	39,889	40,590	45,759
Deposits of banks.....	33,528	33,978	32,900	55,870
Other deposits (certified and cashiers' checks, etc.).....	3,550	4,215	5,701	5,918
Total deposits.....	615,545	609,414	624,718	721,335
Demand deposits.....	509,063	498,550	511,874	609,004
Time deposits.....	106,482	110,864	112,844	112,331
Bills payable, rediscounts, and other liabilities for borrowed money.....	250	410	310	55
Acceptances executed by or for account of reporting banks and outstanding.....	-----	141	506	159
Income collected but not earned.....	1,006	993	1,018	1,014
Expenses accrued and unpaid.....	1,136	1,297	1,705	1,530
Other liabilities.....	314	496	490	724
Total liabilities.....	618,251	612,751	628,747	724,867
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	14,375	14,475	14,580	15,080
Surplus.....	22,893	22,998	23,107	23,871
Undivided profits.....	9,213	8,508	9,925	8,767
Reserves.....	1,474	1,540	1,512	1,571
Total capital accounts.....	47,455	47,521	49,124	49,289
Total liabilities and capital accounts.....	665,706	660,272	677,871	774,156
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	61,473	65,031	64,365	67,075

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

LOUISIANA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	36 banks	36 banks	36 banks	36 banks
ASSETS				
Loans and discounts (including overdrafts).....	329,353	321,277	321,687	333,877
U. S. Government securities, direct obligations.....	504,677	503,082	535,647	561,378
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	74,541	75,546	74,895	73,971
Other bonds, notes, and debentures.....	9,452	10,242	9,370	9,385
Corporate stocks, including stock of Federal Reserve bank.....	2,158	2,178	2,179	2,194
Reserve with Federal Reserve bank.....	180,522	168,822	178,491	217,950
Currency and coin.....	17,001	13,814	20,036	20,139
Balances with other banks, and cash items in process of collection.....	142,556	164,910	167,409	229,058
Bank premises owned, furniture and fixtures.....	10,588	10,443	10,565	11,045
Real estate owned other than bank premises.....	299	274	274	148
Investments and other assets indirectly representing bank premises or other real estate.....	570	563	565	576
Customers' liability on acceptances outstanding.....	5,848	3,019	4,654	5,696
Income earned or accrued but not collected.....	2,565	2,987	2,226	3,234
Other assets.....	2,104	1,721	1,837	1,245
Total assets.....	1,282,234	1,278,878	1,329,835	1,469,896
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	657,530	655,102	687,927	760,955
Time deposits of individuals, partnerships, and corporations.....	180,334	181,579	181,661	185,193
Postal savings deposits.....	44	44	44	44
Deposits of U. S. Government.....	33,087	28,682	22,967	23,029
Deposits of States and political subdivisions.....	168,153	179,436	170,378	179,234
Deposits of banks.....	152,273	143,469	174,907	218,275
Other deposits (certified and cashiers' checks, etc.).....	10,287	11,318	8,105	16,103
<i>Total deposits.....</i>	<i>1,201,708</i>	<i>1,199,630</i>	<i>1,245,989</i>	<i>1,382,823</i>
<i>Demand deposits.....</i>	<i>1,019,461</i>	<i>1,016,109</i>	<i>1,062,299</i>	<i>1,192,658</i>
<i>Time deposits.....</i>	<i>182,247</i>	<i>183,521</i>	<i>183,690</i>	<i>190,175</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	6,866	3,518	6,484	8,920
Income collected but not earned.....	1,234	1,178	1,215	1,187
Expenses accrued and unpaid.....	3,066	4,151	3,916	4,973
Other liabilities.....	294	579	213	874
Total liabilities.....	1,213,168	1,209,056	1,257,817	1,398,787
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	19,338	19,588	19,588	19,588
Surplus.....	34,582	35,037	35,185	36,346
Undivided profits.....	14,361	14,190	16,426	14,550
Reserves.....	785	1,007	819	625
Total capital accounts.....	69,066	69,822	72,018	71,109
Total liabilities and capital accounts.....	1,282,234	1,278,878	1,329,835	1,469,896
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	270,875	262,664	282,224	287,158

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1951—Continued*

MAINE

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	32 banks	32 banks	32 banks	32 banks
ASSETS				
Loans and discounts (including overdrafts).....	78,494	81,027	82,713	84,900
U. S. Government securities, direct obligations.....	84,977	86,522	89,115	88,421
Obligations guaranteed by U. S. Government.....	11	30	30	30
Obligations of States and political subdivisions.....	10,571	13,124	12,122	11,531
Other bonds, notes, and debentures.....	11,758	11,746	11,394	11,360
Corporate stocks, including stock of Federal Reserve bank.....	634	612	617	621
Reserve with Federal Reserve bank.....	23,036	23,300	24,567	24,038
Currency and coin.....	5,185	5,287	6,740	6,957
Balances with other banks, and cash items in process of collection.....	20,381	18,175	20,701	25,593
Bank premises owned, furniture and fixtures.....	1,201	1,279	1,330	1,322
Real estate owned other than bank premises.....	70	72	82	66
Investments and other assets indirectly representing bank premises or other real estate.....	265	256	274	265
Income earned or accrued but not collected.....	169	219	170	235
Other assets.....	219	182	223	270
Total assets.....	236,971	241,831	250,078	255,609
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	111,415	115,590	121,426	126,938
Time deposits of individuals, partnerships, and corporations.....	78,325	78,277	79,870	79,814
Postal savings deposits.....	6	6	6	6
Deposits of U. S. Government.....	7,515	6,375	4,638	3,966
Deposits of States and political subdivisions.....	6,921	6,927	9,602	10,279
Deposits of banks.....	5,981	5,719	6,830	5,829
Other deposits (certified and cashiers' checks, etc.).....	977	3,004	1,718	2,861
Total deposits.....	211,140	215,898	224,090	229,693
Demand deposits.....	132,690	137,475	144,075	149,774
Time deposits.....	78,450	78,423	80,017	79,919
Bills payable, rediscounts, and other liabilities for borrowed money.....	450	500		
Income collected but not earned.....	452	473	519	516
Expenses accrued and unpaid.....	365	391	427	441
Other liabilities.....	196	384	230	373
Total liabilities.....	212,603	217,646	225,266	231,023
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	9,090	9,090	9,240	9,240
Surplus.....	9,328	9,456	9,464	9,612
Undivided profits.....	4,968	4,726	5,203	4,713
Reserves.....	982	913	905	1,021
Total capital accounts.....	24,368	24,185	24,812	24,586
Total liabilities and capital accounts.....	236,971	241,831	250,078	255,609
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	17,717	17,228	18,396	17,436

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

MARYLAND

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	61 banks	59 banks	59 banks	59 banks
ASSETS				
Loans and discounts (including overdrafts).....	190,473	183,592	191,669	198,601
U. S. Government securities, direct obligations.....	349,525	337,663	355,051	339,414
Obligations guaranteed by U. S. Government.....	13	8	3	3
Obligations of States and political subdivisions.....	18,937	19,490	22,781	27,863
Other bonds, notes, and debentures.....	18,163	14,791	14,557	24,479
Corporate stocks, including stock of Federal Reserve bank.....	1,266	1,222	1,233	1,234
Reserve with Federal Reserve bank.....	93,939	97,804	106,548	101,357
Currency and coin.....	13,403	10,419	15,289	15,651
Balances with other banks, and cash items in process of collection.....	82,595	80,116	81,708	108,620
Bank premises owned, furniture and fixtures.....	5,332	5,066	5,264	5,320
Real estate owned other than bank premises.....	61	56	56	34
Investments and other assets indirectly representing bank premises or other real estate.....	529	546	538	535
Customers' liability on acceptances outstanding.....	323	270	377	98
Income earned or accrued but not collected.....	1,303	874	1,199	951
Other assets.....	1,197	563	670	1,368
Total assets.....	777,109	752,480	796,943	825,528
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	400,007	393,613	416,404	452,053
Time deposits of individuals, partnerships, and corporations.....	160,395	152,925	154,807	154,795
Postal savings deposits.....	5			
Deposits of U. S. Government.....	34,356	31,543	26,199	21,088
Deposits of States and political subdivisions.....	62,396	58,691	61,806	54,841
Deposits of banks.....	58,530	56,958	76,841	81,974
Other deposits (certified and cashiers' checks, etc.).....	3,009	2,572	2,959	2,993
<i>Total deposits.....</i>	<i>718,698</i>	<i>696,302</i>	<i>739,016</i>	<i>767,744</i>
<i>Demand deposits.....</i>	<i>553,864</i>	<i>537,421</i>	<i>578,085</i>	<i>607,134</i>
<i>Time deposits.....</i>	<i>164,834</i>	<i>158,881</i>	<i>160,931</i>	<i>160,610</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	600		500	200
Acceptances executed by or for account of reporting banks and outstanding.....	323	270	377	98
Income collected but not earned.....	641	701	713	739
Expenses accrued and unpaid.....	725	728	830	893
Other liabilities.....	30	461	32	715
Total liabilities.....	721,017	698,462	741,468	770,389
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	15,020	14,220	14,220	14,220
Surplus.....	27,348	26,634	26,939	27,334
Undivided profits.....	10,116	9,339	10,075	9,432
Reserves.....	3,608	3,825	4,241	4,153
Total capital accounts.....	56,092	54,018	55,475	55,139
Total liabilities and capital accounts.....	777,109	752,480	796,943	825,528
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	121,711	122,643	121,991	114,781

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1951—Continued*

MASSACHUSETTS

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	116 banks	116 banks	116 banks	115 banks
ASSETS				
Loans and discounts (including overdrafts).....	1,225,605	1,205,093	1,200,061	1,201,243
U. S. Government securities, direct obligations.....	1,110,941	1,061,214	1,101,488	1,183,473
Obligations guaranteed by U. S. Government.....	44	44	44	59
Obligations of States and political subdivisions.....	143,411	144,354	151,788	120,942
Other bonds, notes, and debentures.....	67,846	65,290	62,677	61,408
Corporate stocks, including stock of Federal Reserve bank.....	6,158	6,163	6,169	6,623
Reserve with Federal Reserve bank.....	456,021	463,491	451,024	481,794
Currency and coin.....	47,513	34,041	51,352	57,808
Balances with other banks, and cash items in process of collection.....	258,185	249,838	265,358	379,333
Bank premises owned, furniture and fixtures.....	26,278	26,568	26,927	26,882
Real estate owned other than bank premises.....	65	16	13	16
Investments and other assets indirectly representing bank premises or other real estate.....	339	395	429	425
Customers' liability on acceptances outstanding.....	36,454	34,924	25,616	29,988
Income earned or accrued but not collected.....	6,476	6,121	6,011	6,408
Other assets.....	8,108	8,563	3,837	7,142
Total assets.....	3,393,444	3,306,115	3,352,794	3,563,544
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,939,265	1,898,989	1,953,778	2,069,462
Time deposits of individuals, partnerships, and corporations.....	446,409	442,750	445,088	434,126
Postal savings deposits.....	69	70	70	1,570
Deposits of U. S. Government.....	155,254	133,013	99,727	84,467
Deposits of States and political subdivisions.....	153,503	166,467	157,967	208,340
Deposits of banks.....	299,431	280,026	327,640	344,867
Other deposits (certified and cashiers' checks, etc.).....	45,429	45,212	42,377	67,499
<i>Total deposits.....</i>	<i>3,039,360</i>	<i>2,966,527</i>	<i>3,026,617</i>	<i>3,210,351</i>
<i>Demand deposits.....</i>	<i>2,686,587</i>	<i>2,616,617</i>	<i>2,671,039</i>	<i>2,768,107</i>
<i>Time deposits.....</i>	<i>452,773</i>	<i>450,890</i>	<i>455,608</i>	<i>442,244</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	10,135	1,000	1,000	400
Acceptances executed by or for account of reporting banks and outstanding.....	46,198	40,557	27,177	31,808
Income collected but not earned.....	6,927	6,532	6,414	6,303
Expenses accrued and unpaid.....	12,204	11,058	13,105	12,682
Other liabilities.....	9,436	11,092	4,612	14,115
Total liabilities.....	3,124,260	3,036,766	3,078,955	3,275,639
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	104	104	53	53
Common stock.....	73,922	73,962	74,188	78,851
<i>Total capital stock.....</i>	<i>74,026</i>	<i>74,066</i>	<i>74,241</i>	<i>78,904</i>
Surplus.....	129,809	130,053	130,082	140,578
Undivided profits.....	45,675	46,626	49,603	49,365
Reserves and retirement account for preferred stock.....	18,674	18,554	19,913	19,058
Total capital accounts.....	269,184	269,349	273,839	287,905
Total liabilities and capital accounts.....	3,393,444	3,306,115	3,352,794	3,563,544
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	241,262	243,208	238,822	210,018

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

MICHIGAN

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	78 banks	78 banks	78 banks	78 banks
ASSETS				
Loans and discounts (including overdrafts).....	813, 202	845, 108	879, 436	896, 092
U. S. Government securities, direct obligations.....	1, 417, 938	1, 460, 269	1, 445, 058	1, 452, 651
Obligations guaranteed by U. S. Government.....	19	34	34	27
Obligations of States and political subdivisions.....	132, 346	140, 169	143, 388	149, 567
Other bonds, notes, and debentures.....	96, 380	91, 037	78, 124	57, 539
Corporate stocks, including stock of Federal Reserve bank.....	4, 111	4, 148	4, 162	4, 197
Reserve with Federal Reserve bank.....	414, 963	420, 006	420, 408	372, 776
Currency and coin.....	46, 665	36, 356	54, 958	55, 677
Balances with other banks, and cash items in process of collection.....	236, 634	302, 625	252, 965	317, 452
Bank premises owned, furniture and fixtures.....	14, 576	14, 997	15, 326	15, 774
Real estate owned other than bank premises.....	72	76	70	58
Investments and other assets indirectly representing bank premises or other real estate.....	1, 163	1, 264	1, 290	1, 317
Customers' liability on acceptances outstanding.....	167	57	13	247
Income earned or accrued but not collected.....	6, 368	5, 361	6, 092	6, 705
Other assets.....	3, 813	4, 699	3, 381	3, 477
Total assets.....	3, 188, 317	3, 326, 206	3, 304, 705	3, 333, 556
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1, 527, 938	1, 686, 423	1, 659, 840	1, 754, 043
Time deposits of individuals, partnerships, and corporations.....	859, 895	873, 441	889, 163	901, 590
Postal savings deposits.....	40	40	40	40
Deposits of U. S. Government.....	303, 848	270, 363	161, 784	132, 623
Deposits of States and political subdivisions.....	138, 246	127, 206	142, 935	140, 616
Deposits of banks.....	148, 884	154, 605	179, 006	185, 683
Other deposits (certified and cashiers' checks, etc.).....	23, 490	26, 575	20, 411	25, 154
<i>Total deposits.....</i>	<i>3, 002, 341</i>	<i>3, 138, 653</i>	<i>3, 053, 179</i>	<i>3, 159, 719</i>
<i>Demand deposits.....</i>	<i>2, 133, 727</i>	<i>2, 266, 737</i>	<i>2, 153, 977</i>	<i>2, 227, 504</i>
<i>Time deposits.....</i>	<i>868, 614</i>	<i>871, 916</i>	<i>899, 202</i>	<i>912, 215</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			54, 600	
Acceptances executed by or for account of reporting banks and outstanding.....	67	57	13	247
Income collected but not earned.....	11, 819	12, 385	13, 964	14, 078
Expenses accrued and unpaid.....	13, 270	12, 615	16, 538	13, 951
Other liabilities.....	3, 088	3, 479	2, 704	2, 353
Total liabilities.....	3, 030, 585	3, 167, 189	3, 140, 998	3, 170, 378
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	1, 000	1, 000	1, 000	1, 000
Common stock.....	43, 195	44, 195	44, 445	44, 945
<i>Total capital stock.....</i>	<i>44, 195</i>	<i>45, 195</i>	<i>45, 445</i>	<i>45, 945</i>
Surplus.....	81, 931	82, 156	82, 796	83, 779
Undivided profits.....	25, 548	25, 576	29, 531	26, 984
Reserves and retirement account for preferred stock.....	6, 058	5, 790	5, 935	6, 470
Total capital accounts.....	157, 732	159, 017	163, 707	163, 178
Total liabilities and capital accounts.....	3, 188, 317	3, 326, 206	3, 304, 705	3, 333, 556
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	379, 995	356, 046	356, 482	254, 903

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

MINNESOTA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	178 banks	178 banks	178 banks	178 banks
ASSETS				
Loans and discounts (including overdrafts).....	772,737	751,381	758,285	757,425
U. S. Government securities, direct obligations.....	652,917	651,503	658,937	729,195
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	108,999	106,191	107,073	105,669
Other bonds, notes, and debentures.....	72,133	71,613	68,073	66,321
Corporate stocks, including stock of Federal Reserve bank.....	3,298	3,302	3,312	3,345
Reserve with Federal Reserve bank.....	235,451	244,410	245,805	275,448
Currency and coin.....	20,218	18,599	21,868	22,794
Balances with other banks, and cash items in process of collection.....	250,283	260,455	328,581	336,686
Bank premises owned, furniture and fixtures.....	7,977	8,436	8,802	9,319
Real estate owned other than bank premises.....	503	503	509	501
Investments and other assets indirectly representing bank premises or other real estate.....	3,951	3,963	3,960	3,619
Customers' liability on acceptances outstanding.....	816	691	817	820
Income earned or accrued but not collected.....	4,734	4,620	4,624	4,809
Other assets.....	1,240	1,416	1,397	1,499
Total assets.....	2,135,257	2,127,083	2,212,043	2,317,450
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	942,305	949,311	1,031,474	1,113,743
Time deposits of individuals, partnerships, and corporations.....	474,589	471,417	475,103	481,737
Postal savings deposits.....	48	49	49	59
Deposits of U. S. Government.....	96,477	73,530	49,854	48,088
Deposits of States and political subdivisions.....	133,106	175,592	123,211	128,484
Deposits of banks.....	285,218	275,485	344,500	350,697
Other deposits (certified and cashiers' checks, etc.).....	23,649	18,742	19,450	25,204
Total deposits.....	1,955,392	1,964,126	2,043,641	2,148,012
Demand deposits.....	1,478,192	1,489,236	1,564,759	1,662,123
Time deposits.....	477,200	474,890	478,882	485,889
Bills payable, rediscounts, and other liabilities for borrowed money.....	18,150		500	
Acceptances executed by or for account of reporting banks and outstanding.....	816	691	817	820
Income collected but not earned.....	8,824	8,744	8,763	9,046
Expenses accrued and unpaid.....	8,608	8,646	10,869	11,573
Other liabilities.....	1,667	1,882	1,737	1,941
Total liabilities.....	1,963,457	1,984,089	2,066,327	2,171,392
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,105	1,075	1,075	1,075
Class B preferred stock.....	25	25	25	25
Common stock.....	37,271	37,338	37,338	37,531
Total capital stock.....	38,401	38,438	38,438	38,631
Surplus.....	71,775	72,119	72,166	73,472
Undivided profits.....	20,358	20,869	23,124	21,958
Reserves and retirement account for preferred stock.....	11,266	11,568	11,988	11,997
Total capital accounts.....	141,800	142,994	145,716	146,068
Total liabilities and capital accounts.....	2,135,257	2,127,083	2,212,043	2,317,450
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	377,394	353,835	332,015	327,364

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

MISSISSIPPI

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	24 banks	24 banks	24 banks	24 banks
ASSETS				
Loans and discounts (including overdrafts).....	58,099	59,314	62,649	61,766
U. S. Government securities, direct obligations.....	75,127	72,714	71,589	78,978
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	30,915	31,654	31,178	31,953
Other bonds, notes, and debentures.....	1,332	1,282	1,266	1,336
Corporate stocks, including stock of Federal Reserve bank.....	390	390	398	398
Reserve with Federal Reserve bank.....	24,120	25,045	25,922	26,288
Currency and coin.....	5,012	4,061	5,674	6,043
Balances with other banks, and cash items in process of collection.....	30,471	31,217	34,802	42,555
Bank premises owned, furniture and fixtures.....	2,136	2,148	2,192	2,146
Real estate owned other than bank premises.....	3	2	6	36
Income earned or accrued but not collected.....	35	39	32	40
Other assets.....	229	177	217	180
Total assets.....	227,869	228,043	235,925	251,719
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	112,908	112,545	120,230	132,796
Time deposits of individuals, partnerships, and corporations.....	44,613	45,232	45,368	45,729
Postal savings deposits.....				
Deposits of U. S. Government.....	6,620	5,042	5,887	4,614
Deposits of States and political subdivisions.....	29,911	33,833	29,805	29,545
Deposits of banks.....	17,597	15,019	17,523	21,794
Other deposits (certified and cashiers' checks, etc.).....	1,497	1,371	1,454	2,124
<i>Total deposits.....</i>	<i>213,146</i>	<i>213,072</i>	<i>220,267</i>	<i>236,602</i>
<i>Demand deposits.....</i>	<i>167,831</i>	<i>167,128</i>	<i>174,187</i>	<i>190,161</i>
<i>Time deposits.....</i>	<i>45,315</i>	<i>45,944</i>	<i>46,080</i>	<i>46,441</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Mortgages or other liens on bank premises and other real estate.....	36	36	28	15
Income collected but not earned.....	243	239	241	259
Expenses accrued and unpaid.....	318	343	437	426
Other liabilities.....	6	112	6	119
Total liabilities.....	213,749	213,802	220,979	237,421
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	138	138	138	138
Common stock.....	4,445	4,445	4,445	4,445
<i>Total capital stock.....</i>	<i>4,583</i>	<i>4,583</i>	<i>4,583</i>	<i>4,583</i>
Surplus.....	8,405	8,707	8,722	9,199
Undivided profits.....	860	704	1,397	218
Reserves and retirement account for preferred stock.....	272	247	244	298
Total capital accounts.....	14,120	14,241	14,946	14,298
Total liabilities and capital accounts.....	227,869	228,043	235,925	251,719
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	51,190	49,637	48,464	48,361

*Assets and liabilities of national banks, by States, at date of each call during year ended
Dec. 31, 1951—Continued*

MISSOURI

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	79 banks	79 banks	79 banks	79 banks
ASSETS				
Loans and discounts (including overdrafts).....	648,295	635,089	641,054	667,621
U. S. Government securities, direct obligations.....	568,428	561,356	633,810	675,353
Obligations guaranteed by U. S. Government.....	22	36	569	102
Obligations of States and political subdivisions.....	64,138	63,889	71,634	71,635
Other bonds, notes, and debentures.....	36,276	35,060	34,961	36,458
Corporate stocks, including stock of Federal Reserve bank.....	3,072	3,078	3,125	3,229
Reserve with Federal Reserve bank.....	252,667	254,518	265,427	293,243
Currency and coin.....	17,536	15,951	18,809	20,775
Balances with other banks, and cash items in process of collection.....	229,137	227,121	306,054	305,834
Bank premises owned, furniture and fixtures.....	9,532	9,712	9,836	10,009
Real estate owned other than bank premises.....	248	239	241	141
Investments and other assets indirectly representing bank premises or other real estate.....	300	295	291	287
Customers' liability on acceptances outstanding.....	1,597	530	1,468	1,240
Income earned or accrued but not collected.....	2,479	2,608	2,545	3,003
Other assets.....	1,005	901	1,167	890
Total assets.....	1,834,732	1,810,383	1,990,991	2,089,820
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	968,613	986,868	1,074,812	1,129,746
Time deposits of individuals, partnerships, and corporations.....	231,292	233,140	237,261	239,674
Postal savings deposits.....	43	43	41	546
Deposits of U. S. Government.....	84,775	71,479	52,920	43,822
Deposits of States and political subdivisions.....	68,350	61,661	55,789	79,426
Deposits of banks.....	349,896	323,424	433,452	455,812
Other deposits (certified and cashiers' checks, etc.).....	12,141	11,137	10,403	13,745
<i>Total deposits.....</i>	<i>1,715,110</i>	<i>1,687,752</i>	<i>1,864,678</i>	<i>1,962,771</i>
<i>Demand deposits.....</i>	<i>1,476,648</i>	<i>1,446,669</i>	<i>1,619,468</i>	<i>1,714,673</i>
<i>Time deposits.....</i>	<i>238,462</i>	<i>241,083</i>	<i>245,210</i>	<i>248,098</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,400	400	250	-----
Acceptances executed by or for account of reporting banks and outstanding.....	1,715	564	1,747	1,365
Income collected but not earned.....	1,698	1,592	1,606	1,810
Expenses accrued and unpaid.....	4,273	3,673	4,796	4,762
Other liabilities.....	573	1,599	966	1,246
Total liabilities.....	1,724,769	1,695,580	1,874,043	1,971,954
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	38,223	40,563	40,808	42,008
Surplus.....	43,309	46,465	47,196	48,573
Undivided profits.....	25,520	24,652	25,201	23,806
Reserves.....	2,911	3,123	3,743	3,479
Total capital accounts.....	109,963	114,803	116,948	117,866
Total liabilities and capital accounts.....	1,834,732	1,810,383	1,990,991	2,089,820
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	215,597	204,609	202,141	202,573

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

MONTANA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10 1951	Dec. 31, 1951
	39 banks	39 banks	39 banks	39 banks
ASSETS				
Loans and discounts (including overdrafts).....	70,841	72,390	76,065	73,867
U. S. Government securities, direct obligations.....	128,242	119,757	128,025	147,348
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	8,252	8,667	9,733	9,640
Other bonds, notes, and debentures.....	5,498	5,801	6,269	7,127
Corporate stocks, including stock of Federal Reserve bank.....	313	315	315	316
Reserve with Federal Reserve bank.....	34,719	33,382	37,166	40,612
Currency and coin.....	4,680	4,252	5,048	5,327
Balances with other banks, and cash items in process of collection.....	27,428	32,680	44,728	40,571
Bank premises owned, furniture and fixtures.....	2,738	2,819	2,892	2,862
Customers' liability on acceptances outstanding.....	5	5	5	
Income earned or accrued but not collected.....	594	626	696	652
Other assets.....	77	84	111	95
Total assets.....	283,387	280,778	311,053	328,417
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	178,457	174,024	206,475	216,977
Time deposits of individuals, partnerships, and corporations.....	49,192	49,047	49,502	50,989
Postal savings deposits.....				
Deposits of U. S. government.....	7,021	4,855	4,470	3,586
Deposits of States and political subdivisions.....	20,591	24,281	14,722	22,137
Deposits of banks.....	10,468	10,888	16,259	16,151
Other deposits (certified and cashiers' checks, etc.).....	3,560	2,890	3,623	2,567
<i>Total deposits.....</i>	<i>269,289</i>	<i>265,985</i>	<i>295,051</i>	<i>312,407</i>
<i>Demand deposits.....</i>	<i>219,907</i>	<i>216,629</i>	<i>245,290</i>	<i>261,209</i>
<i>Time deposits.....</i>	<i>49,382</i>	<i>49,356</i>	<i>49,761</i>	<i>51,198</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	75	75	75	
Acceptances executed by or for account of reporting banks and outstanding.....	5	5	5	
Income collected but not earned.....	739	741	802	1,018
Expenses accrued and unpaid.....	433	642	1,159	1,140
Other liabilities.....	16	25	35	71
Total liabilities.....	270,557	267,473	297,127	314,636
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	60	60	10	
Common stock.....	5,115	5,115	5,185	5,195
<i>Total capital stock.....</i>	<i>5,175</i>	<i>5,175</i>	<i>5,195</i>	<i>5,196</i>
Surplus.....	5,280	5,300	5,314	5,695
Undivided profits.....	2,052	2,515	3,150	2,577
Reserves and retirement account for preferred stock.....	323	315	267	314
Total capital accounts.....	12,830	13,305	13,925	13,781
Total liabilities and capital accounts.....	283,387	280,778	311,053	328,417
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	45,438	46,422	46,842	47,992

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

NEBRASKA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	124 banks	124 banks	123 banks	123 banks
ASSETS				
Loans and discounts (including overdrafts).....	287,761	278,980	315,475	327,667
U. S. Government securities, direct obligations.....	365,565	357,423	361,710	368,851
Obligations guaranteed by U. S. Government.....	3	3	3	3
Obligations of States and political subdivisions.....	60,717	62,072	64,391	66,472
Other bonds, notes, and debentures.....	18,817	18,332	18,276	18,148
Corporate stocks, including stock of Federal Reserve bank.....	1,279	1,284	1,303	1,315
Reserve with Federal Reserve bank.....	139,670	134,886	147,468	150,835
Currency and coin.....	9,907	8,528	10,377	10,718
Balances with other banks, and cash items in process of collection.....	131,047	132,329	151,698	153,840
Bank premises owned, furniture and fixtures.....	5,498	5,650	5,949	5,832
Real estate owned other than bank premises.....	21	21	14	9
Income earned or accrued but not collected.....	1,339	1,314	1,358	1,476
Other assets.....	550	412	480	359
Total assets.....	1,022,174	999,234	1,078,502	1,105,525
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	591,735	584,790	645,446	668,414
Time deposits of individuals, partnerships, and corporations.....	105,780	108,169	109,898	110,596
Postal savings deposits.....	23	23	23	23
Deposits of U. S. Government.....	34,420	26,656	20,025	16,857
Deposits of States and political subdivisions.....	58,532	54,989	46,285	50,730
Deposits of banks.....	157,335	151,238	178,862	169,675
Other deposits (certified and cashiers' checks, etc.).....	6,275	8,040	6,443	8,082
<i>Total deposits.....</i>	<i>954,100</i>	<i>933,905</i>	<i>1,006,982</i>	<i>1,033,377</i>
<i>Demand deposits.....</i>	<i>843,239</i>	<i>825,654</i>	<i>896,977</i>	<i>922,657</i>
<i>Time deposits.....</i>	<i>105,861</i>	<i>108,251</i>	<i>110,005</i>	<i>110,720</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	5,738	2,058	5,658	6,429
Income collected but not earned.....	685	664	708	715
Expenses accrued and unpaid.....	1,492	1,561	2,040	1,955
Other liabilities.....	155	265	152	350
Total liabilities.....	962,170	938,453	1,015,540	1,042,826
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	25	25	—	—
Common stock.....	20,795	20,845	21,020	21,245
<i>Total capital stock.....</i>	<i>20,820</i>	<i>20,870</i>	<i>21,020</i>	<i>21,245</i>
Surplus.....	21,303	21,516	21,817	22,316
Undivided profits.....	13,279	13,721	15,332	14,306
Reserves and retirement account for preferred stock.....	4,602	4,674	4,793	4,832
Total capital accounts.....	60,004	60,781	62,962	62,699
Total liabilities and capital accounts.....	1,022,174	999,234	1,078,502	1,105,525
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	135,936	131,037	140,206	136,325

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

NEVADA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	5 banks	5 banks	5 banks	5 banks
ASSETS				
Loans and discounts (including overdrafts).....	47,981	49,570	49,715	49,568
U. S. Government securities, direct obligations.....	65,778	63,635	74,605	80,728
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	6,654	6,559	6,350	6,296
Other bonds, notes, and debentures.....	3,191	3,190	3,985	4,144
Corporate stocks, including stock of Federal Reserve bank.....	166	166	166	166
Reserve with Federal Reserve bank.....	15,018	15,036	17,470	17,441
Currency and coin.....	3,282	3,322	3,048	3,206
Balances with other banks, and cash items in process of collection.....	8,234	9,263	13,086	6,947
Bank premises owned, furniture and fixtures.....	1,475	1,581	1,689	1,714
Real estate owned other than bank premises.....	46	43	36	33
Income earned or accrued but not collected.....	427	459	456	450
Other assets.....	274	231	231	182
Total assets.....	152,526	153,055	170,837	170,875
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	70,960	70,041	87,011	83,892
Time deposits of individuals, partnerships, and corporations.....	47,493	48,929	50,287	51,768
Postal savings deposits.....				
Deposits of U. S. Government.....	4,884	4,176	4,016	3,925
Deposits of States and political subdivisions.....	15,321	15,915	14,995	16,741
Deposits of banks.....	1,368	1,337	1,184	1,240
Other deposits (certified and cashiers' checks, etc.).....	1,505	1,871	1,921	2,003
Total deposits.....	141,531	142,269	159,414	159,569
Demand deposits.....	91,048	90,835	106,859	105,486
Time deposits.....	50,483	51,434	52,555	54,083
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	311	306	346	330
Expenses accrued and unpaid.....	785	611	780	907
Other liabilities.....	422	302	484	294
Total liabilities.....	143,049	143,488	161,024	161,100
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	1,885	1,885	1,885	1,885
Surplus.....	3,650	3,650	3,650	3,650
Undivided profits.....	3,902	3,992	4,238	4,200
Reserves.....	40	40	40	40
Total capital accounts.....	9,477	9,567	9,813	9,775
Total liabilities and capital accounts.....	152,526	153,055	170,837	170,875
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	25,358	26,555	26,266	26,794

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

NEW HAMPSHIRE

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	51 banks	51 banks	51 banks	51 banks
ASSETS				
Loans and discounts (including overdrafts).....	76,378	79,293	77,306	75,309
U. S. Government securities, direct obligations.....	65,476	62,993	71,230	73,376
Obligations guaranteed by U. S. Government.....	41	41	41	41
Obligations of States and political subdivisions.....	9,872	10,638	11,151	9,517
Other bonds, notes, and debentures.....	5,172	5,140	4,926	4,723
Corporate stocks, including stock of Federal Reserve bank.....	450	448	450	452
Reserve with Federal Reserve bank.....	22,293	20,467	25,188	26,296
Currency and coin.....	6,629	4,996	7,576	7,436
Balances with other banks, and cash items in process of collection.....	22,504	22,475	24,336	31,232
Bank premises owned, furniture and fixtures.....	1,875	1,869	1,939	1,833
Real estate owned other than bank premises.....	20	19	23	23
Investments and other assets indirectly representing bank premises or other real estate.....	55	56	52	52
Income earned or accrued but not collected.....	4	1	5	4
Other assets.....	140	141	159	154
Total assets	210,909	208,577	224,382	230,448
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	113,433	112,360	125,494	128,747
Time deposits of individuals, partnerships, and corporations.....	41,708	41,949	43,296	42,169
Postal savings deposits.....	20	20	20	20
Deposits of U. S. Government.....	8,339	6,649	6,243	5,415
Deposits of States and political subdivisions.....	12,888	10,930	12,812	16,498
Deposits of banks.....	6,553	6,897	7,950	8,897
Other deposits (certified and cashiers' checks, etc.).....	5,042	6,377	5,750	6,129
<i>Total deposits</i>	<i>187,983</i>	<i>185,182</i>	<i>201,555</i>	<i>207,875</i>
<i>Demand deposits</i>	<i>145,433</i>	<i>142,417</i>	<i>157,686</i>	<i>164,877</i>
<i>Time deposits</i>	<i>42,550</i>	<i>42,765</i>	<i>43,869</i>	<i>42,998</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,195	1,470	315	50
Income collected but not earned.....	171	159	165	160
Expenses accrued and unpaid.....	153	203	181	251
Other liabilities.....	21	145	28	151
Total liabilities	189,523	187,159	202,254	208,487
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	11	11	7	7
Common stock.....	6,024	6,024	6,053	6,053
<i>Total capital stock</i>	<i>6,035</i>	<i>6,035</i>	<i>6,060</i>	<i>6,060</i>
Surplus.....	8,818	8,956	8,981	9,092
Undivided profits.....	5,465	5,362	5,982	5,652
Reserves and retirement account for preferred stock.....	1,068	1,065	1,105	1,157
Total capital accounts	21,386	21,418	22,128	21,961
Total liabilities and capital accounts	210,909	208,577	224,382	230,448
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	14,356	16,339	14,368	13,106

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

NEW JERSEY

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	204 banks	203 banks	202 banks	202 banks
ASSETS				
Loans and discounts (including overdrafts).....	728, 242	759, 097	780, 163	800, 255
U. S. Government securities, direct obligations.....	1, 110, 243	1, 085, 338	1, 155, 379	1, 156, 378
Obligations guaranteed by U. S. Government.....	323	322	323	323
Obligations of States and political subdivisions.....	193, 369	195, 540	204, 151	213, 384
Other bonds, notes, and debentures.....	91, 858	89, 090	90, 193	86, 385
Corporate stocks, including stock of Federal Reserve bank.....	4, 415	4, 411	4, 244	4, 334
Reserve with Federal Reserve bank.....	246, 375	243, 948	278, 951	264, 875
Currency and coin.....	51, 349	36, 617	56, 467	64, 697
Balances with other banks, and cash items in process of collection.....	168, 489	171, 975	173, 908	224, 734
Bank premises owned, furniture and fixtures.....	24, 265	24, 563	26, 339	25, 725
Real estate owned other than bank premises.....	328	354	410	131
Investments and other assets indirectly representing bank premises or other real estate.....	1, 319	1, 278	428	381
Customers' liability on acceptances outstanding.....	53	38	40	41
Income earned or accrued but not collected.....	4, 012	5, 237	4, 115	5, 673
Other assets.....	2, 796	2, 188	2, 460	2, 162
Total assets.....	2, 627, 436	2, 620, 096	2, 777, 571	2, 849, 478
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1, 102, 986	1, 131, 730	1, 217, 388	1, 282, 205
Time deposits of individuals, partnerships, and corporations.....	1, 009, 075	1, 021, 545	1, 069, 161	1, 059, 996
Postal savings deposits.....				
Deposits of U. S. Government.....	83, 827	56, 609	50, 799	45, 441
Deposits of States and political subdivisions.....	168, 739	151, 458	165, 444	180, 402
Deposits of banks.....	31, 023	31, 374	36, 881	42, 344
Other deposits (certified and cashiers' checks, etc.).....	32, 521	37, 777	30, 953	41, 797
Total deposits.....	2, 428, 171	2, 430, 493	2, 570, 626	2, 652, 186
Demand deposits.....	1, 400, 297	1, 388, 546	1, 479, 377	1, 573, 718
Time deposits.....	1, 027, 874	1, 041, 147	1, 091, 249	1, 078, 467
Bills payable, rediscounts, and other liabilities for borrowed money.....	10, 385	800	8, 450	
Acceptances executed by or for account of reporting banks and outstanding.....	74	38	40	41
Income collected but not earned.....	6, 242	6, 026	6, 565	6, 329
Expenses accrued and unpaid.....	5, 973	5, 458	7, 492	6, 515
Other liabilities.....	583	1, 055	843	1, 660
Total liabilities.....	2, 451, 428	2, 443, 870	2, 594, 016	2, 666, 730
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	2, 658	1, 583	1, 545	1, 295
Class B preferred stock.....	90	90	65	65
Common stock.....	55, 131	55, 801	56, 756	56, 881
Total capital stock.....	57, 879	57, 474	58, 366	58, 241
Surplus.....	78, 169	79, 074	80, 122	82, 146
Undivided profits.....	30, 934	30, 660	35, 682	32, 615
Reserves and retirement account for preferred stock.....	9, 026	9, 018	9, 385	9, 746
Total capital accounts.....	176, 008	176, 226	183, 555	182, 748
Total liabilities and capital accounts.....	2, 627, 436	2, 620, 096	2, 777, 571	2, 849, 478
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	172, 602	179, 254	199, 973	174, 707

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

NEW MEXICO

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	26 banks	26 banks	26 banks	26 banks
ASSETS				
Loans and discounts (including overdrafts).....	89,872	89,227	88,207	81,046
U. S. Government securities, direct obligations.....	95,245	89,048	99,239	111,504
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	7,892	8,104	8,111	8,157
Other bonds, notes, and debentures.....	824	825	1,183	1,217
Corporate stocks, including stock of Federal Reserve bank.....	428	437	438	428
Reserve with Federal Reserve bank.....	31,001	33,752	33,704	32,907
Currency and coin.....	4,856	4,268	6,016	5,882
Balances with other banks, and cash items in process of collection.....	32,166	40,539	45,402	64,192
Bank premises owned, furniture and fixtures.....	1,754	2,080	2,412	2,378
Real estate owned other than bank premises.....	166	193	152	91
Investments and other assets indirectly representing bank premises or other real estate.....	118	223	105	100
Income earned or accrued but not collected.....	235	251	261	221
Other assets.....	343	97	109	56
Total assets	264,900	269,044	285,339	308,179
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	149,738	144,988	157,606	177,546
Time deposits of individuals, partnerships, and corporations.....	31,895	32,974	36,035	38,122
Postal savings deposits.....	11	11	11	11
Deposits of U. S. Government.....	12,451	18,199	19,106	11,264
Deposits of States and political subdivisions.....	38,647	43,657	41,893	47,733
Deposits of banks.....	8,954	9,313	9,876	12,574
Other deposits (certified and cashiers' checks, etc.).....	2,679	3,061	3,225	3,567
<i>Total deposits</i>	<i>244,575</i>	<i>252,203</i>	<i>267,752</i>	<i>290,817</i>
<i>Demand deposits</i>	<i>208,975</i>	<i>216,754</i>	<i>229,196</i>	<i>260,504</i>
<i>Time deposits</i>	<i>34,400</i>	<i>35,449</i>	<i>38,556</i>	<i>40,313</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,678	14	14	14
Income collected but not earned.....	444	402	398	352
Expenses accrued and unpaid.....	134	145	238	176
Other liabilities.....	172	190	196	196
Total liabilities	248,803	252,954	268,598	291,555
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	6,440	6,440	6,440	6,440
Surplus.....	5,863	5,879	5,903	5,970
Undivided profits.....	1,201	1,079	1,788	792
Reserves.....	2,593	2,692	2,610	3,422
Total capital accounts	16,097	16,090	16,741	16,624
Total liabilities and capital accounts	264,900	269,044	285,339	308,179
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	63,171	62,782	67,798	69,901

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

NEW YORK

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10 1951	Dec. 31, 1951
	374 banks	372 banks	372 banks	372 banks
ASSETS				
Loans and discounts (including overdrafts).....	4,719,898	4,805,332	4,968,212	5,331,549
U. S. Government securities, direct obligations.....	4,475,484	4,235,275	4,068,535	4,245,827
Obligations guaranteed by U. S. Government.....	734	751	732	845
Obligations of States and political subdivisions.....	926,105	944,477	1,030,303	1,102,639
Other bonds, notes, and debentures.....	505,023	519,120	522,583	531,109
Corporate stocks, including stock of Federal Reserve bank.....	42,625	42,787	42,848	43,027
Reserve with Federal Reserve bank.....	2,430,528	2,315,731	2,358,177	2,218,849
Currency and coin.....	103,728	73,583	114,101	120,730
Balances with other banks, and cash items in process of collection.....	842,308	1,021,511	777,460	1,396,504
Bank premises owned, furniture and fixtures.....	87,386	87,602	88,523	88,917
Real estate owned other than bank premises.....	458	487	445	521
Investments and other assets indirectly representing bank premises or other real estate.....	1,727	1,855	1,583	1,733
Customers' liability on acceptances outstanding.....	63,882	50,735	49,689	71,025
Income earned or accrued but not collected.....	24,809	24,769	21,088	26,960
Other assets.....	64,630	68,770	66,511	74,489
Total assets.....	14,289,325	14,192,785	14,110,790	15,255,624
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	7,602,162	7,429,963	7,537,341	8,186,086
Time deposits of individuals, partnerships, and corporations.....	1,651,051	1,614,113	1,595,231	1,622,569
Postal savings deposits.....	836,271	814,155	509,779	418,312
Deposits of U. S. Government.....	306,313	382,715	370,871	336,171
Deposits of States and political subdivisions.....	1,854,061	1,786,029	1,900,198	2,054,064
Deposits of banks.....	271,999	356,168	307,410	598,409
Other deposits (certified and cashiers' checks, etc.).....	12,621,857	12,584,043	12,280,880	13,215,611
<i>Demand deposits.....</i>	<i>10,648,972</i>	<i>10,650,363</i>	<i>10,581,342</i>	<i>11,336,880</i>
<i>Time deposits.....</i>	<i>1,872,885</i>	<i>1,833,680</i>	<i>1,839,488</i>	<i>1,878,731</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	48,780	8,510	7,275	2,245
Mortgages or other liens on bank premises and other real estate.....	27	10	10	10
Acceptances executed by or for account of reporting banks and outstanding.....	68,584	56,704	53,589	74,927
Income collected but not earned.....	25,173	23,750	25,727	25,796
Expenses accrued and unpaid.....	58,334	63,523	75,901	72,987
Other liabilities.....	450,241	615,865	580,548	708,176
Total liabilities.....	13,172,996	13,052,405	12,963,880	14,099,752
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	2,045	1,955	1,792	1,763
Class B preferred stock.....	408	317	313	286
Common stock.....	333,788	351,513	351,945	353,320
<i>Total capital stock.....</i>	<i>336,241</i>	<i>353,785</i>	<i>354,060</i>	<i>355,369</i>
Surplus.....	550,209	562,487	563,383	566,528
Undivided profits.....	211,710	207,497	212,383	218,322
Reserves and retirement account for preferred stock.....	18,169	16,611	17,094	15,653
Total capital accounts.....	1,116,329	1,140,380	1,146,910	1,155,872
Total liabilities and capital accounts.....	14,289,325	14,192,785	14,110,790	15,255,624
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,566,171	1,554,392	1,310,959	1,150,398

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

NORTH CAROLINA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	46 banks	46 banks	46 banks	46 banks
ASSETS				
Loans and discounts (including overdrafts).....	180,998	179,658	175,182	177,732
U. S. Government securities, direct obligations.....	148,265	142,584	167,997	189,450
Obligations guaranteed by U. S. Government.....		8	8	8
Obligations of States and political subdivisions.....	26,644	27,621	28,575	31,008
Other bonds, notes, and debentures.....	5,158	5,771	7,353	11,259
Corporate stocks, including stock of Federal Reserve bank.....	824	839	849	854
Reserve with Federal Reserve bank.....	55,720	57,518	64,319	69,484
Currency and coin.....	11,721	8,625	16,355	15,408
Balances with other banks, and cash items in process of collection.....	62,976	74,472	92,651	89,056
Bank premises owned, furniture and fixtures.....	4,796	4,914	5,193	5,209
Real estate owned other than bank premises.....	32	13	24	66
Investments and other assets indirectly representing bank premises or other real estate.....	23	56		
Customers' liability on acceptances outstanding.....	202	241	381	489
Income earned or accrued but not collected.....	459	426	522	588
Other assets.....	424	349	336	376
Total assets.....	498,212	503,095	559,745	590,987
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	294,599	296,176	340,552	368,161
Time deposits of individuals, partnerships, and corporations.....	80,998	80,749	81,889	83,765
Postal savings deposits.....	1	1	1	1
Deposits of U. S. Government.....	20,523	18,807	16,709	12,124
Deposits of States and political subdivisions.....	36,760	40,890	43,823	47,718
Deposits of banks.....	18,847	20,077	26,213	30,240
Other deposits (certified and cashiers' checks, etc.).....	8,012	7,775	10,357	8,310
<i>Total deposits.....</i>	<i>459,740</i>	<i>464,475</i>	<i>519,544</i>	<i>550,319</i>
<i>Demand deposits.....</i>	<i>371,074</i>	<i>372,008</i>	<i>426,999</i>	<i>454,314</i>
<i>Time deposits.....</i>	<i>88,666</i>	<i>92,467</i>	<i>92,545</i>	<i>96,005</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	200			
Acceptances executed by or for account of reporting banks and outstanding.....	202	241	381	489
Income collected but not earned.....	1,427	1,349	1,518	1,557
Expenses accrued and unpaid.....	1,043	1,180	1,272	1,807
Other liabilities.....	29	229	59	370
Total liabilities.....	462,641	467,474	522,774	554,542
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	9,575	9,575	9,625	9,625
Surplus.....	17,860	18,402	18,657	19,137
Undivided profits.....	6,362	5,831	6,860	5,823
Reserves.....	1,804	1,813	1,829	1,860
Total capital accounts.....	35,601	35,621	36,971	36,445
Total liabilities and capital accounts.....	498,242	503,095	559,745	590,987
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	82,197	87,146	87,108	88,953

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

NORTH DAKOTA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	40 banks	40 banks	40 banks	40 banks
ASSETS				
Loans and discounts (including overdrafts).....	67,801	66,580	77,700	76,349
U. S. Government securities, direct obligations.....	116,739	114,101	115,880	127,963
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	8,803	8,845	9,136	9,788
Other bonds, notes, and debentures.....	5,161	5,102	5,287	5,803
Corporate stocks, including stock of Federal Reserve bank.....	302	304	311	319
Reserve with Federal Reserve bank.....	26,738	26,551	29,705	30,566
Currency and coin.....	3,042	3,266	3,660	3,724
Balances with other banks, and cash items in process of collection.....	21,144	18,898	29,907	28,152
Bank premises owned, furniture and fixtures.....	1,364	1,374	1,405	1,340
Real estate owned other than bank premises.....	24	21	21	18
Customers' liability on acceptances outstanding.....			25	
Income earned or accrued but not collected.....	693	727	727	682
Other assets.....	49	28	88	85
Total assets.....	251,867	245,804	273,859	284,796
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	144,085	140,589	167,717	176,395
Time deposits of individuals, partnerships, and corporations.....	65,036	64,335	63,840	65,686
Postal savings deposits.....	6	6	6	6
Deposits of U. S. Government.....	5,038	3,993	4,153	3,631
Deposits of States and political subdivisions.....	11,907	11,391	10,297	9,445
Deposits of banks.....	8,275	7,705	9,193	11,083
Other deposits (certified and cashiers' checks, etc.).....	1,647	1,962	1,968	2,045
<i>Total deposits.....</i>	<i>256,964</i>	<i>229,981</i>	<i>267,174</i>	<i>268,291</i>
<i>Demand deposits.....</i>	<i>170,507</i>	<i>164,990</i>	<i>192,698</i>	<i>201,800</i>
<i>Time deposits.....</i>	<i>66,687</i>	<i>64,991</i>	<i>64,476</i>	<i>66,491</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	300			
Acceptances executed by or for account of reporting banks and outstanding.....			61	
Income collected but not earned.....	426	429	470	602
Expenses accrued and unpaid.....	791	876	1,086	1,062
Other liabilities.....	15	39	11	78
Total liabilities.....	237,526	231,325	258,802	270,033
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,180	4,180	4,330	4,605
Surplus.....	5,897	5,950	6,027	6,129
Undivided profits.....	3,389	3,484	3,853	3,111
Reserves.....	875	865	867	918
Total capital accounts.....	14,341	14,479	15,057	14,763
Total liabilities and capital accounts.....	251,867	245,804	273,859	284,796
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	26,210	23,425	24,430	25,327

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

OHIO

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	240 banks	240 banks	239 banks	239 banks
ASSETS				
Loans and discounts (including overdrafts).....	1, 144, 567	1, 156, 338	1, 172, 668	1, 215, 787
U. S. Government securities, direct obligations.....	1, 595, 789	1, 607, 228	1, 697, 650	1, 736, 712
Obligations guaranteed by U. S. Government.....	16	16	16	16
Obligations of States and political subdivisions.....	204, 544	211, 132	213, 068	220, 548
Other bonds, notes, and debentures.....	72, 235	70, 173	67, 444	67, 349
Corporate stocks, including stock of Federal Reserve bank.....	6, 077	6, 308	6, 364	6, 412
Reserve with Federal Reserve bank.....	482, 648	474, 361	505, 987	509, 268
Currency and coin.....	57, 668	48, 525	67, 567	73, 141
Balances with other banks, and cash items in process of collection.....	333, 142	379, 973	348, 104	470, 377
Bank premises owned, furniture and fixtures.....	31, 024	31, 245	32, 568	33, 115
Real estate owned other than bank premises.....	2	5	11	1
Investments and other assets indirectly representing bank premises or other real estate.....	855	854	854	855
Customers' liability on acceptances outstanding.....	932	502	587	467
Income earned or accrued but not collected.....	5, 411	5, 713	5, 605	6, 087
Other assets.....	2, 974	3, 141	2, 810	2, 198
Total assets.....	3, 937, 884	3, 995, 514	4, 127, 393	4, 342, 333
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1, 939, 781	1, 999, 637	2, 136, 896	2, 338, 100
Time deposits of individuals, partnerships, and corporations.....	959, 212	971, 738	992, 466	1, 007, 649
Postal savings deposits.....	175	175	175	185
Deposits of U. S. Government.....	216, 830	201, 129	137, 864	112, 426
Deposits of States and political subdivisions.....	290, 828	288, 116	313, 629	279, 744
Deposits of banks.....	195, 026	193, 261	218, 643	242, 775
Other deposits (certified and cashiers' checks, etc.).....	42, 682	55, 930	39, 853	75, 198
Total deposits.....	3, 650, 534	3, 709, 886	3, 839, 586	4, 056, 077
Demand deposits.....	2, 615, 457	2, 667, 181	2, 754, 862	2, 967, 112
Time deposits.....	1, 035, 077	1, 042, 705	1, 084, 724	1, 088, 965
Bills payable, rediscounts, and other liabilities for borrowed money.....	12, 375	5, 425	2, 550	50
Acceptances executed by or for account of reporting banks and outstanding.....	932	502	587	467
Income collected but not earned.....	7, 133	6, 915	7, 183	7, 529
Expenses accrued and unpaid.....	11, 555	12, 258	13, 091	13, 076
Other liabilities.....	3, 232	3, 164	3, 576	3, 324
Total liabilities.....	3, 685, 761	3, 738, 250	3, 865, 513	4, 080, 523
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	2, 500	2, 500	2, 500	2, 500
Common stock.....	83, 433	86, 598	89, 033	89, 536
Total capital stock.....	85, 933	89, 098	91, 533	92, 036
Surplus.....	116, 173	121, 683	119, 865	124, 796
Undivided profits.....	42, 328	41, 205	44, 028	42, 810
Reserves and retirement account for preferred stock.....	7, 680	5, 278	5, 454	4, 668
Total capital accounts.....	252, 123	257, 264	260, 880	261, 810
Total liabilities and capital accounts.....	3, 937, 884	3, 995, 514	4, 127, 393	4, 342, 333
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	691, 562	682, 472	691, 646	636, 364

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

OKLAHOMA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	199 banks	199 banks	199 banks	198 banks
ASSETS				
Loans and discounts (including overdrafts).....	424,113	429,465	425,048	429,161
U. S. Government securities, direct obligations.....	483,959	492,953	534,497	563,155
Obligations guaranteed by U. S. Government.....	19	19	19	19
Obligations of States and political subdivisions.....	93,660	95,002	98,617	106,850
Other bonds, notes, and debentures.....	22,841	22,150	24,811	23,617
Corporate stocks, including stock of Federal Reserve bank.....	2,365	2,502	2,138	2,211
Reserve with Federal Reserve bank.....	191,590	194,595	190,449	191,975
Currency and coin.....	17,633	15,494	18,846	20,673
Balances with other banks, and cash items in process of collection.....	199,150	211,098	239,882	345,400
Bank premises owned, furniture and fixtures.....	7,228	7,207	7,355	7,278
Real estate owned other than bank premises.....	63	60	155	340
Investments and other assets indirectly representing bank premises or other real estate.....	3,818	4,345	5,158	6,038
Customers' liability on acceptances outstanding.....	29	252	15	456
Income earned or accrued but not collected.....	1,490	1,524	1,584	1,641
Other assets.....	1,139	1,131	1,147	765
Total assets.....	1,449,097	1,477,797	1,549,721	1,698,579
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	881,851	900,331	967,997	1,057,208
Time deposits of individuals, partnerships, and corporations.....	96,113	102,528	109,213	111,829
Postal savings deposits.....	96	96	96	96
Deposits of U. S. Government.....	46,706	43,803	37,281	30,041
Deposits of States and political subdivisions.....	168,963	160,738	132,532	155,542
Deposits of banks.....	133,379	142,213	173,222	203,374
Other deposits (certified and cashiers' checks, etc.).....	11,688	13,926	11,977	22,890
Total deposits.....	1,538,796	1,563,635	1,532,318	1,680,980
Demand deposits.....	1,219,161	1,237,388	1,299,259	1,446,749
Time deposits.....	119,635	126,247	153,059	134,231
Bills payable, rediscounts, and other liabilities for borrowed money.....	543	670		
Acceptances executed by or for account of reporting banks and outstanding.....	29	252	15	456
Income collected but not earned.....	936	1,016	984	1,123
Expenses accrued and unpaid.....	3,884	4,019	5,031	5,260
Other liabilities.....	187	729	359	865
Total liabilities.....	1,344,375	1,370,321	1,438,707	1,588,684
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	31,393	32,413	32,488	32,488
Surplus.....	37,167	38,672	38,783	41,691
Undivided profits.....	31,151	31,168	34,636	30,537
Reserves.....	5,011	5,223	5,107	5,179
Total capital accounts.....	104,722	107,476	111,014	109,895
Total liabilities and capital accounts.....	1,449,097	1,477,797	1,549,721	1,698,579
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	273,920	277,373	298,258	275,316

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

OREGON

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	20 banks	20 banks	20 banks	20 banks
ASSETS				
Loans and discounts (including overdrafts).....	475,982	494,377	521,215	511,622
U. S. Government securities, direct obligations.....	410,386	398,326	402,081	454,714
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	94,643	97,856	95,583	98,224
Other bonds, notes, and debentures.....	14,160	11,370	12,133	13,656
Corporate stocks, including stock of Federal Reserve bank.....	1,677	1,677	1,694	1,694
Reserve with Federal Reserve bank.....	174,081	160,689	186,433	183,525
Currency and coin.....	12,436	11,757	13,737	15,702
Balances with other banks, and cash items in process of collection.....	97,185	92,091	107,264	104,068
Bank premises owned, furniture and fixtures.....	14,812	14,904	15,045	15,047
Real estate owned other than bank premises.....	3	3	14	14
Customers' liability on acceptances outstanding.....	422	452	543	403
Income earned or accrued but not collected.....	2,968	4,215	3,009	4,093
Other assets.....	836	939	771	961
Total assets.....	1,299,591	1,288,656	1,359,522	1,403,723
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	703,952	695,871	771,535	752,516
Time deposits of individuals, partnerships, and corporations.....	323,028	329,040	337,807	350,709
Postal savings deposits.....	15	15	15	15
Deposits of U. S. Government.....	38,736	32,762	23,236	19,708
Deposits of States and political subdivisions.....	90,579	83,255	65,544	120,992
Deposits of banks.....	33,701	37,087	45,231	40,874
Other deposits (certified and cashiers' checks, etc).....	18,807	16,850	18,984	22,726
<i>Total deposits.....</i>	<i>1,208,818</i>	<i>1,194,880</i>	<i>1,262,358</i>	<i>1,207,510</i>
<i>Demand deposits.....</i>	<i>878,858</i>	<i>858,676</i>	<i>917,493</i>	<i>918,570</i>
<i>Time deposits.....</i>	<i>329,960</i>	<i>336,204</i>	<i>344,869</i>	<i>288,940</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	200	300		
Mortgages or other liens on bank premises and other real estate.....	20	20	20	20
Acceptances executed by or for account of reporting banks and outstanding.....	580	645	622	630
Income collected but not earned.....	3,973	3,998	4,353	4,248
Expenses accrued and unpaid.....	4,963	4,059	5,633	4,139
Other liabilities.....	1,537	3,729	4,147	3,407
Total liabilities.....	1,220,091	1,207,631	1,277,127	1,319,984
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	21,770	21,770	22,120	22,620
Surplus.....	34,117	34,197	34,352	33,920
Undivided profits.....	23,392	24,827	25,699	26,939
Reserves.....	221	231	224	260
Total capital accounts.....	79,500	81,025	82,395	83,739
Total liabilities and capital accounts.....	1,299,591	1,288,656	1,359,522	1,403,723
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	261,333	257,594	246,971	273,184

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1961—Continued

PENNSYLVANIA

[In thousands of dollars]

	Apr. 9, 1961	June 30, 1961	Oct. 10, 1961	Dec. 31, 1961
	624 banks	622 banks	620 banks	619 banks
ASSETS				
Loans and discounts (including overdrafts).....	2,339,881	2,296,390	2,355,427	2,448,314
U. S. Government securities, direct obligations.....	3,004,694	2,782,726	2,826,565	2,750,682
Obligations guaranteed by U. S. Government.....	183	183	47	56
Obligations of States and political subdivisions.....	372,605	369,071	390,946	468,336
Other bonds, notes, and debentures.....	386,803	383,356	359,597	321,289
Corporate stocks, including stock of Federal Reserve bank.....	19,371	19,085	19,355	18,852
Reserve with Federal Reserve bank.....	978,646	903,782	919,521	899,237
Currency and coin.....	118,899	91,559	130,339	143,673
Balances with other banks, and cash items in process of collection.....	532,719	572,479	546,908	759,211
Bank premises owned, furniture and fixtures.....	62,244	59,765	60,892	60,729
Real estate owned other than bank premises.....	1,109	1,104	1,214	1,171
Investments and other assets indirectly representing bank premises or other real estate.....	6,125	6,165	7,344	7,259
Customers' liability on acceptances outstanding.....	6,158	3,857	2,597	3,426
Income earned or accrued but not collected.....	10,125	10,248	10,001	11,006
Other assets.....	7,714	7,336	6,473	5,857
Total assets.....	7,847,276	7,507,106	7,637,226	7,898,898
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	3,932,303	3,759,453	3,830,779	4,133,045
Time deposits of individuals, partnerships, and corporations.....	1,910,937	1,897,807	1,940,901	1,926,261
Postal savings deposits.....	734	736	730	755
Deposits of U. S. Government.....	383,682	312,932	219,759	178,817
Deposits of States and political subdivisions.....	255,309	252,476	270,602	243,533
Deposits of banks.....	486,868	452,589	518,167	551,915
Other deposits (certified and cashiers' checks, etc.).....	60,704	60,318	51,374	70,888
<i>Total deposits.....</i>	<i>7,080,537</i>	<i>6,736,811</i>	<i>6,832,512</i>	<i>7,105,234</i>
<i>Demand deposits.....</i>	<i>6,053,645</i>	<i>4,763,061</i>	<i>4,808,041</i>	<i>6,106,712</i>
<i>Time deposits.....</i>	<i>1,986,892</i>	<i>1,983,650</i>	<i>2,029,271</i>	<i>1,999,622</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	24,665	2,210	11,650	3,340
Acceptances executed by or for account of reporting banks and outstanding.....	7,225	4,232	2,615	3,469
Income collected but not earned.....	11,614	9,688	10,441	10,552
Expenses accrued and unpaid.....	21,185	20,384	25,509	29,231
Other liabilities.....	6,372	8,236	11,108	8,206
Total liabilities.....	7,101,598	6,781,361	6,893,635	7,160,032
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	50	50	50	50
Common stock.....	211,130	206,093	207,303	207,078
<i>Total capital stock.....</i>	<i>211,180</i>	<i>206,143</i>	<i>207,353</i>	<i>207,128</i>
Surplus.....	406,725	402,403	407,408	412,766
Undivided profits.....	111,555	104,905	116,525	106,712
Reserves and retirement account for preferred stock.....	14,218	12,294	12,305	12,260
Total capital accounts.....	745,678	725,745	743,591	738,866
Total liabilities and capital accounts.....	7,847,276	7,507,106	7,637,226	7,898,898
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,017,450	951,047	933,761	873,168

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

RHODE ISLAND

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	7 banks	7 banks	7 banks	6 banks
ASSETS				
Loans and discounts (including overdrafts).....	136, 474	134, 298	133, 583	75, 101
U. S. Government securities, direct obligations.....	147, 211	151, 766	142, 178	86, 627
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	5, 809	7, 137	8, 672	3, 984
Other bonds, notes, and debentures.....	6, 721	6, 627	6, 034	2, 774
Corporate stocks, including stock of Federal Reserve bank.....	655	655	651	352
Reserve with Federal Reserve bank.....	38, 229	38, 298	40, 013	22, 408
Currency and coin.....	8, 122	6, 573	8, 458	5, 468
Balances with other banks, and cash items in process of collection.....	21, 823	22, 397	18, 461	14, 692
Bank premises owned, furniture and fixtures.....	3, 813	3, 888	3, 926	3, 920
Real estate owned other than bank premises.....	3	16	16	6
Customers' liability on acceptances outstanding.....	376	582	239	260
Income earned or accrued but not collected.....	571	658	561	327
Other assets.....	218	150	136	75
Total assets.....	370, 025	373, 045	362, 928	215, 994
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	214, 298	217, 194	219, 301	109, 796
Time deposits of individuals, partnerships, and corporations.....	59, 598	59, 341	60, 160	61, 180
Postal savings deposits.....	150	153	152	406
Deposits of U. S. Government.....	18, 980	17, 521	11, 451	4, 585
Deposits of States and political subdivisions.....	26, 994	31, 361	28, 217	13, 143
Deposits of banks.....	14, 439	10, 606	8, 459	3, 875
Other deposits (certified and cashiers' checks, etc.).....	5, 657	6, 589	8, 850	6, 168
Total deposits.....	340, 116	342, 765	332, 590	199, 153
Demand deposits.....	279, 834	282, 555	271, 515	137, 071
Time deposits.....	60, 282	60, 210	61, 075	62, 082
Bills payable, rediscounts, and other liabilities for borrowed money.....	150			
Acceptances executed by or for account of reporting banks and outstanding.....	376	582	239	298
Income collected but not earned.....	784	730	753	323
Expenses accrued and unpaid.....	1, 512	1, 793	1, 843	1, 264
Other liabilities.....	103	201	79	140
Total liabilities.....	343, 041	346, 071	335, 504	201, 173
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	9, 570	9, 570	9, 570	4, 570
Surplus.....	11, 560	11, 570	11, 583	8, 615
Undivided profits.....	5, 514	5, 489	5, 925	1, 587
Reserves.....	340	345	346	49
Total capital accounts.....	26, 984	26, 974	27, 424	14, 821
Total liabilities and capital accounts.....	370, 025	373, 045	362, 928	215, 994
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	30, 214	30, 013	30, 796	17, 605

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

SOUTH CAROLINA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	25 banks	25 banks	25 banks	25 banks
ASSETS				
Loans and discounts (including overdrafts).....	135,987	135,222	135,860	136,445
U. S. Government securities, direct obligations.....	162,244	170,225	186,068	203,339
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	17,918	18,339	19,319	18,779
Other bonds, notes, and debentures.....	9,660	9,822	10,727	11,457
Corporate stocks, including stock of Federal Reserve bank.....	574	582	592	602
Reserve with Federal Reserve bank.....	55,847	53,542	62,750	59,614
Currency and coin.....	11,842	8,652	15,193	14,455
Balances with other banks, and cash items in process of collection.....	47,757	52,256	71,594	82,812
Bank premises owned, furniture and fixtures.....	3,338	3,363	3,489	3,470
Real estate owned other than bank premises.....	58	58	13	66
Investments and other assets indirectly representing bank premises or other real estate.....	51	42	43	38
Customers' liability on acceptances outstanding.....	133			
Income earned or accrued but not collected.....	378	403	425	461
Other assets.....	316	322	312	241
Total assets.....	446,103	452,828	506,385	531,779
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	280,678	288,722	327,054	333,804
Time deposits of individuals, partnerships, and corporations.....	51,570	51,884	53,409	51,574
Postal savings deposits.....	7	7	7	7
Deposits of U. S. Government.....	16,037	14,521	23,129	19,881
Deposits of States and political subdivisions.....	49,238	48,982	44,700	66,993
Deposits of banks.....	14,756	13,528	20,167	21,736
Other deposits (certified and cashiers' checks, etc.).....	6,032	6,805	8,480	8,221
Total deposits.....	418,318	424,449	476,946	502,216
Demand deposits.....	365,454	370,644	417,085	444,169
Time deposits.....	52,864	53,805	59,861	58,047
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	133		681	738
Income collected but not earned.....	669	653		
Expenses accrued and unpaid.....	1,497	1,622	1,877	2,146
Other liabilities.....	349	683	384	813
Total liabilities.....	420,966	427,407	479,888	505,913
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	7,987	8,037	8,137	8,137
Surplus.....	11,088	11,413	11,613	12,027
Undivided profits.....	4,791	4,625	5,403	4,403
Reserves.....	1,271	1,346	1,344	1,299
Total capital accounts.....	25,137	25,421	26,497	25,866
Total liabilities and capital accounts.....	446,103	452,828	506,385	531,779
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	68,275	75,777	85,840	85,775

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

SOUTH DAKOTA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	35 banks	35 banks	35 banks	35 banks
ASSETS				
Loans and discounts (including overdrafts).....	84, 675	87, 585	91, 061	91, 601
U. S. Government securities, direct obligations.....	98, 698	95, 220	106, 628	111, 250
Obligations guaranteed by U. S. Government.....	4	4	4	4
Obligations of States and political subdivisions.....	11, 625	11, 461	11, 152	11, 744
Other bonds, notes, and debentures.....	6, 923	6, 281	5, 539	5, 887
Corporate stocks, including stock of Federal Reserve bank.....	312	312	338	348
Reserve with Federal Reserve bank.....	30, 185	29, 074	32, 234	33, 555
Currency and coin.....	3, 632	3, 519	4, 126	4, 107
Balances with other banks, and cash items in process of collection.....	26, 914	25, 315	35, 053	32, 372
Bank premises owned, furniture and fixtures.....	1, 810	1, 843	1, 979	2, 080
Real estate owned other than bank premises.....	1	1	3	3
Income earned or accrued but not collected.....	731	788	813	758
Other assets.....	462	498	594	457
Total assets.....	265, 972	261, 889	289, 524	294, 166
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	159, 416	154, 589	184, 304	185, 300
Time deposits of individuals, partnerships, and corporations.....	48, 161	48, 309	49, 211	50, 194
Postal savings deposits.....	3	3	3	3
Deposits of U. S. Government.....	6, 529	5, 407	5, 351	4, 798
Deposits of States and political subdivisions.....	24, 688	26, 870	21, 838	24, 141
Deposits of banks.....	8, 738	8, 092	9, 516	10, 583
Other deposits (certified and cashiers' checks, etc.).....	2, 161	1, 814	1, 669	1, 636
<i>Total deposits.....</i>	<i>249, 696</i>	<i>245, 084</i>	<i>271, 892</i>	<i>276, 655</i>
<i>Demand deposits.....</i>	<i>199, 758</i>	<i>194, 979</i>	<i>220, 904</i>	<i>224, 679</i>
<i>Time deposits.....</i>	<i>49, 938</i>	<i>50, 105</i>	<i>50, 988</i>	<i>51, 976</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		200	50	
Mortgages or other liens on bank premises and other real estate.....	27	26	26	25
Income collected but not earned.....	577	578	651	728
Expenses accrued and unpaid.....	1, 020	1, 072	1, 275	1, 481
Other liabilities.....	4	68	3	89
Total liabilities.....	251, 324	247, 028	273, 897	278, 978
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	3, 943	4, 243	4, 243	4, 593
Surplus.....	6, 459	6, 869	7, 019	7, 031
Undivided profits.....	3, 468	2, 874	3, 437	2, 663
Reserves.....	778	875	928	901
Total capital accounts.....	14, 648	14, 861	15, 627	15, 188
Total liabilities and capital accounts.....	265, 972	261, 889	289, 524	294, 166
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	39, 507	39, 251	39, 572	40, 450

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

TENNESSEE

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	73 banks	74 banks	74 banks	74 banks
ASSETS				
Loans and discounts (including overdrafts).....	563,627	522,229	550,465	604,655
U. S. Government securities, direct obligations.....	434,218	461,339	506,866	505,030
Obligations guaranteed by U. S. Government.....	6	6	6	6
Obligations of States and political subdivisions.....	79,564	81,182	83,444	83,870
Other bonds, notes, and debentures.....	14,250	18,989	17,938	18,201
Corporate stocks, including stock of Federal Reserve bank.....	2,526	2,565	2,717	2,704
Reserve with Federal Reserve bank.....	192,294	189,912	199,346	199,600
Currency and coin.....	24,566	21,377	27,674	28,538
Balances with other banks, and cash items in process of collection.....	176,205	211,862	206,821	248,439
Bank premises owned, furniture and fixtures.....	14,415	15,055	16,053	16,136
Real estate owned other than bank premises.....	135	130	128	114
Investments and other assets indirectly representing bank premises or other real estate.....	45	35	34	29
Customers' liability on acceptances outstanding.....	227	120	157	204
Income earned or accrued but not collected.....	1,288	1,693	1,397	1,800
Other assets.....	1,144	886	700	712
Total assets.....	1,504,510	1,527,380	1,613,746	1,710,038
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	726,972	745,303	790,033	813,901
Time deposits of individuals, partnerships, and corporations.....	278,955	283,356	289,305	292,767
Postal savings deposits.....	169	170	170	169
Deposits of U. S. Government.....	39,555	32,713	25,956	22,242
Deposits of States and political subdivisions.....	114,080	132,495	125,244	114,842
Deposits of banks.....	230,954	216,839	260,895	339,930
Other deposits (certified and cashiers' checks, etc.).....	11,019	12,014	9,647	15,070
<i>Total deposits.....</i>	<i>1,401,704</i>	<i>1,422,890</i>	<i>1,501,260</i>	<i>1,598,281</i>
<i>Demand deposits.....</i>	<i>1,108,106</i>	<i>1,125,103</i>	<i>1,197,627</i>	<i>1,292,021</i>
<i>Time deposits.....</i>	<i>293,598</i>	<i>297,787</i>	<i>303,633</i>	<i>306,900</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	28	-----	1,600	-----
Acceptances executed by or for account of reporting banks and outstanding.....	227	120	157	204
Income collected but not earned.....	4,502	4,272	4,449	4,365
Expenses accrued and unpaid.....	3,592	3,694	4,483	4,436
Other liabilities.....	371	493	500	749
Total liabilities.....	1,410,424	1,431,469	1,512,439	1,608,675
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	100	100	100	100
Common stock.....	28,726	30,401	31,601	31,601
<i>Total capital stock.....</i>	<i>28,826</i>	<i>30,501</i>	<i>31,701</i>	<i>31,701</i>
Surplus.....	44,763	46,827	48,877	49,173
Undivided profits.....	17,026	15,341	17,025	16,785
Reserves and retirement account for preferred stock.....	3,471	3,242	3,704	3,704
Total capital accounts.....	94,086	95,911	101,307	101,363
Total liabilities and capital accounts.....	1,504,510	1,527,380	1,613,746	1,710,038
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	173,694	185,447	188,259	184,596

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1961—Continued

TEXAS

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	442 banks	443 banks	443 banks	443 banks
ASSETS				
Loans and discounts (including overdrafts).....	2,082,303	2,064,429	2,082,564	2,204,177
U. S. Government securities, direct obligations.....	1,693,141	1,706,576	1,831,160	1,970,072
Obligations guaranteed by U. S. Government.....	3	3	3	3
Obligations of States and political subdivisions.....	231,174	234,386	246,844	251,630
Other bonds, notes, and debentures.....	63,651	62,507	63,223	61,350
Corporate stocks, including stock of Federal Reserve bank.....	8,648	8,948	9,003	9,164
Reserve with Federal Reserve bank.....	815,356	812,540	813,102	856,463
Currency and coin.....	74,973	64,491	87,553	88,583
Balances with other banks, and cash items in process of collection.....	896,372	975,721	1,105,871	1,396,911
Bank premises owned, furniture and fixtures.....	55,714	54,636	56,298	57,261
Real estate owned other than bank premises.....	5,700	5,977	6,930	7,303
Investments and other assets indirectly representing bank premises or other real estate.....	8,165	9,049	11,060	10,862
Customers' liability on acceptances outstanding.....	12,343	2,462	8,463	27,970
Income earned or accrued but not collected.....	5,030	5,425	5,141	5,821
Other assets.....	3,218	3,135	3,820	4,266
Total assets.....	5,955,791	6,010,285	6,331,044	6,951,836
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	3,674,367	3,678,012	3,958,578	4,172,224
Time deposits of individuals, partnerships, and corporations.....	437,824	453,245	459,114	473,175
Postal savings deposits.....	400	400	400	420
Deposits of U. S. Government.....	174,548	160,704	132,293	114,244
Deposits of States and political subdivisions.....	490,515	458,967	415,816	464,951
Deposits of banks.....	713,244	787,889	879,872	1,145,371
Other deposits (certified and cashiers' checks, etc.).....	58,833	57,900	62,816	130,922
Total deposits.....	5,548,731	5,697,117	5,898,889	6,501,307
Demand deposits.....	5,012,828	5,036,778	5,356,937	5,911,140
Time deposits.....	535,903	661,339	662,952	590,167
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,010	2,286	1,057	-----
Acceptances executed by or for account of reporting banks and outstanding.....	12,578	2,462	8,490	28,871
Income collected but not earned.....	4,821	4,633	4,833	4,988
Expenses accrued and unpaid.....	16,442	17,177	20,995	20,717
Other liabilities.....	609	1,759	944	1,892
Total liabilities.....	5,582,191	5,625,434	5,935,208	6,557,775
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	200	200	200	200
Common stock.....	139,578	144,585	145,520	147,830
Total capital stock.....	139,778	144,785	145,720	148,030
Surplus.....	148,311	154,456	155,031	158,837
Undivided profits.....	68,265	67,266	76,894	65,702
Reserves and retirement account for preferred stock.....	17,246	18,344	18,191	21,492
Total capital accounts.....	373,600	384,851	395,836	394,061
Total liabilities and capital accounts.....	5,955,791	6,010,285	6,331,044	6,951,836
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	874,063	855,297	853,708	908,911

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

UTAH

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	11 banks	11 banks	11 banks	11 banks
ASSETS				
Loans and discounts (including overdrafts).....	122,729	121,338	117,038	117,774
U. S. Government securities, direct obligations.....	107,542	103,735	117,967	132,167
Obligations guaranteed by U. S. Government.....	4	3	3	333
Obligations of States and political subdivisions.....	8,302	7,998	11,399	9,798
Other bonds, notes, and debentures.....	747	748	1,685	1,348
Corporate stocks, including stock of Federal Reserve bank.....	341	341	341	342
Reserve with Federal Reserve bank.....	47,695	45,942	55,264	58,851
Currency and coin.....	3,211	2,952	3,579	3,853
Balances with other banks, and cash items in process of collection.....	25,401	27,798	30,025	28,205
Bank premises owned, furnitures and fixtures.....	2,722	2,854	2,887	2,681
Real estate owned other than bank premises.....	26	26	26	24
Investments and other assets indirectly representing bank premises or other real estate.....	780	735	725	725
Income earned or accrued but not collected.....	59	51	55	87
Other assets.....	971	133	512	187
Total assets.....	320,530	314,654	341,506	356,375
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	163,791	165,691	182,676	182,521
Time deposits of individuals, partnerships, and corporations.....	68,074	69,787	70,970	73,605
Postal savings deposits.....	1,020	1,020	1,020	1,020
Deposits of U. S. Government.....	9,595	6,800	5,320	5,005
Deposits of States and political subdivisions.....	29,999	24,767	23,263	35,362
Deposits of banks.....	24,375	24,369	32,721	34,099
Other deposits (certified and cashier's checks, etc.).....	1,968	2,091	1,784	3,861
<i>Total deposits.....</i>	<i>298,822</i>	<i>294,525</i>	<i>317,754</i>	<i>335,473</i>
<i>Demand deposits.....</i>	<i>229,150</i>	<i>223,085</i>	<i>243,931</i>	<i>258,765</i>
<i>Time deposits.....</i>	<i>69,672</i>	<i>71,440</i>	<i>73,823</i>	<i>76,708</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,000		3,000	
Income collected but not earned.....	1,065	1,027	1,127	1,104
Expenses accrued and unpaid.....	1,370	1,393	1,239	1,440
Other liabilities.....	228	293	418	504
Total liabilities.....	303,485	297,238	323,538	338,521
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	5,200	5,200	5,200	5,200
Surplus.....	5,756	5,767	5,767	5,829
Undivided profits.....	4,837	5,196	5,747	5,656
Reserves.....	1,252	1,253	1,254	1,169
Total capital accounts.....	17,045	17,416	17,968	17,854
Total liabilities and capital accounts.....	320,530	314,654	341,506	356,375
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	15,851	15,418	15,441	10,669

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

VERMONT

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	39 banks	38 banks	38 banks	38 banks
ASSETS				
Loans and discounts (including overdrafts).....	55,042	55,079	54,699	54,292
U. S. Government securities, direct obligations.....	47,353	44,562	49,616	50,282
Obligations guaranteed by U. S. Government.....	27	18	18	18
Obligations of States and political subdivisions.....	6,664	7,498	7,395	6,522
Other bonds, notes, and debentures.....	4,343	4,226	4,714	4,834
Corporate stocks, including stock of Federal Reserve bank.....	326	317	317	318
Reserve with Federal Reserve bank.....	12,683	13,160	15,013	15,631
Currency and coin.....	2,613	2,345	3,103	3,027
Balances with other banks, and cash items in process of collection.....	10,875	11,234	12,521	15,443
Bank premises owned, furniture and fixtures.....	1,552	1,542	1,622	1,571
Real estate owned other than bank premises.....	34	32	27	23
Investments and other assets indirectly representing bank premises or other real estate.....	23	23	23	23
Income earned or accrued but not collected.....	124	146	127	132
Other assets.....	87	84	92	99
Total assets.....	141,746	140,266	149,287	152,215
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	53,561	52,056	58,887	60,947
Time deposits of individuals, partnerships, and corporations.....	63,126	64,245	65,023	65,509
Postal savings deposits.....	3	3	3	3
Deposits of U. S. Government.....	2,450	1,601	1,487	1,753
Deposits of States and political subdivisions.....	3,835	3,476	5,153	5,520
Deposits of banks.....	1,087	1,027	1,013	1,215
Other deposits (certified and cashiers' checks, etc.).....	1,018	2,368	1,920	1,743
<i>Total deposits.....</i>	<i>125,080</i>	<i>124,776</i>	<i>133,486</i>	<i>138,690</i>
<i>Demand deposits.....</i>	<i>61,368</i>	<i>59,950</i>	<i>67,878</i>	<i>70,614</i>
<i>Time deposits.....</i>	<i>63,712</i>	<i>64,826</i>	<i>65,608</i>	<i>68,076</i>
Bills, payable, rediscounts, and other liabilities for borrowed money.....	945	126	70	-----
Income collected but not earned.....	475	434	482	428
Expenses accrued and unpaid.....	146	204	158	235
Other liabilities.....	337	422	394	392
Total liabilities.....	128,983	125,962	134,590	137,745
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,853	4,703	4,703	4,703
Surplus.....	5,132	5,004	5,008	5,064
Undivided profits.....	3,671	3,471	3,849	3,624
Reserves.....	1,107	1,126	1,137	1,079
Total capital accounts.....	14,763	14,304	14,697	14,470
Total liabilities and capital accounts.....	141,746	140,266	149,287	152,215
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	6,864	5,664	5,694	6,663

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

VIRGINIA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	132 banks	132 banks	132 banks	133 banks
ASSETS				
Loans and discounts (including overdrafts).....	434, 916	433, 231	432, 001	444, 455
U. S. Government securities, direct obligations.....	404, 860	423, 377	470, 974	485, 537
Obligations guaranteed by U. S. Government.....	21	17	17	17
Obligations of States and political subdivisions.....	42, 676	44, 597	49, 065	51, 134
Other bonds, notes, and debentures.....	21, 885	20, 538	24, 246	26, 084
Corporate stocks, including stock of Federal Reserve bank.....	2, 128	2, 132	2, 144	2, 183
Reserve with Federal Reserve bank.....	133, 217	136, 798	157, 847	146, 195
Currency and coin.....	26, 504	21, 151	30, 171	31, 499
Balances with other banks, and cash items in process of collection.....	125, 260	127, 198	158, 862	174, 312
Bank premises owned, furniture and fixtures.....	12, 060	12, 145	12, 397	12, 254
Real estate owned other than bank premises.....	135	176	209	310
Investments and other assets indirectly representing bank premises or other real estate.....	684	684	694	702
Customers' liability on acceptances outstanding.....	161	364	295	305
Income earned or accrued but not collected.....	1, 012	1, 146	987	1, 330
Other assets.....	1, 383	1, 220	1, 578	1, 607
Total assets.....	1, 206, 902	1, 224, 774	1, 341, 487	1, 377, 924
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	573, 593	578, 794	661, 416	657, 569
Time deposits of individuals, partnerships, and corporations.....	312, 114	313, 676	322, 172	322, 963
Postal savings deposits.....	120	120	120	120
Deposits of U. S. Government.....	53, 158	47, 626	40, 610	36, 370
Deposits of States and political subdivisions.....	73, 869	80, 793	75, 532	93, 615
Deposits of banks.....	80, 876	85, 463	121, 945	141, 458
Other deposits (certified and cashiers' checks, etc.).....	12, 704	16, 774	16, 359	21, 544
Total deposits.....	1, 106, 431	1, 123, 216	1, 238, 151	1, 273, 659
Demand deposits.....	761, 430	776, 596	878, 759	912, 892
Time deposits.....	344, 998	347, 850	359, 395	360, 747
Bills payable, rediscounts, and other liabilities for borrowed money.....	800	1, 300	-----	340
Acceptances executed by or for account of reporting banks and outstanding.....	161	364	295	307
Income collected but not earned.....	2, 000	2, 081	2, 183	2, 194
Expenses accrued and unpaid.....	3, 732	3, 319	4, 091	4, 452
Other liabilities.....	88	969	50	898
Total liabilities.....	1, 113, 215	1, 131, 279	1, 244, 773	1, 281, 830
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	28, 676	28, 721	28, 731	29, 281
Surplus.....	41, 142	41, 499	42, 239	42, 871
Undivided profits.....	18, 879	18, 329	20, 756	18, 967
Reserves.....	4, 990	4, 946	4, 988	4, 975
Total capital accounts.....	93, 687	93, 495	96, 714	96, 094
Total liabilities and capital accounts.....	1, 206, 902	1, 224, 774	1, 341, 487	1, 377, 924
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	188, 504	188, 278	191, 724	201, 822

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	1 bank	1 bank	1 bank	1 bank
ASSETS				
Loans and discounts (including overdrafts).....	1,458	1,446	1,506	1,582
U. S. Government securities, direct obligations.....	2,768	2,667	2,684	2,683
Obligations guaranteed by U. S. Government.....				
Reserve with approved national banking associations..	459	480	244	460
Currency and coin.....	341	230	350	371
Balances with other banks, and cash items in process of collection.....	20	28	31	75
Bank premises owned, furniture and fixtures.....	14	11	11	10
Income earned or accrued but not collected.....	6	34	3	40
Other assets.....	18	5	14	4
Total assets.....	5,084	4,901	4,843	5,225
LIABILITIES				
Demand deposits of individuals, partnerships, and cor- porations.....	1,564	1,322	1,328	1,442
Time deposits of individuals, partnerships, and corpora- tions.....	2,009	2,056	2,114	2,199
Postal savings deposits.....				
Deposits of U. S. Government.....	228	235	241	240
Deposits of States and political subdivisions.....	817	822	684	823
Deposits of banks.....	23	17	20	19
Other deposits (certified and cashiers' checks, etc.).....	21	14	17	39
Total deposits.....	4,662	4,466	4,404	4,762
Demand deposits.....	2,584	2,343	2,229	2,490
Time deposits.....	2,078	2,123	2,175	2,272
Bills payable, rediscounts, and other liabilities for bor- rowed money.....				
Income collected but not earned.....	7	7	8	9
Expenses accrued and unpaid.....	11	16	13	27
Other liabilities.....	12	8	8	9
Total liabilities.....	4,692	4,497	4,433	4,807
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	100	100	100	100
Common stock.....	50	50	50	50
Total capital stock.....	150	150	150	150
Surplus.....	100	100	100	100
Undivided profits.....	47	45	53	46
Reserves and retirement account for preferred stock.....	95	109	107	122
Total capital accounts.....	392	404	410	418
Total liabilities and capital accounts.....	5,084	4,901	4,843	5,225
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, 1951—Continued

WASHINGTON

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	36 banks	35 banks	35 banks	35 banks
ASSETS				
Loans and discounts (including overdrafts)	630,268	666,640	688,227	665,206
U. S. Government securities, direct obligations	505,277	544,913	551,433	575,235
Obligations guaranteed by U. S. Government				
Obligations of States and political subdivisions	173,319	155,113	145,399	144,626
Other bonds, notes, and debentures	34,549	33,436	26,465	25,594
Corporate stocks, including stock of Federal Reserve bank	2,204	2,224	2,241	2,319
Reserve with Federal Reserve bank	233,038	237,950	257,059	251,833
Currency and coin	24,087	25,151	28,317	31,845
Balances with other banks, and cash items in process of collection	171,555	193,643	195,809	224,692
Bank premises owned, furniture and fixtures	15,077	16,417	17,728	18,499
Real estate owned other than bank premises	420	324	435	351
Investments and other assets indirectly representing bank premises or other real estate	569	475	475	475
Customers' liability on acceptances outstanding	296	378	239	140
Income earned or accrued but not collected	3,445	3,826	3,868	3,479
Other assets	1,166	1,162	679	943
Total assets	1,795,270	1,881,652	1,918,374	1,945,237
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	977,114	961,237	1,072,230	1,112,109
Time deposits of individuals, partnerships, and corporations	419,899	423,932	432,538	442,845
Postal savings deposits	9	9	9	9
Deposits of U. S. Government	67,824	80,654	53,052	35,685
Deposits of States and political subdivisions	120,675	202,781	120,104	119,141
Deposits of banks	71,110	75,220	98,002	94,994
Other deposits (certified and cashiers' checks, etc.)	17,720	18,020	17,924	17,031
<i>Total deposits</i>	<i>1,674,551</i>	<i>1,761,853</i>	<i>1,798,859</i>	<i>1,891,814</i>
<i>Demand deposits</i>	<i>1,249,490</i>	<i>1,538,209</i>	<i>1,555,604</i>	<i>1,578,252</i>
<i>Time deposits</i>	<i>424,861</i>	<i>423,644</i>	<i>438,255</i>	<i>448,662</i>
Bills payable, rediscounts, and other liabilities for borrowed money	2,300	496		
Mortgages or other liens on bank premises and other real estate	110	104	98	92
Acceptances executed by or for account of reporting banks and outstanding	304	461	305	191
Income collected but not earned	4,289	3,978	4,563	4,551
Expenses accrued and unpaid	4,897	4,258	6,645	5,357
Other liabilities	642	619	791	729
Total liabilities	1,686,893	1,771,769	1,806,261	1,832,734
CAPITAL ACCOUNTS				
Capital stock: Common stock	31,460	31,910	32,450	32,450
Surplus	42,129	42,596	42,383	44,960
Undivided profits	22,126	22,745	24,595	22,245
Reserves	12,662	12,632	12,685	12,848
Total capital accounts	108,377	109,883	112,113	112,503
Total liabilities and capital accounts	1,795,270	1,881,652	1,918,374	1,945,237
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes	319,248	400,040	349,158	311,018

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

WEST VIRGINIA

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	74 banks	74 banks	74 banks	74 banks
ASSETS				
Loans and discounts (including overdrafts).....	145,322	150,449	147,498	149,062
U. S. Government securities, direct obligations.....	236,792	234,086	248,166	245,955
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	17,173	17,363	18,066	21,891
Other bonds, notes, and debentures.....	9,593	9,438	9,285	9,694
Corporate stocks, including stock of Federal Reserve bank.....	1,032	1,031	1,061	1,042
Reserve with Federal Reserve bank.....	57,818	58,902	61,275	69,372
Currency and coin.....	13,919	11,353	16,260	14,999
Balances with other banks, and cash items in process of collection.....	52,417	61,324	64,265	78,500
Bank premises owned, furniture and fixtures.....	4,969	4,914	4,994	4,865
Real estate owned other than bank premises.....	32	26	18	31
Investments and other assets indirectly representing bank premises or other real estate.....	2			
Income earned or accrued but not collected.....	161	193	148	221
Other assets.....	554	493	508	487
Total assets.....	539,784	549,572	571,544	596,110
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	278,863	283,517	301,539	287,551
Time deposits of individuals, partnerships, and corporations.....	129,958	130,479	133,579	130,091
Postal savings deposits.....	35	35	35	185
Deposits of U. S. Government.....	19,316	15,115	11,618	12,954
Deposits of States and political subdivisions.....	34,952	41,304	40,025	67,696
Deposits of banks.....	23,601	25,711	30,086	36,176
Other deposits (certified and cashiers' checks, etc.).....	6,928	7,170	6,299	13,812
Total deposits.....	493,653	503,331	523,181	548,465
<i>Demand deposits.....</i>	<i>562,081</i>	<i>571,273</i>	<i>588,127</i>	<i>416,732</i>
<i>Time deposits.....</i>	<i>131,572</i>	<i>132,058</i>	<i>135,054</i>	<i>131,733</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,625	1,425	2,000	1,400
Mortgages or other liens on bank premises and other real estate.....	14	14	14	14
Income collected but not earned.....	361	331	363	382
Expenses accrued and unpaid.....	1,072	1,098	1,149	1,384
Other liabilities.....	128	371	117	269
Total liabilities.....	496,853	506,570	526,824	551,914
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	12,935	12,985	12,985	12,985
Surplus.....	21,096	21,394	21,582	22,053
Undivided profits.....	6,963	6,586	8,153	6,887
Reserves.....	1,937	2,037	2,000	2,280
Total capital accounts.....	42,931	43,002	44,720	44,205
Total liabilities and capital accounts.....	539,784	549,572	571,544	596,119
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	80,050	78,643	79,803	107,256

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

WISCONSIN

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	95 banks	95 banks	95 banks	95 banks
ASSETS				
Loans and discounts (including overdrafts).....	377,259	374,210	385,958	400,618
U. S. Government securities, direct obligations.....	682,494	697,634	710,707	714,499
Obligations guaranteed by U. S. Government.....	49	62	68	13
Obligations of States and political subdivisions.....	59,548	59,963	61,573	62,692
Other bonds, notes, and debentures.....	59,404	58,850	59,406	58,141
Corporate stocks, including stock of Federal Reserve bank.....	1,898	1,907	1,971	2,137
Reserve with Federal Reserve bank.....	177,244	179,455	172,802	190,472
Currency and coin.....	18,583	17,569	22,391	22,809
Balances with other banks, and cash items in process of collection.....	161,986	170,035	170,761	210,352
Bank premises owned, furniture and fixtures.....	9,247	9,220	9,257	9,224
Real estate owned other than bank premises.....	3	6	17	20
Investments and other assets indirectly representing bank premises or other real estate.....	1			
Customers' liability on acceptances outstanding.....	104	81	43	41
Income earned or accrued but not collected.....	2,779	3,022	2,632	3,197
Other assets.....	2,740	2,475	2,506	2,777
Total assets.....	1,553,339	1,574,489	1,600,092	1,676,992
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	678,000	714,278	760,351	834,279
Time deposits of individuals, partnerships, and corporations.....	465,998	468,149	476,370	480,760
Postal savings deposits.....	44	544	844	847
Deposits of U. S. Government.....	98,560	81,391	59,719	43,568
Deposits of States and political subdivisions.....	80,942	78,971	59,437	56,895
Deposits of banks.....	107,994	108,075	123,863	129,020
Other deposits (certified and cashiers' checks, etc.).....	19,188	20,112	12,914	27,873
Total deposits.....	1,460,786	1,471,520	1,493,498	1,673,242
Demand deposits.....	976,831	996,496	1,009,867	1,086,709
Time deposits.....	473,892	476,025	483,631	487,633
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	104	81	43	41
Income collected but not earned.....	1,819	1,750	1,855	1,822
Expenses accrued and unpaid.....	4,227	3,919	5,358	3,769
Other liabilities.....	490	670	451	623
Total liabilities.....	1,457,366	1,477,940	1,501,205	1,579,497
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	50	50	50	50
Common stock.....	28,580	28,605	28,605	28,605
Total capital stock.....	28,630	28,655	28,655	28,655
Surplus.....	34,519	34,793	36,847	42,761
Undivided profits.....	27,995	28,075	28,436	21,467
Reserves and retirement account for preferred stock.....	4,829	5,026	4,949	4,612
Total capital accounts.....	95,973	96,549	98,887	97,495
Total liabilities and capital accounts.....	1,553,339	1,574,489	1,600,092	1,676,992
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	184,596	181,162	180,462	181,888

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1951—Continued

WYOMING

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	24 banks	24 banks	24 banks	24 banks
ASSETS				
Loans and discounts (including overdrafts).....	54,429	55,117	56,852	56,667
U. S. Government securities, direct obligations.....	74,529	73,603	77,084	93,213
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	7,115	7,615	7,387	7,616
Other bonds, notes, and debentures.....	2,235	2,257	2,113	2,468
Corporate stocks, including stock of Federal Reserve bank.....	227	227	232	251
Reserve with Federal Reserve bank.....	20,825	21,647	25,919	23,213
Currency and coin.....	3,445	3,176	3,974	4,156
Balances with other banks, and cash items in process of collection.....	19,568	22,355	33,694	36,654
Bank premises owned, furniture and fixtures.....	1,351	1,393	1,455	1,420
Real estate owned other than bank premises.....				25
Income earned or accrued but not collected.....	153	168	168	183
Other assets.....	66	70	67	72
Total assets	183,943	187,628	208,945	225,938
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	106,712	109,522	125,731	133,273
Time deposits of individuals, partnerships, and corporations.....	29,647	31,042	33,798	35,905
Postal savings deposits.....	17	17	18	18
Deposits of U. S. Government.....	4,190	3,801	3,221	2,650
Deposits of States and political subdivisions.....	20,727	21,845	19,675	26,126
Deposits of banks.....	8,549	7,597	11,885	13,493
Other deposits (certified and cashiers' checks, etc.).....	2,149	1,680	1,874	2,239
<i>Total deposits</i>	<i>171,991</i>	<i>175,604</i>	<i>196,202</i>	<i>213,704</i>
<i>Demand deposits</i>	<i>141,925</i>	<i>144,029</i>	<i>161,976</i>	<i>177,351</i>
<i>Time deposits</i>	<i>30,066</i>	<i>31,475</i>	<i>34,226</i>	<i>36,353</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	500	500	500	
Income collected but not earned.....	431	429	461	469
Expenses accrued and unpaid.....	288	311	445	416
Other liabilities.....	3	36	5	54
Total liabilities	173,213	176,780	197,613	214,643
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	2,485	2,485	2,485	2,510
Surplus.....	5,095	5,140	5,265	5,515
Undivided profits.....	2,725	2,751	3,148	2,730
Reserves.....	425	472	434	540
Total capital accounts	10,730	10,848	11,332	11,295
Total liabilities and capital accounts	183,943	187,628	208,945	225,938
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	34,754	34,553	34,297	37,350

TABLE No. 14.—*Fiduciary activities of national banks as of Dec. 31, 1951*

	Banks with capital of						Total
	\$25,000	25,001 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$200,000	\$200,001 to \$500,000	\$500,000 and over	
Number of national banks with trust powers but not administering trusts.....	7	49	86	66	37	16	261
Number of national banks with trust powers administering trusts.....	7	41	251	447	410	356	1,512
Total number of national banks authorized to exercise trust powers.....	14	90	337	513	447	372	1,773
Total assets of national banks with trust powers but not administering trusts.....	\$10,413,362	\$136,652,800	\$427,526,352	\$575,186,649	\$585,924,699	\$1,817,362,778	\$3,553,066,640
Total assets of national banks with trust powers administering trusts.....	14,769,890	120,967,888	1,354,326,978	3,762,631,946	7,545,431,780	69,730,738,773	82,528,867,255
Total assets of national banks authorized to exercise trust powers.....	25,183,252	257,620,688	1,781,853,330	4,337,818,595	8,131,356,479	71,548,101,551	86,081,933,895
TRUST ASSETS							
Investments.....	\$179,833	\$3,833,287	\$56,448,943	\$291,339,748	\$1,096,397,385	\$18,539,743,774	\$19,987,942,970
Time deposits.....	3,246	251,944	2,294,008	8,338,865	17,030,352	373,531,147	401,449,562
Demand deposits.....	36,624	732,535	6,144,509	28,780,271	70,184,346	709,759,649	815,637,834
Other assets.....	.....	7,355	2,712,939	13,621,225	133,721,773	14,781,534,614	14,931,597,906
Total.....	219,703	4,825,121	67,600,399	342,080,109	1,317,333,856	34,404,569,084	36,136,628,272
TRUST LIABILITIES							
Private trusts.....	\$2,928	\$836,301	\$15,955,560	\$93,140,819	\$584,246,169	\$5,619,677,077	\$6,313,858,854
Court trusts.....	216,775	3,960,633	42,220,454	172,870,621	415,024,940	3,016,005,487	3,650,298,910
Other liabilities.....	.....	28,187	9,424,385	76,068,669	318,062,747	25,768,886,520	26,172,470,508
Total.....	219,703	4,825,121	67,600,399	342,080,109	1,317,333,856	34,404,569,084	36,136,628,272
Total volume of bond issues outstanding for which banks are acting as trustee.....	\$46,500	\$251,275	\$9,948,023	\$122,372,524	\$351,924,860	\$14,066,020,480	\$14,550,563,662
Number of national banks administering private trusts.....	2	24	171	363	377	347	1,284
Number of national banks administering court trusts.....	7	37	231	425	382	340	1,422
Number of national banks administering agency, custodian, escrow, safekeeping, etc., trusts.....	.....	2	57	208	281	320	868
Number of national banks administering corporate trusts.....	2	7	47	161	190	290	697
Number of living trusts being administered.....	2	86	1,011	4,570	13,108	65,663	84,440
Number of court trusts being administered.....	24	361	3,293	11,639	20,425	51,407	87,149
Number of agency, custodian, escrow, safekeeping, etc., trusts being administered.....	.....	5	235	2,135	5,992	69,804	78,171
Total number of individual trusts being administered.....	26	452	4,539	18,344	39,525	186,874	249,760
Number of corporate trusts being administered.....	11	11	99	567	980	15,719	17,387
Total number of trusts being administered.....	37	463	4,638	18,911	40,505	202,593	267,147
Average volume of individual trust assets in each bank.....	\$31,386	\$117,686	\$269,324	\$765,280	\$3,213,009	\$96,642,048	\$23,899,886
Average volume of trust assets in each individual trust.....	\$3,450	\$10,675	\$14,893	\$18,648	\$33,329	\$184,106	\$144,685
Average gross earnings per trust for year ended Dec. 31, 1951.....	\$33	\$75	\$105	\$118	\$142	\$327	\$290
Average gross earnings per trust department reporting trust earnings for year ended Dec. 31, 1951.....	\$203	\$995	\$2,052	\$5,293	\$14,502	\$186,495	\$51,368

TABLE No. 15.—Fiduciary activities of national banks by Federal Reserve districts as of Dec. 31, 1951

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, 1951
						Living trusts	Court trusts	Agency, custodian, escrow, safekeeping, etc.	Total				
Boston.....	160	31	191	\$111,909,167	\$4,891,906,644	4,485	6,371	4,635	15,491	\$1,739,597,658	459	\$343,151,909	\$5,260,000
New York.....	224	25	249	372,888,799	16,387,710,069	5,109	9,117	15,706	29,932	13,141,526,940	615	5,743,776,187	13,577,000
Philadelphia.....	221	8	229	98,072,850	4,068,176,292	6,454	16,474	1,493	24,411	588,649,582	421	86,001,490	2,672,000
Cleveland.....	101	14	115	156,020,000	6,604,176,321	8,940	10,247	4,643	23,830	3,128,354,440	2,140	1,073,094,213	8,597,000
Richmond.....	133	17	150	67,928,000	3,879,239,194	5,063	7,732	3,249	16,044	1,007,941,652	431	494,682,543	3,603,000
Atlanta.....	100	20	120	94,700,500	5,371,300,421	4,675	4,431	5,417	14,523	1,414,775,312	1,168	583,980,815	3,807,000
Chicago.....	197	37	234	271,755,000	12,985,928,397	27,574	11,088	13,909	52,571	8,736,564,959	7,296	3,599,732,298	14,699,000
St. Louis.....	98	24	122	60,821,500	3,101,693,197	2,000	3,111	851	5,962	273,023,283	1,747	221,746,461	1,386,000
Minneapolis.....	45	20	65	38,855,000	2,312,298,878	2,420	3,417	4,400	10,237	1,479,767,045	378	152,371,947	2,552,000
Kansas City.....	102	35	137	77,380,000	4,525,412,704	3,854	2,519	12,924	19,297	1,343,066,460	829	696,746,582	2,737,000
Dallas.....	76	23	99	117,695,000	5,572,496,853	3,934	1,342	2,634	7,910	655,381,088	728	535,810,230	2,954,000
San Francisco.....	55	7	62	314,020,000	16,381,607,055	9,932	11,300	8,320	29,552	2,627,979,853	1,176	1,019,449,987	13,296,000
Total.....	1,512	261	1,773	1,782,105,816	86,081,933,895	84,440	87,149	78,171	249,760	36,136,628,272	17,387	14,550,563,662	75,130,000

TABLE NO. 16.—*Classification of investments in living and court trust accounts under administration by the active national bank trust departments.*
Dec. 31, 1951

Trust investments classified according to capital of banks administering trusts	Bonds	Percent	Stocks	Percent	Real-estate mortgages	Percent	Real estate	Percent	Miscellaneous	Percent	Total invest- ments
Banks with capital of \$25,000.....	\$125,867	69.99	\$5,736	3.19	\$42,229	23.48	\$4,550	2.53	\$1,451	0.81	\$179,833
Banks with capital of \$25,001 to \$50,000.....	1,965,250	51.27	774,501	20.21	258,164	6.73	809,766	21.12	25,606	.67	3,833,287
Banks with capital of \$50,001 to \$100,000.....	26,866,276	47.59	17,376,832	30.78	4,273,213	7.57	6,691,284	11.86	1,241,338	2.20	56,448,943
Banks with capital of \$100,001 to \$200,000.....	123,225,298	42.30	104,998,987	36.04	29,230,957	10.03	23,943,990	8.22	9,940,516	3.41	291,339,748
Banks with capital of \$200,001 to \$500,000.....	328,501,174	29.96	362,836,585	33.09	294,547,976	26.87	73,771,433	6.73	36,740,217	3.35	1,096,397,385
Banks with capital of \$500,001 and over.....	12,426,128,890	67.03	4,180,919,157	22.55	497,765,402	2.68	570,189,056	3.08	864,741,269	4.66	18,539,743,774
Total.....	12,906,812,755	64.57	4,666,911,798	23.35	826,117,941	4.13	675,410,079	3.38	912,690,397	4.67	19,987,942,970

TABLE No. 17.—Fiduciary activities of national banks by States as of Dec. 31, 1951

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, 1951
						Living trusts	Court trusts	Agency, custodian, escrow, safekeeping etc., trusts	Total				
Alabama.....	23	8	31	\$17,495,000	\$930,379,898	1,406	606	1,160	3,172	\$352,339,374	481	\$153,721,591	\$873,000
Alaska.....	2	1	3	950,000	63,779,841	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Arizona.....	2	2	4	7,400,000	406,136,829	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Arkansas.....	17	1	18	7,825,000	369,521,877	278	709	58	1,045	26,699,057	937	120,492,996	151,000
California.....	19	3	22	238,010,000	11,794,655,258	5,627	8,483	6,342	20,452	2,018,584,300	699	950,590,809	10,704,000
Colorado.....	19	10	29	11,590,000	800,769,796	967	1,051	1,241	3,259	229,708,793	156	91,942,051	673,000
Connecticut.....	33	1	34	20,683,000	941,211,413	1,511	3,231	2,288	7,030	575,982,205	157	52,047,987	2,063,000
Delaware.....	6	6	12	925,000	25,659,306	18	117	2	137	1,604,500	29	13,000	647,000
District of Columbia.....	7	7	14	12,000,000	782,945,197	889	164	557	1,610	214,130,467	29	112,951,346	137,000
Florida.....	24	2	26	23,850,000	1,208,388,717	1,295	1,141	1,198	3,634	369,083,342	154	211,569,959	1,036,000
Georgia.....	14	4	18	18,512,500	1,079,032,437	687	1,085	774	2,546	217,091,685	305	90,820,603	918,000
Hawaii.....	3	3	6	4,000,000	194,133,904	166	312	22	500	8,045,783	27	2,082,000	56,000
Idaho.....	89	18	107	195,480,000	8,424,053,624	24,122	5,592	9,902	39,616	6,956,096,570	6,421	3,170,830,962	10,899,000
Illinois.....	80	10	90	31,735,000	1,177,280,996	1,636	2,973	1,267	5,876	253,236,216	253	90,316,298	1,047,000
Indiana.....	30	14	44	11,340,000	702,579,223	430	545	378	1,353	59,759,476	68	9,672,448	377,000
Iowa.....	26	6	32	11,625,000	676,293,127	581	310	3,306	4,197	132,846,246	69	78,845,625	343,000
Kansas.....	43	9	52	11,750,000	618,501,095	335	1,398	173	1,906	37,651,208	70	9,662,575	251,000
Kentucky.....	15	2	17	17,800,000	1,329,466,388	452	599	1,765	2,816	318,458,727	203	103,427,319	384,000
Louisiana.....	23	2	25	8,550,000	232,867,741	379	581	264	1,224	84,935,337	110	57,059,472	311,000
Maine.....	13	5	18	10,200,000	620,484,171	562	543	421	1,526	151,097,309	28	96,165,397	387,000
Maryland.....	69	16	85	75,645,000	3,446,995,410	2,161	2,216	2,163	6,540	1,032,212,780	182	231,459,446	2,772,000
Massachusetts.....	18	4	22	34,420,000	2,724,661,811	1,310	1,339	1,618	4,267	1,334,461,617	374	293,631,837	2,058,000
Michigan.....	20	6	26	27,930,000	1,719,085,224	2,046	2,695	4,237	8,978	1,448,434,177	312	68,163,096	2,368,000
Minnesota.....	13	3	16	3,878,000	214,633,929	212	214	39	465	12,885,551	19	988,300	74,000
Mississippi.....	28	7	35	37,775,000	1,870,136,712	1,663	382	1,613	3,658	460,228,917	419	104,591,845	1,160,000
Missouri.....	8	2	10	3,075,000	186,090,041	66	46	41	153	3,821,722	16	2,142,525	26,000
Montana.....	10	7	17	13,805,000	703,470,341	398	343	1,246	1,987	237,028,277	119	136,220,540	346,000
Nebraska.....	2	1	3	1,725,000	159,758,722	* 370	* 657	* 165	* 1,192	* 78,304,799	* 27	* 4,446,280	* 481,000
Nevada.....	22	10	32	4,691,667	191,982,472	242	273	116	631	32,275,261	12	1,585,379	139,000
New Hampshire.....	107	15	122	49,309,550	2,426,851,528	1,206	2,913	1,397	5,516	505,809,111	115	45,482,303	1,726,000
New Jersey.....	4	3	7	4,250,000	200,196,917	171	143	371	685	15,602,929	41	36,522,879	153,000
New Mexico.....	151	12	163	331,543,749	14,303,941,661	4,038	6,900	14,090	25,028	12,670,441,541	534	5,700,729,922	11,856,000
New York.....	23	1	24	6,875,000	447,872,979	385	1,692	103	2,180	36,250,532	129	91,978,762	387,000
North Carolina.....	3	3	6	1,700,000	84,525,339	135	199	27	361	10,804,830	35	80,976,203	57,000
North Dakota.....	43	5	48	65,275,000	3,382,251,001	3,083	3,000	2,987	9,080	1,325,196,839	1,558	316,906,549	3,647,000
Ohio.....	19	8	27	21,750,000	1,163,182,118	397	184	5,004	5,585	319,128,863	140	320,571,479	444,000
Oklahoma.....	6	1	7	21,185,000	1,333,027,826	1,381	642	340	2,363	196,560,303	118	9,586,400	737,000

Pennsylvania.....	205	7	212	169,245,350	6,445,809,665	11,759	21,745	2,773	36,277	2,261,904,220	946	837,625,316	7,103,000
Rhode Island.....	3		3	3,870,000	197,283,927	252	209	258	719	67,591,537	4	1,773,700	235,000
South Carolina.....	10	4	14	6,600,000	460,501,074	1,271	499	252	2,022	91,753,223	96	84,955,441	300,000
South Dakota.....	5	4	9	3,175,000	194,981,838	103	233	55	391	10,529,702	10	68,600	47,000
Tennessee.....	24	4	28	28,136,500	1,547,009,874	1,200	1,250	717	3,167	272,583,898	614	35,846,655	950,000
Texas.....	73	19	92	113,545,000	5,284,605,803	3,757	1,293	2,607	7,657	627,794,169	669	535,089,063	2,859,000
Utah.....	3		3	4,000,000	240,501,353	158	190	323	671	37,929,102	92	3,002,000	108,000
Vermont.....	18	3	21	3,227,500	114,385,166	198	344	53	595	16,069,962	6	776,475	83,000
Virginia.....	63	4	67	24,683,000	1,171,743,412	1,383	3,558	1,723	6,664	450,377,701	131	104,473,331	1,586,000
Washington.....	18		18	30,900,000	1,878,118,229	2,230	1,016	1,128	4,374	288,555,566	213	49,742,498	1,200,000
West Virginia.....	20	3	23	8,345,000	418,282,232	598	1,338	203	2,139	50,721,351	19	4,236,516	331,000
Wisconsin.....	24	10	34	12,065,000	693,593,965	771	1,927	1,019	3,717	195,972,513	242	44,450,521	719,000
Wyoming.....	12	2	14	1,910,000	186,817,395	145	269	385	799	18,046,684	28	340,363	45,000
Total.....	1,512	261	1,773	1,782,105,816	86,081,933,895	84,440	87,149	78,171	249,760	36,136,628,272	17,387	14,550,563,662	75,130,000

¹ Included with figures for the State of Nevada.

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

TABLE NO. 18.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1951*

[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, com- missions, fees, and collection and exchange charges	Trust depart- ment	Other current earnings	Total earnings from current operations
		U. S. Government obligations	Other securities							
Maine.....	32	1,714	472	4,048	10	414	101	311	212	7,282
New Hampshire.....	51	1,229	339	3,999	13	692	143	139	302	6,856
Vermont.....	38	886	213	3,124	19	303	76	83	144	4,848
Massachusetts.....	115	18,514	4,062	45,521	476	4,598	2,664	2,772	6,756	85,363
Rhode Island.....	6	2,252	195	4,743	5	416	59	235	275	8,180
Connecticut.....	48	5,424	1,503	11,520	94	1,714	403	2,063	1,107	23,828
Total New England States.....	290	30,019	6,784	72,955	617	8,137	3,446	5,603	8,796	136,357
New York.....	372	68,931	27,142	168,004	3,537	12,540	5,559	11,856	26,611	324,180
New Jersey.....	202	20,325	5,520	35,720	238	4,766	907	1,726	2,247	71,449
Pennsylvania.....	619	51,790	18,018	97,428	892	6,536	2,694	7,103	7,886	192,347
Delaware.....	11	337	70	725	5	37	17	13	13	1,217
Maryland.....	59	5,719	734	7,574	28	770	230	387	646	16,088
District of Columbia.....	9	5,785	480	7,623	42	1,128	191	647	461	16,357
Total Eastern States.....	1,272	152,887	51,964	317,074	4,742	25,777	9,598	21,732	37,864	621,638
Virginia.....	133	7,783	1,585	21,129	141	1,802	574	1,586	1,051	35,651
West Virginia.....	74	4,266	538	8,322	139	663	215	331	700	15,174
North Carolina.....	46	2,842	586	8,523	103	1,054	552	387	641	14,688
South Carolina.....	25	2,874	525	6,453	11	978	763	300	279	12,183
Georgia.....	51	4,712	1,239	19,249	215	2,016	2,030	918	1,171	31,550
Florida.....	63	10,901	2,193	14,505	72	3,188	1,224	1,036	2,514	35,633
Alabama.....	70	5,603	1,821	17,153	118	1,561	1,013	873	1,418	29,560
Mississippi.....	24	1,373	681	3,085	8	445	612	74	202	6,380
Louisiana.....	36	8,775	1,829	14,234	26	1,855	1,081	384	2,082	30,266
Texas.....	443	30,561	7,101	97,787	907	6,247	3,787	2,859	9,263	158,512
Arkansas.....	52	2,789	1,102	6,287	25	799	639	151	526	12,318
Kentucky.....	93	4,464	929	10,102	147	845	167	251	574	17,479
Tennessee.....	74	8,118	2,210	26,262	134	1,393	1,591	950	1,515	42,173
Total Southern States.....	1,184	95,061	22,339	253,091	2,046	22,846	14,148	10,100	21,936	441,567

Ohio.....	239	26,923	4,826	50,054	462	4,586	1,513	3,647	5,502	97,513
Indiana.....	125	14,471	2,182	22,343	244	2,307	686	1,047	2,271	45,551
Illinois.....	386	67,637	14,055	99,169	1,996	9,883	2,625	10,899	10,257	216,521
Michigan.....	75	22,732	3,866	40,596	666	3,316	1,567	2,058	2,249	77,050
Wisconsin.....	95	11,976	2,283	15,084	165	1,677	585	719	1,812	34,301
Minnesota.....	178	11,808	3,422	35,217	308	3,291	2,524	2,368	2,246	59,154
Iowa.....	97	5,353	1,451	10,769	35	1,270	357	377	738	20,550
Missouri.....	79	9,577	2,502	24,176	196	1,361	434	1,160	1,084	40,490
Total Middle Western States.....	1,277	170,477	34,587	295,408	4,072	27,691	10,491	22,275	26,159	591,160
North Dakota.....	40	2,098	286	3,646	59	642	596	57	255	7,639
South Dakota.....	35	1,716	343	4,878	55	667	589	47	255	5,550
Nebraska.....	123	6,025	1,314	13,632	45	1,596	581	346	1,281	24,820
Kansas.....	174	5,870	1,442	13,001	121	1,637	440	343	1,298	24,152
Montana.....	39	2,283	310	3,973	103	654	276	26	435	8,090
Wyoming.....	24	1,313	207	3,132	58	401	194	45	253	5,603
Colorado.....	77	6,468	852	13,044	76	1,904	385	673	894	24,296
New Mexico.....	26	1,604	170	5,366	173	427	205	153	285	8,383
Oklahoma.....	198	8,861	2,264	23,061	83	2,432	751	444	2,593	40,489
Total Western States.....	736	36,238	7,188	83,733	773	10,360	4,017	2,134	7,549	151,992
Washington.....	35	9,326	3,874	32,624	436	4,613	1,246	1,200	1,534	54,853
Oregon.....	20	7,677	1,943	23,877	237	2,862	819	737	1,187	39,339
California.....	93	58,427	18,236	232,408	5,263	23,829	6,057	10,704	14,423	369,347
Idaho.....	13	2,561	207	6,732	105	755	188	56	342	10,946
Utah.....	11	1,806	185	5,829	205	604	177	108	389	9,303
Nevada.....	5	1,168	195	2,594	82	248	68	159	230	4,744
Arizona.....	3	1,537	452	9,724	344	1,010	320	302	1,186	14,875
Total Pacific States.....	180	82,502	25,092	313,788	6,672	33,921	8,875	13,266	19,291	503,407
Total United States (exclusive of possessions).....	4,939	567,184	147,954	1,336,049	18,922	128,732	50,575	75,110	121,595	2,446,121
Alaska (nonmember banks).....	5	523	12	1,053	86	78	601	20	72	2,445
The Territory of Hawaii (nonmember bank).....	1	1,058	239	3,556	-----	368	209	-----	162	5,592
Virgin Islands of the United States (nonmember bank).....	1	47	-----	84	-----	2	66	-----	1	200
Total possessions (nonmember banks).....	7	1,628	251	4,693	86	448	876	20	235	8,237
Total United States and possessions.....	4,946	568,812	148,205	1,340,742	19,008	129,180	51,451	75,130	121,830	2,454,358
New York City (central Reserve city).....	5	49,560	22,280	116,631	2,594	5,713	3,193	10,797	24,212	234,980
Chicago (central Reserve city).....	10	36,964	7,933	57,614	907	1,626	960	9,286	6,781	121,771
Other Reserve cities.....	211	219,883	57,215	598,254	10,148	53,317	20,246	34,868	48,664	1,042,595
Country banks (member banks).....	4,713	260,777	60,526	563,550	5,273	68,076	26,476	20,159	41,938	1,046,775
Possessions (nonmember banks).....	7	1,628	251	4,693	86	448	876	20	235	8,237

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

TABLE No. 18.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1951—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	Amount	Number								
Maine.....	937	168	1,294	574	93	901	9	252	58	1,317	4,861	2,421
New Hampshire.....	943	186	1,169	551	97	588	13	187	167	1,366	4,530	2,326
Vermont.....	571	130	812	373	77	1,020	2	79	96	876	3,533	1,315
Massachusetts.....	8,219	1,015	17,701	7,276	430	3,942	97	2,592	1,589	15,949	50,519	34,844
Rhode Island.....	683	64	1,359	337	69	809	8	212	129	1,323	4,592	3,588
Connecticut.....	2,929	384	5,399	2,298	148	1,827	36	655	568	4,480	16,042	7,786
Total New England States.....	14,282	1,947	27,734	11,409	914	9,087	165	3,977	2,607	25,311	84,077	52,280
New York.....	26,966	2,967	72,044	24,467	1,263	17,125	1,377	6,967	3,000	57,737	186,479	137,701
New Jersey.....	7,704	1,186	14,262	6,017	846	9,039	113	2,857	1,730	12,272	48,823	22,626
Pennsylvania.....	18,835	2,948	35,250	13,215	1,892	18,447	347	6,463	3,433	27,977	112,644	79,705
Delaware.....	171	37	165	65	21	152		30	29	174	742	475
Maryland.....	1,682	270	2,711	1,162	175	1,496	36	754	261	2,631	9,746	6,342
District of Columbia.....	1,759	190	3,497	1,273	122	668	21	570	319	2,617	9,573	6,784
Total Eastern States.....	57,117	7,598	127,929	46,199	4,319	46,927	1,894	17,641	8,772	103,408	368,007	253,631
Virginia.....	4,168	737	5,873	2,621	313	4,032	43	1,186	698	5,116	21,429	14,222
West Virginia.....	1,818	309	2,384	984	161	1,496	30	385	359	2,331	8,964	6,210
North Carolina.....	1,897	275	2,625	1,117	88	880	20	340	324	2,639	8,813	5,875
South Carolina.....	1,459	232	2,381	1,070	66	458	5	119	231	2,280	6,999	5,184
Georgia.....	3,362	462	6,337	2,661	190	1,329	85	1,546	541	7,373	20,763	10,787
Florida.....	3,769	555	7,185	3,092	168	1,826	43	939	1,052	6,746	21,728	13,905
Alabama.....	3,360	485	5,238	2,213	154	1,828	6	291	490	5,130	16,497	13,063
Mississippi.....	952	149	1,202	530	71	406	1	291	95	1,207	4,225	2,155
Louisiana.....	3,156	371	6,199	2,523	190	1,913	5	1,811	552	5,339	19,165	11,101
Texas.....	20,031	2,895	26,303	10,776	863	4,601	68	8,967	2,510	27,514	90,857	67,655
Arkansas.....	1,848	292	1,965	892	136	486	8	390	188	2,098	7,119	5,199
Kentucky.....	2,322	461	2,910	1,432	183	998	26	697	342	2,811	10,289	7,190
Tennessee.....	4,356	659	7,610	3,388	174	3,522	137	1,838	671	7,006	25,314	16,859
Total Southern States.....	52,498	7,882	78,212	33,299	2,757	23,775	477	18,800	8,053	77,590	262,162	179,405
Ohio.....	9,660	1,426	17,324	7,019	665	8,812	123	6,670	1,588	15,657	60,499	37,014
Indiana.....	4,981	772	8,468	3,542	297	4,153	15	2,473	771	7,720	28,878	16,673
Illinois.....	20,276	2,397	40,183	14,815	974	20,049	452	6,512	2,390	35,662	126,498	90,023
Michigan.....	6,500	671	17,325	6,659	291	7,221	336	2,292	972	12,016	46,953	30,097

Wisconsin.....	3,896	542	7,761	3,125	231	3,789	27	597	608	6,147	23,056	11,245
Minnesota.....	7,041	1,066	12,355	4,905	299	4,920	228	762	858	10,140	36,603	22,581
Iowa.....	3,000	467	3,358	1,443	135	1,485	25	442	283	3,489	12,217	8,333
Missouri.....	4,221	598	7,943	3,285	199	2,108	79	743	646	6,889	22,828	17,662
Total Middle Western States.....	59,575	7,939	114,717	44,793	3,091	52,537	1,285	20,491	8,116	97,720	357,532	233,628
North Dakota.....	994	176	1,208	581	42	636	7	145	132	1,247	4,411	3,228
South Dakota.....	1,262	221	1,425	674	30	515	9	136	159	1,606	5,142	3,408
Nebraska.....	3,576	562	4,082	1,814	202	840	130	806	358	4,645	14,639	10,181
Kansas.....	3,831	721	3,595	1,611	220	839	7	721	274	4,379	13,866	10,286
Montana.....	997	164	1,446	645	33	359	3	513	165	1,507	5,023	3,037
Wyoming.....	837	143	940	361	55	383	8	165	185	793	3,366	2,237
Colorado.....	2,848	454	4,365	1,861	211	2,180	27	310	261	3,751	13,953	10,343
New Mexico.....	1,065	175	1,696	731	40	453	19	304	165	1,561	5,303	3,080
Oklahoma.....	5,675	980	6,650	2,849	191	1,469	55	553	837	6,952	22,382	18,107
Total Western States.....	21,085	3,596	25,407	11,127	1,024	7,674	265	3,653	2,536	26,441	88,085	63,907
Washington.....	6,307	832	13,063	4,765	158	4,454	27	907	1,204	9,409	35,529	19,324
Oregon.....	4,478	738	9,247	3,425	53	4,403	81	559	870	5,836	25,527	13,812
California.....	29,387	3,969	75,874	24,723	504	65,104	1,162	9,945	4,053	41,609	227,638	141,709
Idaho.....	1,482	206	1,967	809	40	1,372	15	171	247	1,685	6,979	3,967
Utah.....	903	121	1,759	748	45	1,140	32	122	158	1,601	5,769	3,534
Nevada.....	511	79	939	366	8	647	-----	185	75	575	2,940	1,804
Arizona.....	1,665	218	3,694	1,511	26	613	6	313	280	3,222	9,819	5,056
Total Pacific States.....	44,733	6,163	106,543	36,347	834	77,742	1,323	12,202	6,887	63,937	314,201	189,206
Total United States (exclusive of possessions).....	240,290	35,125	480,542	183,174	12,939	217,742	5,400	76,764	36,971	394,407	1,474,064	972,057
Alaska (nonmember banks).....	281	36	660	195	4	84	-----	36	50	404	1,519	926
The Territory of Hawaii (nonmember bank).....	718	63	1,201	387	13	767	-----	157	118	717	3,691	1,901
Virgin Islands of the United States (nonmember bank).....	29	4	44	22	1	35	-----	1	2	19	129	71
Total possessions (nonmember banks).....	1,028	103	1,905	604	18	884	-----	194	170	1,140	5,339	2,898
Total United States and possessions.....	250,318	35,228	482,447	183,778	12,957	218,626	5,409	76,958	37,141	395,547	1,479,403	974,955
New York City (central Reserve city).....	15,909	1,139	54,783	17,249	329	6,988	1,114	4,900	1,117	40,310	125,441	109,539
Chicago (central Reserve city).....	8,111	591	22,364	7,273	153	9,522	401	3,764	681	19,097	64,093	57,678
Other Reserve cities.....	88,159	9,973	220,052	79,252	2,266	101,446	3,003	33,799	13,847	158,986	621,548	421,047
Country banks (member banks).....	137,111	23,422	183,343	79,400	10,210	99,786	891	34,301	21,326	176,014	662,982	383,793
Possessions (nonmember banks).....	1,028	103	1,905	604	18	884	-----	194	170	1,140	5,339	2,898

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

TABLE NO. 18.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1951*—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.....	51	-----	68	64	1	60	244	258	12	35	250	107	662
New Hampshire.....	69	-----	45	58	16	89	277	131	200	95	163	53	642
Vermont.....	4	-----	18	59	4	15	100	44	-----	46	195	10	295
Massachusetts.....	47	833	574	661	1,851	490	4,456	2,330	769	138	7,117	1,518	11,872
Rhode Island.....	2	-----	76	17	110	33	238	27	-----	5	520	181	733
Connecticut.....	47	48	79	150	9	67	400	234	86	11	987	399	1,717
Total New England States.....	220	881	860	1,009	1,991	754	5,715	3,024	1,067	330	9,232	2,268	15,921
New York.....	283	937	4,975	1,203	3,283	4,046	14,727	4,085	1,299	653	21,605	990	28,632
New Jersey.....	133	96	1,031	633	2	480	2,375	1,577	174	197	2,804	706	5,458
Pennsylvania.....	580	2,018	19,136	1,037	426	1,686	24,883	3,836	4,037	755	20,450	3,535	32,613
Delaware.....	2	-----	4	11	-----	2	19	4	-----	9	26	8	47
Maryland.....	30	-----	64	90	40	34	258	268	5	35	295	111	714
District of Columbia.....	-----	-----	66	130	-----	334	530	540	-----	12	533	91	1,176
Total Eastern States.....	1,028	3,051	25,276	3,104	3,751	6,582	42,792	10,310	5,515	1,661	45,713	5,441	68,640
Virginia.....	41	29	185	289	47	182	773	738	268	84	709	436	2,235
West Virginia.....	32	-----	85	191	-----	122	430	176	7	80	135	202	600
North Carolina.....	22	146	68	32	41	70	379	232	2	28	473	102	837
South Carolina.....	-----	-----	18	5	-----	111	134	389	27	5	236	77	734
Georgia.....	66	-----	162	64	4	91	387	682	-----	25	1,028	375	2,110
Florida.....	52	-----	238	51	-----	122	463	522	25	121	502	219	1,389
Alabama.....	11	-----	137	223	149	197	717	850	-----	488	1,928	591	3,857
Mississippi.....	55	-----	24	38	2	126	245	213	-----	58	354	137	762
Louisiana.....	16	-----	325	290	47	161	839	313	469	64	269	953	2,068
Texas.....	463	53	946	1,251	386	2,289	5,388	3,104	430	2,140	7,971	3,090	16,735
Arkansas.....	56	14	57	147	-----	37	311	369	27	244	235	118	993
Kentucky.....	29	27	101	65	62	57	341	372	110	115	408	265	1,270
Tennessee.....	71	742	349	81	14	275	1,532	1,429	68	48	2,070	852	4,467
Total Southern States.....	914	1,011	2,695	2,727	752	3,840	11,939	9,389	1,433	3,500	16,318	7,417	38,057
Ohio.....	181	91	541	452	338	178	1,781	2,359	1,733	240	4,801	771	9,904
Indiana.....	32	943	299	160	92	799	2,325	1,524	844	100	1,260	1,526	5,254
Illinois.....	843	707	3,572	727	2,087	1,911	9,797	7,910	1,497	661	14,435	1,848	26,351
Michigan.....	116	6	710	180	82	592	1,686	5,164	774	141	1,738	614	8,431
Wisconsin.....	43	-----	912	96	3	103	1,157	584	214	61	2,315	190	3,364

Minnesota.....	245	2	321	445	49	221	1,283	858	216	525	1,056	753	3,408
Iowa.....	382		184	36	63	97	762	733		78	966	233	2,010
Missouri.....	175	39	301	133	13	169	830	1,397	630	149	1,180	304	3,660
Total Middle Western States.....	2,017	1,788	6,840	2,229	2,677	4,070	19,621	20,529	5,908	1,955	27,751	6,239	62,382
North Dakota.....	66		22	27	22	20	157	216	118	18	334	102	788
South Dakota.....	30		22	26		40	118	74	48	35	347	51	555
Nebraska.....	83	150	97	83	31	86	530	551	190	93	697	607	2,138
Kansas.....	93		58	271	15	76	513	577	35	382	496	472	1,962
Montana.....	382	97	41	200	40	16	776	177	667	156	199	79	1,278
Wyoming.....	4		15	51	24	52	146	154		50	89	49	342
Colorado.....	175		69	166	31	246	687	833		237	1,140	335	2,545
New Mexico.....	5	65	9	161		124	364	35		177	266	201	679
Oklahoma.....	21		91	528	90	128	858	650	47	616	1,272	481	3,066
Total Western States.....	859	312	424	1,513	253	788	4,149	3,267	1,105	1,764	4,840	2,377	13,353
Washington.....	13		185	89	28	127	442	2,019	930	86	2,429	338	5,802
Oregon.....	17		298	71		239	625	674		12	1,390	212	2,288
California.....	533	12	3,013	867	2,621	2,430	9,476	1,173	1,169	162	16,931	2,581	22,016
Idaho.....	13		17	21	29	33	113	309		27	37	72	445
Utah.....		3	45	70		27	145	173		59	73	193	498
Nevada.....			2	3		7	12	11			86	24	121
Arizona.....			45	57	27	14	143	217			539	164	920
Total Pacific States.....	576	15	3,605	1,178	2,705	2,877	10,956	4,576	2,099	346	21,485	3,584	32,090
Total United States (exclusive of possessions).....	5,614	7,058	39,700	11,760	12,129	18,911	95,172	51,095	17,127	9,556	125,339	27,326	230,443
Alaska (nonmember banks).....			3	19		11	33	2	35	33	107	74	251
The Territory of Hawaii (nonmember bank).....			19	346		72	437	93		17	150	48	308
Virgin Islands of the United States (nonmember bank).....			1				1	1				4	5
Total possessions (nonmember banks).....			23	365		83	471	96	35	50	257	126	564
Total United States and pos- sessions.....	5,614	7,058	39,723	12,125	12,129	18,994	95,643	51,191	17,162	9,606	125,596	27,452	231,007
New York City (central Reserve city).....	154	821	4,402	567	3,047	3,440	12,431	2,222	915	152	17,476	235	21,000
Chicago (central Reserve city).....	552	417	3,320	577	1,807	1,333	8,006	5,087	1,147	400	10,660	849	18,143
Other Reserve cities.....	2,087	5,101	26,152	3,463	5,134	7,798	49,735	21,571	11,623	877	62,983	13,266	110,320
Country banks (member banks).....	2,821	719	5,826	7,153	2,141	6,340	25,000	22,215	3,442	8,127	34,220	12,976	80,980
Possessions (nonmember banks).....			23	365		83	471	96	35	50	257	126	564

¹ Not including recoveries credited to valuation reserves.

² Not including losses charged to valuation reserves.

TABLE NO. 18.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1951—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.....	2,003	620	-----	1,383	-----	702	702	24,221	5.71	66.75
New Hampshire.....	1,961	516	-----	1,445	-----	524	524	21,454	6.74	66.07
Vermont.....	1,120	273	40	807	-----	343	343	14,426	5.59	72.88
Massachusetts.....	27,428	8,835	1,974	16,619	-----	9,967	9,971	274,222	6.06	59.18
Rhode Island.....	3,093	1,467	144	1,482	-----	737	737	21,533	6.88	56.14
Connecticut.....	6,469	2,173	237	4,059	-----	2,066	2,066	61,327	6.62	67.32
Total New England States.....	42,074	13,884	2,395	25,795	4	14,339	14,343	417,183	6.18	61.66
New York.....	123,796	51,647	5,408	66,741	177	42,307	42,484	1,136,322	5.87	57.52
New Jersey.....	19,543	6,282	-----	13,261	124	4,481	4,605	177,425	7.47	68.33
Pennsylvania.....	71,973	26,232	-----	45,741	2	23,204	23,206	733,448	6.24	58.56
Delaware.....	447	133	-----	314	-----	167	167	5,515	5.69	60.97
Maryland.....	5,886	1,644	-----	4,242	-----	2,198	2,198	54,750	7.75	60.58
District of Columbia.....	6,138	2,870	-----	3,268	-----	1,645	1,645	41,253	7.92	58.53
Total Eastern States.....	227,783	88,808	5,408	133,567	303	74,002	74,305	2,148,713	6.22	59.20
Virginia.....	12,760	5,095	-----	7,665	-----	3,379	3,379	93,501	8.20	60.11
West Virginia.....	6,040	2,293	-----	3,747	-----	1,365	1,365	42,956	8.72	59.07
North Carolina.....	5,417	2,232	-----	3,185	-----	1,142	1,142	35,011	9.10	60.00
South Carolina.....	4,584	2,004	139	2,441	-----	1,120	1,120	25,178	9.69	57.45
Georgia.....	9,064	4,137	-----	4,927	-----	2,743	2,743	63,449	7.77	65.81
Florida.....	12,979	5,092	-----	7,887	-----	2,243	2,243	91,858	8.59	60.98
Alabama.....	9,923	3,655	479	5,789	-----	2,506	2,506	69,630	8.31	55.81
Mississippi.....	1,638	376	-----	1,262	5	423	428	14,001	9.01	66.22
Louisiana.....	9,872	3,810	-----	6,062	-----	1,850	1,850	69,139	8.77	63.32
Texas.....	56,308	23,432	-----	32,876	15	15,417	15,432	377,801	8.70	57.32
Arkansas.....	4,517	1,496	-----	3,021	5	1,117	1,122	32,177	9.39	57.79
Kentucky.....	6,261	2,091	-----	4,170	-----	1,491	1,491	47,618	8.76	58.86
Tennessee.....	13,924	5,491	-----	8,433	4	3,545	3,549	96,506	8.74	60.02
Total Southern States.....	153,287	61,204	618	91,465	29	38,341	38,370	1,058,825	8.64	59.37
Ohio.....	28,891	11,821	-----	17,070	64	7,553	7,617	255,132	6.69	62.04
Indiana.....	13,744	4,802	-----	8,942	2	3,048	3,050	114,225	7.83	63.40

Illinois.....	73,469	23,027	-----	50,442	69	19,324	19,393	634,727	7.95	58.42
Michigan.....	23,352	9,529	-----	13,823	38	6,176	6,214	158,914	8.70	60.94
Wisconsin.....	9,038	3,153	30	5,855	2	2,607	2,609	96,088	6.09	67.22
Minnesota.....	20,456	7,772	1,259	11,425	39	4,971	5,010	142,855	8.00	61.85
Iowa.....	7,085	2,135	-----	4,950	-----	1,440	1,440	50,311	9.84	59.45
Missouri.....	14,832	5,328	436	9,068	-----	3,990	3,990	112,652	8.05	56.38
Total Middle Western States.....	190,867	67,567	1,725	121,575	214	49,109	49,323	1,564,904	7.77	60.48
North Dakota.....	2,597	1,089	55	1,453	-----	683	683	14,441	10.06	57.74
South Dakota.....	2,971	1,259	66	1,646	-----	647	647	14,746	11.16	60.14
Nebraska.....	8,573	2,782	-----	5,791	1	2,163	2,164	60,793	9.53	58.98
Kansas.....	8,837	3,278	-----	5,559	-----	1,741	1,741	58,947	9.43	57.41
Montana.....	2,535	1,101	-----	1,434	2	723	725	13,405	10.70	62.32
Wyoming.....	2,041	812	-----	1,229	-----	348	348	10,833	11.34	60.07
Colorado.....	8,485	3,408	326	4,751	-----	1,895	1,895	59,218	8.02	57.43
New Mexico.....	2,765	1,162	-----	1,603	-----	584	584	16,056	9.98	63.26
Oklahoma.....	15,989	6,354	527	9,018	-----	3,614	3,614	106,624	8.46	55.28
Total Western States.....	54,703	21,245	974	32,484	3	12,398	12,401	355,063	9.15	57.95
Washington.....	13,964	4,753	-----	9,211	-----	3,749	3,749	109,638	8.40	64.77
Oregon.....	12,149	3,866	923	7,360	-----	2,765	2,765	81,136	9.07	64.89
California.....	129,169	49,571	3,066	76,532	24	49,062	49,086	688,840	11.11	61.63
Idaho.....	3,635	1,348	174	2,113	-----	859	859	18,080	11.69	63.76
Utah.....	3,181	1,343	69	1,769	-----	727	727	17,361	10.19	62.01
Nevada.....	1,695	759	-----	936	-----	404	404	9,478	9.88	61.97
Arizona.....	4,279	2,009	114	2,156	35	937	972	21,032	10.25	66.01
Total Pacific States.....	168,072	63,649	4,346	100,077	59	58,503	58,562	945,565	10.58	62.41
Total United States (exclusive of possessions).....	836,786	316,357	15,466	504,963	612	246,692	247,304	6,490,253	7.78	60.26
Alaska (nonmember banks).....	708	306	-----	402	-----	133	133	3,144	12.79	62.13
The Territory of Hawaii (nonmember bank).....	2,030	740	-----	1,290	-----	400	400	12,578	10.26	66.01
Virgin Islands of the United States (nonmember bank).....	67	27	-----	40	3	5	8	403	9.93	64.50
Total possessions (nonmember banks).....	2,805	1,073	-----	1,732	3	538	541	16,125	10.74	64.82
Total United States and possessions.....	839,591	317,430	15,466	506,695	615	247,230	247,845	6,506,378	7.79	60.28
New York City (central Reserve city).....	100,970	44,432	4,439	52,099	-----	36,377	36,377	904,651	5.76	53.38
Chicago (central Reserve city).....	47,541	14,637	-----	32,904	68	13,910	13,978	429,785	7.66	52.63
Other Reserve cities.....	360,462	146,433	6,542	207,487	111	115,902	116,013	2,575,452	8.06	59.62
Country banks (member banks).....	327,813	110,855	4,485	212,473	433	80,503	80,936	2,580,365	8.23	63.34
Possessions (nonmember banks).....	2,805	1,073	-----	1,732	3	538	541	16,125	10.74	64.82

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, 1950, June 30, 1951, and Dec. 31, 1951.

TABLE NO. 19.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1951*

[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.....	28,695	84,991	35,050	51,820	28,995	35,005	112,779	21,017	20,171	33,480	32,679	82,502	1,628	568,812
Other securities.....	6,379	31,730	11,472	13,206	4,399	8,531	21,800	5,758	4,742	7,199	7,646	25,092	251	148,205
Interest and discount on loans.....	69,811	198,758	68,853	92,322	59,044	80,172	171,359	50,940	49,754	77,898	103,350	313,788	4,693	1,340,742
Service charges and other fees on banks' loans.....	586	3,785	398	1,012	456	476	2,948	523	577	574	915	6,672	86	19,008
Service charges on deposit accounts.....	7,657	16,578	5,530	7,179	6,357	9,511	17,053	3,482	5,783	8,847	6,834	33,921	448	129,180
Other service charges, commissions, fees and collection and exchange charges.....	3,352	6,335	1,821	2,706	2,519	6,244	5,443	2,351	4,167	2,576	4,186	8,875	876	51,451
Trust department.....	5,260	13,577	2,672	8,597	3,603	3,807	14,699	1,386	2,552	2,737	2,954	13,266	20	75,130
Other current earnings.....	8,483	28,484	4,338	10,166	3,719	7,881	16,074	2,731	3,532	7,097	9,799	19,291	235	121,830
Total earnings from current operations.....	130,223	384,238	130,134	187,008	109,092	151,627	362,155	88,188	91,278	140,408	168,363	503,407	8,237	2,454,358
Current Operating Expenses:														
Salaries and wages:														
Officers.....	13,596	33,529	13,343	18,284	12,641	16,453	34,086	10,768	11,515	18,991	21,351	44,733	1,028	250,318
Employees other than officers.....	26,228	84,384	23,340	34,090	19,338	28,976	72,634	15,331	17,563	24,028	28,087	106,543	1,905	482,447
Number of officers.....	1,855	5,860	2,378	2,631	1,988	2,339	4,114	1,677	1,838	3,146	3,106	6,163	103	35,228
Number of employees other than officers.....	10,768	29,617	9,386	13,004	8,167	12,364	27,474	6,914	7,531	10,263	11,554	36,347	604	188,778
Fees paid to directors and members of executive, discount, and advisory committees.....	877	1,851	1,853	1,134	907	857	1,536	716	484	954	936	834	18	12,957
Interest on time deposits (including savings deposits).....	8,380	25,086	13,543	16,261	8,926	9,529	33,286	5,847	7,441	6,715	4,986	77,742	884	218,626
Interest and discount on borrowed money.....	156	1,486	306	185	154	176	843	211	247	254	68	1,323	-----	5,409
Taxes other than on net income.....	3,827	9,190	4,317	9,996	3,320	5,845	11,015	2,802	1,753	3,115	9,382	12,202	194	76,958
Recurring depreciation on banking house, furniture and fixtures.....	2,451	4,382	2,475	3,248	2,174	3,031	4,452	1,405	1,461	2,268	2,737	6,887	170	37,141
Other current operating expenses.....	24,203	68,351	19,794	28,004	17,437	28,376	59,898	14,868	15,821	24,345	29,373	63,937	1,140	395,547
Total current operating expenses.....	79,718	228,259	78,971	111,202	64,897	93,243	217,750	51,948	56,285	80,670	96,920	314,201	5,339	1,479,403
Net earnings from current operations.....	50,505	155,979	51,163	75,806	44,195	58,384	144,405	36,240	34,993	59,738	71,443	189,206	2,898	974,955
Recoveries, transfers from valuation reserves, and profits:														
On securities:														
Recoveries.....	218	400	491	306	120	209	1,375	290	738	423	468	576	-----	5,614
Transfers from valuation reserves.....	861	1,053	1,687	422	175	742	1,588	103	105	254	53	15	-----	7,058
Profits on securities sold or redeemed.....	833	5,944	1,495	18,302	485	864	5,551	527	437	569	1,088	3,605	23	39,723

On loans:															
Recoveries	995	1,702	1,008	672	730	620	1,047	352	759	1,356	1,341	1,178	365	12,125	
Transfers from valuation reserves	1,988	3,288	44	722	128	204	2,216	120	118	200	396	2,705		12,129	
All other	736	4,352	1,181	917	843	673	3,324	588	347	727	2,346	2,877	83	18,994	
Total recoveries, transfers from valuation reserves and profits	5,631	16,739	5,906	21,341	2,481	3,312	15,101	1,980	2,504	3,529	5,692	10,956	471	95,643	
Losses, charge-offs, and transfers to valuation reserves:															
On securities:															
Losses and charge-offs	2,892	5,544	3,362	3,235	2,333	3,178	15,086	2,747	1,450	3,412	3,280	4,576	96	51,191	
Transfers to valuation reserves	1,013	1,522	402	5,383	304	126	3,225	779	1,064	355	855	2,099	35	17,162	
On loans:															
Losses and charge-offs	323	812	617	474	239	736	872	586	766	1,543	2,242	346	50	9,606	
Transfers to valuation reserves	8,997	23,911	7,171	19,054	2,366	5,718	19,880	1,812	2,222	4,577	8,146	21,485	257	125,596	
All other	2,145	1,505	2,363	2,387	1,001	2,067	3,897	1,397	1,093	2,145	3,742	3,584	126	27,452	
Total losses, charge-offs, and transfers to valuation reserves	15,370	33,294	13,915	30,533	6,243	11,825	42,960	7,321	6,595	12,032	18,265	32,090	564	231,007	
Profits before income taxes	40,766	139,424	43,154	66,614	40,433	49,871	116,546	30,899	30,902	51,235	58,870	168,072	2,805	839,591	
Taxes on net income:															
Federal	13,461	56,639	13,196	27,742	16,018	19,352	39,497	10,977	11,929	19,514	24,383	63,649	1,073	317,430	
State	2,345	5,458			139	479	14	303	1,396	977	9	4,346		15,466	
Total taxes on net income	15,806	62,097	13,196	27,742	16,157	19,831	39,511	11,280	13,325	20,491	24,392	67,995	1,073	332,896	
Net profits before dividends	24,960	77,327	29,958	38,872	24,276	30,040	77,035	19,619	17,577	30,744	34,478	100,077	1,732	506,695	
Cash dividends declared:															
On preferred stock	4	272	31	64		9	110	6	41	1	15	59	3	615	
On common stock	13,922	45,967	14,679	18,372	10,717	11,506	30,291	7,989	7,643	11,063	16,040	58,503	538	247,230	
Total cash dividends declared	13,926	46,239	14,710	18,436	10,717	11,515	30,401	7,995	7,684	11,064	16,055	58,562	541	247,845	
Memoranda items:															
Recoveries credited to valuation reserves (not included in recoveries above):															
On securities	23	902		2			17	14	19		84	37		1,098	
On loans	443	8,407	431	686	631	591	3,032	344	450	884	1,066	2,805	37	19,707	
Losses charged to valuation reserves (not included in losses above):															
On securities	19	428	216	1,644	338	10	864	1,021	12	151	31	1,621		6,355	
On loans	2,394	6,809	1,276	1,772	1,123	1,674	3,166	1,259	945	2,191	5,702	16,003	20	44,334	
Stock dividends (increases in capital stock)	438	4,608	1,859	5,322	1,388	2,825	10,532	4,998	1,665	3,829	5,963	4,080	300	56,807	

See footnote at end of table.

TABLE NO. 19.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1951—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
Number of banks ¹	278	510	547	455	339	286	568	327	345	623	481	180	7	4,946
Loans.....	1,669,115	5,594,399	1,492,067	2,204,075	1,260,503	1,684,671	4,371,798	1,169,589	1,037,403	1,613,336	2,208,174	6,354,878	101,823	30,761,831
Securities.....	2,063,984	7,127,326	2,430,890	3,732,661	1,954,458	2,532,828	8,138,579	1,516,107	1,468,288	2,461,909	2,319,919	6,379,343	107,554	42,233,846
Capital stock (par value).....	119,978	396,037	126,920	193,178	84,803	110,552	316,285	71,475	58,533	109,107	148,059	318,081	5,042	2,058,050
Capital accounts.....	404,397	1,278,729	452,528	615,375	288,839	352,032	971,932	229,185	205,236	349,087	397,348	945,565	16,125	6,506,378
Ratios:														
To gross earnings:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Interest and dividends on securities.....	26.93	30.38	35.75	34.77	30.61	28.71	37.16	30.36	27.29	28.97	23.95	21.37	22.81	29.22
Interest and discount on loans.....	53.61	51.73	52.91	49.37	54.12	52.88	47.32	57.76	54.51	55.48	61.38	62.33	56.98	54.63
Service charges on deposit accounts.....	5.88	4.31	4.25	3.84	5.83	6.27	4.71	3.95	6.34	6.30	4.06	6.74	5.44	5.26
All other current earnings.....	13.58	13.58	7.09	12.02	9.44	12.14	10.81	7.93	11.86	9.25	10.61	9.56	14.77	10.89
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.....	31.25	31.17	29.61	28.61	30.15	30.53	29.89	30.41	32.39	31.32	29.92	30.22	35.83	30.39
Interest on time deposits.....	6.44	6.53	10.41	8.70	8.18	6.28	9.19	6.63	8.15	4.78	2.96	15.44	10.73	8.91
All other current expenses.....	23.53	21.71	20.66	22.15	21.16	24.68	21.05	21.87	21.12	21.35	24.69	16.75	18.26	20.98
Total current expenses.....	61.22	59.41	60.68	59.46	59.49	61.49	60.13	58.91	61.66	57.45	57.57	62.41	64.82	60.28
Net current earnings.....	38.78	40.59	39.32	40.54	40.51	38.51	39.87	41.09	38.34	42.55	42.43	37.59	35.18	39.72
To loans: Interest and discount on loans.....	4.18	3.55	4.61	4.19	4.68	4.76	3.92	4.36	4.80	4.83	4.68	4.94	4.61	4.36
To securities: Interest and dividends on securities.....	1.70	1.64	1.91	1.74	1.71	1.72	1.65	1.77	1.70	1.65	1.74	1.69	1.75	1.70
To capital stock (par value):														
Net current earnings.....	42.10	39.38	40.31	39.24	52.11	52.81	45.66	50.70	59.78	54.75	48.25	59.48	57.48	47.37
Net profits before dividends.....	20.80	19.53	23.60	20.12	28.63	27.17	24.36	27.45	30.03	28.18	23.29	31.46	34.35	24.62
Cash dividends.....	11.61	11.68	11.59	9.54	12.64	10.42	9.61	11.19	13.13	10.14	10.84	18.41	10.73	12.04
To capital accounts:														
Net current earnings.....	12.49	12.20	11.31	12.32	15.30	16.58	14.86	15.81	17.05	17.11	17.98	20.01	17.97	14.98
Net profits before dividends.....	6.17	6.05	6.62	6.32	8.40	8.53	7.93	8.56	8.56	8.81	8.68	10.58	10.74	7.79
Cash dividends.....	3.44	3.62	3.25	3.00	3.71	3.27	3.13	3.49	3.74	3.17	4.04	6.19	3.36	3.81

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, 1950, June 30, and Dec. 31, 1951.

TABLE NO. 20.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1951*

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1951, 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.....	31	104	151	806	1,761	979	655	218	100	110	20	4,935
Total deposits.....	12,746	67,233	134,438	1,223,592	5,801,205	6,815,604	9,857,961	7,499,452	7,117,220	22,310,571	33,569,003	94,409,115
Capital stock (par value).....	892	3,377	5,789	39,661	147,783	149,769	213,409	152,568	141,225	426,362	822,760	2,103,595
Capital accounts.....	1,882	8,518	15,427	122,469	492,396	513,066	674,684	475,397	426,740	1,358,543	2,578,128	6,667,250
Earnings from current operations:												
Interest and dividends on:												
U. S. Government obligations.....	68	445	1,024	9,311	42,783	49,797	70,018	49,308	43,172	123,820	175,785	565,531
Other securities.....	25	113	213	1,835	10,178	12,199	16,616	11,609	9,228	24,398	61,305	147,719
Interest and discount on loans.....	358	1,658	2,704	23,367	96,791	105,229	142,532	101,647	91,720	297,133	470,918	1,334,057
Service charges and other fees on banks' loans.....	3	9	8	128	607	1,100	1,224	1,412	1,306	3,498	9,661	18,956
Service charges on deposit accounts.....	23	120	258	2,271	10,361	13,473	19,900	13,631	10,763	24,633	32,917	128,350
Other service charges, commissions, fees, and collection and exchange charges.....	14	77	137	1,433	5,101	5,122	6,567	4,348	4,355	11,587	12,550	51,291
Trust department.....				22	588	1,458	5,660	5,198	6,019	23,597	32,212	74,754
Other current earnings.....	7	47	117	912	4,389	6,013	10,374	10,392	10,343	27,714	51,062	121,370
Total earnings from current operations.....	498	2,469	4,461	39,279	170,798	194,391	272,891	197,545	176,906	536,380	846,410	2,442,028
Current operating expenses:												
Salaries and wages:												
Officers.....	157	656	1,028	8,249	29,330	27,576	33,312	21,782	18,188	48,470	60,335	249,083
Employees other than officers.....	33	188	406	4,173	22,585	30,817	50,590	40,407	36,188	117,295	176,874	479,556
Fees paid to directors and members of executive, discount, and advisory committees.....	10	52	81	711	2,868	2,445	2,332	1,095	785	1,626	882	12,887
Interest on time deposits (including savings deposits).....	20	164	397	3,590	17,730	20,115	27,814	17,295	12,806	33,750	84,473	218,154
Interest and discount on borrowed money.....			3	41	115	155	186	195	340	1,032	3,296	5,363
Taxes other than on net income.....	18	81	132	1,172	5,474	6,294	8,952	6,503	5,893	18,818	23,336	76,673
Recurring depreciation on banking house, furniture and fixtures.....	8	38	84	710	3,534	4,044	5,698	3,709	3,301	8,258	7,639	37,023
Other current operating expenses.....	85	400	729	6,020	25,978	31,654	46,020	36,387	33,338	98,343	114,156	393,110
Total current operating expenses.....	331	1,579	2,860	24,666	107,614	123,100	174,904	127,373	110,839	327,592	470,991	1,471,849

TABLE No. 20.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1951—Continued*

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

	Banks operating throughout entire year with deposits on*Dec. 31, 1951, 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	
Net earnings from current operations.....	167	890	1,601	14,613	63,184	71,291	97,987	70,172	66,067	208,788	375,419	970,179
Recoveries, transfers from valuation reserves, and profits:												
On securities:												
Recoveries.....		2	2	56	356	725	1,518	514	237	1,106	1,072	5,588
Transfers from valuation reserves.....					133	76	201	173	653	2,699	3,097	7,032
Profits on securities sold or redeemed.....	3	5	13	102	620	872	1,282	983	1,567	3,989	30,159	39,595
On loans:												
Recoveries.....	16	79	98	635	1,672	1,176	1,588	948	800	3,225	1,818	12,055
Transfers from valuation reserves.....				31	334	338	431	213	639	1,088	9,038	12,112
All other.....	1	11	33	247	931	1,225	1,564	1,505	987	5,355	6,911	18,770
Total recoveries, transfers from valuation reserves and profits.....	20	97	146	1,071	4,046	4,412	6,584	4,336	4,883	17,462	52,095	95,152
Losses, charge-offs and transfers to valuation reserves:												
On securities:												
Losses and charge-offs.....	3	23	45	317	2,577	3,936	7,035	4,925	4,529	12,241	15,338	50,969
Transfers to valuation reserves.....			1	40	369	766	1,251	435	559	5,045	8,696	17,162
On loans:												
Losses and charge-offs.....	36	128	139	1,084	2,348	1,729	1,386	1,009	525	831	391	9,606
Transfers to valuation reserves.....	1	14	54	643	3,896	5,953	9,125	7,361	7,424	24,146	66,663	125,280
All other.....	3	45	36	452	1,955	2,876	3,568	2,595	2,274	8,244	4,998	27,046
Total losses, charge-offs, and transfers to valuation reserves.....	43	210	275	2,536	11,145	15,260	22,365	16,325	15,311	50,507	96,086	230,063
Profits before income taxes.....	144	777	1,472	13,148	56,085	60,443	82,206	58,183	55,639	175,743	331,428	835,268
Taxes on net income:												
Federal.....	28	156	291	2,690	13,578	18,348	29,308	22,300	22,418	75,415	131,102	315,634
State.....	1	9	20	199	672	804	1,201	626	624	3,192	8,026	15,374
Total taxes on net income.....	29	165	311	2,889	14,250	19,152	30,509	22,926	23,042	78,607	139,128	331,008

Net profits before dividends.....	115	612	1,161	10,259	41,835	41,291	51,697	35,257	32,597	97,136	192,300	504,260
Cash dividends declared:												
On preferred stock.....		1		5	79	66	122	42	127	166		608
On common stock.....	51	224	395	3,547	14,107	14,815	19,937	14,520	12,271	46,625	120,014	246,506
Total cash dividends declared.....	51	225	395	3,552	14,186	14,881	20,059	14,562	12,398	46,791	120,014	247,114
Memoranda items:												
Recoveries credited to valuation reserves (not included in recoveries above):												
On securities.....						20	27	48	84	65	854	1,098
On loans.....	1	4	6	151	898	1,329	1,262	952	813	3,544	10,696	19,656
Losses charged to valuation reserves (not included in losses above):												
On securities.....					51	54	127	120	274	2,228	3,501	6,355
On loans.....	2	10	22	351	2,103	2,947	3,635	2,023	2,799	9,322	21,019	44,233
Stock dividends (increases in capital stock).....		6	10	667	3,751	4,073	6,855	7,573	7,240	8,832	17,800	56,807
Average per bank:												
Gross earnings from current operations.....	16	24	30	49	97	199	417	906	1,769	4,876	42,321	495
Current operating expenses.....	11	15	19	31	61	126	267	584	1,108	2,978	23,550	298
Net earnings from current operations.....	5	9	11	18	36	73	150	322	661	1,898	18,771	197
Net profits before dividends.....	4	6	8	13	24	42	79	162	326	883	9,615	102
Per \$100 of deposits:												
Net earnings from current operations.....	\$1.31	\$1.32	\$1.19	\$1.19	\$1.09	\$1.05	\$0.99	\$0.94	\$0.93	\$0.94	\$1.12	\$1.03
Net profits before dividends.....	.90	.91	.86	.84	.72	.61	.52	.47	.46	.44	.57	.53
Per \$100 of capital accounts:												
Net earnings from current operations.....	8.87	10.45	10.38	11.93	12.83	13.90	14.52	14.76	15.48	15.37	14.56	14.55
Net profits before dividends.....	6.11	7.18	7.53	8.38	8.50	.805	7.66	7.42	7.64	7.15	7.46	7.56
Cash dividends.....	2.71	2.64	2.56	2.90	2.88	2.90	2.97	3.06	2.91	3.44	4.66	3.71
Number of officers at end of period.....	68	230	355	2,264	6,279	4,898	4,868	2,721	2,077	5,073	6,363	35,196
Number of employees other than officers at end of period.....	28	140	285	2,437	11,154	13,686	21,394	16,655	15,035	44,991	57,883	183,688

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. 21.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1949-51*

[In thousands of dollars]

	1949		1950		1951	
Number of banks ¹	4, 981		4, 965		4, 946	
Capital stock, par value ²	1, 884, 352		1, 965, 977		2, 058, 050	
Capital accounts ²	5, 811, 044		6, 152, 799		6, 506, 378	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations.....	582, 205	29. 04	590, 533	26. 93	568, 812	23. 18
Other securities.....	117, 682	5. 87	132, 330	6. 04	148, 205	6. 04
Interest and discount on loans.....	969, 085	48. 34	1, 103, 360	50. 32	1, 340, 742	54. 63
Service charges and other fees on banks' loans.....	14, 275	. 71	17, 787	. 81	19, 008	. 77
Service charges on deposit accounts.....	109, 533	5. 46	119, 604	5. 45	129, 180	5. 26
Other service charges, commissions, fees, and collection and exchange charges.....	42, 810	2. 11	46, 069	2. 10	51, 451	2. 10
Trust department.....	60, 345	3. 01	70, 092	3. 20	75, 130	3. 06
Other current earnings.....	109, 371	5. 46	112, 938	5. 15	121, 830	4. 96
Total earnings from current operations.....	2, 004, 806	100. 00	2, 192, 713	100. 00	2, 454, 358	100. 00
Current operating expenses:						
Salaries and wages:						
Officers.....	211, 750	16. 96	230, 331	17. 23	250, 318	16. 92
Employees other than officers.....	388, 434	31. 12	421, 741	31. 54	482, 447	32. 61
Number of officers ¹	33, 270		34, 454		35, 228	
Number of employees other than officers ¹	162, 002		172, 609		183, 778	
Fees paid to directors and members of executive, discount, and advisory committees.....	10, 820	. 87	11, 775	. 88	12, 957	. 88
Interest on time deposits (including savings deposits).....	184, 024	14. 74	190, 374	14. 24	218, 626	14. 78
Interest and discount on borrowed money.....	1, 687	. 13	1, 747	. 13	5, 409	. 36
Taxes other than on net income.....	65, 717	5. 26	74, 416	5. 57	76, 958	5. 20
Recurring depreciation on banking house, furniture, and fixtures.....	30, 666	2. 46	33, 619	2. 51	37, 141	2. 51
Other current operating expenses.....	355, 226	28. 46	373, 065	27. 90	395, 547	26. 74
Total current operating expenses.....	1, 248, 324	100. 00	1, 337, 068	100. 00	1, 479, 403	100. 00
Net earnings from current operations.....	756, 482		855, 645		974, 955	
Recoveries, transfers from valuation reserves, and profits:						
On securities:						
Recoveries.....	6, 136	5. 22	9, 670	6. 29	5, 614	5. 87
Transfers from valuation reserves.....	15, 445	13. 14	28, 999	18. 86	7, 058	7. 38
Profits on securities sold or redeemed.....	40, 232	34. 24	60, 951	39. 65	39, 723	41. 53
On loans:						
Recoveries.....	13, 451	11. 45	15, 401	10. 02	12, 125	12. 68
Transfers from valuation reserves.....	11, 463	9. 76	13, 333	8. 67	12, 129	12. 68
All other.....	30, 771	26. 19	25, 378	16. 51	18, 994	19. 86
Total recoveries, transfers from valuation reserves, and profits.....	117, 498	100. 00	153, 732	100. 00	95, 643	100. 00
Losses, charge-offs, and transfers to valuation reserves:						
On securities:						
Losses and charge-offs.....	21, 257	10. 36	24, 010	11. 10	51, 191	22. 16
Transfers to valuation reserves.....	18, 310	8. 93	41, 360	19. 12	17, 162	7. 43
On loans:						
Losses and charge-offs.....	14, 496	7. 07	10, 909	5. 05	9, 606	4. 16
Transfers to valuation reserves.....	122, 122	59. 54	109, 258	50. 52	125, 596	54. 37
All other.....	28, 932	14. 10	30, 740	14. 21	27, 452	11. 88
Total losses, charge-offs, and transfers to valuation reserves.....	205, 117	100. 00	216, 277	100. 00	231, 007	100. 00

See footnotes at end of table.

TABLE NO. 21.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1949-51—Continued*

[In thousands of dollars]

	1949		1950		1951	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Profits before income taxes.....	668,863		793,100		839,591	
Taxes on net income:						
Federal.....	182,979		241,949		317,430	
State.....	11,003		13,541		15,466	
Total taxes on net income.....	193,982		255,490		332,896	
Net profits before dividends.....	474,881		537,610		506,695	
Cash dividends declared:						
On prepared stock.....	1,100		712		615	
On common stock.....	203,644		228,792		247,230	
Total cash dividends declared.....	204,744		229,504		247,845	
Memoranda items:						
Recoveries credited to valuation reserves (not included in recoveries above):						
On securities.....	1,380		1,839		1,098	
On loans.....	12,832		¹ 16,124		19,707	
Losses charged to valuation reserves (not included in losses above):						
On securities.....	2,338		2,815		6,355	
On loans.....	44,986		² 35,061		44,334	
Stock dividends (increases in capital stock).....	86,964		47,069		50,807	
Ratios to gross earnings:		Percent		Percent		Percent
Salaries, wages, and fees.....		30.48		30.28		30.39
Interest on time deposits.....		9.18		8.68		8.91
All other current expenses.....		22.61		22.02		20.98
Total current expenses.....		62.27		60.98		60.28
Net current earnings.....		37.73		39.02		39.72
Ratio of cash dividends to capital stock (par value).....		10.87		11.67		12.04
Ratio of cash dividends to capital accounts.....		3.52		3.73		3.81

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 Revised.

NOTE.—Earnings and dividends figures for 1869 to 1937 were published for the years ended August 31 or June 30 and appear in the table beginning on page 96 of the Comptroller's Annual Report for 1937. Similar figures for 1938 through 1941 appear in Table 26 on page 136 of the 1941 report. Calendar year figures are available, beginning with the year 1917, and are published in the Comptroller's reports as follows: 1938, p. 100; 1940, p. 17; 1942, p. 34; 1943, p. 30; 1946, p. 98, and 1949, p. 101.

TABLE No. 22.—*Number of national banks, capital stock, capital funds, net profits, dividends, and ratios years ended Dec. 31, 1929-51*

[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 profit 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	291,044		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	³ 3.25	³ 1.45
1932	6,016		1,597,037	1,597,037	3,323,536	³ 164,737		135,381		8.48	4.07	³ 10.32	³ 4.96
1933	³ 5,159	92,469	1,507,834	1,600,303	2,981,678	³ 286,116	558	71,106	.60	4.72	2.40	³ 17.88	³ 9.60
1934	³ 5,467	349,470	1,359,573	1,709,043	2,982,008	³ 153,451	10,103	80,915	2.89	5.95	3.05	³ 8.98	³ 5.15
1935	5,392	510,511	1,280,813	1,791,324	3,084,092	158,491	18,862	94,377	3.69	7.37	3.67	8.85	5.14
1936	5,331	447,501	1,259,027	1,706,528	3,143,029	313,826	18,166	101,850	4.06	8.09	3.82	18.39	9.98
1937	5,266	305,842	1,285,946	1,591,788	3,206,194	228,021	11,532	110,231	3.77	8.57	3.80	14.32	7.11
1938	5,230	267,495	1,310,243	1,577,738	3,281,819	198,649	9,378	113,347	3.51	8.65	3.74	12.59	6.05
1939	5,193	241,075	1,320,456	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	6,083	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	411,944	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	192,605	5.19	10.82	3.50	23.48	7.64
1949	4,981	20,979	1,863,373	1,884,352	5,811,044	474,881	1,100	203,644	5.24	10.93	3.52	25.20	8.17
1950	4,965	16,079	1,949,898	1,965,977	6,152,799	537,610	712	228,792	4.43	11.73	3.73	27.35	8.74
1951	4,946	12,032	2,046,018	2,058,050	6,506,378	506,695	615	247,230	5.11	12.08	3.81	24.62	7.79

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. 23.—*Total loans of national banks, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1932-51*

[In thousands of dollars]

Year	Total loans end of year	Losses and charge-offs	Recoveries	Net losses or recover- ies (+)	Ratio of losses (or re- coveries +) to loans
					<i>Percent</i>
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
1950.....	29,277,480	^{1 3} 45,970	^{2 3} 31,525	³ 14,445	.05
1951.....	32,423,777	¹ 53,940	² 31,832	22,108	.07
Average for 1932-51.....	14,681,411	99,756	38,763	60,993	.43

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

TABLE NO. 24.—*Total securities of national banks, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1932-51*

[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>
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
1950.....	43,022,623	² 26,825	² 11,509	15,316	.04
1951.....	43,043,617	² 57,546	² 6,712	50,834	.12
Average for 1932-51.....	27,276,657	97,542	50,115	47,427	.17

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

TABLE NO. 25.—*Foreign branches of American national banks, Dec. 31, 1951*

BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, SAN FRANCISCO, CALIF.:	NATIONAL CITY BANK OF NEW YORK, N. Y.—Con.
England: London. Guam: Agana. Japan: Kobe. Tokyo. Yokohama. Philippines: Manila. Thailand: Bangkok.	Brazil: Recife (Pernambuco). Porto Alegre. Rio de Janeiro. Salvador. Santos. Sao Paulo. Canal Zone: Balboa. Cristobal. Chile: Santiago. Valparaiso.
FIRST NATIONAL BANK OF BOSTON, MASS.:	Columbia:
Argentina: Avellaneda. Buenos Aires. Buenos Aires (Alsina). 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.	Barranquilla. Bogota. Medellin. Cuba: Caibarien. Cardenas. Havana. Havana (Cuatro Caminos). Havana (Galiano). Havana (La Lonja). Havana (Twenty-third Street Branch). Manzanillo. Matanzas. Santiago de Cuba. England: London. London (West End). Hong Kong: Hong Kong.
CHASE NATIONAL BANK OF NEW YORK, N. Y.:	India:
Canal Zone: Balboa. Cristobal. Cuba: Havana. Havana (Vedado). Marianao. England: London (Berkeley Square). London (Bush House, Aldwych). London (Lombard).	Bombay. Calcutta. Japan: Nagoya. Osaka. Tokyo. Yokohama. Mexico: Mexico City. Mexico City (La Catolica). Panama: Panama City.
Germany: Frankfurt am Main. Heidelberg. Stuttgart.	Peru: Lima.
Japan: Osaka. Tokyo.	Philippines: Cebu. Clark Field. Manila. Manila (Port Area Branch).
Panama: Colon. David. Panama City.	Puerto Rico: Arecibo. Bayamon. Caguas. Mayaguez. Ponce. San Juan.
Puerto Rico: San Juan. Santurce.	Singapore: Singapore.
NATIONAL CITY BANK OF NEW YORK, N. Y.:	Uruguay: Montevideo.
Argentina: Buenos Aires. Buenos Aires (Flores). Buenos Aires (Plaza Once). Rosario.	Venezuela: Caracas.

NOTE.—Consolidated statement of the assets and liabilities of the above named branches as of Dec. 31, 1951, appears in the following table.

TABLE No. 26.—*Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 31, 1951*

[In thousands of dollars]

Number of branches.....	94
ASSETS	
Loans and discounts, including overdrafts.....	660, 043
Securities.....	80, 424
Currency and coin.....	61, 233
Balances with other banks and cash items in process of collection.....	281, 234
Due from home office and branches.....	776, 597
Real estate, furniture and fixtures.....	10, 333
Customers' liability on account of acceptances.....	33, 874
Other assets.....	20, 683
Total assets.....	1, 924, 421
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations.....	1, 136, 070
Time deposits of individuals, partnerships, and corporations.....	268, 792
Deposits of U. S. Government.....	113, 793
State and municipal deposits.....	24, 310
Deposits of banks.....	94, 885
Other deposits (certified and cashiers' checks, etc.).....	38, 256
Total deposits.....	1, 676, 106
Due to home office and branches.....	152, 148
Bills payable and rediscounts.....	30, 839
Acceptances executed by or for account of reporting branches and outstanding.....	34, 217
Other liabilities.....	28, 396
Total liabilities.....	1, 921, 706
CAPITAL ACCOUNTS	
Undivided profits, including reserve accounts.....	2, 715
Total liabilities and capital accounts.....	1, 924, 421

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

TABLE NO. 27.—*Assets and liabilities of banks in the District of Columbia by classes, Dec. 31, 1951*

[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.....	136,409	89,148	47,261
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....			
Other loans to farmers.....	108	8	100
Loans to brokers and dealers in securities.....	3,262	1,503	1,759
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	3,901	3,258	733
Real-estate loans:			
Secured by farm land (including improvements).....	192	127	65
Secured by residential properties (other than farm).....	90,867	44,719	46,148
Secured by other properties.....	32,212	16,246	15,966
Consumer loans to individuals.....	63,283	25,926	37,357
Other loans to individuals: Single-payment loans of \$3,000 and over.....	31,147	15,798	15,349
Loans to banks.....	25		25
All other loans.....	14,053	4,374	9,679
Overdrafts.....	132	85	47
Total gross loans.....	375,681	201,192	174,489
Less valuation reserves.....	3,074	2,061	1,013
Net loans.....	372,607	199,131	173,476
Securities:			
U. S. Government obligations, direct and guaranteed:			
Direct obligations:			
Treasury bills.....	136,188	109,529	26,659
Treasury certificates of indebtedness.....	58,121	35,956	22,165
Treasury notes.....	129,193	77,922	51,271
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depository bonds).....	24,820	10,679	14,141
Other bonds maturing in 5 years or less.....	150,265	94,358	55,907
Other bonds maturing in 5 to 10 years.....	39,940	24,977	14,963
Other bonds maturing in 10 to 20 years.....	4,986	2,352	2,634
Bonds maturing after 20 years.....	6,946	4,019	2,927
Total.....	550,459	359,792	190,667
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures).....	7		7
Total.....	550,466	359,792	190,674
Obligations of States and political subdivisions.....	14,910	6,701	8,209
Other bonds, notes, and debentures.....	33,935	20,786	13,149
Corporate stocks, including stock of Federal Reserve bank.....	1,921	1,000	921
Total securities.....	601,232	388,279	212,953
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.....	65,697	42,343	23,354
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	63,493	34,249	29,244
Other balances with banks in United States.....	10		10
Balances with banks in foreign countries.....	69	49	20
Currency and coin.....	30,492	17,729	12,763
Reserve with Federal Reserve bank and approved reserve agencies.....	192,752	125,166	67,586
Total cash, balances with other banks, etc.....	352,513	219,536	132,977
Bank premises owned, furniture and fixtures.....	17,016	8,145	8,871
Real estate owned other than bank premises.....	715	531	184
Investments and other assets indirectly representing bank premises or other real estate.....	1,200		1,200
Customers' liability on acceptances outstanding.....			
Income earned or accrued but not collected.....	1,220	408	812
Other assets.....	1,022	349	673
Total assets.....	1,347,525	816,379	531,146

TABLE NO. 27.—*Assets and liabilities of banks in the District of Columbia by classes, Dec. 31, 1951—Continued*

[In thousands of dollars]

	Total all banks	National banks	Non- national banks
LIABILITIES			
Demand deposits:			
Individuals, partnerships, and corporations.....	895,566	569,635	325,931
U. S. Government.....	17,403	11,545	5,858
States and political subdivisions.....	205	136	69
Banks in United States.....	67,803	53,748	14,055
Banks in foreign countries.....	4,977	4,580	397
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).....	30,800	23,058	7,742
Total demand deposits.....	1,016,754	662,702	354,052
Time deposits:			
Individuals, partnerships, and corporations.....	207,330	99,531	107,799
U. S. Government.....	16,386	6,117	10,269
Postal savings.....	1,025	1,025	
States and political subdivisions.....	421		421
Banks in United States.....			
Banks in foreign countries.....	16,500	500	16,000
Total time deposits.....	241,662	107,173	134,489
Total deposits.....	1,258,416	769,875	488,541
Bills payable, rediscounts, and other liabilities for borrowed money.....	600		600
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.....	1,946	440	1,506
Expenses accrued and unpaid.....	5,302	3,018	2,284
Other liabilities.....	1,465	790	675
Total liabilities.....	1,267,729	774,123	493,606
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	22,500	12,700	9,800
Surplus.....	40,430	20,650	19,780
Undivided profits.....	13,974	7,676	6,298
Reserves.....	2,892	1,230	1,662
Total capital accounts.....	79,796	42,256	37,540
Total liabilities and capital accounts.....	1,347,525	816,379	531,146
MEMORANDUM			
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	92,612	48,570	44,042

TABLE NO. 28.—*Assets and liabilities of all banks in the District of Columbia at date of each call during the year ended Dec. 31, 1951*

[In thousands of dollars]

	April 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	19 banks	19 banks	19 banks	19 banks
ASSETS				
Loans and discounts (including overdrafts).....	368,432	371,849	362,649	372,607
U. S. Government securities, direct obligations.....	492,500	493,026	531,504	550,459
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	13,180	13,576	17,181	14,910
Other bonds, notes and debentures.....	32,149	29,577	30,803	33,935
Corporate stocks, including stock of Federal Reserve bank.....	1,903	1,903	1,921	1,921
Reserve with Federal Reserve bank and approved reserve agencies.....	183,880	194,723	189,034	192,752
Currency and coin.....	24,803	20,980	24,470	30,492
Balances with other banks, and cash items in process of collection.....	95,953	86,399	102,017	129,269
Bank premises owned, furniture and fixtures.....	16,337	16,653	16,747	17,016
Real estate owned other than bank premises.....	836	738	774	715
Investments and other assets indirectly representing bank premises or other real estate.....	1,250	1,250	1,250	1,200
Customers' liability on acceptances outstanding.....	1,161	1,132	1,023	1,220
Income earned or accrued but not collected.....	1,665	916	1,240	1,022
Other assets.....				
Total assets.....	1,234,056	1,232,729	1,280,620	1,347,525
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	803,120	805,867	841,738	895,566
Time deposits of individuals, partnerships, and corporations.....	207,164	206,314	210,636	207,330
Postal savings deposits.....	1,230	1,230	1,230	1,025
Deposits of U. S. Government.....	43,180	41,568	33,361	33,789
Deposits of States and political subdivisions.....	711	599	456	626
Deposits of banks.....	66,154	73,168	85,881	89,280
Other deposits (certified and cashiers' checks, etc.).....	26,212	16,282	18,115	30,800
Total deposits.....	1,147,771	1,145,028	1,191,417	1,268,416
Demand deposits.....	920,671	913,628	955,694	1,016,754
Time deposits.....	227,100	231,400	235,723	241,662
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,000	1,400	1,000	600
Acceptances executed by or for account of reporting banks and outstanding.....		12		
Income collected but not earned.....	2,030	1,924	2,033	1,946
Expenses accrued and unpaid.....	3,734	4,602	4,938	5,302
Other liabilities.....	1,106	1,184	1,132	1,465
Total liabilities.....	1,156,641	1,154,150	1,200,520	1,267,729
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	22,250	22,250	22,500	22,500
Surplus.....	40,070	40,070	40,420	40,430
Undivided profits.....	12,188	13,328	14,176	13,974
Reserves.....	2,907	2,931	3,004	2,892
Total capital accounts.....	77,415	78,579	80,100	79,796
Total liabilities and capital accounts.....	1,234,056	1,232,729	1,280,620	1,347,525
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	90,111	93,009	91,817	92,612

TABLE NO. 29.—*Assets and liabilities of nonnational banks in the District of Columbia at date of each call during the year ended Dec. 31, 1951*

[In thousands of dollars]

	Apr. 9, 1951	June 30, 1951	Oct. 10, 1951	Dec. 31, 1951
	10 banks	10 banks	10 banks	10 banks
ASSETS				
Loans and discounts (including overdrafts).....	172,856	173,000	168,774	173,476
U. S. Government securities, direct obligations.....	165,359	167,613	186,509	190,667
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	9,779	10,180	10,634	8,209
Other bonds, notes, and debentures.....	12,033	12,185	12,521	13,149
Corporate stocks, including stock of Federal Reserve bank.....	921	921	921	921
Reserve with Federal Reserve bank and approved reserve agencies.....	67,545	77,397	71,591	67,586
Currency and coin.....	11,018	9,252	10,621	12,763
Balances with other banks, and cash items in process of collection.....	33,356	32,891	34,340	52,628
Bank premises owned, furniture and fixtures.....	8,796	8,785	8,740	8,871
Real estate owned other than bank premises.....	129	193	230	184
Investments and other assets indirectly representing bank premises or other real estate.....	1,250	1,250	1,250	1,200
Income earned or accrued but not collected.....	799	766	670	812
Other assets.....	983	556	797	673
Total assets.....	484,831	494,996	507,605	531,146
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	291,999	297,363	312,015	325,931
Time deposits of individuals, partnerships, and corporations.....	107,301	107,448	107,956	107,799
Postal savings deposits.....	205	205	205	—
Deposits of U. S. Government.....	15,651	15,793	11,776	16,127
Deposits of States and political subdivisions.....	558	470	341	490
Deposits of banks.....	21,301	27,124	28,288	30,452
Other deposits (certified and cashiers' checks, etc.).....	7,326	4,252	4,506	7,742
<i>Total deposits.....</i>	<i>444,341</i>	<i>452,656</i>	<i>465,087</i>	<i>488,541</i>
<i>Demand deposits.....</i>	<i>320,379</i>	<i>323,546</i>	<i>335,669</i>	<i>354,062</i>
<i>Time deposits.....</i>	<i>123,962</i>	<i>129,109</i>	<i>129,418</i>	<i>134,489</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	—	1,000	1,000	600
Income collected but not earned.....	1,536	1,469	1,576	1,506
Expenses accrued and unpaid.....	1,790	2,079	2,195	2,284
Other liabilities.....	403	584	314	675
Total liabilities.....	448,070	457,787	470,162	493,606
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	9,800	9,800	9,800	9,800
Surplus.....	19,770	19,770	19,770	19,780
Undivided profits.....	5,480	5,851	6,210	6,298
Reserves.....	1,711	1,788	1,663	1,662
Total capital accounts.....	36,761	37,209	37,443	37,540
Total liabilities and capital accounts.....	484,831	494,996	507,605	531,146
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	35,582	38,405	38,705	44,042

TABLE No. 30.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1951 and 1950*

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1951	1950	1951	1950	1951	1950
Number of banks ¹	19	19	9	9	10	10
Capital stock, par value ²	22,333	21,467	12,533	11,750	9,800	9,717
Capital accounts ²	78,295	73,451	41,253	37,849	37,042	35,602
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations	8,648	8,133	5,785	5,398	2,863	2,735
Other securities	1,093	915	480	435	613	480
Interest and discount on loans	15,173	13,146	7,623	6,488	7,550	6,658
Service charges and other fees on banks' loans	160	171	42	24	118	147
Service charges on deposit accounts	2,537	2,338	1,128	1,031	1,409	1,307
Other service charges, commissions, fees, and collection and exchange charges	857	744	191	184	666	560
Trust department	1,913	1,834	647	525	1,266	1,309
Other current earnings	1,397	1,330	461	441	936	889
Total earnings from current operations	31,778	28,611	16,357	14,526	15,421	14,085
Current operating expenses:						
Salaries and wages:						
Officers	3,356	3,078	1,759	1,606	1,597	1,472
Employees other than officers	7,507	6,634	3,497	3,016	4,010	3,618
Number of officers ¹	383	361	190	185	193	176
Number of employees other than officers ¹	2,861	2,652	1,273	1,203	1,588	1,449
Fees paid to directors and members of executive, discount, and advisory committees	237	210	122	106	115	104
Interest on time deposits (including savings deposits)	1,581	1,455	668	680	913	775
Interest and discount on borrowed money	34	6	21	2	13	4
Taxes other than on net income	1,323	1,296	570	570	753	726
Recurring depreciation on banking house, furniture and fixtures	657	543	319	240	338	303
Other current operating expenses	5,168	4,982	2,617	2,530	2,551	2,452
Total current operating expenses	19,863	18,204	9,573	8,750	10,290	9,454
Net earnings from current operations	11,915	10,407	6,784	5,776	5,131	4,631
Recoveries, transfers from valuation reserves, and profits:						
On securities:						
Recoveries		2				2
Transfers from valuation reserves		13				13
Profits on securities sold or redeemed	76	155	66	54	10	101
On loans:						
Recoveries	179	401	130	133	49	268
Transfers from valuation reserves	30	13		2	30	11
All other	539	511	334	207	205	304
Total recoveries, transfers from valuation reserves and profits	824	1,095	530	396	294	699
Losses, charge-offs, and transfers to valuation reserves:						
On securities:						
Losses and charge-offs	757	169	540	100	217	69
Transfers to valuation reserves	6	6			6	6
On loans:						
Losses and charge-offs	13	18	12	4	1	14
Transfers to valuation reserves	786	793	533	429	253	364
All other	485	698	91	161	394	537
Total losses, charge-offs, and transfers to valuation reserves	2,047	1,684	1,176	694	871	990

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. 30.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1951 and 1950—Continued*

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1951	1950	1951	1950	1951	1950
Profits before income taxes.....	10,692	9,818	6,138	5,478	4,554	4,340
Taxes on net income: Federal.....	4,892	3,457	2,870	1,936	2,022	1,521
Net profits before dividends.....	5,800	6,361	3,268	3,542	2,532	2,819
Cash dividends.....	3,014	2,912	1,645	1,552	1,369	1,360
Memoranda items:						
Recoveries credited to valuation reserves (not included in recoveries above):						
On securities.....						
On loans.....	136	138	61	47	75	91
Losses charged to valuation reserves (not included in losses above):						
On securities.....						
On loans.....	462	364	286	162	176	202
Stock dividends (increases in capital stock).....		50				50
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.....	34.93	34.68	32.88	32.55	37.11	36.88
Interest on time deposits.....	4.98	5.09	4.09	4.68	5.92	5.50
All other current expenses.....	22.60	23.86	21.56	23.01	23.70	24.74
Total current expenses.....	62.51	63.63	58.53	60.24	66.73	67.12
Net current earnings.....	37.49	36.37	41.47	39.76	33.27	32.88
Ratio of cash dividends to capital stock (par value)....	13.50	13.57	13.13	13.21	13.97	14.00
Ratio of cash dividends to capital accounts.....	3.85	3.96	3.99	4.10	3.70	3.82

TABLE NO. 31.—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, 1929-51

[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 stock	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 2.43
1933	21	300		19,216	19,516	41,119	² 2,186			1,006			5.24	2.45	² 11.20	² 5.32
1934	22	1,340	1,575	18,345	21,260	39,849	² 416	31	34	901	2.31	2.16	4.91	2.42	² 1.96	² 1.04
1935	22	1,790	1,650	18,235	21,675	40,843	2,501	77	68	996	4.30	4.12	5.46	2.79	11.54	6.12
1936	22	1,536	1,650	18,243	21,429	42,263	3,744	58	68	1,083	3.78	4.12	5.94	2.86	17.47	8.86
1937	22	1,419	1,554	18,250	21,223	44,365	2,966	47	59	1,194	3.31	3.80	6.54	2.93	13.98	6.09
1938	22	1,303	1,355	18,060	20,718	45,481	2,490	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	20		34	17,833	17,867	55,255	5,485		1	1,610		2.94	9.03	2.92	30.70	9.93
1946	19			19,783	19,783	61,601	5,438			1,902			9.61	3.09	27.49	8.83
1947	19			20,750	20,750	65,468	4,991			2,198			10.59	3.36	24.05	7.62
1948	19			20,933	20,933	67,653	3,589			2,412			11.52	3.57	17.15	5.31
1949	19			21,017	21,017	69,635	5,083			2,653			12.62	3.81	24.19	7.30
1950	19			21,467	21,467	73,451	6,361			2,912			13.57	3.96	29.63	8.66
1951	19			22,333	22,333	78,295	5,800			3,014			13.50	3.85	25.97	7.41

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

² Deficit.

TABLE NO. 32.—*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 1932-51*ALL BANKS
[In thousands of dollars]

Year	Total loans end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries +) to loans
					Percent
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	267	137	120	.11
1940	128,221	371	193	178	.14
1941	144,649	332	277	55	.04
1942	118,524	225	351	+126	+ .11
1943	106,789	237	297	+60	+ .06
1944	110,479	600	434	166	.15
1945	125,302	195	300	+105	+ .08
1946	175,340	184	483	+299	+ .17
1947	242,755	303	529	+226	+ .09
1948	270,963	¹ 395	² 211	184	.07
1949	285,399	¹ 574	² 304	270	.09
1950	347,853	¹ 382	² 539	+157	+ .05
1951	372,607	¹ 475	² 315	160	.04
Average for 1932-51	161,381	685	301	384	.24

NATIONAL BANKS

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
1950	183,547	¹ 166	² 180	+14	+ .01
1951	199,131	¹ 298	² 191	107	.05
Average for 1932-51	81,903	327	132	195	.24

NONNATIONAL BANKS

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
1950	164,306	¹ 216	² 359	+143	+ .09
1951	173,476	¹ 177	² 124	53	.03
Average for 1932-51	79,478	358	169	189	.24

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

TABLE No. 33.—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 1932-51

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
					Percent
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
1950	575,500	² 169	³ 2	167	.03
1951	601,232	² 757	-----	757	.13
Average for 1932-51	333,530	694	383	311	.09

NATIONAL BANKS

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	372,596	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
1950	379,010	² 100	-----	100	.03
1951	388,279	² 540	-----	540	.14
Average for 1932-51	207,635	414	258	156	.08

NONNATIONAL BANKS

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
1950	196,490	² 69	³ 2	67	.03
1951	212,953	² 217	-----	217	.10
Average for 1932-51	125,895	280	125	155	.12

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

TABLE NO. 34.—*Summary of assets and liabilities Dec. 31, 1951, and receipts and disbursements in year ended Dec. 31, 1951, of the 17 credit unions in the District of Columbia, chartered under the D. C. Code*

	Amount		Amount
ASSETS		LIABILITIES	
Loans.....	\$1,949,071	Shares paid in.....	\$2,647,367
Building association investments.....	208,301	Surplus fund.....	34,627
U. S. Government securities.....	265,471	Net undivided profits.....	132,522
Other bonds and securities.....	41,825	Reserve fund for bad debts.....	184,002
Deposits in banks.....	408,302	Bills payable.....	3,500
Cash on hand.....	136,574	Other liabilities.....	10,516
Furniture and fixtures.....	1,410		
Other assets.....	1,580	Total liabilities.....	3,012,534
Total assets.....	3,012,534		

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1951			
Receipts	Amount	Disbursements	Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Loans repaid.....	\$2,719,905	Loans made.....	\$2,739,325
Payments on shares.....	1,221,780	Shares withdrawn.....	779,266
Building association shares redeemed.....	26,110	Building association shares purchased.....	98,881
U. S. Government securities sold.....	5,000	U. S. Government securities purchased.....	3,189
Bills payable.....	1,392,393	Other bonds and securities purchased.....	41,825
Fees.....	1,156	Bills payable.....	1,389,393
Fines.....	483	Loans charged against reserve fund.....	12,381
Recoveries on loans to reserve fund.....	6,489	Other disbursements.....	15,430
Depreciation on furniture and fixtures.....	649		
Other receipts.....	16,373	Total capital disbursements.....	5,079,690
Total capital receipts.....	5,390,338		
EARNINGS		EXPENSES	
Interest on loans.....	179,446	Salaries.....	53,785
Building association dividends.....	4,554	General expenses.....	18,067
Other income.....	7,627	Interest on borrowed money.....	621
		Dividends.....	78,302
Total earnings.....	191,627	Depreciation on furniture and fixtures.....	609
		Total expenses.....	151,384
Transferred to reserve fund for bad debts.....	24,838	Transferred to reserve fund for bad debts.....	24,838
Transferred to surplus.....	1,899	Transferred to surplus.....	1,899
Cash on hand at beginning of period.....	41,195	Cash on hand at end of period.....	136,574
Deposits in banks at beginning of period.....	152,790	Deposits in banks at end of period.....	408,302
Grand total.....	5,802,687	Grand total.....	5,802,687

NOTE.—Number of borrowing members, 7,855; nonborrowing, 9,988.

TABLE No. 35.—Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 31, 1951

[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.....	14,636	4,946	9,690	9,075	529	86
ASSETS						
Loans and discounts:						
Commercial and industrial loans (including open-market paper).....	26,039,862	15,689,255	10,350,607	10,272,855	26,743	51,009
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	289,745	113,130	176,615	176,496	-----	119
Other loans to farmers.....	3,140,054	1,577,040	1,563,014	1,556,284	1,423	5,307
Loans to brokers and dealers in securities.....	1,580,806	704,652	876,154	868,332	-----	7,822
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	1,004,499	501,474	503,025	492,544	2,757	7,724
Real estate loans:						
Secured by farm land (including improvements).....	1,051,406	384,754	666,652	618,139	46,953	1,560
Secured by residential properties (other than farm).....	19,864,797	5,908,217	13,956,580	5,353,910	8,504,994	7,676
Secured by other properties.....	3,731,621	1,248,132	2,483,489	1,208,128	1,273,693	1,668
Other loans to individuals.....	10,596,524	5,802,445	4,794,079	4,694,174	88,362	11,543
Loans to banks.....	149,517	65,272	84,245	84,245	-----	-----
All other loans (including overdrafts).....	1,549,053	899,745	649,308	636,122	7,944	5,242
Total gross loans.....	68,997,884	32,894,116	36,103,768	25,961,229	10,042,869	99,670
Less valuation reserves.....	996,918	470,339	526,579	345,149	181,147	283
Net loans.....	68,000,966	32,423,777	35,577,189	25,616,080	9,861,722	99,387
Securities:						
U. S. Government obligations, direct and guaranteed.....	71,595,087	35,156,343	36,438,744	26,523,265	9,818,837	96,642
Obligations of States and political subdivisions.....	9,392,508	5,333,230	4,059,278	3,856,327	146,930	56,021
Other bonds, notes, and debentures.....	5,989,483	2,373,149	3,616,334	1,409,849	2,204,582	1,903
Corporate stocks, including stocks of Federal Reserve banks.....	609,185	180,895	428,290	192,050	227,278	8,962
Total securities.....	87,586,263	43,043,617	44,542,646	31,981,491	12,397,627	163,528
Currency and coin.....	2,890,421	1,418,564	1,471,857	1,343,493	124,173	4,191
Balances with other banks, including reserve balances and cash items in process of collection.....	42,826,197	24,593,594	18,232,603	17,380,281	762,035	90,287
Bank premises owned, furniture and fixtures.....	1,330,901	683,826	647,075	527,379	118,825	8,871
Real estate owned other than bank premises.....	36,668	16,796	19,872	14,535	4,783	554
Investments and other assets indirectly representing bank premises or other real estate.....	104,874	64,642	40,032	40,032	-----	-----
Customers' liability on acceptances outstanding.....	348,969	172,708	176,261	158,449	-----	17,812
Other assets.....	737,564	321,036	416,528	243,872	169,652	3,004
Total assets.....	203,862,623	102,738,560	101,124,063	77,305,612	23,438,817	379,634

See footnotes at end of table.

TABLE NO. 35.—Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 31, 1951—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	97,005,623	54,855,841	42,149,782	41,899,764	13,646	236,372
U. S. Government	3,435,982	2,014,856	1,421,126	1,417,802	3,033	291
States and political subdivisions	8,493,631	4,959,933	3,533,698	3,526,098	1,588	6,012
Banks in the United States	13,139,402	8,806,729	4,332,673	4,317,225	25	15,423
Banks in foreign countries	1,413,661	727,060	686,601	657,832		28,769
Certified and cashiers' checks, etc.	3,191,703	1,791,869	1,399,834	1,382,042	7,875	9,917
Total demand deposits	126,680,002	73,156,288	53,523,714	53,200,763	26,167	296,784
Time deposits:						
Individuals, partnerships, and corporations	57,471,885	19,825,659	37,646,226	16,738,978	20,880,137	27,111
U. S. Government	263,556	218,767	44,789	44,728	61	
Postal savings	28,071	10,003	18,068	18,068		
States and political subdivisions	1,608,835	964,659	644,176	636,160	7,360	656
Banks in the United States	151,439	17,337	134,102	132,453	1,604	45
Banks in foreign countries	399,877	238,848	161,029	161,029		
Total time deposits	59,923,663	21,275,273	38,648,390	17,731,416	20,889,162	27,812
Total deposits	186,603,665	94,431,561	92,172,104	70,932,179	20,915,329	324,596
Bills payable, rediscounts, and other liabilities for borrowed money	44,008	15,484	28,524	24,735	1,523	2,266
Acceptances executed by or for account of reporting banks and outstanding	377,348	187,650	189,698	170,719		18,979
Other liabilities	2,131,334	1,433,747	697,587	578,958	115,027	3,602
Total liabilities	189,156,355	96,068,442	93,087,913	71,706,591	21,031,879	349,443
CAPITAL ACCOUNTS						
Capital notes and debentures	39,456		39,456	39,456	(2)	
Preferred stock	51,098	8,546	42,552	42,552		
Common stock	3,749,452	2,096,799	1,652,653	1,647,604		5,049
Surplus	7,261,640	3,083,495	4,178,145	2,532,854	1,625,873	19,418
Undivided profits	3,027,369	1,212,538	1,814,831	1,115,271	698,374	1,186
Reserves and retirement account for preferred stock and capital notes and debentures	577,253	268,740	308,513	221,284	82,691	4,538
Total capital accounts	14,706,268	6,670,118	8,036,150	5,599,021	2,406,938	30,191
Total liabilities and capital accounts	203,862,623	102,738,560	101,124,063	77,305,612	23,438,817	379,634

¹ Includes stock savings banks.² Book value included with "Reserves"—retirable value amounts to \$5,700,000.

TABLE NO. 36.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1951 (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.....	957,000	95	260,244	337,988	21,709	57,683	9,469	18,678	103,947	5,323	508	420	-----	1,635	817,604
New Hampshire.....	567,000	109	248,789	253,254	13,319	27,794	26,404	10,065	75,737	4,119	312	52	-----	896	660,741
Vermont.....	397,000	76	202,768	110,237	14,886	10,817	1,946	6,435	53,095	3,171	332	162	1	711	404,561
Massachusetts.....	4,834,000	368	3,262,319	3,514,921	177,862	406,865	135,979	112,309	1,236,861	56,537	951	1,506	32,062	23,424	8,961,596
Rhode Island.....	785,000	22	423,633	486,247	19,669	50,128	19,243	24,160	148,424	13,869	23	250	1,043	2,561	1,189,290
Connecticut.....	2,035,000	184	1,059,731	1,513,082	151,332	201,179	57,600	64,773	505,510	29,350	1,152	58	164	16,982	3,600,913
Total New England States.....	9,575,000	854	5,457,484	6,215,729	398,777	754,466	250,641	236,420	2,123,574	112,369	3,278	2,448	33,270	46,239	15,634,695
New York.....	15,461,000	749	20,270,642	16,508,199	1,986,387	1,704,706	123,197	390,887	10,391,779	302,058	3,101	5,335	227,817	313,614	52,227,722
New Jersey.....	5,010,000	341	1,853,198	2,516,327	423,504	267,546	15,970	128,878	935,092	60,021	435	593	168	18,963	6,220,715
Pennsylvania.....	10,828,000	967	4,262,168	4,798,843	741,277	950,538	49,568	247,033	2,583,386	110,904	5,401	15,604	5,269	36,558	13,806,549
Delaware.....	322,000	38	216,699	231,823	24,476	72,711	5,899	10,795	128,777	4,501	209	656	8	1,568	699,082
Maryland.....	2,391,000	169	618,830	1,085,331	73,950	108,641	4,311	47,666	433,932	17,707	248	561	155	19,898	2,411,250
District of Columbia.....	756,000	19	372,607	550,466	14,910	33,935	1,921	30,492	322,021	17,016	715	1,200	-----	2,242	1,347,523
Total Eastern States.....	34,768,000	2,283	27,594,144	25,690,989	3,264,504	3,138,077	200,836	855,751	14,796,007	512,207	10,109	23,949	233,417	392,853	76,712,843
Virginia.....	3,374,000	315	811,999	819,580	87,297	40,594	3,301	59,130	544,763	21,938	446	2,086	310	4,531	2,395,975
West Virginia.....	2,095,000	181	300,803	455,000	47,089	15,192	2,315	30,489	255,195	8,406	191	630	-----	2,652	1,117,962
North Carolina.....	4,281,000	225	707,783	696,408	171,933	76,744	2,654	65,014	545,407	16,076	185	317	507	8,484	2,291,512
South Carolina.....	2,215,000	149	210,272	308,847	47,271	19,485	805	25,945	290,858	5,044	139	38	40	1,086	849,830
Georgia.....	3,625,000	386	741,192	643,405	79,500	18,723	2,871	46,160	593,653	20,778	533	350	5	5,566	2,132,736
Florida.....	2,921,000	208	561,045	990,932	132,363	22,794	2,510	55,255	586,882	25,534	1,243	240	356	5,775	2,366,929
Alabama.....	3,142,000	226	424,890	487,816	112,897	20,719	1,875	36,290	396,510	10,101	467	674	1,306	4,222	1,487,767
Mississippi.....	2,215,000	202	236,089	298,985	127,325	6,151	743	27,837	294,561	7,559	260	2	79	742	940,333

TABLE NO. 36—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1951 (includes national, State commercial, savings, and private banks—Continued)

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
Louisiana.....	2,750,000	166	505,282	752,140	157,577	12,564	2,876	42,457	651,282	14,153	174	987	5,746	5,261	2,150,499
Texas.....	7,882,000	909	2,713,854	2,443,921	339,316	82,245	11,615	128,615	2,736,313	73,454	9,016	11,036	28,399	11,678	8,589,462
Arkansas.....	1,985,000	230	220,691	340,558	69,421	11,844	915	20,185	277,448	4,839	23	114	-----	857	946,895
Kentucky.....	3,061,000	383	586,278	690,522	43,655	31,598	2,110	41,263	530,526	9,953	289	49	183	2,492	1,938,918
Tennessee.....	3,366,000	298	844,596	690,139	128,711	22,476	4,161	46,566	605,921	22,321	500	39	549	3,541	2,369,520
Total Southern States.....	42,912,000	3,878	8,864,774	9,618,253	1,544,355	381,129	38,751	625,206	8,161,319	240,156	13,466	16,562	37,480	56,887	29,598,338
Ohio.....	7,956,000	659	2,770,628	3,610,853	478,556	230,306	11,650	172,802	1,867,809	58,126	120	11,400	674	21,510	9,234,434
Indiana.....	4,079,000	485	941,690	1,675,152	152,320	63,999	3,700	83,325	831,618	22,097	131	335	129	6,833	3,781,329
Illinois.....	9,014,000	895	3,944,129	5,911,041	744,305	355,804	22,071	143,487	3,529,558	48,859	516	6,834	6,370	36,633	14,749,607
Michigan.....	6,598,000	435	1,845,679	2,683,401	390,347	108,082	7,385	120,262	1,210,412	41,507	434	1,349	441	15,900	6,425,199
Wisconsin.....	3,625,000	557	986,590	1,463,512	167,267	89,707	3,033	57,301	717,128	19,039	111	870	147	8,289	3,512,994
Minnesota.....	3,122,000	681	1,170,364	1,144,139	171,014	123,771	3,468	41,755	769,908	14,780	723	3,721	849	8,050	3,452,542
Iowa.....	2,795,000	661	901,012	854,036	186,317	34,861	1,748	43,085	537,064	10,625	42	2,682	50	2,715	2,574,237
Missouri.....	4,080,000	599	1,770,866	1,628,210	193,818	85,541	19,852	66,527	1,401,302	25,252	2,991	576	3,191	10,373	5,208,499
Total Middle Western States.....	41,269,000	4,972	14,330,958	18,970,344	2,483,944	1,092,071	72,907	728,544	10,864,799	240,285	5,068	27,767	11,851	110,303	48,938,841
North Dakota.....	679,000	150	152,651	319,848	32,877	15,226	334	7,527	109,080	1,817	18	-----	-----	958	640,336
South Dakota.....	726,000	169	175,471	232,206	22,674	7,863	442	7,820	115,781	2,956	6	23	-----	1,319	566,561
Nebraska.....	1,410,000	416	459,878	564,052	81,261	21,030	1,786	16,354	397,956	7,103	45	-----	15	2,207	1,551,687
Kansas.....	2,014,000	607	565,229	664,092	136,883	24,875	1,634	24,211	538,625	7,726	150	505	-----	2,074	1,966,004

Montana.....	654,000	110	163,134	279,823	19,879	15,141	560	9,683	154,133	3,562	32	-----	1,216	647,163	
Wyoming.....	302,000	52	82,843	129,616	10,727	3,184	310	5,679	89,796	2,030	38	2	291	324,516	
Colorado.....	1,421,000	157	436,852	527,288	34,445	15,621	1,586	19,779	360,762	4,637	98	-----	4,309	1,405,386	
New Mexico.....	765,000	51	116,738	153,578	11,411	1,364	473	10,253	129,322	3,219	234	124	70	427,164	
Oklahoma.....	2,215,000	385	536,077	663,800	130,324	25,235	2,277	28,004	622,882	8,624	364	6,100	456	2,027,224	
Total Western States.....	10,186,000	2,097	2,688,873	3,534,303	480,481	129,559	9,402	129,290	2,518,337	41,674	985	6,754	550	15,833	9,556,041
Washington.....	2,412,000	121	859,272	778,582	168,532	46,727	2,654	40,020	543,912	22,022	419	542	146	5,375	2,468,203
Oregon.....	1,561,000	71	587,223	539,735	113,005	13,719	1,751	20,526	324,321	16,969	65	20	403	5,452	1,623,189
California.....	10,780,000	201	6,523,012	5,274,038	813,225	388,097	29,240	149,273	2,970,840	115,933	1,784	25,471	27,795	60,990	16,379,706
Idaho.....	629,000	42	174,748	202,860	13,496	1,732	482	7,929	98,817	3,875	32	8	-----	256	504,235
Utah.....	740,000	54	240,926	247,229	29,068	3,353	679	8,512	163,167	4,361	76	857	-----	535	698,763
Nevada.....	160,000	8	62,629	100,667	6,937	4,272	188	4,593	33,397	2,212	38	-----	-----	747	215,680
Arizona.....	801,000	13	224,074	170,178	28,535	11,726	640	14,717	111,584	7,523	1,084	71	225	2,489	572,846
Total Pacific States.....	17,083,000	510	8,671,884	7,313,297	1,172,798	469,626	35,634	245,570	4,246,038	172,895	3,498	26,969	28,569	75,844	22,462,622
Total United States (exclusive of pos- sessions).....	155,793,000	14,594	67,608,117	71,342,915	9,344,859	5,964,928	608,171	2,820,781	42,710,074	1,319,586	36,404	104,449	345,137	697,959	202,903,380
Alaska.....	119,000	20	28,751	50,790	1,781	2,965	-----	8,107	29,366	1,028	30	-----	-----	354	123,172
Canal Zone (Panama).....	45,000	(1)	1,066	3,785	-----	-----	-----	3,543	671	17	-----	-----	-----	15,496	24,578
Guam.....	49,000	(2)	2,361	-----	-----	-----	-----	844	18	11	-----	-----	-----	16,012	19,246
The Territory of Hawaii.....	475,000	9	191,309	115,440	18,897	4,670	1,014	27,893	54,242	5,733	203	65	26	1,474	420,966
Puerto Rico.....	2,250,000	11	167,728	78,406	26,971	16,920	-----	28,799	31,171	4,515	31	160	3,806	6,217	364,724
American Samoa.....	19,000	1	52	1,068	-----	-----	-----	83	120	1	-----	-----	-----	8	1,332
Virgin Islands of the United States.....	26,000	1	1,582	2,683	-----	-----	-----	371	535	10	-----	-----	-----	44	5,225
Total possessions.....	2,983,000	42	392,849	252,172	47,649	24,555	1,014	69,640	116,123	11,315	264	225	3,832	39,605	959,243
Total United States and possessions.....	158,776,000	14,636	68,000,966	71,595,087	9,392,508	5,989,483	609,185	2,890,421	42,826,197	1,330,901	36,668	104,674	348,969	737,564	203,862,623

¹ 4 branches of 2 American national banks.

² 2 branches of an American national bank.

TABLE No. 36.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1951 (includes national, State commercial, savings, and private banks)—Continued

LIABILITIES										
[In thousands of dollars]										
Location	Demand deposits	Time deposits	Total deposits	Bills payable, re-discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	288,314	441,198	729,512	-----	-----	3,532	16,855	38,505	26,209	2,991
New Hampshire.....	182,681	400,326	583,007	50	-----	1,999	7,670	36,118	26,507	5,390
Vermont.....	115,632	247,755	363,387	-----	1	1,803	10,659	11,032	9,573	8,106
Massachusetts.....	3,856,463	4,138,062	7,994,525	3,188	33,884	70,435	117,252	420,720	288,103	33,489
Rhode Island.....	501,410	578,754	1,080,164	-----	1,079	13,068	16,420	58,296	13,780	6,473
Connecticut.....	1,442,236	1,822,738	3,264,974	1,520	164	19,738	46,994	166,323	94,147	7,053
Total New England States.....	6,386,736	7,628,833	14,015,569	4,758	35,128	110,575	215,850	730,994	458,319	63,502
New York.....	29,780,732	16,682,187	46,462,919	10,556	243,448	1,077,898	910,758	2,499,295	915,373	107,475
New Jersey.....	3,030,852	2,726,146	5,756,998	-----	168	35,859	111,943	224,616	68,799	22,332
Pennsylvania.....	8,138,556	4,303,993	12,442,549	3,830	5,322	86,985	325,802	732,519	183,975	25,567
Delaware.....	439,946	183,926	623,872	200	8	4,513	12,129	48,508	8,964	888
Maryland.....	1,373,536	838,989	2,212,525	650	155	13,111	36,391	87,053	52,424	8,941
District of Columbia.....	1,016,754	241,662	1,258,416	600	-----	8,713	22,500	40,430	13,974	2,892
Total Eastern States.....	43,780,376	24,976,903	68,757,279	15,836	249,101	1,227,079	1,419,523	3,632,421	1,243,509	168,095
Virginia.....	1,537,285	672,516	2,209,801	840	312	16,814	54,061	74,005	30,751	9,391
West Virginia.....	757,424	262,669	1,020,093	2,500	-----	4,927	26,993	43,961	15,129	4,359
North Carolina.....	1,680,330	433,112	2,113,442	304	507	32,344	31,890	81,040	22,694	9,291
South Carolina.....	702,253	94,522	796,775	-----	40	4,649	16,488	21,221	8,675	1,982
Georgia.....	1,664,631	325,860	1,990,491	219	5	21,539	43,791	58,108	23,337	15,246
Florida.....	1,808,296	402,675	2,210,971	317	356	12,143	48,514	64,909	20,650	9,069
Alabama.....	1,108,028	269,924	1,377,952	-----	2,516	8,444	29,771	43,165	21,130	4,789
Mississippi.....	743,963	135,464	879,427	650	79	2,980	17,201	37,322	1,469	1,205
Louisiana.....	1,727,311	285,464	2,022,775	-----	8,970	9,186	32,949	52,279	22,186	2,154
Texas.....	7,291,202	737,696	8,028,898	-----	29,300	36,925	186,067	193,920	87,515	26,837
Arkansas.....	776,019	104,024	880,043	-----	-----	2,211	20,638	24,178	16,734	3,091
Kentucky.....	1,558,822	238,935	1,797,757	155	183	9,453	39,743	63,307	23,695	4,625
Tennessee.....	1,724,194	480,234	2,204,428	12	549	14,479	49,604	66,630	28,162	5,656
Total Southern States.....	23,079,758	4,453,095	27,532,853	4,997	42,817	176,094	597,710	824,045	322,127	97,695

Ohio.....	5,618,501	2,990,629	8,609,130	620	674	56,374	176,853	280,525	96,502	13,756
Indiana.....	2,563,093	978,934	3,542,027	40	129	16,862	64,670	98,352	50,086	9,163
Illinois.....	10,364,327	3,389,471	13,753,798	3	7,656	100,148	299,359	367,782	135,816	85,045
Michigan.....	3,703,712	2,308,094	6,011,806	441	52,051	112,256	156,368	69,168	18,109	9,178
Wisconsin.....	2,007,774	1,278,483	3,286,257	200	147	9,877	68,496	91,671	47,168	17,864
Minnesota.....	2,160,597	1,036,761	3,197,358	849	25,237	60,162	111,851	39,221	11,445	9,853
Iowa.....	1,844,161	549,959	2,394,120	100	50	4,389	49,574	69,761	44,796	17,864
Missouri.....	4,110,053	745,126	4,855,179	6	3,324	29,587	117,286	119,826	73,438	11,445
Total Middle Western States.....	32,377,218	13,277,457	45,654,675	969	13,270	294,525	948,656	1,296,136	556,197	174,413
North Dakota.....	440,731	160,320	601,051	-----	-----	2,378	11,170	11,775	9,679	4,283
South Dakota.....	435,352	95,019	530,371	-----	-----	2,499	10,116	12,662	8,884	2,029
Nebraska.....	1,296,496	150,284	1,446,780	6,850	15	3,902	32,187	34,317	21,481	6,146
Kansas.....	1,651,996	188,605	1,840,601	471	-----	4,605	37,728	47,675	31,746	3,178
Montana.....	513,574	101,751	615,325	-----	-----	3,175	10,275	11,453	6,156	779
Wyoming.....	253,432	52,433	305,865	-----	-----	1,163	3,949	8,269	4,322	948
Colorado.....	1,050,804	262,706	1,313,510	806	9	6,996	24,624	36,205	18,413	4,823
New Mexico.....	346,950	56,385	403,335	14	79	844	9,235	8,074	1,222	4,370
Oklahoma.....	1,711,113	171,161	1,882,274	526	456	8,864	40,608	50,166	38,427	5,903
Total Western States.....	7,700,448	1,238,664	8,939,112	8,676	550	34,426	179,892	220,596	140,330	32,459
Washington.....	1,557,177	747,425	2,304,602	-----	197	13,395	39,630	66,260	29,418	14,701
Oregon.....	1,077,797	436,231	1,514,028	-----	630	12,873	26,629	39,379	29,135	510
California.....	8,840,753	6,332,547	15,173,300	-----	31,598	231,048	331,819	378,958	216,514	16,444
Idaho.....	358,999	116,678	475,677	-----	-----	2,634	9,667	10,677	4,846	734
Utah.....	460,280	193,302	653,583	-----	-----	4,675	12,386	15,737	10,795	1,587
Nevada.....	135,165	66,857	202,022	-----	-----	1,911	2,688	4,348	4,671	40
Arizona.....	424,879	108,063	532,942	-----	225	6,606	10,535	17,519	4,562	457
Total Pacific States.....	12,855,050	8,001,104	20,856,154	-----	32,650	273,142	433,354	532,878	299,971	34,473
Total United States (exclusive of pos- sessions).....	126,179,586	59,576,056	185,755,642	35,236	373,516	2,115,841	3,794,935	7,237,070	3,020,453	570,637
Alaska.....	82,393	34,008	116,401	-----	-----	163	2,023	2,055	1,547	983
Canal Zone (Panama).....	22,304	2,271	24,575	-----	-----	3	-----	-----	-----	-----
Guam.....	12,335	6,674	19,009	-----	-----	237	-----	-----	-----	-----
The Territory of Hawaii.....	202,183	182,143	384,326	321	26	2,593	11,327	13,951	3,773	4,649
Puerto Rico.....	177,976	119,789	297,765	8,451	3,806	12,449	31,471	8,399	1,521	862
American Samoa.....	735	450	1,185	-----	-----	3	50	65	29	-----
Virgin Islands of the United States.....	2,490	2,272	4,762	-----	-----	45	150	100	46	122
Total possessions.....	500,416	347,607	848,023	8,772	3,832	15,493	45,021	24,570	6,916	6,616
Total United States and possessions.....	126,680,002	59,923,663	186,603,665	44,008	377,348	2,131,334	3,840,006	7,261,640	3,027,369	577,253

¹ Includes capital notes and debentures. (See classification on pp. 144 and 145.)

TABLE NO. 36.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1951 (includes national, State commercial, savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals	Loans to banks	All other loans (including overdrafts)	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties						
Maine.....	69,615	245	7,300	183	2,030	4,968	113,319	19,407	41,620	32	4,061	262,780	2,536	260,244
New Hampshire.....	36,672	-----	2,629	10	1,406	2,908	167,046	9,305	26,972	-----	2,457	249,405	616	248,789
Vermont.....	20,462	-----	10,830	-----	3,192	15,985	108,007	16,821	26,476	13	2,672	204,458	1,690	202,768
Massachusetts.....	985,158	-----	6,023	23,301	26,618	8,718	1,548,585	299,655	356,935	5,714	43,552	3,304,259	41,940	3,262,319
Rhode Island.....	114,272	-----	1,017	2,121	1,902	2,194	208,028	36,790	55,693	-----	6,868	428,885	5,252	423,633
Connecticut.....	199,710	18	5,807	988	8,408	7,349	615,664	66,165	157,380	420	11,338	1,073,247	13,516	1,059,731
Total New England States.....	1,425,889	263	33,606	26,603	43,556	42,122	2,760,649	448,143	665,076	6,179	70,948	5,523,034	65,550	5,457,484
New York.....	8,818,015	291	65,318	1,259,151	327,488	40,424	6,751,810	1,179,477	1,581,780	124,628	507,810	20,656,192	385,550	20,270,642
New Jersey.....	399,075	219	9,600	7,215	15,399	8,351	913,692	124,906	377,704	-----	22,447	1,878,608	25,410	1,853,198
Pennsylvania.....	1,901,556	527	56,667	44,089	57,166	52,172	1,092,193	241,621	801,746	340	90,091	4,338,168	76,000	4,262,168
Delaware.....	70,181	244	3,420	2,675	2,723	7,683	75,364	11,062	42,082	-----	1,916	217,350	651	216,699
Maryland.....	141,754	380	11,187	4,652	47,255	19,358	196,825	52,066	129,581	450	20,475	623,985	5,155	618,830
District of Columbia.....	136,409	-----	108	3,262	3,991	192	90,867	32,212	94,430	25	14,185	375,681	3,074	372,607
Total Eastern States.....	11,466,990	1,661	146,300	1,321,044	454,022	128,180	9,120,751	1,641,346	3,027,323	125,443	656,924	28,089,984	495,840	27,594,144
Virginia.....	234,150	196	31,189	2,899	7,612	28,908	195,766	48,586	240,464	923	29,658	820,351	8,352	811,999
West Virginia.....	54,284	-----	6,502	57	7,485	10,738	101,458	26,920	92,765	-----	4,467	304,676	3,873	300,803
North Carolina.....	301,946	1,314	19,092	4,723	20,499	23,027	69,970	41,143	226,728	727	9,863	719,032	11,249	707,783
South Carolina.....	75,163	7,590	7,164	611	3,990	6,516	31,279	13,547	60,378	-----	6,579	212,817	2,545	210,272
Georgia.....	307,246	9,606	29,856	4,415	14,312	22,714	105,180	31,407	203,664	1,624	19,207	749,231	8,039	741,192
Florida.....	226,672	-----	19,032	2,070	20,079	9,079	75,834	35,570	160,964	495	15,854	565,649	4,604	561,045
Alabama.....	151,061	5,557	31,545	4,103	5,103	15,379	59,395	18,364	124,901	215	17,215	432,838	7,948	424,890
Mississippi.....	88,007	3,035	24,542	1,537	6,808	15,786	25,799	13,668	55,443	-----	5,117	239,742	3,653	236,089
Louisiana.....	248,149	2,538	19,585	2,950	4,730	12,182	53,917	33,986	114,107	329	19,682	512,155	6,873	505,282
Texas.....	1,415,073	27,323	274,743	11,217	73,153	29,355	147,905	87,795	617,747	650	57,013	2,741,974	28,120	2,713,854
Arkansas.....	64,505	2,573	34,309	1,393	1,326	11,954	28,993	12,557	60,587	3	4,095	222,295	1,604	220,691
Kentucky.....	188,199	580	50,031	1,491	9,254	48,458	90,582	36,129	152,686	141	15,852	593,403	7,125	586,278
Tennessee.....	395,577	1,235	40,801	3,177	17,707	32,181	85,268	35,599	225,001	54	20,282	856,882	12,286	844,596
Total Southern States.....	3,750,032	61,547	588,391	40,643	192,058	266,277	1,071,346	435,271	2,335,435	5,161	224,884	8,971,045	106,271	8,864,774

Ohio.....	898,403	4,299	71,075	39,233	72,903	85,194	812,627	149,741	606,632	822	68,157	2,809,086	38,458	2,770,628
Indiana.....	241,094	3,679	74,967	1,501	9,604	50,569	298,240	53,543	209,225	5	11,072	953,499	11,809	941,690
Illinois.....	2,340,810	4,973	207,553	94,677	83,846	39,717	458,156	102,134	548,637	438	128,071	4,009,012	64,883	3,944,129
Michigan.....	481,114	2,330	60,703	10,787	19,336	40,195	647,454	115,055	455,756	-----	34,101	1,866,831	21,152	1,845,679
Wisconsin.....	325,190	600	70,611	957	9,144	57,165	299,664	71,221	142,077	89	26,378	1,004,096	17,506	986,590
Minnesota.....	355,736	15,178	147,052	2,493	10,350	51,365	306,707	52,917	202,755	47	39,115	1,183,715	13,351	1,170,364
Iowa.....	169,927	12,845	313,291	899	5,252	61,479	163,925	38,492	132,820	67	10,801	909,798	8,786	901,012
Missouri.....	690,715	5,136	154,478	9,636	24,862	39,700	390,620	77,906	351,376	50	42,263	1,786,802	15,936	1,770,866
Total Middle Western States.....	5,503,989	49,040	1,099,730	160,183	235,297	425,444	3,377,393	661,009	2,649,278	1,518	359,958	14,522,839	191,881	14,330,958
North Dakota.....	15,696	51,077	33,476	-----	984	3,434	22,860	4,525	21,623	-----	995	154,670	2,019	152,651
South Dakota.....	23,740	18,849	69,930	5	600	4,368	29,464	5,091	25,298	-----	1,526	178,871	3,400	175,471
Nebraska.....	124,586	12,134	199,022	552	6,807	10,432	28,555	10,743	59,256	330	13,177	465,594	5,716	459,878
Kansas.....	137,644	34,751	199,439	2,168	3,357	19,970	60,524	12,204	91,191	556	6,572	568,376	3,147	565,229
Montana.....	30,340	26,274	34,910	-----	754	2,413	30,378	5,334	34,040	-----	1,486	165,929	2,795	163,134
Wyoming.....	18,509	2,102	24,982	1	431	1,602	16,873	5,144	13,500	-----	364	83,508	665	82,843
Colorado.....	122,630	7,143	135,244	1,171	2,554	5,244	49,421	18,845	91,033	8	7,027	440,320	3,408	436,852
New Mexico.....	37,421	1,403	24,256	-----	1,867	1,955	17,846	5,645	26,810	-----	1,375	118,575	1,468	116,738
Oklahoma.....	235,588	7,980	89,063	1,305	2,917	10,856	37,238	20,566	120,670	216	14,326	540,725	4,643	536,077
Total Western States.....	746,154	161,713	810,322	5,202	20,271	60,274	293,159	88,097	483,421	1,110	46,848	2,716,571	27,698	2,688,873
Washington.....	337,719	6,966	31,795	1,266	2,862	14,876	243,386	59,572	154,523	-----	16,846	869,811	10,539	859,272
Oregon.....	219,603	1,020	31,464	251	2,937	10,622	165,092	30,432	125,288	-----	4,575	591,884	4,661	587,223
California.....	2,279,349	602	266,190	24,319	29,341	85,462	2,500,752	311,086	954,935	9,466	148,647	6,610,149	87,137	6,523,012
Idaho.....	42,969	5,220	32,820	34	299	3,590	48,096	10,193	30,014	-----	3,537	176,772	2,024	174,748
Utah.....	64,623	1,526	27,831	1,096	1,920	6,996	69,404	15,656	48,601	-----	5,779	243,452	2,506	240,926
Nevada.....	9,471	-----	6,246	-----	292	953	25,238	5,981	14,199	10	470	62,860	231	62,629
Arizona.....	59,226	124	45,501	159	283	2,127	63,932	2,371	51,088	-----	499	225,310	1,236	224,074
Total Pacific States.....	3,012,960	15,458	441,847	27,125	37,934	124,626	3,116,500	435,291	1,378,648	9,476	180,353	8,780,218	108,334	8,671,884
Total United States (exclusive of possessions).....	25,906,014	289,682	3,120,196	1,580,800	983,138	1,046,923	19,739,798	3,709,157	10,539,181	148,887	1,539,915	68,603,691	995,574	67,608,117
Alaska.....	12,781	-----	14	-----	23	7	8,644	3,995	3,784	-----	44	29,292	541	28,751
Canal Zone (Panama).....	960	-----	-----	-----	2	-----	-----	-----	87	-----	27	1,066	-----	1,066
Guam.....	1,172	-----	-----	-----	-----	30	-----	9	1,136	-----	14	2,361	-----	2,361
The Territory of Hawaii.....	39,675	-----	5,613	-----	21,139	2,142	91,376	12,353	15,367	-----	3,830	191,515	206	191,309
Puerto Rico.....	79,054	63	14,213	6	191	2,212	24,164	5,955	36,617	630	5,220	168,325	597	167,728
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	-----	52	-----	-----	52	-----	52
Virgin Islands of the United States.....	216	-----	18	-----	6	122	785	152	280	-----	3	1,582	-----	1,582
Total possessions.....	133,848	63	19,858	6	21,361	4,483	124,999	22,464	57,343	630	9,138	394,193	1,344	392,849
Total United States and possessions.....	26,039,862	289,745	3,140,054	1,580,806	1,004,499	1,051,406	19,864,797	3,731,621	10,596,524	149,517	1,549,053	68,997,884	996,918	68,000,966

TABLE NO. 36.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1951 (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.....	125	16,730	238,169	7,205	27,916	8,668	2	6,354	438,552	498	6	2,142	-----	-----	-----
New Hampshire.....	7	7,663	142,686	5,005	18,540	9,995	-----	6,455	399,443	543	20	320	-----	-----	-----
Vermont.....	1,944	8,715	97,752	2,724	10,749	1,707	-----	2,700	245,866	135	3	1,685	56	-----	-----
Massachusetts.....	912	116,340	2,986,030	97,049	271,295	357,488	28,682	115,919	4,116,260	8,995	1,747	8,008	52	3,000	-----
Rhode Island.....	-----	16,420	420,246	12,917	41,203	10,100	1,867	15,077	577,217	488	555	408	86	-----	-----
Connecticut.....	50	46,944	1,203,717	53,573	73,593	50,479	46	60,828	1,819,030	1,545	55	2,022	86	-----	-----
Total New England States.....	3,038	212,812	5,068,600	178,473	443,296	438,437	30,597	207,333	7,596,368	12,204	2,386	14,595	280	3,000	-----
New York.....	34,107	8,814	867,837	21,779,513	990,684	825,843	3,597,422	1,166,284	1,420,986	16,105,518	51,850	-----	81,083	125,513	318,223
New Jersey.....	13,597	98,346	2,500,496	77,844	300,031	71,963	639	79,879	2,687,557	5,202	-----	-----	32,949	438	-----
Pennsylvania.....	1,153	324,649	6,779,600	244,524	276,234	708,219	14,939	115,040	4,178,472	3,695	1,045	119,928	853	-----	-----
Delaware.....	-----	12,129	380,327	16,090	22,036	5,052	-----	16,441	164,682	390	-----	-----	18,364	-----	500
Maryland.....	155	656	35,580	1,087,017	30,335	121,391	120,383	1,481	12,929	828,317	8,260	18	2,069	325	-----
District of Columbia.....	-----	22,500	895,566	17,403	205	67,803	4,977	30,800	207,330	16,386	1,025	-----	421	-----	16,500
Total Eastern States.....	34,262	24,220	1,361,041	33,422,519	1,376,880	1,545,740	4,570,842	1,188,320	1,676,075	24,171,876	85,773	2,088	254,814	127,129	335,223
Virginia.....	-----	1,154	52,907	1,143,019	30,866	126,528	205,005	273	31,594	606,897	18,034	2,363	44,604	618	-----
West Virginia.....	123	-----	26,870	538,144	31,152	115,105	49,464	-----	23,559	260,007	1,408	536	483	235	-----
North Carolina.....	-----	117	31,773	1,222,340	34,689	120,526	265,327	7,347	21,101	356,540	5,804	6,625	63,417	726	-----
South Carolina.....	10	100	16,378	545,832	20,586	95,269	31,180	9,386	87,337	5,908	12	750	415	-----	-----
Georgia.....	49	-----	43,742	1,182,700	39,621	181,026	239,515	68	21,701	315,337	6,372	1,371	2,125	655	-----
Florida.....	-----	243	48,271	1,371,123	23,712	228,457	157,844	2,600	24,560	389,047	6,168	2,909	3,701	850	-----
Alabama.....	-----	9	29,762	842,532	21,546	141,108	93,241	374	9,227	265,164	3,502	32	467	759	-----
Mississippi.....	10	1,244	15,947	539,248	9,044	123,549	66,641	-----	5,481	133,833	1,209	-----	65	357	-----
Louisiana.....	10	197	32,742	1,125,681	27,606	290,359	255,373	7,204	21,088	285,086	2,600	468	6,225	1,085	-----
Texas.....	95	200	185,772	5,348,868	110,409	493,698	1,173,236	14,428	150,563	606,658	16,578	438	109,694	4,324	4
Arkansas.....	-----	153	20,485	613,213	9,084	79,828	68,143	-----	5,751	102,442	249	175	1,008	150	-----
Kentucky.....	-----	505	39,238	1,190,612	36,158	115,702	203,651	48	12,651	229,121	4,918	21	4,798	77	-----
Tennessee.....	-----	245	49,359	1,169,643	26,387	162,113	348,108	116	17,827	459,704	3,301	224	16,295	1,710	-----
Total Southern States.....	297	4,167	593,246	16,832,955	420,860	2,282,268	3,156,728	32,458	354,489	4,097,273	76,051	15,174	252,632	11,961	4

Ohio	474	325	176,054	4,578,911	209,816	335,448	364,137	7,184	123,005	2,816,933	1,849	412	170,604	831	
Indiana	1,452	55	63,163	1,991,267	57,294	326,587	141,071	252	46,622	972,160	5,190	524	222	828	
Illinois	263	1,534	297,562	7,992,849	318,459	486,874	1,404,676	40,577	120,892	3,199,859	6,109	671	182,312	520	
Michigan		4,740	107,516	2,964,256	164,333	298,245	215,697	6,040	60,141	2,279,842	2,325	137	25,404	386	
Wisconsin	1,670	1,810	65,016	1,635,404	59,207	107,177	154,337	1,127	50,522	1,268,218	4,822	913	4,090	440	
Minnesota	16	1,100	59,046	1,533,166	56,169	182,823	349,940	3,788	34,711	1,025,189	110	323	10,960	179	
Iowa		1,277	48,297	1,435,835	35,976	211,304	130,159		30,887	546,576	2,608	211	564		
Missouri	670	405	116,211	2,880,713	87,316	255,335	852,493	3,642	30,554	731,750	1,732	629	10,775	240	
Total Middle Western States	4,545	11,246	932,865	25,012,401	988,570	2,203,793	3,612,510	62,610	497,334	12,840,527	24,745	3,820	404,941	3,424	
North Dakota	53	9	11,108	353,879	5,005	64,020	14,432		3,395	111,957	677	7	47,679		
South Dakota	113		10,003	367,694	6,001	46,926	11,773		2,958	91,524	1,037	10	2,448		
Nebraska	13	20	32,154	1,007,231	20,938	86,276	171,487	4	10,560	150,132	34	28	88	2	
Kansas		53	37,675	1,191,385	24,091	308,989	114,450		13,081	183,536	3,714	64	1,268	23	
Montana		25	10,250	420,596	7,247	48,626	31,889		5,216	101,169	72	4	496	10	
Wyoming		243	3,706	197,593	2,757	35,613	14,438		3,031	51,980	385	23	45		
Colorado			24,624	849,671	23,787	61,103	101,604	69	14,570	248,017	2,564	10	12,103	12	
New Mexico		36	9,199	254,165	13,308	61,975	13,032		4,470	52,120	3,763	342	160		
Oklahoma		5	40,603	1,277,725	28,955	171,811	205,285	348	26,989	148,494	3,925	111	17,657	974	
Total Western States	179	391	179,322	5,919,939	132,089	885,339	678,390	421	84,270	1,138,929	16,171	599	81,944	1,021	
Washington	56		39,574	1,266,944	32,953	139,227	92,871	5,714	19,468	741,570	5,323	15	27	490	
Oregon	39		26,590	863,607	21,863	125,935	40,248	1,525	24,619	425,710	47	5	9,654	805	
California		7,826	323,998	7,216,883	191,828	587,910	465,510	89,430	289,192	5,713,534	27,525	250	523,375	6,218	61,645
Idaho			9,667	282,306	4,640	60,406	7,597		4,050	115,927	649	11	51	40	
Utah	78	110	12,198	325,638	5,384	69,269	53,788	1	6,200	189,728	2,047	1,030	428	70	
Nevada			2,688	106,905	2,676	21,415	1,285		2,884	64,542	1,647		668		
Arizona			10,535	341,337	5,574	63,461	5,008	1,615	7,884	107,013	925	25	100		
Total Pacific States	173	7,936	425,245	10,403,620	264,918	1,067,623	666,307	98,285	354,297	7,358,024	38,163	1,346	534,303	7,623	61,645
Total United States (exclusive of possessions)	39,456	50,998	3,704,531	96,680,034	3,361,790	8,428,059	13,123,214	1,412,691	3,173,798	57,202,997	253,107	25,413	1,543,229	151,438	399,872
Alaska			2,023	59,698	12,136	8,225	1,406		928	22,969	9,252	21	1,766		
Canal Zone (Panama)				8,237	13,865		5	126	71	2,271					
Guam				4,214	3,562	4,279			280	5,671			1,003		
The Territory of Hawaii			11,327	138,789	30,527	26,355	2,808	806	2,898	177,702	1,072	601	2,788		
Puerto Rico			31,471	112,770	13,598	25,957	11,956	10	13,685	57,626	125	2,036	60,002		
American Samoa			50	439	264			28	4	450					
Virgin Islands of the United States		100	50	1,442	240	756	13		39	2,199			67	1	5
Total possessions		100	44,921	325,589	74,192	65,572	16,188	970	17,905	268,888	10,449	2,658	65,606	1	5
Total United States and possessions	39,456	51,098	3,749,452	97,005,623	3,435,982	8,493,631	13,139,402	1,413,661	3,191,703	57,471,885	263,556	28,071	1,608,835	151,439	399,877

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 national banks, Dec. 31, 1951

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.....	32	84,900	88,451	11,531	11,360	621	6,957	49,631	1,322	66	265	-----	505	255,609
New Hampshire.....	51	75,309	73,417	9,517	4,723	452	7,436	57,528	1,833	23	52	-----	158	230,448
Vermont.....	38	54,292	50,300	6,522	4,834	318	3,027	31,074	1,571	23	23	-----	231	152,215
Massachusetts.....	115	1,201,243	1,183,532	120,942	61,408	6,623	57,808	861,127	26,882	16	425	29,988	13,550	3,563,544
Rhode Island.....	6	75,101	86,627	3,984	2,774	352	5,468	37,100	3,920	6	-----	260	402	215,994
Connecticut.....	48	246,602	354,910	82,527	20,105	1,442	25,403	235,975	10,204	211	2	159	1,611	979,151
Total New England States.....	290	1,737,447	1,837,237	235,023	105,204	9,808	106,099	1,272,435	45,732	345	767	30,407	16,457	5,396,961
New York.....	372	5,331,549	4,246,672	1,102,639	531,109	43,027	120,730	3,615,353	88,917	521	1,733	71,925	101,449	15,255,624
New Jersey.....	202	800,255	1,156,701	213,394	86,385	4,334	64,697	489,609	25,725	131	381	41	7,835	2,849,478
Pennsylvania.....	619	2,448,314	2,750,638	468,336	321,289	18,852	143,573	1,658,448	60,729	1,171	7,259	3,426	16,863	7,898,898
Delaware.....	11	11,585	13,585	1,463	1,221	117	949	6,282	508	4	-----	-----	44	35,758
Maryland.....	59	198,601	339,417	27,863	24,479	1,234	15,651	209,977	5,320	34	535	98	2,319	825,528
District of Columbia.....	9	199,131	359,792	6,701	20,786	1,000	17,729	201,807	8,145	531	-----	-----	757	816,379
Total Eastern States.....	1,272	8,989,435	8,866,805	1,820,386	985,269	68,564	363,329	6,181,476	189,344	2,392	9,908	75,490	129,267	27,681,665
Virginia.....	133	444,455	485,554	51,134	26,084	2,183	31,499	320,507	12,254	310	702	305	2,937	1,377,924
West Virginia.....	74	149,062	245,955	21,891	9,694	1,042	14,999	147,872	4,865	31	-----	-----	708	596,119
North Carolina.....	46	177,732	189,458	31,008	11,259	854	15,408	158,540	5,209	66	-----	489	964	590,987
South Carolina.....	25	136,445	203,339	18,779	11,457	602	14,455	142,426	3,470	66	38	-----	702	531,779
Georgia.....	51	396,991	360,036	49,995	15,200	1,542	19,214	348,606	12,290	208	-----	-----	2,601	1,206,683
Florida.....	63	355,854	642,664	90,182	18,696	2,213	31,439	419,256	17,623	426	115	4	3,748	1,582,220
Alabama.....	70	316,219	367,856	89,242	18,481	1,593	24,266	297,076	7,636	355	527	1,306	2,750	1,127,307
Mississippi.....	24	61,766	78,978	31,953	1,336	398	6,043	68,843	2,146	36	-----	-----	220	251,719
Louisiana.....	36	333,877	561,378	73,971	9,385	2,194	20,139	447,008	11,045	148	576	5,696	4,479	1,469,896
Texas.....	443	2,204,177	1,970,075	251,630	61,350	9,164	88,583	2,253,374	57,261	7,303	10,862	27,970	10,087	6,951,836
Arkansas.....	52	118,334	176,118	41,936	8,141	744	9,172	144,688	2,346	4	114	-----	548	502,145
Kentucky.....	93	202,142	295,637	23,197	12,399	1,170	16,956	216,162	4,890	210	40	159	1,194	774,156
Tennessee.....	74	604,655	505,036	83,870	18,201	2,704	28,538	448,039	16,136	114	29	204	2,512	1,710,038
Total Southern States.....	1,184	5,501,709	6,082,084	858,788	221,683	26,403	320,711	5,412,397	157,171	9,277	13,003	36,133	33,450	18,672,809

Ohio.....	239	1,215,787	1,736,728	220,548	67,349	6,412	73,141	979,645	33,115	1	855	467	8,285	4,342,333
Indiana.....	125	491,840	896,297	83,639	38,766	2,643	45,040	510,617	13,389	93	25	79	4,562	2,086,990
Illinois.....	386	2,995,538	4,173,753	447,106	242,058	15,607	97,605	2,660,536	34,169	339	1,053	5,758	26,535	10,700,057
Michigan.....	78	896,092	1,452,678	149,567	57,539	4,197	55,677	690,228	15,774	58	1,317	247	10,182	3,333,556
Wisconsin.....	95	400,618	714,512	62,692	58,141	2,137	22,809	400,824	9,224	20	-----	41	5,974	1,676,992
Minnesota.....	178	757,425	729,195	105,669	66,321	3,345	22,794	612,134	9,319	501	3,619	820	6,308	2,317,450
Iowa.....	97	251,767	280,730	71,485	17,788	1,097	12,378	216,988	4,219	23	1,194	-----	1,792	859,461
Missouri.....	79	667,621	675,455	71,635	36,458	3,229	20,775	599,077	10,009	141	287	1,240	3,893	2,089,820
Total Middle Western States.....	1,277	7,676,688	10,659,348	1,212,341	584,420	38,667	350,219	6,670,049	129,218	1,176	8,350	8,652	67,531	27,406,659
North Dakota.....	40	76,349	127,970	9,788	5,803	319	3,724	58,718	1,340	18	-----	-----	767	284,796
South Dakota.....	35	91,601	111,254	11,744	5,887	348	4,107	65,927	2,080	3	-----	-----	1,215	294,166
Nebraska.....	123	327,667	368,854	66,472	18,148	1,315	10,718	304,675	5,832	9	-----	-----	1,835	1,105,525
Kansas.....	174	281,040	390,272	64,393	21,558	1,303	12,540	329,303	4,695	117	130	-----	1,617	1,106,968
Montana.....	39	73,867	147,348	9,640	7,127	316	5,327	81,183	2,862	-----	-----	-----	747	328,417
Wyoming.....	24	56,667	93,213	7,616	2,468	251	4,156	59,867	1,420	25	-----	-----	255	225,938
Colorado.....	77	300,476	392,984	27,335	13,816	1,314	13,097	279,535	2,995	90	-----	-----	2,055	1,033,697
New Mexico.....	26	81,046	111,504	8,157	1,217	428	5,882	97,099	2,378	91	100	-----	277	308,179
Oklahoma.....	198	429,161	563,174	165,850	23,617	2,211	20,673	537,375	7,278	340	6,038	456	2,406	1,698,579
Total Western States.....	736	1,717,874	2,306,573	310,995	99,641	7,805	80,224	1,813,682	30,880	693	6,268	456	11,174	6,386,265
Washington.....	35	665,206	575,235	144,626	25,594	2,319	31,845	476,525	18,499	351	475	140	4,422	1,945,237
Oregon.....	20	511,622	454,714	98,224	13,656	1,694	15,702	287,593	15,047	14	-----	403	5,054	1,403,723
California.....	93	5,043,926	3,800,980	603,297	320,225	24,154	107,035	2,177,133	82,293	1,638	25,146	21,001	49,746	12,256,574
Idaho.....	13	126,896	159,574	7,798	1,143	421	5,535	68,381	3,104	24	-----	-----	189	373,065
Utah.....	11	117,774	132,500	9,798	1,348	342	3,853	87,056	2,681	24	725	-----	274	356,375
Nevada.....	5	49,568	80,728	6,296	4,144	166	3,206	24,388	1,714	33	-----	-----	632	170,875
Arizona.....	3	178,957	107,714	15,903	8,035	551	9,890	82,541	5,147	803	-----	-----	1,977	411,518
Total Pacific States.....	180	6,693,949	5,311,445	885,942	374,145	29,647	177,066	3,203,617	128,485	2,887	26,346	21,544	62,294	16,917,367
Total United States (exclusive of posses- sions).....	4,939	32,317,102	35,063,492	5,323,475	2,370,362	180,894	1,397,648	24,553,656	680,830	16,770	64,642	172,682	320,173	102,461,726
Alaska.....	5	15,142	35,477	1,663	296	-----	5,276	19,074	458	7	-----	-----	82	77,475
The Territory of Hawaii.....	1	89,951	54,691	8,092	2,491	1	15,269	20,329	2,528	19	-----	26	737	194,134
Virgin Islands of the United States.....	1	1,582	2,683	-----	-----	-----	371	535	10	-----	-----	-----	44	5,225
Total possessions.....	7	106,675	92,851	9,755	2,787	1	20,916	39,938	2,996	26	-----	26	863	276,834
Total United States and possessions.....	4,946	32,423,777	35,156,343	5,333,230	2,373,149	180,895	1,418,564	24,593,594	683,826	16,796	64,642	172,708	321,036	102,738,560

TABLE NO. 37.—Assets and liabilities of active national banks, Dec. 31, 1951—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.....	149,774	79,919	229,693			1,330	9,240	9,612	4,713	1,021
New Hampshire.....	164,877	42,998	207,875	50		562	6,060	9,092	5,652	1,157
Vermont.....	70,614	66,076	136,690			1,055	4,703	5,064	3,624	1,079
Massachusetts.....	2,758,107	452,224	3,210,331	400	31,808	33,100	78,904	140,578	49,365	19,058
Rhode Island.....	137,071	62,092	199,153		293	1,727	4,570	8,615	1,587	49
Connecticut.....	730,697	179,121	909,818	100	159	6,387	22,133	25,113	11,902	3,539
Total New England States.....	4,011,140	882,420	4,893,560	550	32,260	44,161	125,610	198,074	76,843	25,903
New York.....	11,336,880	1,878,731	13,215,611	2,245	74,927	806,969	355,369	566,528	218,322	15,653
New Jersey.....	1,573,718	1,078,467	2,652,185		41	14,504	58,241	82,146	32,615	9,746
Pennsylvania.....	5,105,712	1,999,522	7,105,234	3,340	3,469	47,989	207,128	412,766	106,712	12,260
Delaware.....	19,351	11,572	30,923			34	1,260	2,659	797	85
Maryland.....	607,134	160,610	767,744	200	98	2,347	14,220	27,334	9,432	4,153
District of Columbia.....	662,702	107,173	769,875			4,248	12,700	20,650	7,676	1,230
Total Eastern States.....	19,305,497	5,236,075	24,541,572	5,785	78,535	876,091	648,918	1,112,083	375,554	43,127
Virginia.....	912,892	360,747	1,273,639	340	307	7,544	29,281	42,871	18,967	4,975
West Virginia.....	416,732	131,733	548,465	1,400		2,049	12,985	22,053	6,887	2,280
North Carolina.....	454,314	96,005	550,319		499	3,734	9,625	19,137	5,823	1,860
South Carolina.....	444,169	58,047	502,216			3,697	8,137	12,027	4,403	1,299
Georgia.....	976,622	154,335	1,130,957			9,420	21,173	28,638	7,862	8,633
Florida.....	1,251,187	225,688	1,476,875	300	4	8,952	31,375	44,477	13,195	7,042
Alabama.....	845,009	201,301	1,046,310		2,516	7,307	21,590	31,724	13,757	4,103
Mississippi.....	190,161	46,441	236,602			819	4,533	9,199	218	298
Louisiana.....	1,192,658	190,175	1,382,833		8,920	7,034	19,588	36,346	14,550	625
Texas.....	5,911,140	590,167	6,501,307		23,871	27,597	149,030	153,837	65,702	21,492
Arkansas.....	107,247	59,932	167,179			1,730	10,480	13,679	7,564	1,513
Kentucky.....	609,004	112,381	721,385	55	159	3,268	15,080	23,871	8,767	1,571
Tennessee.....	1,292,021	306,900	1,598,921		204	9,550	31,701	49,173	16,785	3,704
Total Southern States.....	14,903,156	2,533,852	17,437,008	2,095	41,470	92,701	363,623	492,032	184,480	59,395

Ohio.....	2,957,112	1,098,965	4,056,077	50	467	23,929	89,536	124,796	42,810	4,668
Indiana.....	1,491,313	467,956	1,959,269	-----	79	9,203	33,755	54,376	24,824	5,484
Illinois.....	7,774,567	2,208,880	9,983,447	-----	6,901	57,433	231,557	283,006	86,649	51,064
Michigan.....	2,227,504	912,245	3,139,749	-----	247	30,382	45,945	83,779	26,984	6,470
Wisconsin.....	1,085,709	487,533	1,573,242	-----	41	6,214	28,655	42,761	21,467	4,612
Minnesota.....	1,662,123	485,899	2,148,012	-----	820	22,560	38,631	73,472	21,958	11,997
Iowa.....	652,992	151,857	804,849	100	-----	2,365	14,448	22,415	12,365	2,919
Missouri.....	1,714,673	248,098	1,962,771	-----	1,365	7,818	42,008	48,573	23,806	3,479
Total Middle Western States.....	19,565,993	6,061,423	25,627,416	150	9,920	159,904	524,535	733,178	260,863	90,693
North Dakota.....	201,800	66,491	268,291	-----	-----	1,742	4,605	6,129	3,111	918
South Dakota.....	224,679	51,976	276,655	-----	-----	2,323	4,563	7,031	2,663	901
Nebraska.....	922,637	110,720	1,033,357	6,429	-----	3,020	21,245	22,316	14,306	4,832
Kansas.....	948,986	93,647	1,042,633	50	-----	3,405	20,120	23,912	15,229	1,619
Montana.....	261,209	51,198	312,407	-----	-----	2,229	5,195	5,695	2,577	314
Wyoming.....	177,351	36,353	213,704	-----	-----	939	2,510	5,515	2,730	540
Colorado.....	782,901	185,249	968,150	411	-----	4,170	16,230	27,738	13,119	3,879
New Mexico.....	250,504	40,313	290,817	14	-----	724	6,440	5,970	792	3,422
Oklahoma.....	1,446,749	134,231	1,580,980	-----	456	7,248	32,488	41,691	30,537	5,179
Total Western States.....	5,216,836	770,178	5,987,014	6,904	456	25,800	113,426	145,997	85,064	21,604
Washington.....	1,373,252	448,562	1,821,814	-----	191	10,729	32,450	44,960	22,245	12,848
Oregon.....	948,570	358,970	1,307,540	-----	630	11,814	22,620	33,920	26,939	260
California.....	6,747,198	4,579,214	11,326,412	24,162	-----	199,180	247,523	286,462	162,418	10,417
Idaho.....	268,244	86,073	352,317	-----	-----	2,025	6,900	7,795	3,575	553
Utah.....	258,765	76,708	335,473	-----	-----	3,048	5,200	5,829	5,656	1,169
Nevada.....	105,486	54,083	159,569	-----	-----	1,531	1,885	3,650	4,200	40
Arizona.....	306,355	76,872	383,227	-----	-----	5,485	7,475	12,200	3,131	-----
Total Pacific States.....	10,005,870	5,680,482	15,686,352	-----	24,983	233,812	323,953	394,816	228,164	25,287
Total United States (exclusive of possessions).....	73,008,492	21,164,430	94,172,922	15,484	187,624	1,432,469	2,100,070	3,076,180	1,210,968	266,009
Alaska.....	50,545	23,415	73,960	-----	-----	106	1,125	1,215	636	433
The Territory of Hawaii.....	94,761	85,156	179,917	-----	26	1,127	4,000	6,000	888	2,176
Virgin Islands of the United States.....	2,490	2,272	4,762	-----	-----	45	150	100	46	122
Total possessions.....	147,796	110,843	258,639	-----	26	1,278	5,275	7,315	1,570	2,731
Total United States and possessions.....	73,156,288	21,275,273	94,431,561	15,484	187,650	1,433,747	2,105,345	3,083,495	1,212,538	268,740

¹ See classification on pp. 152 and 153.

TABLE NO. 37.—Assets and liabilities of active national banks, Dec. 31, 1951—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers directly guaran- teed by the Com- modity Credit Corporation	Other loans to farmers	Loans to brokers and deal- ers in securities	Other loans for the pur- pose of purchas- ing or carrying stocks, bonds, and other securities	Real estate loans			Other loans to indi- viduals	Loans to banks	All other loans (includ- ing over- drafts)	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (in- cluding improve- ments)	Secured by resi- dential propert- ies (other than farm)	Secured by other propert- ies						
Maine.....	32,658	98	4,408	63	898	1,736	17,676	6,341	19,536	20	2,616	86,050	1,150	84,900
New Hampshire.....	30,854	-----	2,261	10	1,385	1,446	15,555	3,710	19,035	-----	1,652	75,908	599	75,309
Vermont.....	10,764	-----	4,654	-----	1,719	3,192	13,704	4,054	15,750	13	1,034	54,884	592	54,292
Massachusetts.....	789,423	-----	4,202	12,567	12,351	1,515	106,298	53,937	210,287	5,049	30,027	1,225,656	24,413	1,201,243
Rhode Island.....	32,287	-----	46	96	1,139	163	20,392	6,024	15,828	-----	63	76,038	937	75,101
Connecticut.....	99,269	-----	2,135	288	3,489	1,240	58,838	13,831	65,811	-----	6,484	251,385	4,783	246,602
Total New England States.....	995,255	98	17,706	13,024	20,981	9,292	232,463	87,897	346,247	5,082	41,876	1,769,921	32,474	1,737,447
New York.....	3,349,534	75	41,231	517,722	95,715	18,828	379,096	81,955	708,158	44,670	192,170	5,429,154	97,605	5,331,549
New Jersey.....	192,029	84	8,291	1,071	7,983	6,302	343,343	43,715	195,368	-----	11,969	810,155	9,900	800,255
Pennsylvania.....	1,335,319	375	46,822	9,330	29,538	38,169	500,866	129,798	357,692	290	47,023	2,495,222	46,908	2,448,314
Delaware.....	2,442	34	1,002	-----	81	1,244	4,913	686	946	-----	246	11,594	9	11,585
Maryland.....	68,972	136	4,676	4,278	33,725	7,411	32,821	13,373	24,624	450	9,296	199,762	1,161	198,601
District of Columbia.....	89,148	-----	8	1,503	3,258	127	44,719	16,246	41,724	-----	4,459	201,192	2,061	199,131
Total Eastern States.....	5,037,444	704	102,030	533,904	170,300	72,081	1,305,758	285,773	1,328,512	45,410	265,163	9,147,079	157,644	8,989,435
Virginia.....	140,472	146	19,000	1,754	6,585	14,246	100,013	28,361	114,254	830	23,028	448,689	4,234	444,455
West Virginia.....	29,934	-----	2,472	-----	1,403	3,730	50,607	11,939	49,562	-----	1,612	151,259	2,197	149,062
North Carolina.....	85,340	249	5,036	1,277	8,116	3,001	12,038	7,311	54,807	60	2,901	180,136	2,404	177,732
South Carolina.....	60,684	3,826	2,287	586	2,714	1,912	12,697	10,504	38,557	-----	4,337	138,104	1,659	136,445
Georgia.....	197,291	1,803	9,865	3,041	8,487	4,392	30,228	13,231	117,008	1,458	14,685	401,489	4,498	396,991
Florida.....	173,167	-----	7,488	1,703	16,666	2,244	28,674	19,493	96,707	495	10,186	358,823	2,969	355,854
Alabama.....	130,275	3,152	15,941	4,020	3,412	5,375	37,455	12,805	93,951	215	16,154	322,755	6,536	316,219
Mississippi.....	25,400	413	3,564	383	890	1,877	7,248	4,084	16,636	-----	2,373	62,868	1,102	61,766
Louisiana.....	199,148	993	8,690	2,757	3,749	3,004	23,261	18,378	63,196	329	14,437	337,942	4,065	333,877
Texas.....	1,254,837	18,036	178,793	10,795	65,774	19,859	104,625	68,782	454,983	640	51,537	2,228,661	24,484	2,204,177
Arkansas.....	42,474	960	13,656	1,154	481	4,001	12,138	6,446	36,261	-----	1,473	119,044	710	118,334
Kentucky.....	63,132	174	21,785	755	1,781	10,586	32,483	11,732	58,797	40	3,796	205,061	2,919	202,142
Tennessee.....	351,973	827	17,728	3,113	16,023	7,759	34,337	21,775	145,052	54	15,350	613,991	9,336	604,655
Total Southern States.....	2,754,127	30,579	306,305	31,338	136,081	81,986	485,804	234,841	1,341,771	4,121	161,869	5,568,822	67,113	5,501,709

Ohio.....	470,473	3,133	30,210	13,286	12,759	33,393	283,317	65,432	280,576	427	39,982	1,232,988	17,201	1,215,787
Indiana.....	170,272	1,276	20,472	1,453	6,227	14,318	141,025	29,191	106,711	5	7,068	498,018	6,178	491,840
Illinois.....	1,937,491	2,534	110,299	70,368	73,028	19,519	292,797	67,789	387,006	398	88,524	3,049,753	54,215	2,995,538
Michigan.....	313,156	574	8,520	10,426	6,835	6,609	258,824	53,126	228,765	-----	20,772	907,607	11,515	896,092
Wisconsin.....	193,424	10	10,986	479	3,097	7,553	102,388	19,166	56,207	3	16,053	409,366	8,748	400,618
Minnesota.....	322,707	6,356	48,875	2,491	9,011	9,865	155,591	26,688	148,541	6	35,924	766,055	8,630	757,425
Iowa.....	75,849	2,560	68,684	375	1,518	8,869	46,059	9,798	36,552	3	5,310	255,577	3,810	251,767
Missouri.....	304,171	1,749	54,935	6,597	14,785	5,446	122,892	21,499	115,917	50	24,374	672,415	4,794	667,621
Total Middle Western States.....	3,787,543	18,192	352,981	105,475	127,260	105,572	1,402,893	292,689	1,360,275	892	238,007	7,791,779	115,091	7,676,688
North Dakota.....	12,593	16,577	12,272	-----	906	1,389	14,984	3,319	14,777	-----	859	77,676	1,327	76,349
South Dakota.....	18,717	4,909	26,134	5	386	1,686	19,847	3,166	17,970	-----	1,184	94,004	2,403	91,601
Nebraska.....	111,052	6,273	119,664	536	5,933	4,757	18,563	8,529	43,975	330	11,984	331,596	3,929	327,667
Kansas.....	94,665	13,254	81,888	1,957	2,283	7,247	23,312	5,657	47,963	328	4,184	282,738	1,698	281,040
Montana.....	15,907	6,431	13,083	-----	159	870	14,979	2,172	20,774	-----	559	74,934	1,067	73,867
Wyoming.....	15,019	419	15,582	-----	350	912	11,403	3,258	9,880	-----	300	57,123	456	56,667
Colorado.....	90,447	4,282	97,839	991	705	3,718	32,220	14,546	51,250	-----	6,467	302,465	1,989	300,476
New Mexico.....	28,984	1,141	15,318	-----	1,517	1,237	12,494	3,886	16,409	-----	995	81,981	935	81,046
Oklahoma.....	219,560	4,885	54,034	1,254	2,092	7,363	29,049	17,389	83,923	208	13,233	432,990	3,829	429,161
Total Western States.....	606,944	58,171	435,814	4,743	14,331	29,179	176,851	61,922	306,921	866	39,765	1,735,507	17,633	1,717,874
Washington.....	311,611	2,057	24,624	1,244	2,353	10,267	138,429	31,476	136,597	-----	16,187	674,845	9,639	665,206
Oregon.....	204,534	274	26,362	236	2,527	8,106	133,801	25,122	110,677	-----	3,991	515,624	4,002	511,622
California.....	1,850,779	218	231,577	13,695	16,947	60,968	1,840,505	201,578	760,247	8,901	120,808	5,106,223	62,297	5,043,926
Idaho.....	30,858	2,105	20,810	20	105	2,501	41,129	8,521	19,225	-----	3,178	128,452	1,556	126,896
Utah.....	34,861	608	9,634	814	1,702	1,310	29,543	5,021	30,874	-----	4,584	118,951	1,177	117,774
Nevada.....	6,948	-----	4,113	-----	290	770	21,601	4,449	11,315	-----	233	49,719	151	49,568
Arizona.....	47,658	124	39,453	159	249	1,369	49,529	1,160	39,835	-----	311,	179,847	890	178,957
Total Pacific States.....	2,487,249	5,386	356,573	16,168	24,173	85,285	2,254,537	277,327	1,108,770	8,901	149,292	6,773,661	79,712	6,693,949
Total United States (exclusive of possessions).....	15,668,562	113,130	1,571,409	704,652	493,126	383,395	5,858,306	1,240,449	5,792,496	65,272	895,972	32,786,769	469,667	32,317,102
Alaska.....	5,108	-----	-----	-----	23	1	4,912	2,225	3,362	-----	33	15,664	522	15,142
The Territory of Hawaii.....	15,369	-----	5,613	-----	8,319	1,236	44,214	5,306	6,307	-----	3,737	90,101	150	89,951
Virgin Islands of the United States.....	216	-----	18	-----	6	122	785	152	280	-----	3	1,582	-----	1,582
Total possessions.....	20,693	-----	5,631	-----	8,348	1,359	49,911	7,683	9,949	-----	3,773	107,347	672	106,675
Total United States and possessions.....	15,689,255	113,130	1,577,040	704,652	501,474	384,754	5,908,217	1,248,132	5,802,445	65,272	899,745	32,894,116	470,339	32,423,777

TABLE NO. 37.—Assets and liabilities of active national banks, Dec. 31, 1951—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.....		9, 240	126, 938	3, 949	10, 197	5, 827	2	2, 861	79, 814	17	6	82		
New Hampshire.....	7	6, 053	128, 747	4, 872	16, 232	8, 897		6, 129	42, 169	543	20	266		
Vermont.....		4, 703	60, 947	1, 621	5, 093	1, 210		1, 743	65, 509	132	3	427	5	
Massachusetts.....	53	78, 851	2, 069, 462	76, 077	203, 254	313, 601	28, 214	67, 499	434, 126	8, 390	1, 570	5, 086	52	3, 000
Rhode Island.....		4, 570	109, 796	4, 360	12, 872	3, 844	31	6, 168	61, 180	225	406	271		
Connecticut.....		22, 133	616, 531	20, 272	34, 313	23, 553	26	36, 002	177, 032	1, 543	15	531		
Total New England States.....	60	125, 550	3, 112, 421	111, 151	281, 961	356, 932	28, 273	120, 402	859, 830	10, 850	2, 020	6, 663	57	3, 000
New York.....	2, 049	353, 320	8, 186, 086	375, 531	298, 283	1, 353, 877	524, 694	598, 409	1, 622, 569	42, 781		37, 888	1, 480	174, 013
New Jersey.....	1, 360	56, 881	1, 282, 205	40, 545	167, 025	41, 964	182	41, 797	1, 059, 996	4, 896		13, 377	198	
Pennsylvania.....	50	207, 078	4, 133, 045	175, 409	175, 107	539, 190	12, 073	70, 888	1, 926, 281	3, 408	755	68, 426	652	
Delaware.....		1, 260	18, 387	351	141			472	11, 484	10		78		
Maryland.....		14, 220	452, 053	15, 713	54, 421	81, 708	246	2, 993	154, 795	5, 375		420	20	
District of Columbia.....		12, 700	569, 635	11, 545	136	53, 748	4, 580	23, 058	99, 531	6, 117	1, 025			500
Total Eastern States.....	3, 459	645, 459	14, 641, 411	619, 094	695, 113	2, 070, 487	541, 775	737, 617	4, 874, 656	62, 587	1, 780	120, 189	2, 350	174, 513
Virginia.....		29, 281	657, 569	20, 284	72, 417	140, 976	102	21, 544	322, 963	16, 086	120	21, 198	380	
West Virginia.....		12, 985	287, 551	11, 920	67, 499	35, 950		13, 812	130, 091	1, 034	185	197	226	
North Carolina.....		9, 625	368, 161	9, 457	38, 157	30, 229		8, 310	83, 765	2, 667	1	9, 561	11	
South Carolina.....		8, 137	333, 804	13, 976	66, 637	21, 531		8, 221	51, 574	5, 905	7	356	205	
Georgia.....		21, 173	635, 750	24, 411	106, 640	193, 071	41	16, 709	147, 352	5, 460	888	627	8	
Florida.....		31, 375	916, 304	17, 922	148, 677	147, 079	2, 222	18, 983	217, 279	6, 078	66	1, 785	480	
Alabama.....		21, 590	627, 215	16, 006	102, 358	91, 200	374	7, 856	196, 992	3, 371	10	299	629	
Mississippi.....	138	4, 445	132, 796	3, 912	29, 535	21, 794		2, 124	45, 729	702		10		
Louisiana.....		19, 588	760, 955	22, 532	174, 793	211, 071	7, 204	16, 103	185, 193	497	44	4, 441		
Texas.....	200	147, 830	4, 172, 224	97, 697	368, 460	1, 128, 044	13, 793	130, 922	473, 175	16, 547	420	96, 491	3, 534	
Arkansas.....	150	10, 330	302, 454	5, 735	41, 478	53, 920		3, 660	59, 060	243	39	440	150	
Kentucky.....		15, 080	493, 011	12, 789	41, 476	55, 810		5, 918	106, 467	1, 555	16	4, 293	60	
Tennessee.....	100	31, 601	813, 901	19, 022	105, 608	338, 304	116	15, 070	292, 767	3, 220	169	9, 234	1, 510	
Total Southern States.....	588	363, 040	10, 501, 695	275, 663	1, 363, 735	2, 468, 979	23, 852	269, 232	2, 312, 407	63, 365	1, 965	148, 922	7, 193	

Ohio.....		89,536	2,338,100	110,585	191,000	238,252	3,977	75,198	1,007,649	1,841	185	88,744	546	
Indiana.....	55	33,700	1,119,246	34,629	177,254	126,239	193	33,752	463,233	3,627	354	74	668	
Illinois.....	1,534	230,023	5,811,461	252,001	370,247	1,216,266	36,996	87,596	2,075,241	6,098	630	126,391	520	
Michigan.....	1,000	44,945	1,754,043	130,870	132,033	180,076	5,328	25,154	901,590	1,753	40	8,583	279	
Wisconsin.....	50	28,605	834,279	38,767	56,153	127,510	1,127	27,873	480,760	4,801	847	742	383	
Minnesota.....	1,100	37,531	1,113,743	47,984	124,674	346,730	3,788	25,204	481,737	104	59	3,810	179	
Iowa.....		14,448	437,575	14,126	77,375	112,003		11,913	149,091	2,570	52	144		
Missouri.....		42,008	1,129,746	42,240	73,320	454,211	1,411	13,745	239,674	1,582	546	6,106	190	
Total Middle Western States.....	3,739	520,796	14,538,193	671,202	1,202,056	2,801,287	52,820	300,435	5,798,975	22,376	2,713	234,594	2,765	
North Dakota.....		4,605	176,395	2,982	9,295	11,083		2,045	65,686	649	6	150		
South Dakota.....		4,593	185,300	3,772	23,388	10,583		1,636	50,194	1,026	3	753		
Nebraska.....		21,245	668,414	16,823	59,665	169,669	4	8,082	110,596	34	23	65	2	
Kansas.....		20,120	652,513	16,689	166,770	104,843		8,171	88,924	3,698	41	961	23	
Montana.....		5,195	216,977	3,571	21,948	16,146		2,567	50,989	15		189	5	
Wyoming.....		2,510	133,273	2,265	26,081	13,493		2,239	35,905	385	18	45		
Colorado.....		16,230	632,156	20,503	39,622	80,087	69	10,464	175,895	2,114	10	7,218	12	
New Mexico.....		6,440	177,546	9,234	47,583	12,574		3,567	38,122	2,030	11	150		
Oklahoma.....		32,488	1,057,208	26,118	138,033	202,152	348	22,890	111,829	3,923	96	17,509	874	
Total Western States.....		113,426	3,899,782	101,957	532,385	620,630	421	61,661	728,140	13,874	208	27,040	916	
Washington.....		32,450	1,112,109	30,372	119,136	89,726	4,878	17,031	442,845	5,313	9	5	390	
Oregon.....		22,620	752,516	19,661	112,843	39,323	1,501	22,726	350,709	47	15	8,149	50	
California.....	600	246,923	5,469,069	144,890	503,015	312,917	71,501	245,806	4,074,143	24,790	237	415,189	3,525	61,330
Idaho.....		6,800	210,203	3,887	44,941	4,380		2,833	85,373	649	11		40	
Utah.....		5,200	182,521	2,972	35,362	34,049		3,861	73,605	2,033	1,020		50	
Nevada.....		1,885	83,892	2,278	16,073	1,240		2,003	51,768	1,647		668		
Arizona.....		7,475	253,212	3,796	37,098	4,889	1,478	5,882	75,837	925	10	100		
Total Pacific States.....	600	323,353	8,063,522	207,856	868,468	486,524	79,358	300,142	5,154,280	35,404	1,302	424,111	4,055	61,330
Total United States (exclusive of possessions).....	8,446	2,091,624	54,757,024	1,986,923	4,943,718	8,804,839	726,499	1,789,489	19,728,288	208,456	9,988	961,519	17,336	238,843
Alaska.....		1,125	37,806	7,837	3,950	300		652	12,474	9,250	5	1,686		
The Territory of Hawaii.....		4,000	59,569	19,856	11,509	1,577	561	1,689	82,698	1,061	10	1,387		
Virgin Islands of the United States.....	100	50	1,442	240	756	13		39	2,199			67	1	5
Total possessions.....	100	5,175	98,817	27,933	16,215	1,890	561	2,380	97,371	10,311	15	3,140	1	5
Total United States and possessions.....	8,546	2,096,799	54,855,841	2,014,856	4,959,933	8,806,729	727,060	1,791,869	19,825,659	218,767	10,003	964,659	17,337	238,848

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

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	175,344	249,537	10,178	46,323	8,848	11,721	54,316	4,001	442	155		1,130	561,995
New Hampshire	58	173,480	179,837	3,802	23,071	25,952	2,629	18,209	2,286	289			738	430,293
Vermont	38	148,476	59,937	8,364	5,983	1,628	3,408	22,021	1,600	309	139	1	480	252,346
Massachusetts	253	2,061,076	2,331,389	56,920	345,457	129,356	54,501	375,734	29,655	935	1,081	2,074	9,874	5,398,052
Rhode Island	16	348,532	399,620	15,685	47,354	18,891	18,092	111,324	9,949	17	250	783	2,189	973,286
Connecticut	136	813,129	1,158,172	68,805	181,074	56,158	39,370	269,535	19,146	941	56	5	15,371	2,671,762
Total New England States	564	3,720,037	4,378,492	163,754	649,262	240,833	130,321	851,139	66,637	2,933	1,681	2,863	29,782	10,237,734
New York	377	14,939,093	12,261,527	883,748	1,173,597	80,170	270,157	6,776,426	213,141	2,580	3,602	155,892	212,165	36,972,098
New Jersey	139	1,052,943	1,359,626	120,120	181,161	11,636	64,181	445,483	34,296	304	212	127	11,148	3,371,237
Pennsylvania	348	1,813,854	2,048,205	272,941	629,249	30,716	103,460	924,938	50,175	4,230	8,345	1,843	19,695	5,907,651
Delaware	27	205,114	218,238	23,013	71,490	5,752	9,846	123,495	3,993	205	656	8	1,514	663,324
Maryland	110	420,229	745,914	46,087	84,162	3,077	32,015	223,975	12,387	216	26	57	17,579	1,585,722
District of Columbia	10	173,476	190,674	8,209	13,149	921	12,763	120,214	8,871	184	1,200		1,485	531,146
Total Eastern States	1,011	18,604,709	16,824,184	1,444,118	2,152,908	132,272	492,422	8,614,531	322,863	7,717	14,041	157,927	263,586	49,031,178
Virginia	182	367,544	334,026	36,163	14,510	1,118	27,631	224,256	9,684	136	1,384	5	1,594	1,018,051
West Virginia	107	151,741	209,045	25,198	5,498	1,273	15,490	107,323	3,541	160	630		1,944	521,843
North Carolina	179	530,051	506,595	140,925	65,485	1,800	49,606	386,867	10,867	119	317	18	7,520	1,700,525
South Carolina	124	73,827	105,508	28,492	8,028	203	11,490	88,432	1,574	73		40	384	318,551
Georgia	335	344,201	283,369	29,505	3,323	1,329	26,946	245,407	8,488	325	350	5	2,965	946,053
Florida	145	205,191	348,268	42,181	4,098	297	23,816	149,626	7,911	817	125	352	784,709	1,078,000
Alabama	156	108,671	119,960	23,655	2,238	282	12,024	89,434	2,465	112	147		1,472	360,460
Mississippi	178	174,323	220,007	95,372	4,815	345	21,794	165,718	5,413	224	2	79	522	688,614
Louisiana	130	171,405	190,762	83,606	3,179	682	22,318	204,274	3,108	26	411	50	782	680,603
Texas	466	509,677	473,846	87,686	20,895	2,451	40,032	482,939	16,183	1,713	174	429	1,591	1,637,626
Kansas	178	102,357	164,440	27,485	3,703	171	11,013	132,760	2,493	19			309	444,750
Kentucky	290	354,136	394,885	20,458	19,199	940	24,307	314,364	5,063	79	9	24	1,298	1,164,762
Tennessee	224	239,941	185,103	44,841	4,275	1,457	18,028	157,882	6,185	386	10	345	1,029	659,482
Total Southern States	2,694	3,363,065	3,536,169	685,567	159,446	12,348	304,495	2,748,922	82,985	4,189	3,559	1,347	23,437	10,925,529

Ohio.....	420	1,554,841	1,874,125	258,008	162,957	5,238	99,661	888,164	25,011	119	10,545	207	13,225	4,892,101
Indiana.....	360	449,850	778,855	68,681	25,233	1,057	38,285	321,001	8,708	38	310	50	2,271	1,694,339
Illinois.....	509	948,591	1,737,288	297,199	113,746	6,464	45,882	869,022	14,690	177	5,781	612	10,098	4,049,550
Michigan.....	357	949,587	1,230,723	240,780	50,543	3,188	64,585	520,184	25,733	376	32	194	5,718	3,091,643
Wisconsin.....	462	585,972	749,000	104,575	31,566	896	34,492	316,304	9,815	91	870	106	2,315	1,836,062
Minnesota.....	503	412,939	414,944	65,345	57,450	123	18,961	157,774	5,461	222	102	29	1,742	1,135,092
Iowa.....	564	649,245	573,306	114,832	17,073	651	30,707	320,076	6,406	19	1,488	50	923	1,714,776
Missouri.....	520	1,103,245	952,755	122,183	49,083	16,623	45,752	802,225	15,243	2,850	289	1,951	6,480	3,118,679
Total Middle Western States.....	3,695	6,654,270	8,310,996	1,271,603	507,651	34,240	378,325	4,194,750	111,067	3,892	19,417	3,199	42,772	21,532,182
North Dakota.....	110	76,302	191,878	23,089	9,423	15	3,803	50,362	477	-----	-----	-----	191	355,540
South Dakota.....	134	83,870	120,952	10,930	1,976	94	3,713	49,854	876	3	23	-----	104	272,395
Nebraska.....	293	132,211	195,198	14,789	2,882	471	5,636	93,281	1,271	36	-----	15	372	446,162
Kansas.....	433	284,189	273,820	72,490	3,317	331	11,671	208,322	3,031	33	375	-----	457	859,036
Montana.....	71	89,267	132,475	10,239	8,014	244	4,356	72,950	700	32	-----	-----	469	318,746
Wyoming.....	28	26,176	36,403	3,111	716	59	1,523	29,929	610	13	2	-----	36	98,578
Colorado.....	80	136,376	134,304	7,110	1,805	272	6,682	81,227	1,642	8	-----	9	2,254	371,689
New Mexico.....	25	35,692	42,074	3,254	167	45	4,351	32,223	841	143	24	70	101	118,985
Oklahoma.....	187	106,916	100,626	24,474	1,618	66	7,331	85,507	1,346	24	62	-----	675	328,645
Total Western States.....	1,361	970,999	1,227,730	169,486	29,918	1,597	49,066	704,655	10,794	292	486	94	4,659	3,169,776
Washington.....	86	194,066	203,347	23,906	21,133	335	8,175	67,387	3,523	68	67	6	953	522,966
Oregon.....	51	75,601	85,021	14,781	63	57	4,824	36,728	1,922	51	20	-----	398	219,466
California.....	108	1,479,086	1,473,066	209,928	67,872	5,086	42,238	793,707	33,640	146	325	6,794	11,244	4,123,132
Idaho.....	29	47,852	43,286	5,698	589	61	2,394	30,436	771	8	8	-----	67	131,170
Utah.....	43	123,152	114,729	19,270	2,005	337	4,659	76,111	1,680	52	132	-----	261	342,388
Nevada.....	3	13,061	19,939	641	128	22	1,387	9,009	498	5	-----	-----	115	44,805
Arizona.....	10	45,117	62,464	12,632	3,691	89	4,827	29,043	2,376	281	71	225	512	161,328
Total Pacific States.....	330	1,977,935	2,001,852	286,856	95,481	5,987	68,504	1,042,421	44,410	611	623	7,025	13,550	5,545,255
Total United States (exclusive of possessions).....	9,655	35,291,015	36,279,423	4,021,384	3,594,566	427,277	1,423,133	18,156,418	638,756	19,634	39,807	172,455	377,786	100,441,654
Alaska.....	15	13,609	15,313	118	2,669	-----	2,831	10,292	570	23	-----	-----	272	45,697
Canal Zone (Panama).....	(1)	1,066	3,785	-----	-----	-----	3,543	671	17	-----	-----	-----	15,496	24,578
Guam.....	(2)	2,361	-----	-----	-----	-----	844	18	11	-----	-----	-----	16,012	19,246
The Territory of Hawaii.....	8	101,358	60,749	10,805	2,179	1,013	12,624	33,913	3,205	184	65	-----	737	220,832
Puerto Rico.....	11	167,728	78,406	26,971	16,920	-----	28,799	31,171	4,515	31	160	3,806	6,217	364,724
American Samoa.....	1	52	1,068	-----	-----	-----	83	120	1	-----	-----	-----	8	1,332
Total possessions.....	35	286,174	159,321	37,894	21,768	1,013	48,724	76,185	8,319	238	225	3,806	38,742	682,409
Total United States and possessions.....	9,690	35,577,189	36,438,744	4,059,278	3,616,334	428,290	1,471,857	18,232,603	647,075	19,872	40,032	176,261	416,528	101,124,063

¹ 4 branches of 2 American national banks.

² 2 branches of an American national bank.

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

TABLE NO. 38.—*Assets and liabilities of all active banks other than national, Dec. 31, 1951 (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.....	138,540	361,279	499,819	-----	-----	2,202	7,615	28,893	21,496	1,970
New Hampshire.....	17,804	357,328	375,132	-----	-----	1,437	1,610	27,026	20,855	4,233
Vermont.....	45,018	181,679	226,697	-----	1	748	5,956	5,968	5,949	7,027
Massachusetts.....	1,098,356	3,685,838	4,784,194	2,788	2,076	37,335	38,348	280,142	238,738	14,431
Rhode Island.....	364,339	516,672	881,011	-----	786	11,341	11,850	49,681	12,193	6,424
Connecticut.....	711,539	1,643,617	2,355,156	1,420	5	13,351	24,861	141,210	82,245	3,514
Total New England States.....	2,375,596	6,746,413	9,122,009	4,208	2,868	66,414	90,240	532,920	381,476	37,599
New York.....	18,443,852	14,803,456	33,247,308	8,311	168,521	270,929	555,389	1,932,767	697,051	91,822
New Jersey.....	1,457,134	1,647,679	3,104,813	-----	127	21,355	53,702	142,470	36,184	12,586
Pennsylvania.....	3,032,844	2,304,471	5,337,315	490	1,853	38,996	118,674	319,753	77,263	13,307
Delaware.....	420,565	172,354	592,949	200	8	4,479	10,869	45,849	8,167	803
Maryland.....	766,402	078,379	1,444,781	450	57	10,764	22,171	59,719	42,992	4,788
District of Columbia.....	354,052	134,489	488,541	600	-----	4,465	9,800	19,780	6,298	1,662
Total Eastern States.....	24,474,879	19,740,828	44,215,707	10,051	170,566	350,988	770,605	2,520,338	867,955	124,968
Virginia.....	624,393	311,769	936,162	500	5	9,270	24,780	31,134	11,784	4,416
West Virginia.....	340,692	130,936	471,628	1,100	-----	2,878	14,008	21,908	8,242	2,079
North Carolina.....	1,226,016	337,107	1,563,123	304	18	28,610	22,265	61,903	16,871	7,431
South Carolina.....	258,084	36,475	294,559	-----	40	962	8,351	9,194	4,272	683
Georgia.....	688,009	171,525	859,534	219	5	12,119	22,618	29,470	15,475	6,613
Florida.....	557,109	176,987	734,096	17	352	3,191	17,139	20,432	7,455	2,027
Alabama.....	263,019	68,623	331,642	-----	-----	1,137	8,181	11,441	7,373	686
Mississippi.....	553,902	89,023	642,925	650	79	2,161	12,618	28,123	1,251	907
Louisiana.....	534,653	105,289	639,942	-----	50	2,152	13,361	15,933	7,636	1,529
Texas.....	1,390,062	147,529	1,527,591	-----	429	9,328	38,037	35,083	21,813	5,345
Arkansas.....	368,772	44,092	412,864	-----	-----	481	10,158	10,499	9,170	1,578
Kentucky.....	949,818	126,554	1,076,372	100	24	6,185	24,663	39,436	14,928	3,054
Tennessee.....	432,173	173,334	605,507	12	345	4,929	17,903	17,457	11,377	1,952
Total Southern States.....	8,176,602	1,919,243	10,095,845	2,902	1,347	83,393	234,082	332,013	137,647	38,300

Ohio.....	2,661,399	1,891,664	4,553,053	570	207	32,445	87,317	155,729	53,692	9,088
Indiana.....	1,071,780	510,978	1,582,758	40	50	7,659	30,915	43,976	25,262	3,679
Illinois.....	2,589,760	1,180,591	3,770,351	3	755	42,715	67,802	84,776	49,167	33,981
Michigan.....	1,481,208	1,395,849	2,877,057	194	21,669	66,311	72,589	42,184	11,639	11,639
Wisconsin.....	922,065	790,950	1,713,015	200	106	3,663	39,841	48,910	25,701	4,566
Minnesota.....	498,474	550,872	1,049,346	29	29	2,677	21,531	38,379	17,263	5,867
Iowa.....	1,191,169	398,102	1,589,271	50	50	2,024	35,126	47,346	32,433	8,526
Missouri.....	2,395,390	497,028	2,892,408	6	1,959	21,769	75,278	71,253	49,632	6,374
Total Middle Western States.....	12,811,225	7,216,034	20,027,259	819	3,350	134,621	424,121	562,958	295,334	83,720
North Dakota.....	238,931	93,829	332,760	---	---	636	6,565	5,646	6,568	3,365
South Dakota.....	210,673	43,043	253,716	---	---	176	5,523	5,631	6,221	1,128
Nebraska.....	373,839	39,564	413,403	430	15	882	10,942	12,001	7,175	1,314
Kansas.....	703,010	94,958	797,968	421	---	1,200	17,608	23,763	16,517	1,550
Montana.....	252,365	50,553	302,918	---	---	946	5,080	5,758	3,579	465
Wyoming.....	76,081	16,090	92,161	---	---	224	1,439	2,754	1,592	408
Colorado.....	267,903	77,457	345,360	395	9	2,826	8,394	8,467	5,294	948
New Mexico.....	96,446	16,072	112,518	---	70	120	2,795	2,104	430	948
Oklahoma.....	264,364	36,930	301,294	526	---	1,616	8,120	8,475	7,890	724
Total Western States.....	2,483,612	468,486	2,952,098	1,772	94	8,626	66,466	74,599	55,266	10,855
Washington.....	183,925	298,863	482,788	---	6	2,666	7,180	21,300	7,173	1,853
Oregon.....	129,227	77,261	206,488	---	---	1,064	4,009	5,469	2,196	250
California.....	2,093,555	1,753,333	3,846,888	---	7,436	31,863	84,296	92,496	54,126	6,027
Idaho.....	92,755	30,605	123,360	---	---	609	2,867	2,882	1,271	181
Utah.....	201,615	116,596	318,110	---	---	1,627	7,186	9,908	5,139	418
Nevada.....	29,679	12,774	42,453	---	---	380	803	698	471	---
Arizona.....	118,524	31,191	149,715	---	225	1,121	3,060	5,319	1,431	457
Total Pacific States.....	2,849,180	2,320,622	5,169,802	---	7,667	39,330	109,401	138,062	71,807	9,186
Total United States (exclusive of possessions).....	53,171,094	38,411,626	91,582,720	19,752	185,892	683,372	1,694,915	4,160,890	1,809,485	304,628
Alaska.....	31,848	10,593	42,441	---	---	57	898	840	911	550
Canal Zone (Panama).....	22,304	2,271	24,575	---	---	3	---	---	---	---
Guam.....	12,305	6,674	19,009	---	---	237	---	---	---	---
The Territory of Hawaii.....	107,422	96,987	204,409	321	---	1,466	7,327	7,951	2,885	2,473
Puerto Rico.....	177,976	119,789	297,765	8,451	3,806	12,449	31,471	8,399	1,521	862
American Samoa.....	735	450	1,185	---	---	3	50	65	29	---
Total possessions.....	352,620	236,764	589,384	8,772	3,806	14,215	39,746	17,255	5,346	3,885
Total United States and possessions.....	53,523,714	38,648,390	92,172,104	28,524	189,698	697,587	1,734,661	4,178,145	1,814,831	308,513

¹ Includes capital notes and debentures. (See classification on pp. 160 and 161.)

TABLE No. 38.—Assets and liabilities of all active banks other than national, Dec. 31, 1951 (includes State commercial, mutual savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers directly guaran- teed by the Com- modity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in secu- rities	Other loans for the purpose of pur- chasing or car- rying stocks, bonds, and other securities	Real-estate loans			Other loans to individu- als	Loans to banks	All other loans (in- cluding over- drafts)	Total gross loans	Less valua- tion reserves	Net loans
						Secured by farm land (in- cluding improve- ments)	Secured by resi- dential properties (other than farm)	Secured by other prop- erties						
Maine.....	36,957	147	2,892	120	1,132	3,232	95,643	13,066	22,084	12	1,445	176,730	1,386	175,344
New Hampshire.....	5,818	-----	368	-----	21	1,462	151,491	5,595	7,937	-----	805	173,497	17	173,480
Vermont.....	9,698	-----	6,176	-----	1,473	12,793	94,303	12,767	10,726	-----	1,638	149,574	1,098	148,476
Massachusetts.....	195,735	-----	1,821	10,734	14,267	7,203	1,442,287	245,718	146,648	665	13,525	2,078,603	17,527	2,061,076
Rhode Island.....	81,985	-----	971	2,025	763	2,031	187,636	30,766	39,865	-----	6,805	352,847	4,315	348,532
Connecticut.....	100,441	18	3,672	700	4,919	6,109	556,826	52,334	91,569	420	4,854	821,862	8,733	813,129
Total New England States.....	430,634	165	15,900	13,579	22,575	32,830	2,528,186	360,246	318,829	1,097	29,072	3,753,113	33,076	3,720,037
New York.....	5,468,481	216	24,087	741,429	231,773	21,596	6,372,714	1,097,522	873,622	79,958	315,640	15,227,038	287,945	14,939,093
New Jersey.....	207,046	135	1,309	6,144	7,416	2,049	570,349	81,191	182,336	-----	10,478	1,068,453	15,510	1,052,943
Pennsylvania.....	566,237	152	9,845	34,759	27,628	14,003	591,327	111,823	444,054	50	43,068	1,842,946	29,092	1,813,854
Delaware.....	67,739	210	2,418	2,675	2,642	6,439	70,451	10,376	41,136	-----	1,670	205,756	642	205,114
Maryland.....	72,782	244	6,511	374	13,530	11,947	164,004	38,695	104,957	-----	11,179	424,223	3,994	420,229
District of Columbia.....	47,261	-----	100	1,759	733	65	46,148	15,966	52,706	25	9,726	174,489	1,013	173,476
Total Eastern States.....	6,429,546	957	44,270	787,140	283,722	56,099	7,814,993	1,355,573	1,698,811	80,033	391,761	18,942,905	338,196	18,604,709
Virginia.....	93,678	50	12,189	1,145	1,027	14,662	95,753	20,225	126,210	93	6,630	371,662	4,118	367,544
West Virginia.....	24,350	-----	4,030	57	6,082	7,008	50,851	14,981	43,203	-----	2,855	153,417	1,676	151,741
North Carolina.....	216,006	1,065	14,056	3,446	12,383	20,026	57,932	33,832	171,921	667	6,962	538,896	8,845	530,051
South Carolina.....	14,479	3,764	4,877	25	1,276	4,604	18,582	3,043	21,621	-----	2,242	74,713	886	73,827
Georgia.....	109,955	7,803	19,991	1,374	5,525	18,322	74,952	18,176	86,656	166	4,522	347,742	3,541	344,201
Florida.....	53,505	-----	11,544	367	3,413	6,835	47,160	16,077	62,257	-----	5,668	206,826	1,635	205,191
Alabama.....	20,786	2,405	15,604	83	1,691	10,004	21,940	5,559	30,950	-----	1,061	110,083	1,412	108,671
Mississippi.....	62,607	2,622	20,978	1,154	5,918	13,909	18,551	9,584	38,807	-----	2,744	176,874	2,551	174,323
Louisiana.....	49,001	1,545	10,895	193	981	9,178	30,656	15,608	50,911	10	5,245	174,213	2,808	171,405
Texas.....	160,236	9,287	95,990	422	7,379	9,496	43,280	19,013	162,764	10	5,476	513,313	3,636	509,677
Arkansas.....	22,031	1,613	20,653	239	845	7,953	16,855	6,111	24,326	3	2,622	103,251	894	102,357
Kentucky.....	125,067	406	28,246	736	7,473	37,872	58,099	24,397	93,889	101	12,056	388,342	4,206	384,136
Tennessee.....	43,604	408	23,073	64	1,684	24,422	50,931	13,824	79,949	-----	4,932	242,891	2,950	239,941
Total Southern States.....	995,905	30,968	282,086	9,305	55,977	184,291	585,542	200,430	993,664	1,040	63,015	3,402,223	39,158	3,363,065

Ohio.....	427,930	1,166	40,865	25,947	60,144	51,801	529,310	84,309	326,056	395	28,175	1,576,098	21,257	1,554,841
Indiana.....	70,822	2,403	54,495	48	3,377	36,251	157,215	24,352	102,514		4,004	455,481	5,631	449,850
Illinois.....	403,319	2,439	97,254	24,309	10,818	20,198	165,359	34,345	161,631	40	39,547	959,259	10,668	948,591
Michigan.....	167,958	1,756	52,183	361	12,501	33,586	388,630	61,929	226,991		13,329	959,224	9,637	949,587
Wisconsin.....	132,766	590	59,625	478	6,047	49,612	197,276	52,055	85,870	86	10,325	594,730	8,758	585,972
Minnesota.....	33,029	8,822	98,177	2	1,339	41,500	151,116	26,229	54,214	41	3,191	417,660	4,721	412,939
Iowa.....	94,078	10,285	244,607	524	3,734	52,610	117,866	28,694	96,268	64	5,491	654,221	4,976	649,245
Missouri.....	386,544	3,387	99,543	3,039	10,077	34,314	267,728	56,407	235,459		17,889	1,114,387	11,142	1,103,245
Total Middle Western States.....	1,716,446	30,848	746,749	54,708	108,037	319,872	1,974,500	368,320*	1,289,003	626	121,951	6,731,060	76,790	6,654,270
North Dakota.....	3,103	34,500	21,204		78	2,045	7,876	1,206	6,846		136	76,994	692	76,302
South Dakota.....	5,023	13,940	43,796		214	2,682	9,617	1,925	7,328		342	84,867	997	83,870
Nebraska.....	13,534	5,861	79,358	16	874	5,675	9,992	2,214	15,281		1,183	133,998	1,787	132,211
Kansas.....	42,979	21,497	117,551	211	1,074	12,723	37,212	6,547	43,228	228	2,388	285,638	1,449	284,189
Montana.....	14,433	19,843	21,827		595	1,543	15,399	3,162	13,266		927	90,995	1,728	89,267
Wyoming.....	3,490	1,683	9,400		81	690	5,470	1,886	3,620		64	26,385	209	26,176
Colorado.....	32,183	2,861	37,405	180	1,849	1,526	17,201	4,299	39,783	8	560	137,855	1,479	136,376
New Mexico.....	8,437	262	8,938		350	718	5,352	1,759	10,401		380	36,597	805	35,692
Oklahoma.....	16,028	3,095	35,029	51	825	3,493	8,189	3,177	36,747	8	1,093	107,735	819	106,916
Total Western States*.....	139,210	103,542	374,508	459	5,940	31,095	116,308	26,175	176,500	244	7,083	981,064	10,065	970,999
Washington.....	26,108	4,909	7,171	22	509	4,609	104,957	28,096	17,926		659	194,966	900	194,066
Oregon.....	15,069	746	5,102	15	410	2,522	31,891	5,310	14,611		584	76,260	659	75,601
California.....	428,570	384	34,613	10,624	12,394	24,494	660,247	109,508	194,688	565	27,839	1,503,926	24,840	1,479,086
Idaho.....	12,111	3,115	12,010	14	194	1,089	6,967	1,672	10,789		359	48,320	408	47,912
Utah.....	29,762	918	18,197	282	218	5,086	39,861	10,635	17,727		1,195	124,481	1,329	123,152
Nevada.....	2,523		2,133		2	183	3,637	1,532	2,884	10	237	13,141	80	13,061
Arizona.....	11,568		6,048		34	758	14,403	1,211	11,253		188	45,463	346	45,117
Total Pacific States.....	525,711	10,072	85,274	10,957	13,761	39,341	861,963	157,964	269,878	575	31,061	2,006,557	28,622	1,977,935
Total United States (exclusive of possessions).....	10,237,452	176,552	1,548,787	876,148	490,012	663,528	13,881,492	2,468,708	4,746,685	83,615	643,943	35,816,922	525,907	35,291,015
Alaska.....	7,673		14			6	3,732	1,770	422		11	13,628	19	13,609
Canal Zone (Panama).....	950				2				87		27	1,066		1,066
Guam.....	1,172						30	9	1,136		14	2,361		2,361
The Territory of Hawaii.....	24,306				12,820	906	47,162	7,047	9,080		93	101,414	56	101,358
Puerto Rico.....	79,054	63	14,213	6	191	2,212	24,164	5,955	36,617	630	5,220	168,325	597	167,728
American Samoa.....									52			52		52
Total possessions.....	113,155	63	14,227	6	13,013	3,124	75,088	14,781	47,394	630	5,365	286,846	672	286,174
Total United States and possessions.....	10,350,607	176,615	1,563,014	876,154	503,025	666,652	13,956,580	2,483,489	4,794,079	84,245	649,308	36,103,768	526,579	35,577,189

TABLE NO. 38.—Assets and liabilities of all active banks other than national, Dec. 31, 1951 (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.....	-----	125	7,490	111,231	3,256	17,719	2,841	-----	3,493	358,738	481	-----	2,060	-----	-----
New Hampshire.....	-----	-----	1,610	13,939	133	2,308	1,096	-----	326	357,274	-----	-----	54	-----	-----
Vermont.....	-----	1,944	4,012	36,805	1,103	5,656	497	-----	957	180,357	3	-----	1,268	51	-----
Massachusetts.....	-----	859	37,489	916,568	20,972	68,041	43,887	468	48,420	3,682,134	605	177	2,922	-----	-----
Rhode Island.....	-----	-----	310,450	8,557	28,331	6,256	28,331	1,836	8,909	516,037	263	149	137	86	-----
Connecticut.....	-----	50	24,811	587,186	33,301	39,280	26,926	20	24,826	1,641,998	2	40	1,491	86	-----
Total New England States.....	-----	2,978	87,262	1,976,179	67,322	161,335	81,505	2,324	86,931	6,736,538	1,354	366	7,932	223	-----
New York.....	34,107	6,765	514,517	13,593,427	615,153	527,560	2,243,545	641,590	822,577	14,482,949	9,069	-----	43,195	124,033	144,210
New Jersey.....	12,237	41,465	1,218,291	37,209	133,006	29,999	29,999	457	38,082	1,627,561	306	-----	19,572	240	-----
Pennsylvania.....	1,103	117,571	2,646,555	69,115	101,127	169,029	2,866	44,152	2,252,191	287	290	-----	51,502	201	-----
Delaware.....	-----	10,869	361,940	15,739	21,895	5,052	-----	15,969	153,198	370	-----	-----	18,286	-----	500
Maryland.....	155	656	21,360	634,964	14,622	66,970	38,675	1,235	9,936	673,522	2,885	18	1,649	305	-----
District of Columbia.....	-----	9,800	325,931	5,858	69	14,055	397	7,742	107,799	10,269	-----	-----	421	-----	16,000
Total Eastern States.....	34,262	20,761	715,582	18,781,108	757,786	850,627	2,500,355	646,545	938,458	19,297,220	23,186	308	134,625	124,779	160,710
Virginia.....	-----	1,154	23,626	485,450	10,582	54,111	64,029	171	10,050	283,934	1,948	2,243	23,406	238	-----
West Virginia.....	123	-----	13,885	250,593	19,232	47,606	13,514	-----	9,747	129,916	374	351	286	9	-----
North Carolina.....	-----	117	22,148	854,179	25,232	91,369	235,098	7,347	12,791	272,775	3,137	6,624	53,856	715	-----
South Carolina.....	10	100	8,241	212,028	6,610	28,632	9,649	-----	1,165	35,863	3	5	394	210	-----
Georgia.....	49	-----	22,569	546,950	15,210	74,386	46,444	27	4,992	167,985	912	483	1,498	847	-----
Florida.....	-----	243	16,896	454,819	5,790	79,780	10,765	378	5,677	171,768	90	2,843	1,916	370	-----
Alabama.....	-----	9	8,172	215,317	5,540	38,750	2,041	-----	1,371	68,172	131	22	168	130	-----
Mississippi.....	10	1,106	11,502	406,452	5,132	94,014	44,847	-----	3,357	88,104	507	-----	55	357	-----
Louisiana.....	10	197	13,154	364,726	5,074	115,566	44,302	-----	4,985	99,893	2,103	424	1,784	1,085	-----
Texas.....	-----	95	37,942	1,176,644	12,712	125,238	45,192	635	19,641	133,483	31	18	13,203	790	4
Arkansas.....	-----	3	10,155	30,759	3,349	38,350	14,223	-----	2,091	43,382	6	136	568	-----	-----
Kentucky.....	-----	505	24,158	697,601	23,369	74,226	147,841	48	6,733	122,654	3,363	5	515	17	-----
Tennessee.....	-----	145	17,758	355,742	7,365	56,505	9,804	-----	2,757	166,937	81	55	6,061	200	-----
Total Southern States.....	297	3,579	230,206	6,331,260	145,197	918,533	687,749	8,606	85,257	1,784,866	12,686	13,209	103,710	4,768	4

Ohio	474	325	86,518	2,240,811	99,231	144,448	125,885	3,207	47,807	1,809,284	8	227	81,860	285	
Indiana	1,452		29,463	872,021	22,605	149,333	14,832	59	12,870	508,927	1,563	170	158	160	
Illinois	263		67,539	2,181,388	66,458	116,627	188,410	3,581	33,296	1,124,618	11	41	55,921		
Michigan		3,740	62,571	1,210,213	33,463	166,212	35,621		34,987	1,378,252	572	97	16,821	107	
Wisconsin	1,670	1,760	36,411	801,125	20,440	51,024	26,827		22,649	787,458	21	66	3,348	57	
Minnesota	16		21,515	419,423	8,185	58,149	3,210		9,507	543,452	6	264	7,150		
Iowa		1,277	33,849	998,260	21,850	133,929	18,156		18,974	397,485	38	159	4,420		
Missouri	670	405	74,203	1,750,967	45,076	182,015	398,282	2,231	16,809	492,076	150	83	4,669	50	
Total Middle Western States	4,545	7,507	412,069	10,474,208	317,368	1,001,737	811,223	9,790	196,899	7,041,552	2,369	1,107	170,347	659	
North Dakota	53	9	6,503	177,484	2,023	54,725	3,349		1,350	46,271	28	1	47,529		
South Dakota	113		5,410	182,394	2,229	23,538	1,190		1,322	41,330	11	7	1,695		
Nebraska	13	20	10,909	338,817	4,115	26,611	1,818		2,478	39,536		5	23		
Kansas		53	17,555	538,872	7,402	142,219	9,607		4,910	94,612	16	23	307		
Montana		25	5,055	203,619	3,676	26,678	15,743		2,649	50,180	57	4	307	5	
Wyoming		243	1,196	64,320	492	9,532	945		792	16,075		5			
Colorado			8,394	217,515	3,254	21,481	21,517		4,106	72,122	450		4,885		
New Mexico		36	2,759	76,619	4,078	14,392	458		903	13,998	1,733	331	10		
Oklahoma		5	8,115	220,517	2,837	33,778	3,133		4,099	36,665	2	15	148	100	
Total Western States	179	391	65,896	2,020,157	30,132	352,954	57,760		22,609	410,789	2,297	391	54,904	105	
Washington	56		7,124	154,835	2,581	20,091	3,145	836	2,437	298,725	10	6	22	100	
Oregon	39		3,970	111,091	2,202	13,092	925	24	1,893	75,001			1,505	755	
California		7,226	77,070	1,747,814	46,938	84,895	162,593	17,929	43,386	1,639,391	2,735	13	108,186	2,693	315
Idaho			2,867	72,103	753	15,465	3,217		1,217	30,554			51		
Utah	78	110	6,998	143,117	2,412	33,907	19,739	1	2,339	116,123	14	10	428	20	
Nevada			803	23,013	398	5,342	45		881	12,774					
Arizona			3,060	88,125	1,778	26,363	119	137	2,002	31,176		15			
Total Pacific States	173	7,336	101,892	2,340,098	57,062	199,155	179,783	18,927	54,155	2,203,744	2,759	44	110,192	3,568	315
Total United States (exclusive of possessions)	39,456	42,552	1,612,907	41,923,010	1,374,867	3,484,341	4,318,375	686,192	1,384,309	37,474,709	44,651	15,425	581,710	134,102	161,029
Alaska			898	21,892	4,299	4,275	1,106		276	10,495	2	16	80		
Canal Zone (Panama)			8,237	13,865			5	126	71	2,271					
Guam			4,214	3,562	4,279				280	5,671			1,003		
The Territory of Hawaii			7,327	79,220	10,671	14,846	1,231	245	1,209	95,004	11	591	1,381		
Puerto Rico			31,471	112,770	13,598	25,957	11,956		13,685	57,626	125	2,036	60,002		
American Samoa			50	439	264			28	4	450					
Total possessions			39,746	226,772	46,259	49,357	14,298	409	15,525	171,517	138	2,643	62,466		
Total United States and possessions	39,456	42,552	1,652,653	42,149,782	1,421,126	3,533,698	4,332,673	686,601	1,399,834	37,646,226	44,789	18,068	644,176	134,102	161,029

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

TABLE NO. 39.—Assets and liabilities of active State commercial banks, Dec. 31, 1951 ¹

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	105,034	98,722	9,478	6,296	1,298	9,407	45,532	2,752	127	155	-----	937	279,738
New Hampshire.....	24	37,612	41,324	2,748	5,030	3,540	1,341	7,591	456	101	-----	81	99,824	
Vermont.....	31	77,409	37,858	8,088	4,441	725	2,768	19,410	846	74	139	1	185	151,944
Massachusetts.....	65	479,973	576,138	53,695	48,907	3,398	37,081	295,624	14,201	32	1,081	2,074	4,364	1,516,568
Rhode Island.....	8	224,362	273,546	15,592	12,922	4,783	16,169	100,612	8,279	12	250	783	1,976	659,286
Connecticut.....	62	323,182	373,380	65,723	16,293	4,521	28,611	219,168	11,987	234	56	5	1,095	1,044,255
Total New England States.....	221	1,247,572	1,400,968	155,324	93,889	18,265	95,377	687,937	38,521	580	1,681	2,863	8,638	3,751,615
New York.....	244	8,459,969	6,752,706	743,321	264,305	70,978	201,472	6,227,905	139,081	508	3,602	138,080	82,467	23,084,394
New Jersey.....	116	792,443	1,052,083	201,493	58,867	11,921	58,935	415,674	30,011	263	212	127	8,827	2,630,156
Pennsylvania.....	333	1,557,518	1,546,649	257,000	197,513	28,843	96,706	896,984	40,849	4,155	8,345	1,843	13,826	4,650,231
Delaware.....	25	186,119	199,040	21,810	10,725	3,928	9,701	120,069	3,573	55	656	8	1,512	557,196
Maryland.....	101	325,710	470,176	42,189	26,218	3,077	30,429	208,458	10,949	149	26	57	5,599	1,123,037
District of Columbia.....	10	173,476	190,674	8,209	13,149	921	12,763	120,214	8,871	184	1,200	-----	1,485	531,146
Total Eastern States.....	829	11,495,235	10,211,328	1,274,022	570,777	118,968	410,006	7,989,304	233,334	5,314	14,041	140,115	113,716	32,576,160
Virginia.....	182	367,544	334,026	36,163	14,510	1,118	27,631	224,256	9,684	136	1,384	5	1,594	1,018,051
West Virginia.....	107	151,741	209,045	25,198	5,498	1,273	15,490	107,323	3,541	160	630	-----	1,944	521,843
North Carolina.....	179	530,051	506,950	140,925	65,485	1,800	49,606	386,867	10,867	119	317	18	7,520	1,700,525
South Carolina.....	124	73,827	105,508	28,492	8,028	203	11,490	88,432	1,574	73	-----	40	384	318,051
Georgia.....	300	341,747	282,806	29,501	3,513	1,301	26,557	242,336	8,386	295	350	5	2,924	939,721
Florida.....	145	205,191	348,268	42,181	4,098	297	23,816	149,626	7,911	817	125	352	2,027	784,709
Alabama.....	156	108,671	119,960	23,655	2,238	282	12,024	89,434	2,465	112	147	-----	1,472	360,460
Mississippi.....	178	174,323	220,007	95,372	4,815	345	21,794	165,718	5,413	224	2	79	522	688,614
Louisiana.....	130	171,405	190,762	83,606	3,179	682	22,318	204,274	3,108	26	411	50	782	680,603
Texas.....	455	496,250	456,952	83,509	19,718	2,398	38,752	469,747	15,978	1,352	174	429	1,576	1,586,835
Arkansas.....	178	102,357	164,440	27,485	3,703	171	11,013	132,760	2,493	19	-----	-----	309	444,750
Kentucky.....	290	384,136	394,885	20,458	19,199	940	24,307	314,364	5,063	79	9	24	1,298	1,164,762
Tennessee.....	224	239,941	185,103	44,841	4,275	1,457	18,028	157,882	6,185	386	10	345	1,029	659,482
Total Southern States.....	2,648	3,347,184	3,518,712	681,386	158,259	12,267	302,826	2,733,019	82,668	3,798	3,559	1,347	23,381	10,868,406

Ohio.....	413	1, 418, 745	1, 777, 849	256, 329	144, 913	5, 129	93, 769	868, 513	24, 794	119	10, 545	207	12, 389	4, 613, 301
Indiana.....	349	426, 637	749, 207	67, 700	23, 372	1, 041	37, 426	312, 994	8, 498	37	310	50	2, 262	1, 629, 534
Illinois.....	509	948, 591	1, 737, 288	297, 199	113, 746	6, 464	45, 882	809, 022	14, 690	177	5, 781	612	10, 098	4, 049, 560
Michigan.....	349	945, 797	1, 228, 793	240, 547	50, 417	3, 188	64, 210	518, 474	25, 685	347	32	194	5, 715	3, 063, 399
Wisconsin.....	458	581, 560	740, 591	103, 659	31, 429	859	34, 225	314, 430	9, 754	91	870	106	2, 309	1, 819, 883
Minnesota.....	502	333, 045	355, 030	51, 049	28, 206	123	18, 517	152, 505	5, 161	63	102	29	1, 711	945, 541
Iowa.....	557	644, 882	509, 089	114, 448	17, 073	651	30, 536	317, 860	6, 352	19	1, 488	50	923	1, 703, 371
Missouri.....	520	1, 103, 245	932, 755	122, 183	49, 083	16, 623	45, 757	802, 225	15, 243	2, 850	289	1, 951	6, 480	3, 118, 679
Total Middle Western States.....	3, 657	6, 402, 502	8, 110, 602	1, 253, 114	458, 239	34, 078	370, 312	4, 156, 023	110, 177	3, 703	19, 417	3, 199	41, 887	20, 963, 258
North Dakota.....	110	76, 302	191, 878	23, 089	9, 423	15	3, 803	50, 362	477	-----	-----	-----	191	355, 540
South Dakota.....	134	83, 870	120, 952	10, 930	1, 976	94	3, 713	49, 854	876	3	23	-----	104	272, 395
Nebraska.....	293	132, 211	195, 198	14, 789	2, 882	471	5, 636	93, 281	1, 271	36	-----	15	372	446, 162
Kansas.....	433	284, 189	273, 820	72, 490	3, 317	331	11, 671	209, 322	3, 031	33	375	-----	457	859, 036
Montana.....	71	89, 267	132, 475	10, 239	8, 014	244	4, 356	72, 950	700	32	-----	-----	469	318, 746
Wyoming.....	28	26, 176	36, 403	3, 111	716	59	1, 523	29, 929	610	13	2	-----	36	98, 578
Colorado.....	80	136, 376	134, 304	7, 110	1, 805	272	6, 682	81, 227	1, 642	8	-----	9	2, 254	371, 689
New Mexico.....	25	35, 692	42, 074	3, 254	167	45	4, 351	32, 223	841	143	24	70	101	118, 985
Oklahoma.....	187	106, 916	100, 626	24, 474	1, 618	66	7, 331	85, 507	1, 346	24	62	-----	675	328, 645
Total Western States.....	1, 361	970, 999	1, 227, 730	169, 486	29, 918	1, 597	49, 066	704, 655	10, 794	292	486	94	4, 659	3, 169, 776
Washington.....	82	95, 903	102, 364	22, 168	2, 796	210	7, 070	59, 599	2, 718	68	-----	6	325	293, 294
Oregon.....	50	62, 688	79, 067	14, 764	63	57	4, 651	35, 565	1, 892	61	20	-----	325	199, 143
California.....	108	1, 479, 086	1, 473, 066	209, 928	67, 872	5, 086	42, 238	793, 707	33, 640	146	325	6, 794	11, 244	4, 123, 132
Idaho.....	29	47, 852	43, 286	5, 698	589	61	2, 394	30, 436	771	8	8	-----	67	131, 170
Utah.....	43	123, 152	114, 729	19, 270	2, 005	337	4, 659	76, 111	1, 680	52	132	-----	261	342, 388
Nevada.....	3	13, 061	19, 939	641	128	22	1, 387	9, 009	498	5	-----	-----	115	44, 805
Arizona.....	10	45, 117	62, 464	12, 632	3, 691	89	4, 827	29, 043	2, 376	281	71	225	512	161, 328
Total Pacific States.....	325	1, 866, 859	1, 894, 915	285, 101	77, 144	5, 862	67, 226	1, 033, 470	43, 575	611	623	7, 025	12, 849	5, 295, 260
Total United States (exclusive of possessions).....	9, 041	25, 330, 351	26, 364, 255	3, 818, 433	1, 388, 226	191, 037	1, 294, 818	17, 304, 408	519, 069	14, 298	39, 807	154, 643	205, 130	76, 624, 475
Alaska.....	14	13, 164	15, 002	118	2, 524	-----	2, 782	9, 980	561	22	-----	-----	272	44, 425
Canal Zone (Panama).....	(¹)	1, 066	3, 785	-----	-----	-----	3, 543	671	17	-----	-----	-----	15, 496	24, 578
Guam.....	(²)	2, 361	-----	-----	-----	-----	844	18	11	-----	-----	-----	16, 012	19, 246
The Territory of Hawaii.....	8	101, 358	60, 749	10, 805	2, 179	1, 013	12, 624	33, 913	3, 205	184	65	-----	737	226, 832
Puerto Rico.....	11	167, 728	78, 406	26, 971	16, 920	-----	25, 799	31, 171	4, 515	31	160	3, 806	6, 217	364, 724
American Samoa.....	1	52	1, 068	-----	-----	-----	83	120	1	-----	-----	-----	8	1, 332
Total possessions.....	34	285, 729	159, 010	37, 894	21, 623	1, 013	48, 675	75, 873	8, 310	237	225	3, 806	38, 742	681, 137
Total United States and possessions.....	9, 075	25, 616, 080	26, 523, 265	3, 856, 327	1, 409, 849	192, 050	1, 343, 493	17, 380, 281	527, 379	14, 535	40, 032	158, 449	243, 872	77, 305, 612

¹ Includes stock savings banks.² 4 branches of 2 American national banks.

: 2 branches of an American national bank.

TABLE NO. 39.—Assets and liabilities of active State commercial banks, Dec. 31, 1951—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.....	138,354	117,205	255,559	-----	-----	1,533	7,615	7,470	5,878	1,683
New Hampshire.....	17,804	71,022	88,826	-----	-----	415	1,610	4,917	3,648	408
Vermont.....	44,358	92,299	136,657	-----	1	402	5,956	4,600	3,251	1,077
Massachusetts.....	1,097,974	274,288	1,372,262	2,715	2,076	14,719	38,348	47,686	24,741	14,021
Rhode Island.....	364,222	235,783	600,005	-----	786	8,555	11,850	23,416	8,400	6,274
Connecticut.....	709,566	252,181	961,747	420	5	7,479	24,836	34,666	12,420	2,682
Total New England States.....	2,372,278	1,042,778	3,415,056	3,135	2,868	33,103	90,215	122,755	58,338	26,145
New York.....	18,230,377	2,610,808	20,841,185	6,045	149,542	200,310	552,539	947,843	362,440	24,490
New Jersey.....	1,447,321	994,411	2,441,732	-----	127	17,123	53,702	71,146	36,000	10,326
Pennsylvania.....	3,024,011	1,155,910	4,179,921	490	1,853	35,653	118,674	230,149	71,638	11,853
Delaware.....	420,595	82,558	503,153	200	8	4,322	10,869	29,982	8,016	647
Maryland.....	761,549	272,828	1,034,377	-----	57	8,532	22,171	39,884	13,228	4,788
District of Columbia.....	354,052	134,489	488,541	600	-----	4,465	9,800	19,780	6,298	1,662
Total Eastern States.....	24,237,905	5,251,004	29,488,909	7,335	161,587	270,405	767,755	1,338,784	497,619	53,766
Virginia.....	624,393	311,769	936,162	500	5	9,270	24,780	31,134	11,784	4,416
West Virginia.....	340,692	130,936	471,628	1,100	-----	2,878	14,008	21,908	8,242	2,079
North Carolina.....	1,226,016	337,107	1,563,123	304	18	28,610	22,265	61,903	16,871	7,431
South Carolina.....	258,084	36,475	294,559	-----	40	952	8,351	9,194	4,272	683
Georgia.....	682,830	171,433	854,263	219	5	12,089	22,370	28,886	15,370	6,519
Florida.....	557,109	176,987	734,096	17	352	3,191	17,139	20,432	7,455	2,027
Alabama.....	263,019	68,623	331,642	-----	-----	1,137	8,181	11,441	7,373	686
Mississippi.....	553,802	89,023	642,825	650	79	2,161	12,618	28,123	1,251	907
Louisiana.....	534,653	105,289	639,942	-----	50	2,152	13,361	15,933	7,636	1,529
Texas.....	1,336,361	144,774	1,481,135	-----	429	9,300	36,826	32,505	21,604	5,036
Arkansas.....	368,772	44,092	412,864	-----	-----	481	10,158	10,499	9,170	1,578
Kentucky.....	949,818	126,554	1,076,372	100	24	6,185	24,663	39,436	14,928	3,054
Tennessee.....	432,173	173,334	605,507	12	345	4,929	17,903	17,457	11,377	1,952
Total Southern States.....	8,127,722	1,916,396	10,044,118	2,902	1,347	83,335	232,623	328,851	137,333	37,897

Ohio.....	2,657,063	1,639,791	4,296,884	570	207	29,717	87,172	138,644	53,109	6,998
Indiana.....	1,056,203	467,325	1,523,528	40	50	7,615	30,679	39,941	24,781	2,900
Illinois.....	2,589,760	1,180,591	3,770,351	3	755	42,715	67,802	84,776	49,167	33,981
Michigan.....	1,477,898	1,391,420	2,869,318	194	21,657	66,197	72,405	41,689	11,629	11,629
Wisconsin.....	922,041	776,151	1,698,192	200	106	3,643	39,841	47,788	25,551	4,562
Minnesota.....	498,270	376,374	874,644	29	2,459	21,731	24,379	16,632	5,867	5,867
Iowa.....	1,181,961	396,384	1,578,345	50	2,024	34,931	47,209	32,312	8,500	8,500
Missouri.....	2,396,380	497,028	2,892,408	6	1,959	21,769	75,278	71,253	49,632	6,374
Total Middle Western States.....	12,778,606	6,725,064	19,503,670	819	3,350	131,599	423,431	526,395	293,183	80,811
North Dakota.....	238,931	93,829	332,760	636	6,565	5,646	6,568	3,365	3,365	3,365
South Dakota.....	210,673	43,043	253,716	176	5,523	5,631	6,221	1,128	1,128	1,128
Nebraska.....	373,839	39,564	413,403	420	882	10,942	12,001	7,175	1,214	1,214
Kansas.....	703,010	94,958	797,968	421	1,500	17,008	23,763	16,517	1,559	1,559
Montana.....	252,365	50,553	302,918	946	5,050	5,758	3,579	465	465	465
Wyoming.....	76,081	16,080	92,161	224	1,439	2,754	1,592	408	408	408
Colorado.....	267,903	77,457	345,360	395	2,526	8,394	8,467	5,294	944	944
New Mexico.....	96,446	16,072	112,518	70	120	2,785	2,104	430	948	948
Oklahoma.....	264,364	36,990	301,294	556	1,616	8,120	8,475	7,890	724	724
Total Western States.....	2,483,612	468,486	2,952,098	1,772	94	8,626	66,466	74,599	55,266	10,855
Washington.....	183,891	88,547	272,438	6	1,160	7,180	7,900	3,917	603	603
Oregon.....	129,221	67,922	187,143	915	4,009	4,947	1,879	250	250	250
California.....	2,093,555	1,753,333	3,846,888	7,436	31,863	84,296	92,466	54,126	6,027	6,027
Idaho.....	92,755	30,605	123,360	609	2,867	2,882	1,271	181	181	181
Utah.....	201,515	116,595	318,110	1,627	7,156	9,908	5,139	418	418	418
Nevada.....	29,679	12,774	42,453	360	7,803	698	471	457	457	457
Arizona.....	118,524	31,191	149,715	225	1,121	3,060	5,319	1,431	457	457
Total Pacific States.....	2,849,140	2,090,967	4,940,107	7,667	37,675	109,401	124,240	68,234	7,936	7,936
Total United States (exclusive of possessions).....	52,849,263	17,494,695	70,343,958	15,963	166,913	564,743	1,689,891	2,515,624	1,109,973	217,410
Alaska.....	30,728	10,560	41,278	57	873	815	863	539	539	539
Canal Zone (Panama).....	22,304	2,271	24,575	3	237	7,327	7,951	2,885	2,473	2,473
Guam.....	12,335	6,674	19,009	321	1,466	31,471	8,399	1,521	862	862
The Territory of Hawaii.....	107,422	96,987	204,409	8,451	3,806	12,449	65	29	29	29
Puerto Rico.....	177,976	119,789	297,765	3	50	3	3	3	3	3
American Samoa.....	735	450	1,185	3	3	3	3	3	3	3
Total possessions.....	351,500	236,721	588,221	8,772	3,806	14,215	39,721	17,230	5,298	3,874
Total United States and possessions.....	53,200,763	17,731,416	70,932,179	24,735	170,719	578,958	1,729,612	2,532,854	1,115,271	221,284

¹ Includes capital notes and debentures. (See classification on pp. 168 and 169.)

TABLE NO. 39.—Assets and liabilities of active State commercial banks, Dec. 31, 1951—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Com- mercial and indus- trial loans (includ- ing open- market paper)	Loans to farmers directly guar- anteed by the Com- modity Credit Corpora- tion	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the pur- pose of purchas- ing or carrying stocks, bonds and other securities	Real-estate loans			Other loans to individu- als	Loans to banks	All other loans (includ- ing over- drafts)	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (includ- ing im- prove- ments)	Secured by resi- dential prop- erties (other than farm)	Secured by other prop- erties						
Maine.....	36,072	147	2,871	120	1,097	3,081	29,063	11,952	20,669	12	1,318	106,402	1,368	105,034
New Hampshire.....	3,776	-----	295	-----	21	1,462	22,916	5,595	3,270	-----	294	37,629	17	37,612
Vermont.....	8,912	-----	4,963	-----	955	7,218	37,899	7,971	8,613	-----	1,638	78,169	760	77,409
Massachusetts.....	195,591	-----	1,821	10,734	13,290	1,067	86,422	42,304	123,332	665	11,727	486,953	6,980	479,973
Rhode Island.....	80,943	-----	971	2,025	225	1,868	74,771	25,779	33,845	-----	6,805	227,232	2,870	224,362
Connecticut.....	99,997	18	3,665	700	4,345	2,678	108,101	16,806	86,034	420	4,763	327,527	4,345	323,182
Total New England States.....	425,291	165	14,586	13,579	19,933	17,374	359,172	110,407	275,763	1,097	26,545	1,263,912	16,340	1,247,572
New York.....	5,426,170	216	24,080	733,661	224,049	13,829	760,224	163,719	853,868	79,958	309,413	8,589,187	129,218	8,459,969
New Jersey.....	207,046	135	1,309	6,144	7,404	1,994	334,327	56,401	181,295	-----	10,451	806,506	14,063	792,443
Pennsylvania.....	564,821	152	9,793	34,759	27,628	13,359	359,924	90,387	442,237	50	42,963	1,586,073	28,555	1,557,518
Delaware.....	67,739	210	2,418	2,675	2,642	6,078	52,071	10,152	41,106	-----	1,670	186,761	642	186,119
Maryland.....	70,817	244	6,511	374	13,530	10,982	93,614	26,411	95,810	-----	11,101	329,394	3,684	325,710
District of Columbia.....	47,261	-----	100	1,759	733	65	46,148	15,966	52,706	25	9,726	174,489	1,013	173,476
Total Eastern States.....	6,383,854	957	44,211	779,372	275,986	46,307	1,646,308	363,036	1,667,022	80,033	385,324	11,672,410	177,175	11,495,235
Virginia.....	93,678	50	12,189	1,145	1,027	14,662	95,753	20,225	126,210	93	6,630	371,662	4,118	367,544
West Virginia.....	24,350	-----	4,030	67	6,082	7,008	50,851	14,981	43,203	-----	2,855	153,417	1,676	151,741
North Carolina.....	216,606	1,065	14,056	3,446	12,383	20,026	57,932	33,832	171,921	667	6,962	538,896	8,845	530,051
South Carolina.....	14,479	3,764	4,877	25	1,276	4,604	18,582	3,043	21,821	-----	2,242	74,713	886	73,827
Georgia.....	109,556	7,803	19,565	1,374	5,825	18,079	74,348	13,059	86,026	166	4,487	345,288	3,541	341,747
Florida.....	53,505	-----	11,544	367	3,413	6,835	47,160	16,077	62,257	-----	5,668	206,826	1,635	205,191
Alabama.....	20,786	2,405	15,604	83	1,691	10,004	21,940	5,559	30,950	-----	1,061	110,083	1,412	108,671
Mississippi.....	62,607	2,622	20,978	1,154	5,918	13,909	18,551	9,584	38,807	-----	2,744	176,874	2,551	174,323
Louisiana.....	49,001	1,545	10,895	193	981	9,178	30,656	15,608	50,911	-----	5,245	174,213	2,808	171,405
Texas.....	156,489	9,269	93,369	368	7,379	9,201	42,039	18,650	157,900	10	5,212	499,886	3,636	496,250
Arkansas.....	22,031	1,613	20,653	239	845	7,953	16,855	6,111	24,326	3	2,622	103,251	894	102,357
Kentucky.....	125,067	406	28,246	736	7,473	37,872	58,099	24,397	93,889	101	12,056	388,342	4,206	384,136
Tennessee.....	43,604	408	23,073	64	1,684	24,422	50,931	13,824	79,949	-----	4,932	242,891	2,950	239,941
Total Southern States.....	991,759	30,950	279,079	9,251	55,977	183,763	583,697	199,950	988,170	1,040	62,716	3,386,342	39,158	3,347,184

Ohio.....	407,978	1,166	40,679	25,947	60,131	47,296	436,043	83,928	310,698	395	24,909	1,439,170	20,425	1,418,745
Indiana.....	69,061	2,353	53,832	48	3,287	33,742	141,522	22,799	101,590	-----	4,002	432,236	5,599	426,637
Illinois.....	403,319	2,439	97,254	24,309	10,818	20,198	165,359	34,345	161,631	40	39,547	959,259	10,668	948,591
Michigan.....	167,603	1,756	51,690	361	12,501	33,283	387,379	61,588	226,082	-----	13,291	955,434	9,637	945,797
Wisconsin.....	132,766	590	59,625	478	6,047	49,567	193,305	51,693	85,836	86	10,325	590,318	8,758	581,560
Minnesota.....	33,029	8,822	98,177	2	1,339	26,801	91,501	17,955	54,116	41	3,191	334,974	1,929	333,045
Iowa.....	93,872	10,234	243,599	524	3,734	52,292	117,522	28,632	94,503	64	4,882	649,858	4,976	644,882
Missouri.....	386,544	3,387	99,543	3,039	10,077	34,314	267,728	56,407	235,459	-----	17,889	1,114,387	11,142	1,103,245
Total Middle Western States.....	1,694,072	30,747	744,399	54,708	107,934	297,493	1,800,359	357,347	1,269,915	626	118,036	6,475,636	73,134	6,402,502
North Dakota.....	3,103	34,500	21,204	-----	78	2,045	7,876	1,206	6,846	-----	136	76,994	692	76,302
South Dakota.....	5,023	13,940	43,796	-----	214	2,682	9,617	1,925	7,328	-----	342	84,867	997	83,870
Nebraska.....	13,534	5,861	79,358	16	874	5,675	9,992	2,214	15,281	-----	1,193	133,998	1,787	132,211
Kansas.....	42,979	21,497	117,551	211	1,074	12,723	37,212	6,547	43,228	228	2,388	285,638	1,449	284,189
Montana.....	14,433	19,843	21,827	-----	595	1,543	15,399	3,162	13,266	-----	927	90,995	1,728	89,267
Wyoming.....	3,490	1,683	9,400	1	81	690	5,470	1,886	3,620	-----	64	26,385	209	26,176
Colorado.....	32,183	2,861	37,405	180	1,849	1,526	17,201	4,299	39,783	8	560	137,855	1,479	136,376
New Mexico.....	8,437	262	8,938	-----	350	718	5,352	1,759	10,401	-----	380	36,597	905	35,692
Oklahoma.....	16,028	3,095	35,029	51	825	3,493	8,189	3,177	36,747	8	1,093	107,735	819	106,916
Total Western States.....	139,210	103,542	374,508	459	5,940	31,095	116,308	26,175	176,500	244	7,083	981,064	10,065	970,999
Washington.....	26,108	4,909	7,171	22	509	4,261	27,578	8,079	17,490	-----	659	96,786	883	95,903
Oregon.....	15,069	746	5,102	15	410	2,522	20,448	3,872	14,579	-----	584	63,347	659	62,688
California.....	428,570	384	34,613	10,624	12,394	24,494	660,247	109,508	194,688	565	27,839	1,503,926	24,840	1,479,086
Idaho.....	12,111	3,115	12,010	14	194	1,089	6,967	1,672	10,789	-----	359	48,320	468	47,852
Utah.....	29,762	918	18,197	282	218	5,686	39,861	10,635	17,727	-----	1,195	124,481	1,329	123,152
Nevada.....	2,523	-----	2,133	2	183	3,637	3,637	1,532	2,884	10	237	13,141	80	13,061
Arizona.....	11,568	-----	6,048	-----	34	758	14,403	1,211	11,253	-----	188	45,463	346	45,117
Total Pacific States.....	525,711	10,072	85,274	10,957	13,761	38,993	773,141	136,509	269,410	575	31,061	1,895,464	28,605	1,866,859
Total United States (exclusive of possessions).....	10,159,897	176,433	1,542,057	868,326	479,531	615,015	5,278,985	1,193,424	4,646,780	83,615	630,765	25,674,828	344,477	25,330,351
Alaska.....	7,476	-----	14	-----	-----	6	3,569	1,693	422	-----	3	13,183	19	13,164
Canal Zone (Panama).....	950	-----	-----	-----	2	-----	-----	-----	87	-----	27	1,066	-----	1,066
Guam.....	1,172	-----	-----	-----	-----	-----	30	9	1,136	-----	14	2,361	-----	2,361
The Territory of Hawaii.....	24,306	-----	-----	-----	12,820	906	47,162	7,047	9,080	-----	93	101,414	56	101,358
Puerto Rico.....	79,054	63	14,213	6	191	2,212	24,164	5,955	36,617	630	5,220	168,325	597	167,728
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	-----	52	-----	-----	52	-----	52
Total possessions.....	112,958	63	14,227	6	13,013	3,124	74,925	14,704	47,394	630	5,357	286,401	672	285,729
Total United States and possessions.....	10,272,855	176,496	1,556,284	868,332	492,544	618,139	5,353,910	1,208,128	4,694,174	84,245	636,122	25,961,229	345,149	25,616,080

TABLE NO. 39.—Assets and liabilities of active State commercial banks, Dec. 31, 1951—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.....	-----	125	7,490	111,231	3,131	17,719	2,841	-----	3,432	115,227	475	-----	1,503	-----	-----
New Hampshire.....	-----	-----	1,610	13,939	133	2,308	1,098	-----	326	70,968	-----	-----	54	-----	-----
Vermont.....	-----	1,944	4,012	36,252	1,071	5,586	497	-----	952	91,442	3	-----	823	31	-----
Massachusetts.....	-----	859	37,489	916,568	20,590	68,041	43,887	468	48,420	270,584	605	177	2,922	-----	-----
Rhode Island.....	-----	-----	11,850	310,450	8,531	28,313	6,256	1,836	8,836	235,174	263	149	111	86	-----
Connecticut.....	-----	50	24,786	585,829	33,109	39,280	26,926	20	24,402	251,085	2	40	1,054	-----	-----
Total New England States.....	-----	2,978	87,237	1,974,269	66,565	161,247	81,505	2,324	86,368	1,034,480	1,348	366	6,467	117	-----
New York.....	34,107	6,765	511,667	13,436,352	613,261	527,257	2,228,930	612,821	811,756	2,290,561	9,014	-----	43,093	123,930	144,210
New Jersey.....	12,237	41,465	1,209,530	37,235	132,448	29,999	457	37,652	978,824	306	-----	-----	15,201	80	-----
Pennsylvania.....	1,103	117,571	2,638,713	68,892	100,551	169,029	2,866	43,960	1,103,966	287	290	-----	51,166	201	-----
Delaware.....	-----	-----	10,869	361,940	15,739	21,895	5,052	-----	15,969	63,514	370	-----	18,174	-----	500
Maryland.....	155	656	21,360	633,866	14,591	66,970	38,675	1,235	6,212	268,271	2,885	18	1,649	5	-----
District of Columbia.....	-----	-----	9,800	325,931	5,858	69	14,055	397	7,742	107,799	10,269	-----	421	-----	16,000
Total Eastern States.....	34,262	20,761	712,732	18,606,332	755,576	849,190	2,485,740	617,776	923,291	4,812,935	23,131	308	129,704	124,216	160,710
Virginia.....	-----	1,154	23,626	485,450	10,582	54,111	64,029	171	10,050	283,934	1,948	2,243	23,406	238	-----
West Virginia.....	123	-----	13,885	250,593	19,232	47,606	13,514	-----	9,747	129,916	374	351	286	9	-----
North Carolina.....	-----	117	22,148	854,179	25,232	91,369	235,098	7,347	12,791	272,775	3,137	6,624	53,856	715	-----
South Carolina.....	10	100	8,241	282,028	6,610	28,632	9,649	-----	1,165	35,863	3	5	394	210	-----
Georgia.....	49	-----	22,321	541,788	15,210	74,386	46,444	27	4,975	167,893	912	483	1,498	647	-----
Florida.....	-----	243	16,896	454,819	5,790	79,780	10,765	378	5,577	171,768	90	2,843	1,916	370	-----
Alabama.....	-----	9	8,172	215,317	5,540	38,750	2,041	-----	1,371	68,172	131	22	168	130	-----
Mississippi.....	10	1,106	11,502	406,452	5,132	94,014	44,847	-----	3,357	88,104	507	-----	55	357	-----
Louisiana.....	10	197	13,154	364,726	5,074	115,566	44,302	-----	4,985	99,893	2,103	424	1,784	1,085	-----
Texas.....	95	-----	36,731	1,136,466	12,490	122,630	44,926	635	19,214	130,972	31	18	12,959	790	4
Arkansas.....	-----	3	10,155	310,759	3,349	38,350	14,223	-----	2,091	43,382	6	136	568	-----	-----
Kentucky.....	-----	505	24,158	697,601	23,369	74,226	147,841	48	6,733	122,654	3,363	5	515	17	-----
Tennessee.....	-----	145	17,758	355,742	7,365	56,505	9,804	-----	2,757	166,937	81	55	6,061	200	-----
Total Southern States.....	297	3,579	228,747	6,285,920	144,975	915,925	687,483	8,606	84,813	1,782,263	12,686	13,209	103,466	4,768	4

Ohio.....	474	325	86,373	2,237,819	99,224	144,258	125,885	3,207	46,700	1,558,994	8	227	80,477	85	
Indiana.....	1,452		29,227	859,393	22,623	147,263	14,274	59	12,591	465,274	1,563	170	158	160	
Illinois.....	263		67,539	2,181,388	66,458	116,627	188,410	3,581	33,296	1,124,618	11	41	55,921		
Michigan.....		3,740	62,457	1,207,352	33,463	165,786	35,621	712	34,964	1,373,823	572	97	16,821	107	
Wisconsin.....	1,670	1,760	36,411	801,106	20,435	51,024	26,827		22,649	772,662	21	66	3,345	57	
Minnesota.....	16		21,515	419,423	8,185	58,149	3,210		9,303	368,954	6	264	7,150		
Iowa.....		1,277	33,654	989,619	21,850	133,363	18,156		18,973	395,767	38	159	420		
Missouri.....	670	405	74,203	1,750,967	45,076	182,016	398,282	2,231	16,809	492,076	150	83	4,669	50	
Total Middle Western States.....	4,545	7,507	411,379	10,447,067	317,314	998,485	810,665	9,790	195,285	6,552,168	2,369	1,107	168,961	459	
North Dakota.....	53	9	6,503	177,484	2,023	54,725	3,349		1,350	46,271	28	1	47,529		
South Dakota.....	113		5,410	182,394	2,229	23,538	1,190		1,322	41,330	11	7	1,695		
Nebraska.....	13	20	10,909	338,817	4,115	26,611	1,818		2,478	39,536		5	23		
Kansas.....		53	17,555	538,872	7,402	142,219	9,607		4,910	94,612	16	23	307		
Montana.....		25	5,055	203,619	3,676	26,678	15,743		2,649	50,180	57	4	307	5	
Wyoming.....		243	1,196	64,320	492	9,532	945		792	16,075		5			
Colorado.....			8,394	217,515	3,284	21,481	21,517		4,106	72,122	450		4,885		
New Mexico.....		36	2,759	76,619	4,074	14,392	458		903	13,998	1,733	331	10		
Oklahoma.....		5	8,115	220,517	2,837	33,778	3,133		4,099	36,665	2	15	148	100	
Total Western States.....	179	391	65,896	2,020,157	30,132	352,954	57,760		22,609	410,789	2,297	391	54,904	105	
Washington.....	56		7,124	154,835	2,551	20,088	3,145	836	2,436	88,434	10	6	22	75	
Oregon.....	39		3,970	111,091	2,201	13,087	925	24	1,893	56,417			1,505		
California.....		7,226	77,070	1,747,814	46,938	84,895	152,593	17,929	43,396	1,639,391	2,735	13	108,186	2,693	315
Idaho.....			2,867	72,103	753	15,465	3,217		1,217	30,554			51		
Utah.....	78	110	6,998	143,117	2,412	33,907	19,739	1	2,339	116,123	14	10	428	20	
Nevada.....			803	23,013	398	5,342	45		881	12,774					
Arizona.....			3,060	88,125	1,778	26,363	119	137	2,002	31,176		15			
Total Pacific States.....	173	7,336	101,892	2,340,098	57,031	199,147	179,783	18,927	54,154	1,974,869	2,759	44	110,192	2,788	315
Total United States (exclusive of possessions).....	39,456	42,552	1,607,883	41,673,843	1,371,593	3,476,948	4,302,936	657,423	1,366,520	16,567,504	44,590	15,425	573,694	132,453	161,029
Alaska.....			873	21,041	4,249	4,068	1,097		273	10,452	2	16	80		
Canal Zone (Panama).....				8,237	13,865		5	126	71	2,271					
Gusm.....				4,214	3,562	4,279			280	5,671			1,003		
The Territory of Hawaii.....			7,327	79,220	10,671	14,846	1,231	245	1,209	95,004	11	591	1,381		
Puerto Rico.....			31,471	112,770	13,598	25,957	11,956		10	57,626	125	2,036	60,002		
American Samoa.....			50	439	264			28	4	450					
Total possessions.....			39,721	225,921	46,209	49,150	14,289	409	15,522	171,474	138	2,643	62,466		
Total United States and possessions.....	39,456	42,552	1,647,604	41,899,764	1,417,802	3,526,098	4,317,225	657,832	1,382,042	16,738,978	44,728	18,068	636,160	132,453	161,029

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

TABLE NO. 40.—Assets and liabilities of active mutual savings banks, Dec. 31, 1951

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 in directly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	32	70,310	150,815	700	40,027	7,550	2,314	8,784	1,249	315	-----	-----	193	282,257
New Hampshire.....	34	135,868	138,513	1,054	18,041	22,412	1,288	10,618	1,830	188	-----	-----	657	330,469
Vermont.....	7	71,067	22,079	276	1,542	903	640	2,611	754	235	-----	-----	295	100,402
Massachusetts.....	188	1,581,103	1,755,251	3,225	296,550	125,958	17,420	80,110	15,454	903	-----	-----	5,510	3,881,484
Rhode Island.....	8	124,170	126,074	93	34,432	14,108	2,523	10,712	1,670	5	-----	-----	213	314,000
Connecticut.....	72	489,176	784,251	3,082	164,781	51,615	10,646	49,964	7,029	654	-----	-----	14,274	1,575,472
Total New England States.....	341	2,471,694	2,976,983	8,430	555,373	222,546	34,831	162,799	27,986	2,300	-----	-----	21,142	6,484,084
New York.....	130	6,417,037	5,454,006	92,015	909,289	759	68,319	486,689	74,005	2,048	-----	-----	126,766	13,630,933
New Jersey.....	23	260,500	307,543	8,627	122,294	415	5,246	29,809	4,285	41	-----	-----	2,321	741,081
Pennsylvania.....	7	251,090	490,622	14,682	431,345	1,447	5,929	24,435	9,119	19	-----	-----	5,863	1,234,551
Delaware.....	2	18,995	19,198	1,203	60,765	1,824	145	3,426	420	150	-----	-----	2	106,128
Maryland.....	9	94,519	275,738	3,898	57,944	-----	1,586	15,517	1,438	65	-----	-----	11,980	462,685
Total Eastern States.....	171	7,042,141	6,547,107	120,425	1,581,637	4,445	81,225	559,876	89,267	2,323	-----	-----	146,932	16,175,378
Ohio.....	3	133,928	95,090	1,011	17,997	109	5,795	18,702	205	-----	-----	-----	832	273,669
Indiana.....	4	18,577	24,397	97	1,857	16	333	4,564	171	1	-----	-----	8	50,021
Wisconsin.....	4	4,412	8,409	916	137	37	267	1,874	61	-----	-----	-----	6	16,119
Minnesota.....	1	79,894	59,914	14,296	29,244	-----	444	5,269	300	159	-----	-----	31	189,551
Total Middle Western States.....	12	236,811	187,810	16,320	49,235	162	6,839	30,409	737	160	-----	-----	877	529,360
Washington.....	4	98,163	100,983	1,738	18,337	125	1,105	7,788	805	-----	-----	-----	628	229,672
Oregon.....	1	12,913	5,954	17	-----	-----	173	1,163	30	-----	-----	-----	73	20,323
Total Pacific States.....	5	111,076	106,937	1,755	18,337	125	1,278	8,951	835	-----	-----	-----	701	249,995
Total United States.....	529	9,861,722	9,818,837	146,930	2,204,582	227,278	124,173	762,035	118,825	4,783	-----	-----	169,652	23,438,817

TABLE NO. 40.—Assets and liabilities of active mutual savings banks, Dec. 31, 1951—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, re-discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Surplus ¹	Undivided profits	Reserves and retirement account for capital notes and debentures
Maine.....	186	244,074	244,260			669	21,423	15,618	287
New Hampshire.....		286,306	286,306			1,022	22,109	17,207	3,825
Vermont.....	660	89,380	90,040			346	1,368	2,698	5,950
Massachusetts.....	382	3,411,550	3,411,932	73		22,616	232,456	213,997	410
Rhode Island.....	117	280,889	281,006			2,786	26,265	3,793	150
Connecticut.....	600	1,390,984	1,391,584	1,000		5,870	106,361	69,825	832
Total New England States.....	1,945	5,703,183	5,705,128	1,073		33,309	409,982	323,138	11,454
New York.....	3,667	12,190,467	12,194,134			67,141	971,770	334,582	63,306
New Jersey.....	9,813	653,268	663,081			4,232	71,324	184	2,260
Pennsylvania.....	223	1,136,291	1,136,514			3,321	87,691	5,625	1,400
Delaware.....		89,796	89,796			167	15,867	152	156
Maryland.....	4,853	405,551	410,404	450		2,232	19,835	29,764	
Total Eastern States.....	18,556	14,475,373	14,493,929	450		77,083	1,166,487	370,307	67,122
Ohio.....	1,534	250,109	251,643			2,717	16,915	304	2,090
Indiana.....	3,864	41,545	45,409			25	3,545	271	771
Wisconsin.....	24	14,799	14,823			20	1,122	150	4
Minnesota.....	204	174,498	174,702			218	14,000	631	
Total Middle Western States.....	5,626	480,951	486,577			2,980	35,582	1,356	2,865
Washington.....	34	210,316	210,350			1,506	13,310	3,256	1,250
Oregon.....	6	19,339	19,345			149	512	317	
Total Pacific States.....	40	229,655	229,695			1,655	13,822	3,573	1,250
Total United States.....	26,167	20,889,162	20,915,329	1,523		115,027	1,625,873	698,374	82,691

¹ Includes guaranty fund.² Includes book value of capital notes and debentures—retirable value amounts to \$5,700,000.

TABLE NO. 40.—Assets and liabilities of active mutual savings banks, Dec. 31, 1951—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers directly guaran- teed by the Com- modity Credit Corpora- tion	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the pur- pose of purchas- ing or carry- ing stocks, bonds, and other securities	Real-estate loans			Other loans to individu- als	Loans to banks	All other loans (in- cluding over- drafts)	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (in- cluding improve- ments)	Secured by resi- dential propert- ies (other than farm)	Secured by other propert- ies						
Maine.....	885		21		35	151	66,580	1,114	1,415		127	70,328	18	70,310
New Hampshire.....	2,042		73				128,575	4,667	4,667		511	135,868		135,868
Vermont.....	786		1,213		518	5,575	56,404	4,796	2,113			71,405	338	71,067
Massachusetts.....	144				977	6,136	1,355,865	203,414	23,316		1,798	1,591,650	10,547	1,581,103
Rhode Island.....	1,042				538	163	112,865	4,987	6,020			125,615	1,445	124,170
Connecticut.....	310		3		574	3,425	448,464	35,492	5,214		82	493,564	4,388	489,176
Total New England States.....	5,209		1,310		2,642	15,450	2,168,753	249,803	42,745		2,518	2,488,430	16,736	2,471,694
New York.....			4			7,767	5,612,436	933,788	19,453		2,069	6,575,517	158,480	6,417,037
New Jersey.....					12	55	236,022	24,790	1,041		27	261,947	1,447	260,500
Pennsylvania.....						539	229,619	20,964	505			251,627	537	251,090
Delaware.....						361	18,380	224	30			18,995		18,995
Maryland.....	1,965					965	70,390	12,284	9,147		78	94,829	310	94,519
Total Eastern States.....	1,965		4		12	9,687	6,166,847	992,050	30,176		2,174	7,202,915	160,774	7,042,141
Ohio.....	19,524				13	4,391	92,714	290	14,558		3,252	134,742	814	133,928
Indiana.....	45		109		90	2,333	14,272	1,459	283			18,591	14	18,577
Wisconsin.....						45	3,971	362	34			4,412		4,412
Minnesota.....						14,699	59,615	8,274	98			82,686	2,792	79,894
Total Middle Western States.....	19,569		109		103	21,468	170,572	10,385	14,973		3,252	240,431	3,620	236,811
Washington.....						348	77,379	20,017	436			98,180	17	98,163
Oregon.....							11,443	1,438	32			12,913		12,913
Total Pacific States.....						348	88,822	21,455	468			111,093	17	111,076
Total United States.....	26,743		1,423		2,757	46,953	8,594,994	1,273,693	88,362		7,944	10,042,869	181,147	9,861,722

TABLE NO. 40.—Assets and liabilities of active mutual savings banks, Dec. 31, 1951—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.....		125				61	243,511	6		557		
New Hampshire.....							286,306					
Vermont.....	553	32	70			5	88,915			445	20	
Massachusetts.....		382					3,411,550					
Rhode Island.....		26	18			73	280,983			26		
Connecticut.....		192				408	1,390,461			437	86	
Total New England States.....	553	757	88			547	5,701,606	6		1,465	106	
New York.....	124	1,891	1			1,651	12,190,352	55		2	58	
New Jersey.....	8,761	64	558			430	648,737			4,371	160	
Pennsylvania.....		223					1,136,255			36		
Delaware.....							89,684			112		
Maryland.....	1,098	31				3,724	405,251				300	
Total Eastern States.....	9,983	2,209	559			5,805	14,470,279	55		4,521	518	
Ohio.....	433	7				1,094	248,538			1,371	200	
Indiana.....	2,658	24	933	25		224	41,545					
Wisconsin.....	19	5					14,796			3		
Minnesota.....						204	174,498					
Total Middle Western States.....	3,110	36	933	25		1,522	479,377			1,374	200	
Washington.....		30	3			1	210,291				25	
Oregon.....		1	5				18,584				755	
Total Pacific States.....		31	8			1	228,875				780	
Total United States.....	13,646	3,033	1,588	25		7,875	20,880,137	61		7,360	1,604	

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

TABLE NO. 41.—Assets and liabilities of active private banks, Dec. 31, 1951

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	771	541	-----	-----	22	113	403	130	53	-----	-----	2	2,035
New York.....	3	62,087	54,815	48,412	3	8,433	366	61,832	55	24	-----	17,812	2,932	256,771
Pennsylvania.....	8	5,246	10,934	1,259	391	426	825	3,519	207	56	-----	6	22,869	
Total Eastern States.....	11	67,333	65,749	49,671	394	8,859	1,191	65,351	262	80	-----	17,812	2,938	279,640
Georgia.....	35	2,454	563	4	10	28	389	2,711	102	30	-----	41	6,332	
Texas.....	11	13,427	16,894	4,177	1,177	53	1,280	13,192	215	361	-----	15	50,791	
Total Southern States.....	46	15,881	17,457	4,181	1,187	81	1,669	15,903	317	391	-----	56	57,123	
Ohio.....	4	2,168	1,186	668	47	-----	97	949	12	-----	-----	4	5,131	
Indiana.....	7	4,636	5,251	884	4	-----	526	3,443	39	-----	-----	1	14,784	
Michigan.....	8	3,790	1,930	233	126	-----	375	1,710	48	29	-----	3	8,244	
Iowa.....	7	4,363	4,217	384	-----	-----	171	2,216	54	-----	-----	-----	-----	11,405
Total Middle Western States.....	26	14,957	12,584	2,169	177	-----	1,169	8,318	153	29	-----	8	39,564	
Total United States (exclusive of possessions).....	85	98,942	96,331	56,021	1,758	8,962	4,142	89,975	862	553	-----	17,812	3,004	378,362
Alaska.....	1	445	311	-----	145	-----	49	312	9	1	-----	-----	-----	1,272
Total United States and possessions.....	86	99,387	96,642	56,021	1,903	8,962	4,191	90,287	871	554	-----	17,812	3,004	379,634

TABLE NO. 41.—*Assets and liabilities of active private banks, Dec. 31, 1951*—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.....	1,373	452	1,825	-----	-----	2	25	183	-----	-----
New York.....	209,808	2,181	211,989	2,266	18,979	3,478	2,850	13,154	29	4,026
Pennsylvania.....	8,610	12,270	20,880	-----	-----	22	-----	1,913	-----	54
Total Eastern States.....	218,418	14,451	232,869	2,266	18,979	3,500	2,850	15,067	29	4,080
Georgia.....	5,179	92	5,271	-----	-----	30	248	584	105	94
Texas.....	43,701	2,755	46,456	-----	-----	28	1,211	2,578	209	309
Total Southern States.....	48,880	2,847	51,727	-----	-----	58	1,459	3,162	314	403
Ohio.....	2,762	1,764	4,526	-----	-----	11	145	170	279	-----
Indiana.....	11,713	2,108	13,821	-----	-----	19	236	490	210	8
Michigan.....	3,310	4,429	7,739	-----	-----	12	-----	114	185	10
Iowa.....	9,208	1,718	10,926	-----	-----	-----	195	137	121	26
Total Middle Western States.....	26,993	10,019	37,012	-----	-----	42	690	981	795	44
Total United States (exclusive of possessions).....	295,664	27,769	323,433	2,266	18,979	3,602	5,024	19,393	1,138	4,527
Alaska.....	1,120	43	1,163	-----	-----	-----	25	25	48	11
Total United States and possessions.....	296,784	27,812	324,596	2,266	18,979	3,602	5,049	19,418	1,186	4,538

TABLE No. 41.—*Assets and liabilities of active private banks, Dec. 31, 1951—Continued*

[In thousands of dollars]

Location	Loans and discounts													
	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals	Loans to banks	All other loans (including overdrafts)	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties						
Connecticut.....	134	-----	4	-----	-----	6	261	36	321	-----	9	771	-----	771
New York.....	42,311	-----	3	7,768	7,724	-----	54	15	301	-----	4,153	62,334	247	62,087
Pennsylvania.....	1,416	-----	52	-----	-----	105	1,784	472	1,312	-----	105	5,246	-----	5,246
Total Eastern States.....	43,727	-----	55	7,768	7,724	105	1,838	487	1,613	-----	4,263	67,590	247	67,333
Georgia.....	399	-----	426	-----	-----	243	604	117	630	-----	35	2,454	-----	2,454
Texas.....	3,747	18	2,581	54	-----	295	1,241	363	4,864	-----	264	13,427	-----	13,427
Total Southern States.....	4,146	18	3,007	54	-----	538	1,845	480	5,494	-----	299	15,881	-----	15,881
Ohio.....	428	-----	186	-----	-----	114	553	91	800	-----	14	2,186	18	2,168
Indiana.....	1,716	50	554	-----	-----	176	1,421	94	641	-----	2	4,654	18	4,636
Michigan.....	455	-----	493	-----	-----	303	1,251	341	909	-----	38	3,790	-----	3,790
Iowa.....	206	51	1,003	-----	-----	318	344	62	1,765	-----	609	4,363	-----	4,363
Total Middle Western States.....	2,805	101	2,241	-----	-----	911	3,569	588	4,115	-----	663	14,993	36	14,957
Total United States (exclusive of possessions).....	50,812	119	5,307	7,822	7,724	1,560	7,513	1,591	11,543	-----	5,234	99,225	283	98,942
Alaska.....	197	-----	-----	-----	-----	-----	163	77	-----	-----	8	445	-----	445
Total United States and possessions.....	51,009	119	5,307	7,822	7,724	1,560	7,676	1,668	11,543	-----	5,242	99,670	283	99,387

TABLE NO. 41.—Assets and liabilities of active private banks, Dec. 31, 1951—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.....	1,357					16	452					
New York.....	156,951	1	302	14,615	28,769	9,170	2,036			100	45	
Pennsylvania.....	7,842		576			192	11,970			300		
Total Eastern States.....	164,793	1	878	14,615	28,769	9,362	14,006			400	45	
Georgia.....	5,162					17	92					
Texas.....	40,178	222	2,608	266		427	2,511			244		
Total Southern States.....	45,340	222	2,608	266		444	2,603			244		
Ohio.....	2,559		190			13	1,752			12		
Indiana.....	9,970	18	1,137	533		55	2,108					
Michigan.....	2,861		426			23	4,429					
Iowa.....	8,641		566			1	1,718					
Total Middle Western States.....	24,031	18	2,319	533		92	10,007			12		
Total United States (exclusive of possessions).....	235,521	241	5,805	15,414	28,769	9,914	27,068			656	45	
Alaska.....	851	50	207	9		3	43					
Total United States and possessions.....	236,372	291	6,012	15,423	28,769	9,917	27,111			656	45	

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

TABLE NO. 42.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1951*

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Maine.....	957,000	\$676,721	\$238,169	\$438,552	\$707.13	\$248.87	\$458.26
New Hampshire.....	567,000	542,129	142,686	399,443	956.14	251.65	704.49
Vermont.....	397,000	343,618	97,752	245,866	865.54	246.23	619.31
Massachusetts.....	4,834,000	7,102,290	2,986,030	4,116,260	1,469.24	617.72	851.52
Rhode Island.....	785,000	997,463	420,246	577,217	1,270.65	535.34	735.31
Connecticut.....	2,035,000	3,022,747	1,203,717	1,819,030	1,485.38	591.51	893.87
Total New England States.....	9,575,000	12,684,968	5,088,600	7,596,368	1,324.80	531.45	793.35
New York.....	15,461,000	37,885,031	21,779,513	16,105,518	2,450.36	1,408.67	1,041.69
New Jersey.....	5,010,000	5,188,053	2,500,496	2,687,557	1,035.54	499.10	536.44
Pennsylvania.....	10,828,000	10,958,072	6,779,600	4,178,472	1012.01	626.12	385.89
Delaware.....	322,000	545,009	380,327	164,682	1,692.57	1,181.14	511.43
Maryland.....	2,391,000	1,915,334	1,087,017	828,317	801.06	454.63	346.43
District of Columbia.....	756,000	1,102,896	895,566	207,330	1,458.86	1,184.61	274.25
Total Eastern States.....	34,768,000	57,594,395	33,422,519	24,171,876	1,656.53	961.30	695.23
Virginia.....	3,374,000	1,749,916	1,143,019	606,897	518.65	338.77	179.88
West Virginia.....	2,095,000	798,151	538,144	260,007	380.98	256.87	124.11
North Carolina.....	4,281,000	1,578,880	1,222,340	356,540	368.81	285.53	83.28
South Carolina.....	2,215,000	633,269	545,832	87,437	285.90	246.43	39.47
Georgia.....	3,625,000	1,498,037	1,182,700	315,337	413.25	326.26	86.99
Florida.....	2,921,000	1,760,170	1,371,123	389,047	602.59	469.40	133.19
Alabama.....	3,142,000	1,107,696	842,532	265,164	352.54	268.15	84.39
Mississippi.....	2,215,000	673,081	539,248	133,833	303.87	243.45	60.42
Louisiana.....	2,750,000	1,410,767	1,125,681	285,086	513.01	409.34	103.67
Texas.....	7,882,000	5,955,526	5,348,868	606,658	755.59	678.62	76.97
Arkansas.....	1,985,000	715,655	613,213	102,442	360.53	308.92	51.61
Kentucky.....	3,061,000	1,419,733	1,190,612	229,121	463.81	388.96	74.85
Tennessee.....	3,366,000	1,629,347	1,169,643	459,704	484.06	347.49	136.57
Total Southern States.....	42,912,000	20,930,228	16,832,955	4,097,273	487.75	392.27	95.48
Ohio.....	7,956,000	7,395,844	4,578,911	2,816,933	929.59	575.53	354.06
Indiana.....	4,079,000	2,963,427	1,991,267	972,160	726.51	488.18	238.33
Illinois.....	9,014,000	11,192,708	7,992,849	3,199,859	1,241.70	886.71	354.99
Michigan.....	6,598,000	5,244,098	2,964,256	2,279,842	794.80	449.27	345.53
Wisconsin.....	3,625,000	2,903,622	1,635,404	1,268,218	801.00	451.15	349.85
Minnesota.....	3,122,000	2,558,355	1,533,166	1,025,189	819.46	491.08	328.38
Iowa.....	2,795,000	1,982,411	1,435,835	546,576	709.27	513.72	195.55
Missouri.....	4,080,000	3,612,463	2,880,713	731,750	885.41	706.06	179.35
Total Middle Western States.....	41,269,000	37,852,928	25,012,401	12,840,527	917.22	606.08	311.14
North Dakota.....	679,000	465,836	353,879	111,957	686.06	521.18	164.88
South Dakota.....	726,000	459,218	367,694	91,524	632.53	506.46	126.07
Nebraska.....	1,410,000	1,157,363	1,007,231	150,132	820.82	714.35	106.47
Kansas.....	2,014,000	1,374,921	1,191,385	183,536	682.68	591.55	91.13
Montana.....	654,000	521,765	420,596	101,169	797.81	643.12	154.69
Wyoming.....	302,000	249,573	197,593	51,980	826.40	654.28	172.12
Colorado.....	1,421,000	1,097,688	849,671	248,017	772.48	597.94	174.54
New Mexico.....	765,000	306,285	254,165	52,120	400.37	332.24	68.13
Oklahoma.....	2,215,000	1,426,219	1,277,725	148,494	643.89	576.85	67.04
Total Western States.....	10,186,000	7,058,868	5,919,939	1,138,929	693.00	581.19	111.81

TABLE NO. 42.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1951—Continued*

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Washington.....	2,412,000	2,008,514	1,206,944	741,570	832.72	525.27	307.45
Oregon.....	1,561,000	1,289,317	863,607	425,710	825.96	553.24	272.72
California.....	10,780,000	12,930,417	7,216,883	5,713,534	1,199.48	669.47	530.01
Idaho.....	629,000	398,233	282,306	115,927	633.12	448.82	184.30
Utah.....	740,000	515,366	325,638	189,728	696.44	440.05	256.39
Nevada.....	160,000	171,447	106,905	64,542	1,071.54	668.15	403.39
Arizona.....	801,000	448,350	341,337	107,013	559.74	426.14	133.60
Total Pacific States.....	17,083,000	17,761,644	10,403,620	7,358,024	1,039.73	609.01	430.72
Total United States (exclusive of possessions).....	155,793,000	153,883,031	96,680,034	57,202,997	987.74	620.57	367.17
Alaska.....	119,000	82,667	59,698	22,969	694.68	501.66	193.02
Canal Zone (Panama) ..	45,000	10,508	8,237	2,271	233.51	183.04	50.47
Guam.....	49,000	9,885	4,214	5,671	201.73	86.00	115.73
The Territory of Hawaii.....	475,000	316,491	138,789	177,702	666.30	292.19	374.11
Puerto Rico.....	2,250,000	170,396	112,770	57,626	75.73	50.12	25.61
American Samoa.....	19,000	889	439	450	46.79	23.11	23.68
Virgin Islands of the United States.....	26,000	3,641	1,442	2,199	140.04	55.46	84.58
Total possessions.....	2,983,000	594,477	325,589	268,888	199.29	109.15	90.14
Total United States and possessions.....	158,776,000	154,477,508	97,005,623	57,471,885	972.93	610.96	361.97

TABLE NO. 43.—Officials of State banking departments and number of each class of active banks in December 1951

Location	Names of officials	Titles	Total number of banks	State commercial ¹			Mutual savings			Private
				Insured		Non-insured	Insured		Non-insured	Non-insured
				Members Federal Reserve System	Non-members Federal Reserve System		Members Federal Reserve System	Non-members Federal Reserve System		
Maine.....	Homer E. Robinson.....	Bank Commissioner.....	63	6	16	9		7	25	
New Hampshire.....	Clyde M. Davis.....	do.....	58	1	6	17			34	
Vermont.....	Alexander H. Miller.....	Commissioner of Banking and Insurance.....	38	1	29	1		7		
Massachusetts.....	Timothy J. Donovan.....	Commissioner of Banks.....	253	25	33	7			188	
Rhode Island.....	Alexander Chmielewski.....	Bank Commissioner.....	16	2	3	3		3	5	
Connecticut.....	Lynbrook K. Elmore.....	do.....	136	15	31	16		4	68	2
Total New England States.....			564	50	118	53		21	320	2
New York.....	W. A. Lyon.....	Superintendent of Banks.....	377	164	74	6		130		3
New Jersey.....	Warren N. Gaffney.....	Commissioner of Banking and Insurance.....	139	70	42	4		23		
Pennsylvania.....	L. M. Campbell.....	Secretary of Banking.....	348	106	219	8		7		8
Delaware.....	Randolph Hughes.....	State Bank Commissioner.....	27	4	20	1			2	
Maryland.....	W. H. Kirkwood, Jr.....	Bank Commissioner.....	110	16	83	2		6	3	
District of Columbia.....			10	6	4					
Total Eastern States.....			1,011	366	442	21		166	5	11
Virginia.....	Logan R. Ritchie.....	Commissioner of Banking.....	182	71	111					
West Virginia.....	John H. Hoffman.....	do.....	107	35	68	4				
North Carolina.....	William W. Jones.....	Commissioner of Banks.....	179	8	170	1				
South Carolina.....	W. Royden Watkins.....	Chief Bank Examiner.....	124	7	102	15				
Georgia.....	A. P. Persons.....	Superintendent of Banks.....	335	15	271	14				35
Florida.....	C. M. Gay.....	Comptroller, State of Florida.....	145	11	130	4				
Alabama.....	Joe H. Williams.....	Superintendent of Banks.....	156	23	133					
Mississippi.....	C. T. Johnson.....	State Comptroller.....	178	7	167	4				
Louisiana.....	J. S. Brock.....	State Bank Commissioner.....	130	11	118	1				
Texas.....	J. M. Falkner.....	Commissioner, Department of Banking.....	466	138	289	28				11
Arkansas.....	Edward I. McKinley, Jr.....	State Bank Commissioner.....	178	16	156	6				
Kentucky.....	H. H. Carter.....	Commissioner, Department of Banking.....	290	21	247	22				
Tennessee.....	H. B. Clarke.....	Superintendent of Banks.....	224	10	207	7				
Total Southern States.....			2,604	373	2,169	106				46

Ohio.....	Thurman R. Hazard	Superintendent of Banks	420	180	230	3		3		4
Indiana.....	Joseph McCord	Director, Dept. of Financial Institutions	360	112	² 234	4	1	2	1	6
Illinois.....	Benjamin O. Cooper	Auditor of Public Accounts	509	126	370	13				
Michigan.....	Maurice C. Eveland	Commissioner, State Banking Department	357	153	183	13				8
Wisconsin.....	Guerdon M. Matthews	Commissioner of Banks	462	69	381	8	2	1	1	
Minnesota.....	Arthur W. Hoese	do	503	28	457	17		1		
Iowa.....	N. P. Black	Superintendent of Banking	564	63	446	48				7
Missouri.....	Harry G. Schaffner	Commissioner of Finance	520	99	397	24				
Total Middle Western States.....			3,695	830	2,698	130	3	7	2	25
North Dakota.....	J. A. Graham	State Examiner	110	2	103	5				
South Dakota.....	Verne W. Abeel	Superintendent of Banks	134	27	107					
Nebraska.....	J. Floyd McLain	Director of Banking	293	16	228	49				
Kansas.....	Elmer T. Beck	State Bank Commissioner	433	41	253	139				
Montana.....	W. A. Brown	Superintendent of Banks	71	45	26					
Wyoming.....	Norris E. Hartwell	State Examiner	28	15	13					
Colorado.....	Frank E. Goldy	State Bank Commissioner	80	16	54	10				
New Mexico.....	Alfred W. Kaune	State Bank Examiner	25	8	17					
Oklahoma.....	O. B. Mothersead	Bank Commissioner	187	25	151	11				
Total Western States.....			1,361	195	952	214				
Washington.....	Ray D. Carrell	Supervisor of Banking	86	16	63	3		4		
Oregon.....	A. A. Rogers	Superintendent of Banks	51	10	38	2		1		
California.....	Maurice C. Sparling	do	108	26	71	11				
Idaho.....	E. F. Haworth	Commissioner of Finance	29	10	18	1				
Utah.....	Louis S. Leatham	Bank Commissioner	43	19	24					
Nevada.....	Grant L. Robison	Superintendent of Banks	3	1	2					
Arizona.....	D. O. Saunders	do	10	2	7	1				
Total Pacific States.....			330	84	223	18		5		
Alaska.....	Frank A. Boyle	Secretary, Territorial Banking Board	15		1	13				1
The Territory of Hawaii.....		Bank Examiner	8		1	7				
Puerto Rico.....		Treasurer	11		7	4				
American Samoa.....			1			1				
Total possessions.....			35		9	25				1
Total United States and possessions.....			9,690	1,898	6,611	567	3	199	327	85

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

TABLE NO. 44.—Assets and liabilities of all active banks, 1940 to 1951

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 1939, 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													
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
1950	14,689	52,310,789	77,609,287	13,705,999	1,970,576	32,283,621	2,156,638	180,036,910	3,629,971	10,023,295	164,554,941	46,135	1,782,568
1951	14,655	64,218,091	68,958,920	15,252,839	2,033,517	36,370,058	2,419,216	189,252,641	3,773,755	10,543,747	172,679,420	78,258	2,177,461
DEC. 31													
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	2,392,978	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
1950	14,666	60,711,146	73,188,217	14,816,545	2,343,064	38,892,739	2,288,962	192,240,673	3,670,249	10,245,616	176,120,158	94,607	2,110,043
1951	14,636	68,000,966	71,595,087	15,991,176	2,890,421	42,826,197	2,558,776	203,862,623	3,840,006	10,866,262	186,603,665	44,008	2,508,682

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.

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

TABLE NO. 45.—Assets and liabilities of all active national banks, 1940 to 1951

[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 1939, 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													
1940	5,170	9,179,227	9,111,226	3,794,049	582,303	13,294,801	923,474	36,885,080	1,534,649	1,941,792	33,074,407	2,910	331,322
1941	5,136	10,922,483	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	40,659,117	2,014	378,342
1943	5,066	9,190,143	30,190,402	3,538,176	806,546	14,420,845	826,240	58,972,352	1,498,008	2,327,397	54,769,361	4,231	373,355
1944	5,042	11,229,680	38,790,899	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	81,794,833	1,624,184	2,848,369	76,825,537	5,209	491,534
1946	5,018	14,498,441	47,472,876	4,543,865	895,575	17,856,276	816,021	85,993,054	1,683,489	3,190,088	80,494,758	24,441	600,278
1947	5,018	18,810,006	39,425,605	4,953,052	988,288	18,407,260	829,049	83,413,260	1,770,871	3,537,809	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
1950	4,977	24,671,880	37,651,246	6,593,423	959,569	19,002,603	1,057,891	89,936,612	1,979,941	4,215,126	82,659,791	24,783	1,056,971
1951	4,953	30,584,236	33,053,774	7,581,524	985,074	21,268,067	1,186,086	94,658,761	2,067,155	4,452,871	86,836,814	32,890	1,269,031
DEC. 31													
1940	5,150	10,027,773	9,752,605	3,915,435	718,799	14,401,268	918,082	39,733,962	1,527,237	2,009,161	35,852,424	3,127	342,013
1941	5,123	11,751,792	12,073,052	3,814,456	786,501	14,215,429	897,004	43,538,234	1,515,794	2,133,305	39,554,772	3,778	330,585
1942	5,087	10,200,798	23,825,351	3,657,437	733,499	15,516,771	847,122	54,780,978	1,503,682	2,234,673	50,648,816	3,516	390,291
1943	5,046	10,133,532	34,178,555	3,325,698	807,969	15,272,695	813,468	64,631,917	1,531,515	2,427,927	60,156,181	8,155	408,139
1944	5,031	11,497,802	43,478,789	3,543,540	904,500	16,732,749	792,479	76,949,859	1,566,905	2,707,960	72,128,937	54,180	491,877
1945	5,023	13,948,042	51,467,706	4,143,903	1,008,644	19,170,145	797,316	90,535,756	1,658,839	2,996,898	85,242,947	77,969	559,103
1946	5,013	17,309,767	41,843,532	4,799,284	1,094,721	18,972,446	830,513	84,850,263	1,756,621	3,393,178	79,049,839	20,047	630,578
1947	5,011	21,480,457	38,825,435	5,184,531	1,168,042	20,907,548	880,987	88,447,060	1,779,766	3,641,558	82,275,356	45,135	705,185
1948	4,997	23,818,513	34,980,263	5,248,090	1,040,763	21,983,506	1,063,917	88,135,052	1,828,759	3,842,129	81,648,016	41,330	774,818
1949	4,981	23,928,293	38,270,523	5,937,227	1,059,663	19,985,295	1,058,178	90,239,179	1,916,340	4,018,001	83,944,818	7,562	952,958
1950	4,965	29,277,480	35,691,560	7,331,063	1,147,069	22,666,366	1,126,555	97,240,093	2,001,650	4,327,339	89,529,632	76,644	1,304,828
1951	4,946	32,423,777	35,156,343	7,887,274	1,418,564	24,593,594	1,259,008	102,738,560	2,105,345	4,564,773	94,431,661	15,484	1,621,397

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. 46.—Assets and liabilities of all active banks other than national, 1940 to 1951

[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 1939, 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														
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	12,454,745	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	687,673
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
1950.....	9,712	27,638,909	39,958,041	7,112,576	1,011,007	13,281,018	1,098,747	90,100,298	1,603,256	46,774	5,808,169	81,895,150	21,352	725,597
1951.....	9,702	33,633,855	35,905,146	7,671,315	1,048,443	15,101,991	1,233,130	94,593,880	1,664,697	41,903	6,090,876	85,842,606	45,368	908,430
DEC. 31														
1940.....	9,806	13,939,703	11,276,193	5,584,341	688,665	12,445,150	1,903,988	45,837,940	1,420,148	123,134	3,329,878	40,555,461	21,933	387,386
1941.....	9,762	15,086,573	13,480,757	5,221,081	758,517	11,726,948	1,641,584	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.....	9,577	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	50,436,967	4,467,757	1,016,444	14,419,548	956,378	87,815,319	1,456,449	72,060	4,427,945	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	498,037
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	1,125,693	14,505,243	1,044,755	89,803,934	1,583,954	48,437	5,598,858	81,899,726	19,633	653,326
1950.....	9,701	31,433,666	37,496,657	7,485,482	1,195,995	16,226,373	1,162,407	95,000,580	1,621,492	47,107	5,918,277	86,590,526	17,963	805,215
1951.....	9,690	35,577,189	36,438,744	8,103,902	1,471,857	18,232,603	1,299,768	101,124,063	1,695,205	39,456	6,301,489	92,172,104	28,524	887,285

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. 47.—Summary of status, progress, and results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, 1951

	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.....	\$ 2, 820	2	\$ 2, 820	4 15	-----	4 15	\$ 2, 805	2	\$ 2, 807
Total assets taken charge of by receivers.....	\$3, 732, 192, 422	\$12, 377, 410	\$3, 744, 569, 832	\$27, 143, 017	-----	\$27, 143, 017	\$3, 705, 049, 405	\$12, 377, 410	\$3, 717, 426, 815
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, 212, 497, 186	8, 269, 965	2, 220, 767, 151	18, 624, 923	-----	18, 624, 923	2, 193, 872, 263	8, 269, 965	2, 202, 142, 228
Offsets allowed and settled (against assets).....	253, 698, 402	309, 485	254, 007, 887	2, 089, 895	-----	2, 089, 895	251, 608, 507	309, 485	251, 917, 992
Losses on assets compounded or sold under order of court.....	1, 223, 170, 471	3, 594, 239	1, 226, 764, 710	6, 401, 713	-----	6, 401, 713	1, 216, 768, 758	3, 594, 239	1, 220, 362, 997
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.....	54, 073	203, 721	257, 794	-----	-----	-----	54, 073	203, 721	257, 794
Total.....	3, 732, 192, 422	12, 377, 410	3, 744, 569, 832	27, 143, 017	-----	27, 143, 017	3, 705, 049, 405	12, 377, 410	3, 717, 426, 815
Collections:									
Collections from assets as above.....	2, 212, 497, 186	8, 269, 965	2, 220, 767, 151	18, 624, 923	-----	18, 624, 923	2, 193, 872, 263	8, 269, 965	2, 202, 142, 228
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, 526, 189	1, 197, 797	163, 723, 986	1, 429, 275	-----	1, 429, 275	161, 096, 914	1, 197, 797	162, 294, 711
Offsets allowed and settled (against assets).....	253, 698, 402	309, 485	254, 007, 887	2, 089, 895	-----	2, 089, 895	251, 608, 507	309, 485	251, 917, 992
Unpaid balance Reconstruction Finance Corporation loans.....	233, 649	-----	233, 649	-----	-----	-----	233, 649	-----	233, 649
Total.....	2, 808, 222, 309	10, 281, 024	2, 818, 503, 333	22, 763, 354	-----	22, 763, 354	2, 785, 458, 955	10, 281, 024	2, 795, 739, 979

See footnotes at end of table.

TABLE NO. 47.—Summary of status, progress, and results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, 1951—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).....	\$1,412,893,997	\$3,567,759	1,416,461,756	\$10,893,071	-----	\$10,893,071	\$1,402,000,926	\$3,567,759	\$1,405,568,685
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).....	700,981,471	4,932,204	705,913,675	4,901,281	-----	4,901,281	696,080,190	4,932,204	701,012,394
Offsets allowed and settled (against liabilities).....	253,698,402	309,485	254,007,887	2,089,895	-----	2,089,895	251,608,507	309,485	251,917,992
Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926).....	7,998,429	71,541	8,069,970	18,839	-----	18,839	7,979,590	71,541	8,051,131
Payments of receivers' salaries, legal and other expenses.....	169,554,582	640,707	170,195,289	1,767,254	-----	1,767,254	167,787,328	640,707	168,428,035
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.....	6,983,320	-----	6,983,320	7,950	-----	7,950	6,975,370	-----	6,975,370
Cash balances in hands of Comptroller and receivers.....	* 20,847	713,731	734,578	-----	-----	-----	* 20,847	713,731	734,578
Total.....	2,808,222,309	10,281,024	2,818,503,333	22,763,354	-----	22,763,354	2,785,458,955	10,281,024	2,795,739,979

Capital stock at date of failure.....	7 401, 112, 595	1, 800, 000	7 402, 912, 595	8 2, 352, 920	-----	8 2, 352, 920	9 398, 759, 675	1, 800, 000	9 400, 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, 374, 374, 873	4, 165, 850	2, 378, 540, 723	19, 147, 196	-----	19, 147, 196	2, 355, 227, 677	4, 165, 850	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, 862, 943	324, 751	97, 187, 694	809, 871	-----	809, 871	96, 053, 072	324, 751	96, 377, 823
Claims proved (both secured and unsecured).....	2, 123, 146, 487	3, 638, 730	2, 126, 785, 217	17, 850, 201	-----	17, 850, 201	2, 105, 296, 286	3, 638, 730	2, 108, 935, 016
Average percent dividends paid to claims proved.....	78.09	98.05	78.13	77.18	-----	77.18	78.10	98.05	78.13
Average percent total payments to creditors to total liabilities established.....	87.61	99.02	87.64	82.57	-----	82.57	87.65	99.02	87.68
Average percent total costs of liquidation to total collections including offsets allowed.....	6.71	6.68	6.71	8.73	-----	8.73	6.70	6.68	6.70

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

² Including building and loan associations.

³ Does not include 159 banks restored to solvency.

⁴ Does not include 1 bank restored to solvency.

⁵ Does not include 158 banks restored to solvency.

⁶ Cash and uncollected assets on hand at date of termination of supervision of liquidation by Comptroller of the Currency (Poultney National Bank, Poultney, Vermont).

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

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

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

TABLE NO. 48.—Number and deposits of national and District of Columbia nonnational banks¹ placed in receivership, period Apr. 14, 1865, to Dec. 31, 1951, by groups, according to percentages of dividends paid to Dec. 31, 1951

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 liquidated and finally closed or restored to solvency, 1865 to 1951 (2,979 banks):														
Apr. 14, 1865, to Oct. 31, 1930—data for individual annual report years unavailable; deposits prior to 1880 unavailable for 84 banks (974 banks)	208	\$77,296,606	163	\$64,572,547	211	\$66,952,690	156	\$45,465,025	159	\$30,828,899	897	\$285,115,767	77	974
Nov. 1, 1930, to Oct. 31, 1931	6	1,994,080	16	5,323,140	22	8,334,115	29	8,497,657	18	5,589,946	91	29,738,938	8	99
Nov. 1, 1931, to Oct. 31, 1932	11	15,873,316	16	5,549,989	33	14,038,797	27	10,027,603	10	2,250,071	97	47,739,776	25	122
Nov. 1, 1932, to Oct. 31, 1933	8	4,412,925	13	5,826,514	21	9,692,212	15	6,902,413	12	3,095,192	69	29,929,256	9	78
Nov. 1, 1933, to Oct. 31, 1934	8	4,431,721	18	8,517,835	17	10,532,532	8	1,451,334	13	1,657,228	64	26,590,650	28	92
Nov. 1, 1934, to Oct. 31, 1935	28	5,083,636	29	11,801,668	34	13,854,445	30	9,062,628	31	4,319,951	152	44,122,328	11	163
Nov. 1, 1935, to Oct. 31, 1936	40	14,723,916	46	12,246,387	56	18,483,929	43	12,556,918	29	4,452,292	214	62,463,442	1	215
Nov. 1, 1936, to Oct. 31, 1937	86	50,715,003	80	38,690,969	85	38,027,988	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	17	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	26,966,990	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	4,314,936	0	2
Jan. 1, 1950, to Dec. 31, 1950	2	5,058,728	0	0	0	0	0	0	0	0	2	5,058,728	0	2
Jan. 1, 1951, to Dec. 31, 1951	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total 1931-1951 (2,005 banks)	342	700,992,417	526	674,718,003	538	464,765,652	318	191,834,170	199	56,948,864	1,923	2,089,259,106	82	2,005
Active receiverships as of Dec. 31, 1951 (2 banks)	0	0	1	4,165,850	0	0	0	0	1	0	2	4,165,850	0	2
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 Oct. 31, 1937, but reopened as a receivership during the year ended Dec. 31, 1944, and again closed during the year ended Dec. 31, 1948.⁴ Exclusive of 1 receivership finally closed during year ended Oct. 31, 1933, but reopened as a receivership and again closed during the year ended Oct. 31, 1938.⁵ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but re-

opened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.

⁶ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but reopened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.⁷ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1936, but reopened as a receivership during the year ended Oct. 31, 1937, and again closed during the year ended Oct. 31, 1938. (Data relative to reopening and second final closing included in report for year ended Oct. 31, 1941.)

TABLE No. 49.—*Liquidation statement, 2 receiverships in liquidation during year ended Dec. 31, 1951*

Number of banks.....	2
Collections:	
Cash balances in hands of Comptroller and receivers at beginning of period.....	\$303, 496
Collections from assets.....	245, 155
Earnings collected.....	229, 755
Total.....	778, 406
Disposition of collections:	
Disbursements for the protection of assets.....	2, 321
Payments of receivers' salaries, legal and other expenses.....	62, 354
Cash balances in hands of Comptroller and receivers at end of period.....	713, 731
Total.....	778, 406

TABLE No. 50.—*Liquidation statement, 2 active receiverships as of Dec. 31, 19512*

Number of banks.....	
Total assets taken charge of by receivers.....	\$12, 377, 410
Disposition of assets:	
Collections from assets.....	8, 269, 965
Offsets allowed and settled (against assets).....	309, 485
Losses on assets compounded or sold under order of court.....	3, 594, 239
Book value remaining assets.....	203, 721
Total.....	12, 377, 410
Collections:	
Collections from assets.....	8, 269, 965
Collections from stock assessments.....	503, 777
Earnings collected.....	1, 197, 797
Offsets allowed and settled (against assets).....	309, 485
Total.....	10, 281, 024
Disposition of collections:	
Dividends paid by receivers to unsecured creditors.....	3, 567, 759
Payments to secured and preferred creditors, other than through dividends.....	4, 932, 204
Offsets allowed and settled (against liabilities).....	309, 485
Disbursements for the protection of assets.....	71, 541
Payments of receivers' salaries, legal and other expenses.....	640, 707
Payments of conservators' salaries, legal and other expenses.....	45, 597
Cash balances in hands of Comptroller and receivers.....	713, 731
Total.....	10, 281, 024
Capital stock at date of failure.....	1, 800, 000
Amount of assessment upon shareholders.....	800, 000
Deposits at date of failure.....	4, 165, 850
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	4, 406, 189
Additional liabilities established subsequent to date of failure.....	324, 751
Claims proved (both secured and unsecured).....	3, 638, 730
Average percent dividends paid to claims proved.....	98. 05
Average percent total payments to creditors to total liabilities established.....	99. 02
Average percent total cost of liquidation to total collections including offsets allowed.....	6. 68

TABLE NO. 51.—*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*

	Name and location of banks	Organization	
		Charter No.	Date
	LOUISIANA		
2934	Commercial National Bank, Shreveport ¹	3600	Nov. 18, 1886
	NEW YORK		
2697	Salt Springs National Bank, Syracuse ¹	1287	May 20, 1885
	Grand total (2 receiverships).....		
	Total active (2 receiverships).....		
	Total finally closed (0 receiverships).....		
	Total failures 1951 (0 receiverships).....		
	Total activity 1951 (2 receiverships).....		

	Assets and assessments				Progress of liquidation to date of this report	
	Book value of assets at date of failure	Additional assets received since date of failure	Assessments upon shareholders	Total assets and stock assessments	Cash collections, from assets	Cash collections from stock assessments
2934	\$4, 979, 086	\$639, 813		\$5, 618, 899	\$3, 673, 090	
2697	6, 365, 136	393, 375	\$800, 000	7, 558, 511	4, 596, 875	\$503, 777
	11, 344, 222	1, 033, 188	800, 000	13, 177, 410	8, 269, 965	503, 777
	11, 344, 222	1, 033, 188	800, 000	13, 177, 410	8, 269, 965	503, 777
		245, 156		245, 156	245, 155	

Disposition of proceeds of liquidation					
Dividends paid by receivers		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses
On secured claims	On unsecured claims				
		\$3, 504, 561	\$56, 653		\$224, 814
2934		1, 737, 128	14, 888	\$45, 597	415, 893
2697	\$3, 567, 759	5, 241, 689	71, 541	45, 597	640, 707
	3, 567, 759	5, 241, 689	71, 541	45, 597	640, 707
	3, 567, 759		2, 321		62, 354

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

1951, 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 Dec. 31, 1951

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	
\$1,000,000	Feb. 21, 1936	\$3,261,929	-----	\$242,632	\$3,504,561	2934
800,000	Jan. 22, 1934	1,144,260	\$4,165,850	82,118	5,392,228	2697
1,800,000	-----	4,406,189	4,165,850	324,750	8,896,789	
1,800,000	-----	4,406,189	4,165,850	324,750	8,896,789	
-----	-----	-----	-----	-----	-----	
-----	-----	-----	-----	\$ 1	\$ 1	

Progress of liquidation to date of this report—Continued

Receivership earnings, cash collections from interest, premium, rent, etc.	Offsets allowed and settled	Total collections from all sources, including offsets allowed	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	
\$712,293	\$23,139	\$4,408,522	\$1,907,483	\$15,187	-----	2934
485,504	286,346	5,872,502	1,686,756	188,534	\$296,223	2697
1,197,797	309,485	10,281,024	3,594,239	203,721	296,223	
1,197,797	309,485	10,281,024	3,594,239	203,721	296,223	
-----	-----	-----	-----	-----	-----	
229,755	-----	474,910	-----	1	-----	

Disposition of proceeds of liquidation—Continued

Cash in hands of Comptroller and receivers	Amounts returned to shareholders in cash	Amounts of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
\$622,494	-----	-----	-----	-----	-----	2934
91,237	-----	\$3,638,730	97.5	-----	-----	2697
713,731	-----	3,638,730	-----	-----	-----	
713,731	-----	3,638,730	-----	-----	-----	
-----	-----	-----	-----	-----	-----	
410,235	-----	-----	-----	-----	-----	

² Formerly in conservatorship.

³ Decrease.

TABLE NO. 52.—Bank suspensions since inauguration of Federal deposit insurance, years ended Dec. 31, 1934 to 1951

Year ended Dec. 31—	Number					Capital stock (in thousands of dollars) ¹					Deposits (in thousands of dollars)				
	All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks	
		National	State	Insured	Nonin- sured		National	State	Insured	Nonin- sured		National	State	Insured	Nonin- sured
1934.....	57	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	10,166	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	-----	-----	* 1	-----	32	-----	-----	32	-----	405	-----	-----	405	-----
1945.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1946.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1947.....	1	-----	-----	-----	* 1	-----	-----	-----	-----	-----	167	-----	-----	-----	167
1948.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
1949.....	4	-----	-----	-----	* 4	125	-----	-----	-----	125	2,443	-----	-----	-----	2,443
1950.....	1	-----	-----	-----	* 1	-----	-----	-----	-----	-----	42	-----	-----	-----	42
1951.....	3	-----	-----	-----	* 3	120	-----	-----	-----	120	3,113	-----	-----	-----	3,113
Total.....	344	21	6	219	98	21,907	2,540	4,296	9,919	5,152	147,188	19,606	26,548	53,213	47,821

¹ Includes capital notes and debentures, if any, outstanding at date of suspension.² Located in the State of Indiana.³ Private bank located in the State of Georgia.⁴ Comprises 2 private banks (without capital) in the State of Georgia having total deposits of \$190,000; and 2 banks in the State of Texas—a commercial bank with capital of \$50,000 and total deposits of \$1,007,000 and a private bank with capital of \$75,000 and total deposits of \$1,246,000.⁵ Private bank located in the State of Georgia.⁶ Comprises a commercial bank in the State of Kansas, and 2 private banks in the State of Michigan.

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.

I N D E X

	Page
Affiliates of national banks.....	21
All banks (<i>see also</i> Banks; Mutual savings banks; National banks; Private banks; State commercial banks):	
Assets and liabilities of:	
Comparison of, December 31, 1950 and 1951.....	18-20
December 31, 1951, by classes of banks in each State.....	137-177
December 31, 1951, summary by classes of banks.....	135-136
June 30 and December 31, 1940-51.....	182
Distribution of, December 31, 1951.....	18
Per capita demand and time deposits of individuals, partnerships, and corporations in, December 31, 1951, by States.....	178-179
Suspensions. (<i>See</i> Failures of banks.)	
Assessments: Upon shareholders of insolvent national banks.....	187, 189-191
Assets and liabilities of banks:	
All banks:	
Comparison of, December 31, 1950 and 1951.....	18-20
December 31, 1951, by States.....	137-145
December 31, 1951, summary by classes of banks.....	135-136
June 30 and December 31, 1940-51.....	182
National banks:	
Call dates in 1951, summary and by States.....	10-11, 45-98
December 31, 1951, by States.....	146-153
June 30 and December 31, 1940-51.....	183
Percentage distribution of, December 31, 1948-51.....	12
Principal items of, according to size of banks (deposits), December 31, 1950 and 1951.....	41
State banks (<i>see also</i> District of Columbia):	
All banks combined:	
December 31, 1951, summary and by States..	135-136, 154-161
June 30 and December 31, 1940-51.....	184
Mutual savings: December 31, 1951, summary and by States..	135-136, 170-173
Private: December 31, 1951, summary and by States..	135-136, 174-177
State commercial: December 31, 1951, summary and by States..	135-136, 162-169
Bank currency. (<i>See</i> Federal Reserve notes; National bank circulation.)	
Bank examinations. (<i>See</i> Examination of national banks.)	
Banks (<i>see also</i> All banks; Assets and liabilities of banks; Mutual savings banks; National banks; Private banks; State commercial banks):	
All banks:	
Distribution of, December 31, 1951.....	18
Insured and uninsured, December 31, 1951.....	18
Member banks of Federal Reserve System, December 31, 1951..	18

Banks—Continued**All banks—Continued**

Number of:	Page
December 31, 1951, by States.....	137-139
June 30 and December 31, 1940-51.....	182

Suspensions. (See Failures of banks.)

Insured commercial banks: Number of, December 31, 1951, by classes..	18
----------------------------------------------------------------------	----

National banks:

Branches. (See Branches of national banks.)

"Calls" for reports of condition of, dates, 1914-51.....	43
----------------------------------------------------------	----

Examination of. (See Examination of national banks.)

Failures. (See Failures of banks.)

Number of:

Call dates in 1951.....	10-11
Call dates in 1951, by States.....	45-98
December 31, 1951, by States.....	146-147
June 30 and December 31, 1940-51.....	183
Nonmember banks of Federal Reserve System, December 31, 1951.....	18
With surplus fund equal to or exceeding common capital stock 1942-51.....	42
With surplus fund less than common capital stock 1942-51..	42

State and private banks:**Number of:**

December 31, 1951, by States.....	154-155, 162-163, 170, 174
June 30 and December 31, 1940-51.....	184

Supervisors of, name and title of in each State, December 31, 1951.....	180-181
-------------------------------------------------------------------------	---------

Suspensions. (See Failures of banks.)

Uninsured, December 31, 1951.....	18
-----------------------------------	----

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, 1951..	40
Number authorized and closed in year ended December 31, 1951, and number in existence December 31, 1951.....	17
Number authorized in year ended December 31, 1951, by States..	37-39

Foreign:

Location and summary of assets and liabilities of, December 31, 1951.....	123, 124
Number in operation December 31, 1951.....	124

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

"Calls" for reports of condition of national banks, dates of 1914-51.....	43
---------------------------------------------------------------------------	----

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

Capital stock of banks:**All banks:**

December 31, 1951, by States.....	140-141, 144-145
June 30 and December 31, 1940-51.....	182

Capital stock of banks—Continued

National banks:	Page
By size of banks (deposits) December 31, 1950 and 1951.....	41
Call dates in 1951, by States.....	45-98
Chartered in each State, in year ended December 31, 1951.....	33
December 31, 1951, by States.....	148-149, 152-153
Failed banks in charge of receivers, in year ended December 31, 1951.....	187, 189-191
Incident to consolidations with State and national banks, in year ended December 31, 1951.....	35, 36
June 30 and December 31, 1940-51.....	183
Liquidated banks, in year ended December 31, 1951.....	16-17, 34, 189
Preferred stock:	
Retirable value of, on call dates in 1951.....	11
Total outstanding, December 31, 1951.....	16-17
State and private banks:	
December 31, 1951, by classes of banks and by States.....	136, 160-161, 168-169, 171, 175
June 30 and December 31, 1940-51.....	184
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.....	30
Deputy Comptrollers, names of, since organization of the Bureau and periods of service.....	30
Examination of national banks.....	22
Expenses of, calendar year 1951.....	23
Issue and redemption of notes.....	21-22
Liquidation of insolvent national banks.....	21
Organization and staff.....	22
Personnel.....	22
Condition of banks. (See Assets and liabilities of banks.)	
Consolidations of banks:	
Under act November 7, 1918, as amended:	
Changes in capital, surplus, undivided profits, and total assets of national banks incident to, in year ended December 31, 1951..	36
Changes in title of national banks incident to, in year ended December 31, 1951.....	36
List of, in year ended December 31, 1951.....	36
Number of in each State.....	31-32
Under Public Law 706, August 17, 1950:	
List of, in year ended December 31, 1951.....	35
Number of in each State.....	31-32

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

Demand deposits. (*See* Deposits.)

Deposits (*see also* Assets and liabilities of banks):

Page

All active banks, June 30 and December 31, 1940-51..... 182

Demand and time in all active banks, by classes in each State, December 31, 1951..... 144-145, 152-153, 168-169, 173, 177

Insured commercial banks, December 31, 1951..... 18

National banks, at date of failure..... 187-191

Per capita demand and time of individuals, partnerships, and corporations in all active banks, December 31, 1951, by States..... 178-179

Postal savings:

In all banks, December 31, 1951, by States..... 144-145

In each class of banks, December 31, 1951, by States.. 152-153, 168-169

In national banks, call dates in 1951, by States..... 45-98

Size of national banks, according to, December 31, 1950 and 1951..... 41

Suspended banks. (*See* Failures of banks.)

Uninsured banks, December 31, 1951..... 18

United States Government:

In all banks, December 31, 1951, by States..... 144-145

In each class of banks, December 31, 1951, by States..... 152-153, 168-169, 173, 177

In national banks, call dates in 1951, by States..... 45-98

District of Columbia:

Assets and liabilities of all banks in, by classes:

Call dates in 1951..... 55, 127, 128

December 31, 1951..... 125-126

Building and loan associations in: Supervision transferred to Home

Loan Bank Board..... 21

Credit unions of:

Reports required from in year ended December 31, 1951..... 21

Summary of assets and liabilities of, December 31, 1951..... 134

Summary of receipts and disbursements of, year ended December 31, 1951..... 134

Earnings, expenses, and dividends of banks in:

Losses charged off on loans and securities:

Years ended December 31, 1932-51..... 132, 133

Years ended December 31, 1950 and 1951, by classes of banks..... 129-130

Ratios:

Years ended December 31, 1932-51..... 132, 133

Years ended December 31, 1950 and 1951, by classes of banks..... 130

Years ended December 31, 1950 and 1951, by classes of banks.. 129-130

Receiverships of nonnational banks in..... 185-187

Reports required from banking associations in, in year ended December 31, 1951..... 20-21

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, 1951.. 115-117

By Federal Reserve districts, year ended December 31, 1951..... 112-114

By States, year ended December 31, 1951..... 104-111

Earnings, expenses, and dividends of national banks—Continued

	Page
Losses charged off on loans and securities:	
Years ended December 31, 1932-51.....	121, 122
Year ended December 31, 1951, according to size of banks (deposits).....	116-117
Ratios:	
Dividends to capital stock and capital funds, years ended December 31, 1929-51.....	120
Net profits before dividends to capital stock and capital funds, years ended December 31, 1929-51.....	120
Net earnings from current operations and net profits before dividends per \$100 of deposits, year ended December 31, 1951..	117
Net earnings from current operations, net profits before dividends, and cash dividends per \$100 of capital funds, year ended December 31, 1951.....	117
Salaries and wages of officers and employees:	
By size of banks (deposits), calendar year 1951.....	115
Years ended December 31, 1949-51.....	118
Summary, years ended December 31, 1949-51.....	118-119
Employees. (<i>See</i> Comptroller of the Currency, Office of; Officers and employees of national banks.)	
Examination of national banks: Number of bank examinations during year ended December 31, 1951.....	22
Examiners and assistant examiners: Changes in number, during the calendar year 1951.....	22
Expenses. (<i>See</i> 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, 1934-51.....	192
National banks:	
Assessments against stockholders.....	187, 189-191
Banks in charge of receivers in year ended December 31, 1951..	185-191
Capital at date of failure.....	187, 189-191, 192
Circulation outstanding at date of failure.....	187, 189-191
Closed and active receiverships to December 31, 1951.....	185-191
Costs of liquidation of receiverships terminated.....	187
Deposits at date of failure of banks in charge of receivers in year ended December 31, 1951.....	187-191
Dividends paid to creditors during year ended December 31, 1951, and total dividends to December 31, 1951.....	185-191
Number, capital, and deposits: Since inauguration of Federal deposit insurance, years ended December 31, 1934-51.....	192
Number of, by States, since beginning of system.....	31-32
Receipts and disbursements of Division of Insolvent National Banks to December 31, 1951.....	185-187, 189
Receivership liquidation to December 31, 1951.....	185-191
Receiverships terminated, 1865-1951.....	185-191

Failures of banks—Continued

State banks:	Page
In District of Columbia to December 31, 1951.....	185-187
Number, capital, and deposits of: Since inauguration of Federal deposit insurance, years ended December 31, 1934-51.....	192
Federal Deposit Insurance Corporation (<i>see also</i> Failures of banks): Classification of insured and uninsured banks, December 31, 1951.....	18
Federal Reserve notes: Issue and redemption of, in year ended December 31, 1951.....	21-22
Fiduciary activities of national banks:	
By Federal Reserve districts, December 31, 1951.....	100
Classification of investments in living and court trust accounts under administration segregated according to capital of banks, December 31, 1951.....	101
December 31, 1951, by States.....	102-103
December 31, 1951, segregated according to capital groups.....	99
Foreign branches of national banks, location, and summary of assets and liabilities of, December 31, 1951.....	123, 124
Government bonds. (<i>See</i> Investments; United States Government securities.)	
Holding company affiliates of national banks, number of, December 31, 1951.....	21
Insolvent banks. (<i>See</i> Failures of banks.)	
Insured banks. (<i>See</i> Failures of banks; Federal Deposit Insurance Corporation.)	
Interbank deposits. (<i>See</i> Assets and liabilities of banks.)	
Interest. (<i>See</i> Earnings, expenses, and dividends of national banks.)	
Investments of banks:	
All banks:	
December 31, 1951, by States.....	137-139
December 31, 1951, by classes of banks.....	135
June 30 and December 31, 1940-51.....	182
National banks:	
By size of banks (deposits), December 31, 1950 and 1951.....	41
Call dates in 1951, summary and by States.....	10, 45-98
December 31, 1951, by States.....	146-147
June 30 and December 31, 1940-51.....	183
Losses charged off on:	
According to size of banks (deposits), year ended December 31, 1951.....	116-117
Year ended December 31, 1951, by States and Federal Reserve districts.....	108-109, 113
Years ended December 31, 1932-51.....	122
State and private banks: December 31, 1951, by classes of banks and by States.....	135, 154-155, 162-163, 170, 174
Liabilities. (<i>See</i> Assets and liabilities of banks.)	
Liquidation of national banks (<i>see also</i> Failures of banks):	
Capital, date, and title of banks, in year ended December 31, 1951, with names of succeeding banks in cases of succession.....	34
Number of banks, in each State, since beginning of system.....	31-32
Summary, in year ended December 31, 1951.....	16-17

Loans and discounts of banks:

All banks:	Page
December 31, 1951, classification of, by States.....	142-143
December 31, 1951, classification of, by classes of banks.....	135
June 30 and December 31, 1940-51.....	182

National banks:

By size of banks (deposits), December 31, 1950 and 1951.....	41
Call dates in 1951, summary and by States.....	10, 45-98
December 31, 1951, classification of, by States.....	150-151
June 30 and December 31, 1940-51.....	183

Interest and discount earned on:

According to size of banks (deposits), year ended December 31, 1951.....	115
Year ended December 31, 1951, by States and Federal Reserve districts.....	104-105, 112
Years ended December 31, 1949-51.....	118

Losses charged off on:

According to size of banks (deposits), year ended December 31, 1951.....	116, 117
Year ended December 31, 1951, by States and Federal Reserve districts.....	108-109, 113
Years ended December 31, 1932-51.....	121

Real estate loans of, December 31, 1951, by States..... 150-151

States and private banks: December 31, 1951, classification of, by States.....	158-159, 166-167, 172, 176
--------------------------------------------------------------------------------	----------------------------

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, 1951, by States.....	170-173
Insured, December 31, 1951.....	18
Uninsured, December 31, 1951.....	18

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, 1951.....	187
Outstanding December 31, 1951.....	18

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

National banks:

Affiliates of, number, December 31, 1951.....	21
Assets and liabilities of:	
Call dates in 1951, by States.....	45-98
December 31, 1951, by States.....	146-153
Principal items of, according to size of banks (deposits), December 31, 1950 and 1951.....	41
Principal items of, June 30 and December 31, 1940-51.....	183

Branches. (*See* Branches of national banks.)

By size of banks, on basis of deposits, December 31, 1950 and 1951...	41
-----------------------------------------------------------------------	----

"Calls" for reports of condition of, dates, 1914-51.....	43
----------------------------------------------------------	----

Capital stock. (*See* Capital stock of banks.)

National banks—Continued	Page
Charters granted, in year ended December 31, 1951.....	33
Consolidations. (<i>See Consolidations of banks.</i>)	
Conversions of State banks to, in year ended December 31, 1951, list of..	33
Deposits. (<i>See Deposits.</i>)	
Dividends. (<i>See Earnings, expenses, and dividends of national banks;</i> <i>Failures of banks.</i>)	
Earnings and expenses. (<i>See Earnings, expenses, and dividends of</i> <i>national banks.</i>)	
Failures of. (<i>See Failures of banks.</i>)	
Fiduciary activities. (<i>See Fiduciary activities of national banks.</i>)	
Holding company affiliates of, number, December 31, 1951.....	21
Insolvent. (<i>See Failures of banks.</i>)	
Investments. (<i>See Investments of banks.</i>)	
Liquidation of, in year ended December 31, 1951.....	16-17, 21, 34
Loans and discounts. (<i>See Loans and discounts of banks.</i>)	
Number of:	
Call dates in year 1951, by States.....	45-98
Chartered and closed: Since February 25, 1863.....	31-32
In existence December 31, 1951, by States.....	31-32
June 30 and December 31, 1940-51.....	183
With surplus fund equal to or exceeding common capital stock 1942-51.....	42
With surplus fund less than common capital stock 1942-51.....	42
Officers and employees, number and salaries of:	
By size of banks (deposits), calendar year 1951.....	115-117
Year ended December 31, 1951, by States and Federal Reserve districts.....	106-107, 112
Years ended December 31, 1949-51.....	118
Reports required from, in year ended December 31, 1951.....	20
Trust functions. (<i>See Fiduciary activities of national banks.</i>)	
United States Government securities owned by. (<i>See United States</i> <i>Government securities.</i>)	
Officers and employees of national banks:	
Number and salaries of:	
By size of banks (deposits), calendar year 1951.....	115-117
Year ended December 31, 1951, by States and Federal Reserve districts.....	106-107, 112
Years ended December 31, 1949-51.....	118
Organization of national banks:	
Charters granted, which were conversions of State banks in year ended December 31, 1951.....	33
Charters granted, in year ended December 31, 1951, list of, by States..	33
Number of, by States, from February 25, 1863, to December 31, 1951..	31-32
Summary, in year ended December 31, 1951.....	16-17
Per capita demand and time deposits of individuals, partnerships, and corporations, in all active banks, December 31, 1951, by States.....	178-179
Personnel. (<i>See Comptroller of the Currency, Office of.</i>)	
Population, United States, December 31, 1951, by States.....	137-139

Possessions:

	Page
Assets and liabilities of banks in:	
All banks, December 31, 1951.....	137-145
Banks other than national, December 31, 1951.....	154-169, 174-177
National banks, call dates in 1951.....	48, 58, 94
National banks, December 31, 1951.....	146-153
Earnings, expenses, and dividends of national banks in, year ended December 31, 1951.....	104-111
Per capita demand and time deposits of individuals, partnerships, and corporations, of all banks in, December 31, 1951.....	179
Postal savings. (See Deposits.)	
Private banks:	
Assets and liabilities of: December 31, 1951, by States.....	174-177
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, 1951.....	20
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 securi- ties.)	
State bank failures. (See Failures of banks.)	
State banking officials: Name and title of, in each State, December 31, 1951	180-181
State commercial banks:	
Assets and liabilities of, December 31, 1951, by States.....	162-169
Insured, December 31, 1951.....	18, 180-181
Member banks of the Federal Reserve System, December 31, 1951..	18, 180-181
Nonmember banks of the Federal Reserve System, December 31, 1951.....	18, 180-181
Suspensions. (See Failures of banks.)	
Uninsured, December 31, 1951.....	18, 180-181
Stock savings banks. (See State commercial banks.)	
Supervisors of State banks, name and title of, in each State, December 31, 1951.....	180-181
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, 1948-51.....	12
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:	Page
December 31, 1951, by States.....	137-139
December 31, 1951, by classes of banks.....	135
June 30 and December 31, 1940-51.....	182

National banks:

By size of banks (deposits), December 31, 1950 and 1951.....	41
Call dates in 1951, by States.....	45-98
December 31, 1951, by States.....	146-147
June 30 and December 31, 1940-51.....	183

State and private banks:

December 31, 1951, by States.....	154-155, 162-163, 170, 174
June 30 and December 31, 1940-51.....	184

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

