

# NINETY-FIFTH ANNUAL REPORT

OF THE

Comptroller of the Currency

1957



WASHINGTON : 1958

TREASURY DEPARTMENT

Document No. 3208

*Comptroller of the Currency*

## LETTER OF TRANSMITTAL

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TREASURY DEPARTMENT,  
OFFICE OF THE COMPTROLLER OF THE CURRENCY,  
*Washington, D. C., June 2, 1958.*

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 1957.

Respectfully,

RAY M. GIDNEY,  
*Comptroller of the Currency.*

THE PRESIDENT OF THE SENATE.

THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

# ANNUAL REPORT

## OF THE

# COMPTROLLER OF THE CURRENCY

### STATUS OF NATIONAL BANKING SYSTEM

The 4,636 banks supervised by the Comptroller of the Currency had total assets of \$121.1 billion at the end of 1957. They maintained their relative position with 46.7 percent of the banking assets in the commercial and savings banks of the Nation, and 54 percent of the commercial banking assets. Commercial banks numbering 8,944 which are supervised by the respective 48 State banking authorities held assets of \$102.9 billion, and 523 State-chartered and supervised mutual savings banks had assets of \$35.2 billion. For all banks, assets were \$259.2 billion, an increase of \$7.2 billion for the year, which were held in the following types and categories of banks.

*All operating banks—Continental United States and other areas*

[Figures in millions of dollars]

Type of bank	Members of both the Federal Reserve System and Federal Deposit Insurance Corporation		Members of Federal Deposit Insurance Corporation only		Not members of Federal Reserve or Federal Deposit Insurance Corporation	
	Number	Total assets	Number	Total assets	Number	Total assets
National banks.....	4,625	<sup>1</sup> 120,563	<sup>2</sup> 10	<sup>1</sup> 294	<sup>2</sup> 1	<sup>1</sup> 243
State commercial banks.....	1,765	<sup>3</sup> 68,237	6,766	<sup>4</sup> 32,440	413	<sup>5</sup> 2,243
Mutual savings banks.....	3	<sup>3</sup> 29	236	<sup>4</sup> 27,642	284	<sup>5</sup> 7,497
Total.....	6,393	188,829	7,012	60,376	698	9,983

### Recapitulation

	Number	Branches	Total assets	Increase for 1957
National banks.....	<sup>1</sup> 4,636	4,046	121,100	2,828
State commercial banks.....	8,944	4,059	102,920	2,538
Mutual savings banks.....	523	406	35,168	1,857
Head offices.....	14,103	8,510	259,188	7,223
Branches.....	8,510			
Total banking offices.....	22,613			

<sup>1</sup> Supervised by Comptroller of the Currency. (Includes 9 nonnational banks in the District of Columbia, 5 member and 4 nonmember insured banks with 23 branches.)

<sup>2</sup> Includes 6 national banks outside continental United States.

<sup>3</sup> Supervised by State banking departments and the Federal Reserve System.

<sup>4</sup> Supervised by State banking departments and Federal Deposit Insurance Corporation.

<sup>5</sup> Supervised by State banking departments only.

*Growth of Financial Institutions*

Commercial bank assets increased \$5.4 billion over 1956. In 1956 the comparable figure of increase was \$6.8 billion. The increase in 1957 was 2.5 percent, while the average annual growth of commercial bank assets during the past decade was 4.4 percent. The growth of financial institutions during the past 10-year period was at a rapid rate, with the most rapid growth occurring in savings and loan associations and mutual savings banks which have been in a position to offer more attractive savings interest rates because of their favorable tax status and lower liquidity requirements. Relative growth by classes during the past 10-year period is presented in the following table.

*Financial institutions*

[Total assets]

	Dec. 31, 1947	Dec. 31, 1957	Percentage of increase
	(In billions of dollars)		
Commercial banks.....	156	224	43.6
Mutual savings banks.....	20	35	75.0
Savings and loan associations.....	12	48	300.0

*Status of National Banks*

The trend in consolidations, mergers, sales, and conversions which reached a peak in 1955, was marked by a slower pace in 1957. During the year, the number of operating national banks in the national banking system was reduced from 4,659 to 4,627, a net change of 32 banks. This compares with net reductions of 41 in 1956, 96 in 1955, 68 in 1954, and 52 in 1953. The total assets held by all national banks reached \$120.5 billion, a gain of \$2.8 billion during 1957. The system absorbed 58 State banks in 1957 through consolidations, mergers, purchases, and conversions for a gain in assets of \$604.7 million while 28 national banks with \$329.2 million of assets went into the several State banking systems in the same manner. Thus the net gain of assets through this process was \$275.5 million for the national banking system. Based upon the fundamental considerations of managerial competence, asset soundness, adequacy of capital, and earning capacity, an excellent condition continues to characterize the national banking system with the exception of only a few relatively small banks which are receiving appropriate and effective supervisory attention.

*Deposits*

At the end of 1957 total deposits of all national banks were \$109.4 billion, an increase of \$1.9 billion over the \$107.5 billion reported at the prior year end. The gain during the year 1956 was \$3.3 billion.

The Board of Governors of the Federal Reserve System issued a supplement to Regulation Q, effective January 1, 1957, raising the maximum rate of interest a member bank may pay on time and savings deposits from 2½ percent to 3 percent. Subsequently, many national

banks increased the rates of interest on time and savings deposits. This contributed to an increase in the time deposits of individuals, partnerships, and corporations with national banks of \$2.9 billion in 1957 as compared to a \$1.1 billion increase in 1956. This expansion in time deposits accounted largely for the deposit growth of the national banking system in 1957.

The total deposits of national banks and the average effective interest rate paid on time and savings deposits are set forth below for the years 1955 through 1957.

[In millions of dollars]

Total deposits	Dec. 31, 1955	Dec. 31, 1956	Dec. 31, 1957
Demand.....	\$76,394.6	\$79,027.5	\$77,881.0
Time and savings#.....	27,323.4	28,467.3	31,555.3
Total.....	104,218.0	107,494.8	109,436.3
#Interest paid.....	374.0	437.0	636.0
Average rate (percent).....	1.37	1.54	2.02

Special surveys of time and savings deposits were made at mid-year in 1941, 1945, and 1957 for all national banks. Highlights of the surveys are set forth below.

[In millions of dollars]

	June 30, 1941	June 30, 1945	June 6, 1957
Savings.....	\$7,152.7	\$13,731.8	\$24,664.8
Other time.....	1,362.3	1,000.0	5,528.3
Total savings and time deposits.....	8,515.0	14,731.8	30,193.1
Number of savings accounts.....	16,567,579	19,282,610	25,972,502
Average per savings account.....	\$431.74	\$712.13	\$949.63
Percent of savings deposits to total time deposits.....	84.00	93.21	81.69

### Loans

At the close of 1957 the national banking system held net loans of \$50.5 billion after deducting \$964.4 million of Reserves for Bad Debts and other valuation reserves. Net loans increased \$2.3 billion in 1957 from a total of \$48.2 billion at the end of 1956. Loans to commercial and industrial type borrowers continue to constitute 43 percent of the \$51.5 billion gross loans held by all national banks and the aggregate of \$22.2 billion of such loans represents a gain of \$1.1 billion during 1957.

In 1957 construction was started on 1,041,000 nonfarm housing units, representing a decrease of 77,000 units from the number started during the year 1956. All types of new construction activity begun in 1957 have been estimated to have a value of \$47.3 billion and business construction continues to account for the major portion of the gain of \$1.2 billion.

The Nation's real estate mortgage debt continued to rise in 1957 to a total of \$156.3 billion of which \$107.6 billion is secured by residential properties (1- to 4-family houses), an increase of \$8.6 billion from the total of \$99 billion at the end of 1956. The mortgage debt secured by farm land reached \$10.5 billion, up \$600 million for the

year 1957. At the end of the years 1956 and 1957, national banks held real estate mortgage loans as follows:

[Figures in millions of dollars]

Type	Dec. 31, 1956	Dec. 31, 1957	Dollar increase, decrease —
Conventional—residence.....	3,932	4,212	280
Conventional—other properties.....	2,264	2,521	257
Conventional—farm.....	516	523	7
Insured—Federal Housing Administration.....	3,923	3,068	45
Insured or guaranteed—Veterans Administration.....	2,331	2,156	-175
Total.....	12,066	12,480	414

The loans secured by real estate held by national banks at the close of 1957 totaling \$12.5 billion represented 24.8 percent of their total net loans and discounts. The loans of this kind so held increased \$414 million in 1957 which represents 3.6 percent of the \$11.6 billion increase in the Nation's real estate mortgage debt. National banks acquired 7 percent of the national increase in such loans in 1956.

By law, each national bank must restrict its aggregate investment in real estate mortgage loans, with the exception of those which are insured or guaranteed to the extent of not less than 20 percent by the Veterans Administration, to an amount not in excess of 60 percent of its time and savings deposits or 100 percent of its capital and surplus, whichever is the greater. The \$10.3 billion of real estate mortgage loans which are subject to this limitation equal 35.4 percent of the \$29.1 billion of time and savings deposits held by the national banking system.

Because of the amendments which were made in the Investment Securities Regulation of the Comptroller of the Currency, effective August 16, 1957, discussed elsewhere in this report, which recognized resale and repurchase transactions in bonds as coming within the limitations of sections 5200 and 5202 of the Revised Statutes (Title 12, U. S. C., secs. 84 and 82) rather than section 5136 of the Revised Statutes (Title 12, U. S. C., sec. 24), the existing 25 percent limitation embodied in paragraph (8) of section 5200 was regarded as too restrictive with respect to loans to one borrower which are secured by not less than a like amount of direct obligations of the United States. Under the provisions of section 5136, repurchase and resale transactions involving United States bonds had not been subject to any limitation measured by capital and surplus. Effective August 16, 1957, as authorized by paragraph (8) of section 5200, the Comptroller of the Currency, with the approval of the Secretary of the Treasury, issued a regulation to permit the making of such loans above 25 percent and up to 100 percent of the bank's capital and surplus, provided they are secured by direct obligations of the United States which will mature within 18 months. (Effective April 18, 1958, this regulation was amended so as to permit national banks to make loans without limitation based upon capital and surplus when such loans are secured by obligations of the United States maturing within 18 months.)

The consumer debt of the nation continued to increase to a level

estimated at \$44.8 billion at the year end as compared to \$42.1 billion at the end of 1956, an increase of \$2.7 billion. That portion of the consumer debt represented by installment obligations is estimated at \$34.1 billion at the close of 1957 of which \$15.5 billion or 45.4 percent was made to finance automobile purchases. This percentage relationship changed very little from that reported in 1956. Automobile paper alone increased an estimated \$1 billion during the year. The upward trend has been maintained for many years, and the high point of \$15.6 billion was reached in October.

At the end of the year national banks held \$8.1 billion of installment type personal and consumer loans. This represented a gain of \$677 million over the \$7.5 billion held at the close of 1956. The national banking system held 27.6 percent of the \$29.4 billion of installment loans held by all financial institutions. Included in the national bank holdings was \$3.9 billion of automobile paper, representing a gain of \$395 million during 1957. Such paper constituted 48.1 percent of all installment type loans held by national banks.

Reports of examinations made during 1957 showed a decrease in consumer installment loan delinquencies of 90 or more days' duration in national banks. Floor plan loan delinquencies increased slightly. Accumulated as of respective dates of examinations, the total of unpaid balances of such delinquent loans expressed as a percentage of the total outstanding is as follows for that group of national banks which segregate installment loans in their loan portfolios or hold such paper in an aggregate amount equal to or exceeding 10 percent of their loan accounts.

*Installment loan delinquencies*

Year	Number of banks	Total installment loans (A)	Automobile loans	Floor plan loans (B)	Loans collateralized by installment obligations (C)	Total (A) (B) (C)
		Percent	Percent	Percent	Percent	Percent
1956.....	4,073	0.56	0.33	0.19	0.12	0.50
1957.....	4,032	.36	.20	.13	.16	.34

Sound standards with respect to down payment and maturity terms continued to prevail in the installment lending policies of national banks generally. Although there has been a slight increase in the number of national banks which make automobile loans with lower down payments, the requirement of a short maturity is in some of these cases a mitigating factor.

The installment credit section added to the report of examination in August, 1955, has continued to develop desired and useful information. This is true with respect to supervisory requirements and also as a means whereby management may measure the effectiveness of installment lending policies.

As of the date of the most recent examination in 1957, the following schedule, divided into three size groups, sets forth the details of the down payment and maturity policies of the 4,032 national banks which segregate installment paper in their loan portfolios or hold such paper in an aggregate amount equal to 10 per cent or more of their loan accounts.



**GROUP I BANKS**  
(Resources under \$10MM)

**NEW AUTOS**

Term (number of months)	Percent of down payment					Total number of banks
	20	25	30	33½	Over	
18 and under.....	0	8	6	203	8	225
24.....	4	49	14	1,324	17	1,408
30.....	0	35	14	577	10	636
36.....	0	20	6	361	4	391
Total.....	4	112	40	2,465	39	2,660

**USED AUTOS—LESS THAN 1 YEAR OLD**

18 and under.....	0	2	5	141	27	175
24.....	0	8	2	461	14	485
30.....	0	11	2	111	1	125
36.....	0	2	0	23	0	25
Total.....	0	23	9	736	42	810

**USED AUTOS—1 TO 2 YEARS OLD**

18 and under.....	2	14	10	985	190	1,201
24.....	2	15	13	1,133	62	1,225
30.....	1	4	4	82	0	91
36.....	0	1	1	16	0	18
Total.....	5	34	28	2,216	252	2,535

**USED AUTOS—2 TO 3 YEARS OLD**

18 and under.....	6	15	14	1,514	368	1,917
24.....	3	8	2	498	32	543
30.....	0	1	0	17	0	18
36.....	0	1	0	6	0	7
Total.....	9	25	16	2,035	400	2,485

**USED AUTOS—3 TO 4 YEARS OLD**

18 and under.....	4	18	14	1,572	471	2,079
24.....	2	1	2	185	23	213
30.....	0	1	0	9	0	10
36.....	0	0	0	3	0	3
Total.....	6	20	16	1,769	494	2,305

**USED AUTOS—OVER 4 YEARS OLD**

18 and under.....	3	13	10	1,174	449	1,649
24.....	2	1	1	71	9	84
30.....	0	0	0	2	0	2
36.....	0	0	0	2	0	2
Total.....	5	14	11	1,249	458	1,737

## GROUP II BANKS

(Resources between \$10MM and \$50MM)

## NEW AUTOS

Term (number of months)	Percent of down payment					Total number of banks
	20	25	30	33½	Over	
18 and under.....	0	0	0	21	2	23
24.....	0	8	2	339	1	350
30.....	4	15	19	325	3	366
36.....	3	15	6	222	4	250
Total.....	7	38	27	907	10	989

## USED AUTOS—LESS THAN 1 YEAR OLD

18 and under.....	0	0	0	23	3	26
24.....	0	0	1	100	1	102
30.....	0	1	4	71	1	77
36.....	0	3	0	10	1	14
Total.....	0	4	5	204	6	219

## USED AUTOS—1 TO 2 YEARS OLD

18 and under.....	0	0	2	238	36	276
24.....	1	3	8	547	29	588
30.....	1	2	1	71	1	76
36.....	1	0	0	4	0	5
Total.....	3	5	11	860	66	945

## USED AUTOS—2 TO 3 YEARS OLD

18 and under.....	0	0	4	469	97	570
24.....	2	2	4	329	18	355
30.....	0	0	1	3	0	4
36.....	0	0	0	1	0	1
Total.....	2	2	9	802	115	930

## USED AUTOS—3 TO 4 YEARS OLD

18 and under.....	1	0	7	624	133	765
24.....	1	1	2	102	6	112
30.....	0	0	0	0	0	0
36.....	0	0	0	1	0	1
Total.....	2	1	9	727	139	878

## USED AUTOS—OVER 4 YEARS OLD

18 and under.....	2	1	8	496	148	655
24.....	0	1	0	29	1	31
30.....	0	0	0	0	0	0
36.....	0	0	0	1	0	1
Total.....	2	2	8	526	149	687

**GROUP III BANKS**  
(Resources \$50MM and over)

**NEW AUTOS**

Term (number of months)	Percent of down payment					Total number of banks
	20	25	30	33½	Over	
18 and under.....	0	0	0	3	0	3
24.....	0	7	0	48	0	55
30.....	1	8	16	100	4	129
36.....	2	11	5	58	8	84
Total.....	3	26	21	209	12	271

**USED AUTOS—LESS THAN 1 YEAR OLD**

18 and under.....	0	0	0	3	2	5
24.....	0	0	0	23	2	25
30.....	1	1	3	20	0	25
36.....	0	1	1	7	0	9
Total.....	1	2	4	53	4	64

**USED AUTOS—1 TO 2 YEARS OLD**

18 and under.....	0	0	0	37	8	45
24.....	1	9	4	162	14	190
30.....	0	2	6	20	1	29
36.....	0	0	0	1	0	1
Total.....	1	11	10	220	23	265

**USED AUTOS—2 TO 3 YEARS OLD**

18 and under.....	1	1	2	112	24	140
24.....	0	7	3	96	9	115
30.....	0	0	0	1	0	1
36.....	0	0	0	1	0	1
Total.....	1	8	5	210	33	257

**USED AUTOS—3 TO 4 YEARS OLD**

18 and under.....	1	4	2	173	37	217
24.....	0	2	1	22	3	28
30.....	0	0	0	0	0	0
36.....	0	0	0	1	0	1
Total.....	1	6	3	196	40	246

**USED AUTOS—OVER 4 YEARS OLD**

18 and under.....	1	3	1	128	55	188
24.....	0	1	0	3	0	4
30.....	0	0	0	0	0	0
36.....	0	0	0	1	0	1
Total.....	1	4	1	132	55	193

*Liquidity*

At the close of 1957 national banks held cash, balances with other banks, including reserve balances, cash items in process of collection, and obligations of the United States totaling \$58.2 billion, which was \$559 million less than at the end of 1956. Such assets represent 74.7 percent of demand deposits and 53.2 percent of total deposits at the close of 1957 as opposed to 74 percent and 54.7 percent, respectively, in 1956 and 77 percent and 57 percent in 1955.

Throughout 1957 all national banks and State bank members of the Federal Reserve System were required to maintain on deposit in their respective district Federal Reserve banks 5 percent of time and 12 percent of demand deposits if not located in a reserve or central reserve city; 5 percent of time and 18 percent of demand deposits if located in a reserve city, and 5 percent of time and 20 percent of demand deposits if located in a central reserve city. Early in 1958 the Board of Governors of the Federal Reserve System authorized two one-half of 1 percent reductions with respect to the reserve balances that must be maintained on demand deposits.

The full reserve requirements of national banks and State bank members of the Federal Reserve System must be maintained on deposit with the Federal Reserve bank of the district in which each such bank is located and no allowance is made for holdings of vault cash or securities. The laws of the States vary with respect to whether reserves required of nonmember State banks may be maintained in vault cash, balances with depository banks, securities, or combinations of two or all of these forms.

It is clear that national banks and State bank members of the Federal Reserve System are, in practice, subject to more exacting reserve requirements than are nonmember banks in many States. Among the changes of law which the Comptroller would consider desirable is an appropriate allowance in computing reserves for cash held in vault.

*Investment Accounts*

Effective August 16, 1957, the Investment Securities Regulation was amended to clarify the eligibility status of small issues of special revenue municipal obligations. The Regulation now provides:

"Special revenue obligations of States or local governments or of duly constituted public Authorities thereof which possess a high degree of credit soundness, so as to assure sale under ordinary circumstances with reasonable promptness at a fair value \* \* \* may be considered to constitute 'investment securities.'"

Another amendment to this regulation resulted in the removal of certain restrictions previously held to be applicable to the purchase or sale of securities under repurchase or resale agreements under the provisions of section 5136, U. S. R. S., relative to investment securities. The amendment gives recognition to the nature of such dealings as the lending and borrowing of money which brings them within the standards of exception 8 of section 5200, U. S. R. S., governing loan transactions secured by direct obligations of the United States.

Concurrent with the foregoing amendments a regulation was issued providing for an adjustment in the limits on loans secured by direct

obligations of the United States. (See comments in this regard under "Loans".)

The year 1956 saw a decline of \$2.3 billion in investment securities of national banks with the proceeds used in the expansion of loans. In 1957, due to a smaller growth in loans, the banks were not again obliged to look to their investment accounts for funds to meet loan demands. Instead, total investment accounts in 1957 showed a net increase of \$449 million. Reductions continued at a much slower pace in United States bond holdings which were off only \$340 million for the year as compared to a drop of \$2,011 million in 1956. Offsetting this reduction and accounting for the net increase in total investments was the increase of \$789 million in other bonds.

The year 1957 showed a continuance of the trend, which became pronounced in 1956, to shorter maturities as may be seen in the following schedules. Collectively the portfolios of national banks reflect a very high degree of investment quality.

[In millions of dollars]

	United States bonds		
	Dec. 31, 1955	Dec. 31, 1956	Dec. 31, 1957
Short term.....	18,982	22,363	23,924
Medium term.....	11,951	6,321	4,710
Long term.....	2,754	2,992	2,702
Total.....	33,687	31,676	31,336

### *Recapitulation by maturities*

(United States bonds as of Dec. 31, 1957; municipal and other bonds as of most recent examination reports—adjusted)

[In millions of dollars]

	United States bonds	General obligation municipal bonds	Special revenue municipal authority and corporate bonds	Total
Short term (maturing up to 5 years).....	<sup>1</sup> 23,924	3,148	2,118	29,190
Medium term (maturing between 5 and 10 years).....	4,710	1,996	458	7,164
Long term (maturing after 10 years).....	2,702	1,196	463	4,361
Total.....	31,336	<sup>2</sup> 6,340	<sup>3</sup> 3,039	40,715

<sup>1</sup> Includes \$609 million of nonmarketable United States bonds.

<sup>2</sup> Includes \$1,139 million of general obligations of States and \$539 million of housing authority obligations.

<sup>3</sup> Includes \$971 million of special revenue municipal authority obligations and \$1,060 million of Federal Corporation (not guaranteed) bonds.

### *Capital structure*

As the capital structure of a bank provides the margin of protection against fluctuations in the value of the bank's assets, adequate capitalization of all national banks has always been a significant objective of the Comptroller's office. During 1957, capital revision programs were undertaken by 228 national banks which resulted in national bank shareholders supplying \$223 million additional proprietary funds.

The shareholders of 332 national banks, with the approval of the Comptroller, approved dividends payable in common stock having a total par value of \$65 million during the year. During the 10-year period from 1948 to 1957, 1,723 national banks increased their capital structures \$1,278 million through the sale of additional common stock.

As of December 31, 1957, the capital, surplus and undivided profits of the 4,627 national banks totaled \$9,093 million, and their reserves for bad debts and other valuation reserves on loans amounted to \$964.4 million, making an aggregate total of capital funds and reserves of \$10.1 billion. This represents 9.2 percent of deposit liabilities and 8.3 percent of total assets. Deducting \$63.2 billion represented by cash and its equivalent, United States Government obligations, and loans or portions of the loans guaranteed or insured by Federal Government agencies from the \$121.5 billion of total assets, \$1 of capital protection covers the potential risks involved in each \$5.80 (\$5.88 at the close of 1956, \$5.80 at the close of 1955, \$5.27 at the close of 1954) placed in loans, municipal and corporate bonds, and other assets.

The exposure offered by the volume of assets considered by national bank examiners to contain substantial or unwarranted degrees of risk continues small in relation to the protection afforded by capital structures and reserves.

#### *Earnings and net additions to reserves*

Net profits before dividends for all national banks in 1957 were \$729.9 million, a rise of 12.8 percent from the 1956 level. This figure is exclusive of \$121.5 million transferred to effect a net increase in bad debt and valuation reserves. The sum of such net profits and reserves is equivalent to 9.36 percent of year-end capital funds, up from 9.32 percent in the preceding year. Cash dividends of \$363.8 million (4 percent of capital accounts at end of year) were paid to shareholders, as against \$329.9 million in 1956. Net retained earnings plus additions to reserves amounted to \$487.6 million.

Net earnings from current operations amounted to \$1,576.6 million, a gain of nearly \$80 million over 1956. Increased interest rates on loans, an effect of heavy demand for funds during the year, raised gross earnings from that source by \$309.4 million to a \$2,631.1 million level. This more than offset the increased cost of doing business resulting from a higher rate of interest paid on savings accounts, which rose sharply from \$437.2 million to \$635.8 million. Payrolls absorbed 27.7 percent of total earnings.

After giving effect to actual recoveries on assets previously charged off of \$61.7 million, profits on securities sold of \$31.1 million, actual losses on securities sold and charge-offs against book values of \$151.2 million, actual loan losses of \$74.4 million, and actual losses on other assets of \$47.2 million, the national banking system in 1957 had net profits of \$1,396.6 million. After deducting net additions to bad debt and valuation reserves of \$121.5 million, pretax profits were \$1,275.1 million. Income taxes paid amounted to \$545.2 million, equal to 34.6 percent of net earnings from current operations, thereby reducing net profits to the above-stated amount of \$729.9 million.

Set forth below is a 5-year schedule of earnings, expenses, dividends, etc., per \$100 (1) of assets and (2) capital funds.

*Earnings, expenses, etc., of national banks for the years ended Dec. 31, 1953, 1954, 1955, 1956 and 1957*

[\*Indicates amounts in millions of dollars]

	1953	1954	1955	1956	1957
*Total assets at close of year.....	110, 117	118, 151	113, 750	117, 702	120, 523
*Total capital accounts at close of year.....	7, 410	8, 104	7, 936	8, 472	9, 093
*Gross earnings.....	3, 068	3, 226	3, 437	3, 833	4, 284
Per \$100 of assets.....	\$2.79	\$2.73	\$3.02	\$3.26	\$3.56
Per \$100 of capital funds.....	\$41.41	\$39.81	\$43.31	\$45.24	\$47.11
*Gross expenses.....	1, 845	1, 996	2, 105	2, 336	2, 707
Per \$100 of assets.....	\$1.68	\$1.72	\$1.85	\$1.99	\$2.25
Per \$100 of capital funds.....	\$24.90	\$24.63	\$26.53	\$27.57	\$29.77
*Net earnings from operations.....	1, 223	1, 230	1, 332	1, 497	1, 577
Per \$100 of assets.....	\$1.11	\$1.06	\$1.17	\$1.27	\$1.31
Per \$100 of capital funds.....	\$16.51	\$15.18	\$16.78	\$17.67	\$17.34
*Net asset losses or recoveries (including bond profits, etc.) <sup>1</sup> .....	-151	+149	-154	-275	-180
Per \$100 of assets.....	-\$ .14	+\$ .13	-\$ .14	-\$ .23	-\$ .15
Per \$100 of capital funds.....	-\$2.05	+\$1.84	-\$1.94	-\$3.25	-\$1.98
*Taxes (income).....	466	532	446	432	545
Per \$100 of assets.....	\$ .42	\$ .46	\$ .39	\$ .37	\$ .45
Per \$100 of capital funds.....	\$6.28	\$6.56	\$5.62	\$5.10	\$5.99
*Net profits before dividends.....	606	847	732	790	852
Per \$100 of assets.....	\$ .55	\$ .73	\$ .64	\$ .67	\$ .71
Per \$100 of capital funds.....	\$8.18	\$10.46	\$9.22	\$9.32	\$9.37
*Cash dividends.....	275	300	310	330	364
Per \$100 of assets.....	\$ .25	\$ .26	\$ .27	\$ .28	\$ .30
Per \$100 of capital funds.....	\$3.71	\$3.70	\$3.90	\$3.89	\$4.00
*Retained earnings.....	<sup>1</sup> 331	<sup>2</sup> 547	<sup>2</sup> 422	<sup>2</sup> 460	<sup>2</sup> 488
Per \$100 of assets.....	\$ .30	\$ .47	\$ .37	\$ .39	\$ .41
Per \$100 of capital funds.....	\$4.47	\$6.76	\$5.32	\$5.43	\$5.37

<sup>1</sup> Exclusive of transfers to and from reserve for bad debts and other valuation reserves on loans and securities but including net losses charged to these reserves.

<sup>2</sup> Includes funds transferred to reserve for bad debts and valuation reserves less the amount of assets charged off against such reserve accounts. Includes \$33 million in 1953, \$106 million in 1954, \$89 million in 1955, \$143 million in 1956 and \$122 million in 1957 transferred to effect a net increase in reserves for bad debts and valuation reserves. (Taxes would have absorbed a portion of these amounts had the transfers not been made.)

### *Reserve for bad debts*

At the end of 1957, 2,772 national banks were maintaining Reserves for Bad Debts aggregating \$920.7 million, an increase of \$128.0 million over the preceding year. These particular banks held gross loans totaling \$48.0 billion, or 93.33 percent of all of the loans of the 4,627 banks in the national system. The total of Reserves for Bad Debts amounted to 1.92 percent of gross loans of the 2,772 banks maintaining such reserves.

This office has long advocated the need for a bad debt reserve formula not limited to the loss history of the individual bank, as under the present formula, but applicable to every bank upon the basis of the consolidated loss experience of all banks. As a necessary incident to the business of bank lending, it is to be anticipated that losses will at some time occur and may become abnormally large

under unfavorable conditions. They are a banking hazard against which a reasonable initially tax-free reserve should be established and this has been recognized by rulings of the Internal Revenue Service under which the reserves mentioned above have been provided. Reserves created under the present formula are based on the historical experience of each bank and banks which were able to come through the years since January 1, 1928, with relatively small amounts of losses are correspondingly limited in the amount of tax-free reserves which they may establish.

A study has been conducted of "Reserve for Bad Debt Losses on Loans" in all insured commercial banks which points up the need for a more adequate and equitable formula. The study disclosed that the average ceiling amount which may be accumulated in reserves for bad debts by commercial banks under the present formula is 2.43 percent of eligible loans. This study takes into consideration only the loss experience of banks which survived the depression years of the early 1930's. The loss experience of closed banks cannot and should not be dominant in determining the ceiling factor for reserves for bad debts, but it should be considered and weighed in developing an adequate new formula. Through the years 1913 to 1944 the liquidation was completed of 2,171 national bank receiverships, of every size and in every State except Delaware, involving loans of \$1,802,161,000 at date of failure. These loans were liquidated with losses of \$572,435,000, or a loss percentage of 31.8. If 2 large receiverships with an unusually favorable loan loss record were eliminated, the average loan loss experience of the remaining 2,169 receiverships amounted to 36 percent.

The reserve for bad debt study revealed substantial inequities between commercial banks having very high loan loss experience factors and those having small factors. Simply to show the spread between the high and low loan loss factors, a bank in Illinois is permitted under the present formula to establish reserves for bad debts equal to 24 percent of its eligible loans. On the low side, a bank in Pennsylvania having eligible loans of \$1,400,000 has a loan loss factor of only 0.002 percent entitling it to a present reserve ceiling of only \$84.

Mutual savings banks and savings and loan associations are permitted to develop tax-free reserves up to 12 percent of total deposits or withdrawable accounts of their depositors or shareholders, and are allowed as deductions against taxable income all dividends or interest paid. Such a formula is more favorable by far than the formula under which commercial banks operate.

A resume of the reserve for bad debt study is incorporated below.



*Statement re reserves for bad debt losses on loans, June 6, 1957, insured commercial banks (13,216 banks)*

[Amounts in thousands of dollars]

(Does not include data on 440 noninsured State commercial banks with resources of \$2.3 billion)	Banks 5 million resources and under	Banks resources over 5 million	Total	Percent
Banks using reserve method (number).....	3, 193	3, 519	6, 712	50. 8
Total resources.....	\$8, 510, 283	\$172, 709, 201	\$181, 219, 484	87. 4
Aggregate loans.....	3, 331, 014	79, 849, 229	83, 180, 243	89. 6
Ineligible loans.....	270, 845	7, 059, 731	7, 330, 576	90. 1
Net loans.....	3, 060, 169	72, 789, 498	75, 849, 667	89. 4
Total reserve for bad debts already established.....	64, 498	1, 466, 507	1, 531, 005	2. 02
Ceiling reserve for bad debts (under present formula).....	85, 432	1, 755, 353	1, 840, 785	2. 43
Ceiling, 3 percent of loans.....	91, 825	2, 183, 685	2, 275, 510	3. 0
Increase over present ceiling.....	6, 393	428, 332	434, 725	23. 6
Banks not using reserve method (number).....	5, 331	1, 173	6, 504	49. 2
Total resources.....	\$10, 719, 139	\$15, 327, 440	\$26, 046, 579	12. 6
Aggregate loans.....	3, 906, 238	5, 748, 573	9, 654, 811	10. 4
Ineligible loans.....	281, 188	454, 052	735, 240	9. 9
Net loans.....	3, 625, 050	5, 294, 521	8, 919, 571	10. 6
Reserves already established.....	0	0	0	0. 0
Estimated reserve ceiling (under present formula).....			216, 747	2. 43
Ceiling, 3 percent of net loans.....			267, 585	3. 0
Increase over present estimated ceiling.....			50, 838	23. 6
Ceiling, present formula.....			2, 057, 532	
Ceiling, 3 percent of loans.....			2, 543, 095	
Net increase, 3 percent formula.....			485, 563	

RECAPITULATION

[Amounts in millions of dollars]

	Number of banks	Eligible loans		Reserves for bad debts		Percent of:	
		Amount	Percent	Amount established	Ceiling amount	Ceiling reserve to total ceilings	Amount of ceiling to amount eligible loans
No reserve for bad debts established.....	6, 504	8, 919	10. 5	0	1 216	10. 5	1 2. 43
Banks with reserve for bad debts ceiling:							
1.69 percent or less.....	2, 778	33. 076	39. 0	402	435	21. 1	1. 32
2.00 percent to 2.99 percent.....	1, 689	25, 505	30. 1	547	641	31. 2	2. 51
3 percent or over.....	2, 245	17, 269	20. 4	582	764	37. 2	4. 43
Total.....	13, 216	84, 769	100. 0	1, 531	2, 056	100. 0	

<sup>1</sup> Estimated in same proportion to eligible loans as the total of ceiling of participating banks represents of their total eligible loans (2.43 percent).

*Employee Pension and Welfare Plans*

In order that the Comptroller's office may be informed as to the scope and other factors relating to employee pension, profit-sharing, cash bonuses, and other welfare plans, such as group hospitalization and life insurance, the examination report form was revised during 1957 for the purpose of providing pertinent information regarding these plans. Since the effective date of the revision, employee benefit programs in 4,031 national banks have been analyzed.

Formal pension plans have been adopted by 1,400, or 34.6 percent of the banks surveyed. The plans are usually implemented by a funded trust or through the acquisition of annuity contracts for the participants. In many instances, the plans are administered by the bank's trust department subject to the direction of an Advisory Committee generally consisting of directors, officers, and employees of the bank. Some larger banks and a few State bankers' associations have established group or commingled pension plans in which various banks participate. These plans are administered under a single trust indenture. In approximately 45 percent of the pension programs, the employees bear part of the cost of the plans.

Profit-sharing plans are not nearly as common as other types of employee benefits. Only 292, or 7.2 percent of the banks surveyed have adopted profit-sharing arrangements. The plans are established primarily for the distribution of a lump-sum payment at a future date, usually upon retirement, which may be used by the employee in any way desired. In many instances, the lump-sum payment may be used by the employee for the purchase of insurance annuities, which, in effect, supplement benefits received under the pension program.

Cash bonuses are distributed by 3,571, or 88.6 percent, of the banks surveyed and employees in 2,720, or 67.5 percent, enjoy benefits under some other type of welfare plan.

The Office of the Comptroller of the Currency has encouraged the establishment of pension and welfare plans providing they are not discriminatory and the cost of such plans is not unduly burdensome upon the bank's earnings. These plans tend to assist in providing continuity of management, increasing employee efficiency, reducing turnover and improving morale.

The following table shows the number of banks which have various employee welfare plans in operation and the average annual cost of each plan to the bank and its staff. Data is classified according to size of bank based on total deposits.

Size of bank based on total deposits	Number of banks surveyed	Contributions made by—	Retirement or pension plan	Average annual cost pension plans		Profit-sharing plan	Average annual cost profit-sharing plans		Cash bonus plan	Average annual cost cash bonus plan	Other employee welfare plans	Average annual cost other welfare plans	
				To bank	To staff		To bank	To staff				To bank	To staff
Less than 5 million.....	2,063	Bank and staff.....	158	2,555	719	2	1,073	1,150			301	507	341
		Bank only.....	162	3,276		47	4,247		1,816	3,213	745	650	
5 to 10 million.....	906	Bank and staff.....	173	4,929	1,312	1	3,769	1,475			282	1,021	759
		Bank only.....	196	5,937		63	5,386		822	6,722	382	1,154	
10 to 25 million.....	599	Bank and staff.....	146	9,107	2,832	4	14,800	5,225			255	2,283	1,277
		Bank only.....	209	11,191		73	11,064		534	13,006	234	2,454	
25 to 50 million.....	217	Bank and staff.....	62	17,642	5,924	5	13,333	5,133			113	4,788	2,208
		Bank only.....	85	23,612		41	27,975		193	23,087	72	4,571	
50 to 100 million.....	125	Bank and staff.....	41	35,027	10,090	4	49,575	16,600			78	9,130	6,063
		Bank only.....	60	45,538		21	34,190		106	38,916	46	8,887	
100 to 500 million.....	100	Bank and staff.....	49	100,622	36,251	3	129,600	56,700			57	24,346	21,298
		Bank only.....	39	115,854		21	160,556		86	99,263	39	32,126	
Over 500 million.....	21	Bank and staff.....	10	1,202,040	161,970	2	352,900	203,350			18	176,039	107,256
		Bank only.....	10	666,300		5	776,200		14	296,143	3	118,933	
	4,031	Total bank and staff.....	639			21					1,199		
		Total bank only.....	761			271			3,571		1,521		
		Grand total.....	1,400			292			3,571		2,720		

*Branch Banking*

Branch banking presents an increasingly important and exacting bank supervisory task throughout 36 States, the District of Columbia, Alaska, Hawaii, and the Virgin Islands. There were 487 de novo branch applications received during the year 1957, as compared to 524 received during 1956, the record number of 532 during 1955, and 383 during 1954.

The following represents the disposition made of the 487 de novo branch applications received during 1957:

	Number	Percentage
Approved (primary approvals of applications for permission to establish branches).....	303	62
Rejected.....	118	24
Withdrawn.....	34	7
In process of investigation and study.....	32	7
Total.....	487	100

In 1957, certificates of authorization for the establishment and operation of 404 branches were issued, including eleven which had not yet opened for business on December 31, 1957. Eight branches which were authorized in 1956 did not open for business until 1957. This resulted in 401 branches opening for business during 1957. During this same period of time changes took place in existing branches, and at year end there were 4,023 branches, including 4 seasonal agencies, being operated by 685 of the total 4,627 active national banks, reconciled as follows:

State	Branches in operation on Dec. 31, 1956	Branches opened for business during 1957	Existing branches discontinued or consolidated during 1957	Branches in operation Dec. 31, 1957
Alabama.....	42	5	.....	47
Arizona.....	77	16	1	92
Arkansas.....	3	1	.....	4
California.....	947	73	3	1,017
Connecticut.....	54	10	4	60
District of Columbia.....	27	2	.....	29
Georgia.....	35	2	.....	37
Idaho.....	62	4	1	65
Indiana.....	92	17	.....	109
Kansas.....	.....	2	.....	2
Kentucky.....	44	5	.....	49
Louisiana.....	67	7	.....	74
Maine.....	26	5	.....	31
Maryland.....	44	9	.....	53
Massachusetts.....	146	12	.....	158
Michigan.....	156	9	1	164

State	Branches in operation on Dec. 31, 1956	Branches opened for business during 1957	Existing branches discontinued or consolidated during 1957	Branches in operation Dec. 31, 1957
Minnesota.....	6	-----	-----	16
Mississippi.....	10	5	-----	15
Nebraska.....	1	-----	-----	11
Nevada.....	16	3	-----	19
New Hampshire.....	1	-----	-----	11
New Jersey.....	168	19	1	186
New Mexico.....	17	1	-----	18
New York.....	322	47	8	361
North Carolina.....	67	14	3	78
Ohio.....	202	33	1	234
Oregon.....	136	3	1	138
Pennsylvania.....	314	34	7	341
Rhode Island.....	39	4	-----	43
South Carolina.....	68	9	1	76
South Dakota.....	23	-----	-----	23
Tennessee.....	78	14	-----	92
Utah.....	31	6	-----	37
Vermont.....	6	1	1	6
Virginia.....	82	14	-----	96
Washington.....	203	11	-----	214
Wisconsin.....	15	1	-----	16
Alaska.....	6	2	-----	8
Hawaii.....	21	1	-----	22
Virgin Islands.....	1	-----	-----	1
Total.....	3,655	401	-33	<sup>2</sup> 4,023

<sup>1</sup> Established prior to enactment of McFadden Act, Feb. 25, 1927.

<sup>2</sup> Does not include 23 branches in operation by 7 nonnational banks in the District of Columbia under the supervision of the Comptroller of the Currency.

The large number of branch facilities established during 1957 reflects the continuing population growth of suburban areas requiring new or additional banking services, parking problems in cities and larger towns, and the increased business volume of many banks which could not be accommodated adequately in their existing quarters. Increasing traffic congestion and parking problems in urban business sections continued to promote the need for drive-in banking service; 31 percent of the 401 branches opened for business during 1957 provided for this type of service. Sixty-eight bankless communities were provided with branch offices.

Branches opened for business during 1957 were distributed among areas with various population density, and established by banks of various sizes as follows:

In suburban areas of large cities.....	17
In cities with population less than 5,000 (including 68 communities that were bankless prior to the establishment of a branch).....	92
In cities with population from 5,000 to 25,000.....	147
In cities with population from 25,000 to 50,000.....	48
In cities with population over 50,000.....	97
Total.....	401
By banks with less than \$10MM total resources.....	52
By banks with total resources of \$10MM to \$25MM.....	62
By banks with total resources of over \$25MM.....	287
Total.....	401

During the current year new legislation was enacted by several States permitting the establishment of limited facilities beyond the confines of the banks' place of business. The following tabulation

briefly summarizes the current status of branch banking statutes of States and territories including those changes.

States permitting State-wide branch banking	States permitting branch banking within limited areas	States prohibiting branch banking	States with no laws regarding branch banking
Arizona. California. Connecticut. Delaware. District of Columbia. Idaho. Louisiana. Maine. Maryland. Nevada. North Carolina. Oregon. Rhode Island. South Carolina. Utah. Vermont. Washington.	Alabama. <sup>1</sup> Arkansas. <sup>4</sup> Georgia. <sup>3</sup> Indiana. <sup>1</sup> Iowa. <sup>4</sup> Kansas. <sup>4</sup> Kentucky. <sup>1</sup> Massachusetts. <sup>1</sup> Michigan. <sup>6</sup> Mississippi. <sup>5, 8</sup> New Jersey. <sup>1</sup> New Mexico. <sup>6</sup> New York. <sup>7</sup> North Dakota. <sup>4</sup> Ohio. <sup>3</sup> Oklahoma. <sup>4</sup> Pennsylvania. <sup>11</sup> South Dakota. <sup>4</sup> Tennessee. <sup>1</sup> Virginia. <sup>1</sup> Wisconsin. <sup>4</sup>	Colorado. Florida. Illinois. Minnesota. Missouri. Montana. Nebraska. Texas. West Virginia.	New Hampshire. Wyoming.
Virgin Islands. <sup>10</sup>	Alaska. <sup>5</sup> Hawaii. <sup>9</sup>		

<sup>1</sup> Permits branches within the city and/or county of head office.

<sup>2</sup> Permits branches within limits of county.

<sup>3</sup> Permits banks in certain classes of cities to establish branches within limits of city of head office.

<sup>4</sup> Permits only "offices," "agencies," "stations," "windows" or "branches" for limited purposes.

<sup>5</sup> Permits branches within 100-mile radius of head office.

<sup>6</sup> Permits banks to establish branches within the county or county contiguous to the county in which the head office is located, or within a certain distance of the head office, or city in which the head office is located.

<sup>7</sup> Permits banks to establish branches within the limits of the banking district in which the head office is situated.

<sup>8</sup> Permits banks to establish only a limited number of branches.

<sup>9</sup> Permits branches within certain geographical zones.

<sup>10</sup> There are no provisions as to branches of local banks, but banks not organized in the Virgin Islands "may do business and establish offices in the Virgin Islands \* \* \*".

<sup>11</sup> Permits banks to establish branches within the county or county contiguous to the county in which the head office is located.

(Reference should be made to the various statutes for detailed provisions of the law.)

The following schedule reflects the total number of national and State commercial banking units in operation in the United States and possessions at the end of 1957.

State	Number of all banks	Number of all branches	Total banking units as of Dec. 31, 1957	Number of all banking units in relation to population	Total banking resources (in millions of dollars)
Alabama.....	239	54	293	1 per 10,900	1,949
Arizona.....	7	125	132	1 per 8,800	1,994
Arkansas.....	237	28	265	1 per 6,700	1,167
California.....	128	1,351	1,479	1 per 9,600	22,762
Colorado.....	170		170	1 per 10,000	1,856
Connecticut.....	87	139	226	1 per 6,800	2,480
Delaware.....	27	41	68	1 per 6,250	709
District of Columbia.....	16	52	68	1 per 12,300	1,532
Florida.....	270		270	1 per 15,700	4,411
Georgia.....	396	61	457	1 per 8,400	2,769
Idaho.....	28	77	105	1 per 6,200	614
Illinois.....	939		939	1 per 10,400	17,426
Indiana.....	464	219	683	1 per 6,700	4,667
Iowa.....	668	161	829	1 per 3,400	3,123
Kansas.....	595	2	597	1 per 3,600	2,274
Kentucky.....	364	105	469	1 per 6,600	2,353
Louisiana.....	182	137	319	1 per 9,800	3,003
Maine.....	57	107	164	1 per 4,800	656
Maryland.....	148	180	328	1 per 8,000	2,385
Massachusetts.....	171	204	465	1 per 6,600	5,610
Michigan.....	398	445	843	1 per 9,400	8,629

State	Number of all banks	Number of all branches	Total banking units as of Dec. 31, 1957	Number of all banking units in relation to population	Total banking resources (in millions of dollars)
Minnesota.....	683	6	689	1 per 4,900	4,107
Mississippi.....	195	112	307	1 per 7,200	1,175
Missouri.....	608	2	610	1 per 7,000	6,119
Montana.....	115	-----	115	1 per 5,900	809
Nebraska.....	421	1	422	1 per 3,500	1,606
Nevada.....	6	31	37	1 per 7,400	357
New Hampshire.....	74	2	76	1 per 5,200	405
New Jersey.....	271	329	600	1 per 8,900	6,837
New Mexico.....	52	34	86	1 per 9,800	637
New York.....	460	1,166	1,626	1 per 8,500	45,033
North Carolina.....	210	383	593	1 per 7,700	2,737
North Dakota.....	154	26	180	1 per 3,600	765
Ohio.....	611	488	1,099	1 per 8,400	11,220
Oklahoma.....	387	1	388	1 per 5,900	2,598
Oregon.....	55	156	211	1 per 8,500	1,956
Pennsylvania.....	771	589	1,360	1 per 7,900	14,679
Rhode Island.....	10	76	86	1 per 7,600	912
South Carolina.....	144	105	249	1 per 9,700	963
South Dakota.....	172	52	224	1 per 3,200	684
Tennessee.....	298	162	460	1 per 7,600	3,065
Texas.....	955	3	958	1 per 9,700	11,398
Utah.....	49	61	110	1 per 7,900	917
Vermont.....	59	17	76	1 per 4,500	369
Virginia.....	313	200	513	1 per 7,500	3,197
Washington.....	88	236	324	1 per 8,200	2,719
West Virginia.....	183	-----	183	1 per 10,900	1,334
Wisconsin.....	551	151	702	1 per 5,600	4,315
Wyoming.....	53	-----	53	1 per 6,000	394
Total United States.....	13,539	7,967	21,506	-----	222,676
Possessions.....	41	138	179	-----	1,344
Total United States and possessions.....	13,580	8,105	21,685	-----	224,020

NOTE: Above data do not include 523 mutual savings banks operating 405 branches with total resources of \$35,168 million.

During the past few years many banks have found it necessary to enlarge their operations through the establishment of facilities which are in close proximity and connected to an authorized office either by tunnel, overhead passageway, pneumatic tube, or a passageway under a canopy. These facilities are not considered to represent the establishment and operation of a branch within the meaning of section 5155 of the Revised Statutes (12 U. S. C. 36).

Such methods of augmenting existing services through the medium of connected facilities are coming into more general use. Many banks have been unable readily to alleviate their problems of cramped quarters and/or customer parking because the cost of acquiring adjoining real estate and converting it for suitable banking purposes was prohibitive. Consequently, it has been more economical to establish a connected facility a short distance from an authorized office. The most usual type of facility is the drive-in operation located on a bank's parking lot. Several States have recognized the need for this type of additional service facility by enacting specific legislation declaring such extensions by State-chartered institutions not to be branches.

Of the 170 connected facilities of national banks located in 30 States, 86 have been established in States which do not permit branch banking, the majority being situated in Florida and Texas. The following table presents the location of these facilities by States, type of connection, and the minimum and maximum distance between the facility and the authorized office.

*National banks operating facilities connected to an authorized office*

State	Number of facilities	Tunnel	Type of connection		Passage under canopy	Minimum footage from authorized office	Maximum footage from authorized office
			Overhead passage-way	Pneumatic tube			
Alabama.....	7		5	1	1	10	200
Arkansas.....	4	1		2	1	18	100
California.....	1			1		15	15
Colorado.....	6	6				16	105
Connecticut.....	1				1	10	10
Florida.....	18	4	14			15	403
Georgia.....	1	1				30	30
Idaho.....	1				1	12	12
Illinois.....	11	9	1	1		15	75
Indiana.....	2	1		1		12	17
Iowa.....	2	1			1	12	60
Kansas.....	5	2	2	1		25	75
Massachusetts.....	2	1	1			50	75
Michigan.....	9	9				11	150
Minnesota.....	5	3		2		30	81
Missouri.....	4	2	1	1		30	94
Montana.....	1					20	20
Nebraska.....	3	1		2		12	40
New Hampshire.....	1	1				10	10
New Jersey.....	5	2		2	1	18	90
New York.....	16	12		1	3	10	140
Ohio.....	10	5	1	1	3	18	80
Oklahoma.....	8	2	1	5		50	500
Pennsylvania.....	1	1				25	25
South Carolina.....	2				2	10	25
South Dakota.....	1			1		160	160
Tennessee.....	1			1		100	100
Texas.....	37	14	3	19	1	15	400
Virginia.....	4	2		2		12	30
Washington.....	1			1		60	60
	170	80	29	46	15		

*Applications to Organize National Banks*

Forty-eight applications to organize national banks were received in 1957. Primary approval was granted for 12 applications, 13 were disapproved, 7 were withdrawn or abandoned, and 16 continue under investigation and study. The 12 approved cases have resulted in, or are expected to result in, the organization of new national banks in 10 States as indicated by the following schedule.

State	Number of approvals	Number of banks opened	Approvals total capital structure	Banks opened total capital structure
Arkansas.....		1	<i>Thousands</i>	<i>Thousands</i>
Colorado.....	2		550	612.5
California.....		2		1,450
Florida.....	2	4	1,850	3,125
Georgia.....		1		450
Illinois.....		2		1,250
Indiana.....		1		300
Louisiana.....	1		750	
Massachusetts.....	1		450	
Montana.....		1		200
New Hampshire.....	1		130	
New Mexico.....	1		500	
Tennessee.....	1	1	300	300
Texas.....	2	5	750	2,470
Washington.....	1		350	
West Virginia.....		1		560
Total.....	12	19	\$5,630	\$10,717.5

<sup>1</sup> Approvals include 4 which also opened for business during 1957. The remaining 8 had not completed organization.

<sup>2</sup> Includes 15 that were originally approved in 1955 or 1956, but did not open for business until 1957.



One hundred seventy-three national banks were chartered during the 10-year period ended December 31, 1957. Twelve of these banks were voluntarily liquidated, consolidated, or converted into other banks during the 10-year period. The remaining 161 newly organized banks on December 31, 1957, had total resources of \$1,035,302,000. This proves quite conclusively that it has been possible for competent and progressive managements successfully to place newly organized banks in competition with existing banks when due care is exercised in selecting locations where reasonable opportunities for growth and expansion exist. A survey discloses that 38 of these banks were placed on a profitable basis during the first year of operation, 76 banks were operating profitably during the second year and 19 were operating profitably during the third year. One bank chartered during 1955, 9 banks chartered during 1956, and 18 banks chartered during 1957 had not yet been placed on a profitable basis but all were expected to achieve this status within a reasonable period of time.

### *Compensation of Bank Officers*

Recently, the office of the Comptroller of the Currency conducted a survey of the compensation paid officers in 3,980 national banks with deposits less than \$25 million. The information was compiled from reports of examination made in the fall of 1956 through spring of 1957.

This office has long recognized the importance for banks, particularly the smaller institutions, to maintain competitive wage structures in their community and with industry. This is especially important in assuring continuity and depth in management as it has become increasingly difficult for banks to obtain experienced executives who may be required for replacement or expansion purposes. In addition to a scarcity of capable bank officers, taxes, pensions, and other fringe benefits have made the availability of executive banking talent much less fluid. For these reasons, it appears increasingly important that individual banks be certain that their executive incentive programs afford reasonable assurance for management retention and succession. An adequate compensation plan is a basic factor in implementing this program.

The following tables reflect the average annual compensation of the five highest paid officers in national banks by deposit-size groups, Federal Reserve districts, location, and economy of the area. These statistics confirm the prevailing opinion that the larger banks located in the downtown districts of cities and towns primarily dependent upon an industrial or mercantile economy pay larger salaries to their executive officers.

*Average annual compensation of the 5 highest paid officers in national banks with deposits of less than \$25 million*

Deposits in thousands	Number of officers	Average annual compensation highest paid officer	Number of officers	Average annual compensation 2d highest paid officer	Number of officers	Average annual compensation 3d highest paid officer	Number of officers	Average annual compensation 4th highest paid officer	Number of officers	Average annual compensation 5th highest paid officer
Less than 1,000.....	183	4,764	174	3,256	82	2,460	0		0	
1,000 to 1,999.....	609	6,410	583	4,408	369	3,459	0		0	
2,000 to 4,999.....	1,541	8,624	1,524	6,059	1,272	4,753	8	4,100	2	2,750
5,000 to 9,999.....	963	11,650	962	8,223	936	6,431	18	5,378	10	4,840
10,000 to 19,999.....	569	15,547	569	10,691	568	8,651	540	7,434	513	6,524
20,000 to 24,999.....	115	20,145	115	13,244	115	10,581	114	8,991	112	7,888
Total.....	3,980									
BY FEDERAL RESERVE DISTRICTS										
Boston.....	225	11,101	221	7,447	198	5,626	40	8,070	37	7,254
New York.....	339	11,263	335	7,497	273	6,442	81	7,590	73	6,816
Philadelphia.....	438	8,674	421	6,138	286	5,609	74	6,581	67	5,825
Cleveland.....	349	9,271	343	6,660	279	5,800	53	7,600	50	6,856
Richmond.....	288	9,632	286	6,742	239	5,629	48	7,538	46	6,580
Atlanta.....	247	11,702	245	8,084	221	6,569	68	7,829	65	6,920
Chicago.....	442	11,316	437	7,868	377	6,397	107	7,650	98	6,923
St. Louis.....	276	8,882	271	6,289	231	5,282	32	7,134	30	6,093
Minneapolis.....	317	10,475	315	7,335	282	5,881	291	7,486	47	6,636
Kansas City.....	559	9,967	556	7,099	495	5,688	57	8,032	55	6,878
Dallas.....	426	9,949	424	6,936	396	5,612	56	8,004	54	6,870
San Francisco.....	74	11,511	74	8,349	65	6,980	15	8,527	15	7,473
Total.....	3,980									
BY LOCATION										
Downtown.....	1,966	12,213	1,959	8,504	1,870	6,748	575	7,697	545	6,782
Perimeter.....	266	11,706	263	8,094	228	6,802	81	7,467	72	6,593
Rural.....	1,748	7,622	1,706	5,336	1,244	4,424	24	5,746	20	5,565
Total.....	3,980									
BY ECONOMY OF THE AREA										
Industrial or commercial.....	933	12,231	920	8,395	808	6,939	305	7,774	287	6,895
Agricultural.....	1,524	8,130	1,497	5,719	1,188	4,730	53	6,938	48	6,304
Mixed.....	1,523	10,934	1,511	7,684	1,346	6,277	322	7,547	302	6,632
Total.....	3,980									

NOTE: Number of officers coincides with number of banks in all cases.

*Bank Consolidations, Mergers and Sales*

During 1957, the Comptroller approved the absorption of 83 banks (55 State and 28 national banks) by 82 national banks as compared to 105 absorptions by 101 national banks in 1956. Twenty-six national banks and fifty-six State banks were absorbed by other State banks in 1957 as compared to 81 such absorptions the previous year. The following schedule contains details of the absorptions which occurred during 1957.

*Consolidations, mergers, purchases—1957*

Number of banks	Type	Total deposits	Total capital structure
		Millions of dollars	
27	National banks consolidated or merged with and into 27 national banks....	509	44
35	State banks consolidated or merged with and into 34 national banks.....	481	41
1	National bank purchased by 1 national bank.....	4	1
20	State banks purchased by 20 national banks.....	41	4
83	Approved by Comptroller of Currency.....	1,035	90
19	National banks consolidated or merged with and into 17 State banks.....	254	22
7	National banks purchased by 7 State banks.....	36	4
56	State banks consolidated, merged, or purchased with or about the same number of State banks.....	1 838	-----
82	Approved by State banking departments.....	1,128	26
165	Grand total.....	2,163	116

<sup>1</sup> Total resources.

*Conversions*

	Number	Deposits (in millions of dollars)	Capital structure (in millions of dollars)
State banks converted into national banks.	3	25.6	2.7—converted into 3 national banks.
National banks converted into State banks.	2	7.2	.8—converted into 2 State banks.
Total.....	5	32.8	3.5

The shareholders of the 62 national and State banks consolidated or merged with and into 61 national banks received cash and book value stock of the continuing banks aggregating \$101,351,250 or \$17,634,832 in excess of the aggregate book value of assets which those banks contributed to the mergers or consolidations. This excess amounted, on the average, to 1.78 percent of the aggregate deposits acquired by the continuing banks. On an estimated or fair valuation basis, the shareholders of the 62 absorbed banks contributed assets having an estimated fair value, in excess of liability to creditors of \$96,736,448 and received cash and fair value stock of the continuing banks aggregating \$111,161,562 or \$14,425,114 in excess of the estimated aggregate fair value of assets which those banks contributed to the mergers or consolidations. The difference is accounted for through an estimated or fair value appraisal of fixed assets (bank premises—furniture and fixtures), bond appreciation or depreciation,

allowances for pension fund adjustments, excess reserve for taxes, etc., and amounted, on the average, to approximately 1.46 percent of the aggregate deposits acquired by the continuing banks.

The shareholders of the 1 national bank and 20 State banks which were purchased by the 21 national banks received \$6,257,139 in cash, or \$1,633,291 in excess of the book value of the selling banks' aggregate capital structures. This amounted, on the average, to 3.64 percent of the selling banks' deposit liabilities.

In the 8-year period from January 1, 1950, to December 31, 1957, the Comptroller's office approved the acquisition by national banks of 309 other national banks and 339 State-chartered banks through consolidation, merger, or sale. State-chartered banks after approval by their respective State banking departments absorbed 205 national banks. In addition, 328 State-chartered banks consolidated or merged with or were purchased by other State-chartered institutions. The following table shows the number of banks which have been absorbed since 1950 and their total resources.

*Data on consolidations, mergers, purchases and sales, and conversions—1950 to Dec. 31, 1957*

Number of banks	Type	Total resources (in millions of dollars)
129	National banks consolidated with and into other national banks.....	3, 219
48	National banks merged with other national banks.....	1, 524
132	National banks purchased by other national banks.....	1, 312
309	Total.....	6, 055
113	State-chartered banks consolidated with and into national banks.....	2, 077
48	State-chartered banks merged with national banks.....	569
178	State-chartered banks purchased by national banks.....	900
339	Total.....	3, 546
648	Approved by Comptroller of the Currency.....	9, 601
116	National banks consolidated or merged with State-chartered banks.....	8, 550
89	National banks purchased by State-chartered banks.....	891
328	State banks merged, consolidated, or purchased with or by other State-chartered banks.....	4, 831
533	Approved by State banking Departments.....	14, 272
1, 181	Total for absorbed banks.....	23, 873
CONVERSIONS—1950 TO DEC. 31, 1957		
20	National banks converted into State-chartered banks.....	166
43	State-chartered banks converted into national banks.....	446

### *Fiduciary Activities of National Banks*

As of December 31, 1957, there were 1,714 national banks which had been authorized by the Board of Governors of the Federal Reserve System to exercise trust powers either full, limited or specific, and one national bank was authorized under title 12, U. S. C., section 34a, to continue administration of the trust accounts acquired from a State bank by consolidation. Trust departments were being operated in 74 branches. 238 national banks or 13.88 percent were not exercising any of the trust powers granted.

There is no uniform system for carrying values of trust department assets among corporate fiduciaries. Essentially there are two systems employed which are the cost or appraised value of the asset and the unit value. The cost or appraised value system needs no explanation. Unit value systems carry bonds at \$1 per \$1,000 and stock at \$1 per share or sometimes par value is used. A combination of both systems is usually found in any trust department and figures taken from trust ledgers have little meaning in relation to the actual value of the property held. The trust figures as to dollar value which appear in this report and its appendix are believed to be beneficial only for comparative purposes from year to year. We feel that to require banks to furnish market values as of any given date would place a substantial and unjustified burden upon the banks.

Of the total liabilities for accounts held by trust departments of national banks as of December 31, 1957, 24.69 percent was in living trusts, 13.30 percent in court accounts, 53.28 percent in agency, escrow, custodianship type accounts, and 8.73 percent in all other liabilities. Figures compiled from trust departments with total assets of \$75 million and over show that 82.04 percent of the total assets is held by 6.30 percent of the number of active trust departments. Gross earnings for 1957 were \$129,433,000 which is an increase of \$12,588,000 over the previous year and an all-time high.

With the diminishing of large estates both as to number and size, pension, profit-sharing and other employee welfare trusts have become more important to the large corporate fiduciary. In July of 1957 the report of examination was changed to show the number, type and market value of such accounts as of the date of the last review by the bank. By the end of 1958 these figures will be available for all trust departments of national banks.

### *Liquidation of Insolvent National Banks*

During the year ended December 31, 1957, the Federal Deposit Insurance Corporation was appointed by the Comptroller of the Currency as Receiver of one insolvent national bank, the Del Rio National Bank, Del Rio, Tex., under date of June 20, 1957. This receivership was, however, restored to solvency and returned to the bank's board of directors as of 3:00 p. m., July 2, 1957.

The receivership of the one insolvent national bank in process of liquidation under the supervision of the Comptroller of the Currency as of December 31, 1956, the Salt Springs National Bank, Syracuse, N. Y., was finally closed as of December 30, 1957, following the termination of certain litigation. Creditors of this receivership were paid principal and interest dividends amounting to 101.2 percent of their proved claims.

With the termination of the Syracuse receivership, 2,822 insolvent national banks, with capital stock aggregating \$379,812,595 at date of failure, have been liquidated under the supervision of the Comptroller of the Currency since the first national bank failure in 1865. In addition to these 2,822 insolvent national banks, 159 insolvent national banks placed in receivership under the Comptroller's supervision with capital stock at date of failure aggregating \$23,100,000, were subsequently restored to solvency and returned to

the boards of directors of such banks. The 2,822 national bank receiverships liquidated under the supervision of the Comptroller of the Currency had total assets of \$3,744,487,469 and total liabilities of \$2,991,206,550 including deposits of \$2,378,540,723. Total collections from assets, stock assessments, interest, premiums, rents, etc., and offsets allowed (against assets) amounted to \$2,818,338,298. Costs of liquidation of the 2,822 receiverships totaled \$189,311,333, or an average of 6.72 percent of total collections including offsets allowed.

The proved claims of all creditors, secured and unsecured, against the 2,822 insolvent national banks liquidated through receivership amounted to \$2,126,785,373. Of such total claims proved, returns to claimant creditors in the form of receivers' dividends and conservators' distributions amounted to \$1,661,717,222 or an average return of 78.13 percent of claims proved. Total returns consisting of dividends, distributions, offsets allowed and cash payments to secured and preferred creditors amounted to a somewhat higher average return of 87.64 percent to all types of creditors upon the basis of total liabilities established. Of the 2,822 liquidated receiverships, 551 receiverships with deposits of \$782,454,873 paid dividends of 100 percent with full or partial interest to creditors, 689 receiverships with deposits of \$739,290,550 paid dividends of 75 to 99.9 percent, 749 receiverships with deposits of \$531,718,342 paid dividends of 50 to 74.9 percent, 474 receiverships with deposits of \$237,299,195 paid dividends of 25 to 49.9 percent and 359 receiverships with deposits of \$87,777,763 paid dividends of less than 25 percent. The total of 2,822 national bank receiverships referred to above, includes 15 District of Columbia nonnational banks, and the total of 159 national bank receiverships restored to solvency includes one District of Columbia nonnational bank.

Under the provisions of the Federal Deposit Insurance Act of 1950, approved September 21, 1950, the Federal Deposit Insurance Corporation assumed full supervision of the liquidation of all insolvent national banks thereafter placed in receivership, thus relieving the Comptroller of the Currency of his previous responsibility in this respect. From September 21, 1950, to December 31, 1957, the Comptroller of the Currency, as required by the aforesaid act, appointed the Federal Deposit Insurance Corporation receiver of 4 insolvent national banks. No liquidation data as to such 4 national bank receiverships have been included in the figures given above. The results of liquidation of the 2,822 insolvent national banks liquidated under the supervision of the Comptroller of the Currency from April 14, 1865, to December 31, 1957, as briefly summarized above and included in considerably more detail in the appendix tables of this report, constitute a final summary of this liquidation activity.

### *Legislation*

During 1957 the Congress continued its consideration of the proposed Financial Institutions Act, S. 1451, designed to recodify and bring up to date all the Federal banking laws. The important changes which would be made by that bill as it passed the Senate are detailed in the Comptroller's Annual Report for 1956. On July 15,

1957, the Banking and Currency Committee of the House of Representatives began open hearings on S. 1451, and its companion bill, H. R. 7026. The hearings continued through August 15, 1957, and were resumed early in January 1958.

### *Legislation Enacted*

There was no legislation affecting national banking laws enacted in 1957.

Public Law 85-199, approved August 28, 1957, amended the District of Columbia banking laws to eliminate the requirement that one-half of the directors of District of Columbia trust companies must reside within the District of Columbia, and to require that all such directors must be citizens of the United States and that at least two-thirds must reside in the District of Columbia or within 100 miles of the location of the principal office of the company.

### *Litigation*

During the year 1956 the Wayne Oakland Bank of Royal Oak, Michigan filed suit against the Comptroller seeking a declaratory judgment that the issuance by the Comptroller of a certificate authorizing the establishment by the National Bank of Detroit, Michigan, of a branch in Troy, Michigan, would be unlawful, and an injunction restraining the Comptroller from issuing his branch certificate. The Comptroller had approved the branch of the national bank on March 19, 1956. Under Michigan law the National Bank of Detroit could legally establish a branch in Troy if there were no other bank or branch in that town. At the time of the Comptroller's approval there was no bank nor branch in operation in Troy. Subsequently, on April 2, 1956, the Wayne Oakland Bank placed in operation a branch in Troy. Under Michigan law as it had been interpreted in a formal opinion by the Attorney General of Michigan this opening of the branch of the Wayne Oakland Bank did not preclude the National Bank of Detroit from opening its branch which had been previously approved by the Comptroller. Nevertheless, the Wayne Oakland Bank filed suit against the Comptroller, and on January 30, 1957, the United States District Court for the Eastern District of Michigan decided this case adversely to the Comptroller. On appeal the United States Court of Appeals for the Sixth Circuit affirmed the lower court judgment without opinion. A petition for rehearing en banc filed on behalf of the Comptroller was denied by the Court, but in connection with this denial the Court did render an opinion in which it held that (1) the Comptroller had not approved the branch, and (2) even if the Comptroller had approved the branch it could not legally be established because of the provision contained in Michigan law to the effect that no branch may be established in a town in which another bank or branch is in operation. *Wayne Oakland Bank v. Gidney* (C. A. 6th, 1958) 252 F. 2d 537. In reaching this conclusion the Court disregarded the Opinion of the Attorney General of Michigan as to the proper interpretation of the State statute, and rejected the Comptroller's contentions that (1) the Comptroller's approval given on March 19, 1956, constituted the required statutory approval,

(2) the restriction contained in Michigan law was not a restriction as to location within the meaning of the Federal branch banking statute, and (3) the Wayne Oakland Bank had no standing to sue the Comptroller.

### *Examinations Conducted—Basic Purposes and Procedures*

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. The Comptroller is authorized to waive an examination with respect to any particular bank not more frequently than once in any 2-year period. In addition to the regular examinations, special examinations are conducted of banks the condition of which is regarded as unsatisfactory. Also, the District Code authorizes the Comptroller to examine each nonnational bank and trust company in the District of Columbia.

Bank examinations, in the broad sense, are made to determine the condition, conduct and affairs generally of banks. The scope of a national bank examination embraces every phase of banking activity found in the particular bank under examination. Its immediate and primary purposes are to determine whether or not the bank under examination is (1) solvent and (2) operating within the framework of applicable banking laws. All other purposes of a bank examination ranging from counting the cash to gauging the strength of current management policies, have as their end result the determination of (1) solvency, present and prospective, and (2) the legality of the bank's acts. In a sense, the primary purpose of bank examinations is the determination of solvency alone because so many of the statutes affecting a bank's operations have been enacted for the purpose of safeguarding solvency. The subordinate purposes of a bank examination have great importance, but are corollaries of the two primary purposes noted above. Integrating the purpose with the scope, it follows that certain specific phases of bank examination work deserve and must receive greater stress, as required by their importance and bearing on the solvency of a bank, than is accorded other phases not so closely associated with its solvency.

The procedure in the conduct of an examination consists essentially of proving all asset and liability accounts against the bank's major book of account, the general ledger; the actual verification of all assets and the appraisal of all assets to determine their current reasonable dollar values in relation to their face or book values and their potential relative soundness as bank assets if retained in their present status over near term future periods. This, with an appraisal of the ability and capacity of management, the general nature of its policies, and the status of local economic conditions, adds up to a determination of existing solvency, probable future solvency, and the strengths and weaknesses of the institution.

During the course of an examination the examiner is required, among other things, to ascertain that all loan documents are in good order, that collateral pledged as security is in possession or control of the institution and that such collateral has been properly assigned or



hypothecated. He must appraise all loans as to their collectibility and sound value either on the basis of the value and sufficiency of pledged collateral or the sound worth of the borrowers as shown by their financial statements plus the credit experience and other general credit information which must be maintained in support of loans unsecured or inadequately secured. Investment securities are analyzed as to investment quality and evaluated as to current market value. Real estate mortgage loans and "other real estate" are analyzed in respect to payment experience, payment terms, and property operating results and evaluated by the examiner after giving reasonable consideration to appraisals of the realty made either by a committee of the bank's directors or an independent appraiser of generally recognized ability and integrity employed by the directors.

The examiner must consider and determine whether, in his opinion, the bank's capital structure is reasonably adequate in relation to the risk represented in its assets, volume of operations, and prospective growth. If the examiner considers the capital structure to be inadequate, appropriate recommendations will be made by him with final determination to be made by the chief examiner of the district and the Comptroller of the Currency whether additional capital should be requested.

The examiner also analyzes the earnings of the institution, reviews the extent and adequacy of audit control, investigates for violations of Banking Law and other applicable statutes, and reviews the action taken with respect to such matters as may have been the subject of special comment or criticism at the time of the previous examination.

In the course of the physical examination, asset appraisal, earnings analysis, and the review of other matters as noted above, the policies and practices of the bank are disclosed to the examiner. The examiner incorporates in his report any comments and recommendations based upon his study of the policies and practices of the bank which he considers inconsistent with sound banking principles or which contain a greater than normal or unjustified element of risk to the condition of the bank. While a national bank examiner's primary objectives are largely confined to actual fact finding, he is expected to state his own opinions and comment upon any unsound policies of the management of the bank, as well as upon the facts he has found.

The appraisal of a bank's loans and loaning policies, and of its investments and investment policies, and a general appraisal of the ability and capacity of management, constitute the most important and exacting phases of an examiner's work. The examiner's judgment of these important factors must be based to the greatest extent possible upon determined facts and upon mature judgment and logical conclusions.

Apart from the examination of the normal banking department functions of national banks, it is necessary to examine the trust departments of those banks authorized to exercise trust powers.

The scope of a national bank trust department examination embraces every phase of fiduciary activity found in the particular trust department under examination. The purpose of the examination is primarily to determine the condition, conduct and affairs generally of the trust department, its administrative and investment procedures and policies (with particular effort to detect weaknesses which may

lead to litigation and possible surcharges), and the general quality of its management supervision, in relation to the present and future welfare of the bank itself and of the trust accounts which it services in various fiduciary capacities. An important corollary to the primary purposes is that of determining whether the bank's fiduciary activities are being conducted within the framework of section 11-K of the Federal Reserve Act, Regulation F of the Board of Governors of the Federal Reserve System and, where applicable, of the fiduciary laws of the State in which it operates. Integrating the purpose with the scope, it follows that certain phases of trust examination work receive greater stress than others.

The preliminary procedure in the conduct of a trust department examination consists essentially of the proving and verification by a check of all trust department assets and the proving of its liability accounts against control figures maintained in the trust department general ledger. This involves the counting of cash, the verification and reconciliation of trust funds deposited with other banking institutions, proof of loans, including real estate mortgage loans, by proving and examining the actual evidences of indebtedness, verification of all bonds and stocks by checking the instruments, verification of real estate owned by means of checking the deeds or other evidences of title, and the proving of principal, income, and sundry liability accounts.

The examiner must ascertain that (1) all trust assets turned over to the trust department are intact and held by the bank in its fiduciary capacity, (2) income has been collected on income-producing assets of the various trusts and properly distributed to the beneficiaries, or otherwise accounted for, (3) distribution of principal has been properly made, and (4) the assets of the trust department reflect lawful and efficient management of the trusts committed to it.

Each trust account is separately considered by the examiner. Based to the greatest extent possible upon determined facts and upon mature judgment and logical conclusions, the examiner must determine whether or not the bank as trustee is handling the affairs of the trust account under consideration in a manner which conforms with its investment and other powers and instructions as set forth in the trust agreement or will or as specified by the Court. If the investment powers accorded the trustee are discretionary, as they frequently are, the examiner must determine whether the bank is following a prudent and conservative course both in the retention of "in kind" investments and those made by the trustee.

The examiner must be alert to the necessity for compliance with the fundamental principle that a trustee should not have any personal financial interest, direct or indirect, in the trust investments bought for or sold to the trusts of which it is trustee. He must ascertain that contractual undertakings which entail special commitments, or managerial duties in the operation of a business through stock ownership held in a trust, are soundly handled. Any laxness in giving immediate attention and review to assets received "in kind" must be corrected. Briefly, the examiner is charged with the responsibility of detecting any practice or procedure which is calculated to have a possibly detrimental effect on the trust account or the bank.

During the year ended December 31, 1957, 6,832 examinations of banks, 5,566 examinations of branches, 1,526 examinations of trust departments, and 67 examinations of affiliates were conducted. Nineteen State banks were examined in connection with consolidations and mergers with, or purchase by, national banks, and 4 State banks were examined in connection with conversions to national banks. Investigations were conducted in connection with applications for 35 new charters and 448 new branches.

### *Organization and Staff*

There were 1,106 persons in the employ of the Office of the Comptroller of the Currency on December 31, 1957, of whom 194 were on the roll of the Washington office. The latter figure included 32 in the Federal Reserve Issue and Redemption Division, the entire cost of which is borne by the Federal Reserve banks. The total personnel of the Washington office decreased by 1 during the year and the total number of employees in the field service increased by 26 during the same period.

During the year 18 national bank examiners left the service through resignations, retirements, and deaths. In the same period 20 assistant national bank examiners were commissioned examiners and 1 former examiner was reappointed. During the same period 93 assistant national bank examiners left the service due to resignations, military furloughs, retirements, deaths or were promoted to examiner status, and 113 new assistant examiners were appointed and 3 returned to duty from military furlough, resulting in a net increase of 23 in the number of assistants. There were 12 district chief national bank examiners, 241 national bank examiners and 547 assistant examiners in the service at the end of the year.

Assistant Chief National Bank Examiners Reginald M. Hodgson and Gail W. Crossen, both of whom had been in the service for many years, retired on January 31, 1957, and were succeeded by Kenneth W. Leaf and John D. Gwin who had been serving as national bank examiners in the Minneapolis and New York districts, respectively.

District Chief National Bank Examiner Robert S. Beatty, in charge of the Kansas City office, resigned on March 1, 1957, and was succeeded by Paul L. Ross who had been serving as an Assistant Chief National Bank Examiner in the Washington office. Mr. Justin T. Watson, an examiner from the Cleveland district succeeded Mr. Ross as Assistant Chief National Bank Examiner.

District Chief National Bank Examiner J. William Hudspeth who was in charge of the San Francisco office retired from the service on May 31, 1957, and District Chief National Bank Examiner James C. Osborn was transferred from the Richmond office to succeed Mr. Hudspeth. Assistant Chief National Bank Examiner John D. Gwin was transferred to Richmond to succeed Mr. Osborn and National Bank Examiner Arnold E. Larsen of the San Francisco district succeeded Mr. Gwin as Assistant Chief National Bank Examiner.

The educational projects for members of the examining staff, referred to in previous reports, were continued throughout the year. At the

year end a total of 211 examiners and assistants had completed the prescribed courses in the interagency school established in 1952 by the Comptroller of the Currency, the Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation. A total of 56 examining staff members had completed the graduate school courses sponsored by the American Bankers Association at Rutgers University, the University of Wisconsin, the University of Washington, and the University of Louisiana and 20 were still enrolled in these courses. Examining staff personnel numbering 289 had completed extension courses of the American Institute of Banking and 226 were still enrolled in these courses at the end of the year.

The following table is designed to show how the services of the 1,106 persons employed at the year end are utilized and how their work is organized.

Division	Executive or supervisory	Assistant examiners, assistant counsel, administrative assistants, auditors, secretaries, typists, clerks	Total
<b>I. EXECUTIVE ORGANIZATION</b>			
(Policy and general supervision, all located in Washington, D. C.)			
Comptroller of the Currency.....	1	12	3
Deputy Comptrollers.....	3	13	6
Chief National Bank Examiner.....	1	11	2
	5	6	11
<b>II. FIELD ORGANIZATION</b>			
(Located in 12 Federal Reserve districts)			
District Chief National Bank Examiners.....	12	122	124
Policy and supervision, subject to executive staff in group I, above, of all field activities.			
National Bank Examiners.....	241		241
Perform examinations of 4,700 national banks and investigations of new branch and charter applications.			
Assistant national bank examiners.....		547	547
Assist national bank examiners.....			
	253	659	912
<b>III. WASHINGTON STAFF ORGANIZATION</b>			
(a) Examining Division.....	8	22	30
Assistant Chief National Bank Examiners. Receive and analyze all reports of examination of national and District banks, and investigation reports on new branches and charters. Make recommendations to executive staff in group I, above, as to dispositions of cases, and prepare letters to banks, District Chiefs, and others. Confer with bankers, executive and staff representatives of the Federal Reserve System and the Federal Deposit Insurance Corporation, and District Chief National Bank Examiners, regarding banking and supervisory matters. One Assistant Chief also serves as head of the Personnel and Administrative Division, and one also serves as head of the field organization educational programs.			
(b) Organization Division.....	4	18	22
Supervises activities of all national and District banks as to corporate and organization matters; i. e., new charters, branches, consolidations, mergers, purchase and assumption cases, sale of new capital stock, stock dividends, articles of association, etc. Final decisions made by executive staff in group I, above, after review with recommendations by Assistant Chief National Bank Examiners, and usually with the benefit of facts and recommendations furnished by District Chief National Bank Examiners and National Bank Examiners.			

See footnotes at end of table.

Division	Executive or supervisory	Assistant examiners, assistant counsel, administrative assistants, auditors, secretaries, typists, clerks	Total
III. WASHINGTON STAFF ORGANIZATION—continued			
(c) Legal Division. Serves as counsel for the Comptroller of the Currency. Considers all legal matters arising in the organization, operation, merging, and discontinuance of national and District banks. Prepares opinions, rulings, and correspondence on legal questions. Assists on all legislative matters. Exercises general supervision over conduct of litigation.	2	<sup>5</sup> 3 <sup>1</sup> 5	10
(d) Personnel and Administrative Division. Performs functions relating to recruitment, transfer, promotion, separation, retirement, time and leave. Supervises and includes personnel in mail and files section, supply and duplicating section, stenographic pool, and messenger pool.	1	<sup>1</sup> 2 <sup>3</sup> 4 <sup>6</sup> 24	25
(e) Reports and Precedents Division. Maintains all legal and policy precedents; receives reports of examination of all national and District banks from District Chief National Bank Examiners for binding, recording, and distribution. Supervises and places orders for printing work that pertains to examining division and the field organization.	1	<sup>1</sup> 2 <sup>3</sup> 3	4
(f) Statistical Division. Compiles data indicative of banking trends for the information of the Comptroller and his staff, Congress, other banking agencies, bankers, economists, and others through examination and tabulation of data incorporated in call reports of condition and reports of earnings and dividends of national and District banks.	2	<sup>1</sup> 2 <sup>3</sup> 21	23
(g) Auditor for the Comptroller. Accountable to the Comptroller of the Currency only. Maintains audits for the Comptroller of all accounts covering funds under control of the Disbursing Office including detailed audits of all collections and disbursements of funds; prepares and submits periodic audit reports to Comptroller; tabulates information and statistics on special subjects.	2	<sup>1</sup> 7 8	10
(h) Disbursing Division. Receives all checks in payment of fees for examinations and makes deposits to the Comptroller's Treasury account. Maintains accounts covering funds of Examining Division and of Federal Reserve Issue and Redemption Division and makes all disbursements from these accounts covering payrolls, travel vouchers, and miscellaneous expenses. Makes all purchases of equipment and supplies from Examining Division funds. Handles correspondence, necessary expenditures of funds, and maintains records relating to national banks liquidated through receivership.	2	<sup>1</sup> 2 <sup>3</sup> 6 25	27
(i) Federal Reserve Issue and Redemption Division. All expenses of this division paid by Federal Reserve banks. Handles the issuance and redemption of Federal Reserve currency as provided under the Federal Reserve Act. Maintains detailed records of all shipments of original currency issues and of unfit currency notes destroyed.	2	<sup>1</sup> 2 <sup>3</sup> 8 30	32
	24	159	183
Grand total.....	282	824	1, 106

<sup>1</sup> Secretarial.<sup>3</sup> Clerical.<sup>5</sup> Assistant counsel.<sup>7</sup> Accountants.<sup>2</sup> Typists.<sup>4</sup> Administrative.<sup>6</sup> Messengers.<sup>8</sup> Money counters.

*Expenses of the Bureau*

Summary statement of the operating expenses of the Bureau for the year ended December 31, 1957.

	Bank super- vision	Currency issue and redemption	Total
Salaries.....	\$6,534,430.40	\$138,148.91	\$6,672,579.31
Per diem.....	1,406,690.73	0	1,406,690.73
Transportation.....	532,247.85	0	532,247.85
Supplies.....	22,112.24	632.77	22,745.01
Printing, books, and periodicals.....	85,430.62	453.55	85,884.17
Rent.....	141,407.78	0	141,407.78
Furniture and fixtures.....	34,375.69	0	34,375.69
Communications.....	55,916.31	651.53	56,567.84
Fixed charges.....	0	14,002.78	14,002.78
Maintenance.....	0	2,951.61	2,951.61
Treasurer's Federal Reserve note vault expense.....	0	8,382.94	8,382.94
Employer's F. I. C. A. and insurance fund contributions.....	21,656.42	451.46	22,107.88
Employer's civil service retirement contributions.....	192,576.11	4,087.38	196,663.49
Miscellaneous.....	33,172.79	5,785.79	38,958.58
Total.....	9,060,016.94	175,548.72	9,235,565.66

Of the increase aggregating \$425,600 in the cost of bank supervision over the amount shown in the preceding annual report, \$173,264 is due to an increase in the per diem allowance from \$10 to \$12 under statutory authority, effective May 1, 1957. The sum of \$192,576 represents contributions to the civil service retirement fund as provided by an amendment to the Civil Service Retirement Act, effective July 14, 1957, such contributions not having theretofore been required. Together, these two items account for 85 percent of the increase shown.

Funds used in payment of the bank supervision costs are derived 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.

A comparison of the assets and liabilities of the banks in the national banking system as of December 31, 1956, March 14, June 6, October 11, and December 31, 1957, reported pursuant to calls for condition statements by the Comptroller of the Currency, is shown in the following table.

*Assets and liabilities of national banks on dates indicated*

[In thousands of dollars]

	Dec. 31, 1956 (4,659 banks)	Mar. 14, 1957 (4,657 banks)	June 6, 1957 (4,654 banks)	Oct. 11, 1957 (4,641 banks)	Dec. 31, 1957 (4,627 banks)
<b>ASSETS</b>					
Loans and discounts, including overdrafts.....	48,248,332	48,001,120	48,560,163	49,895,576	50,502,277
U. S. Government securities, direct obligations.....	31,675,780	31,098,160	30,432,845	30,904,269	31,535,767
Obligations guaranteed by U. S. Government.....	4,305	4,354	5,620	2,531	2,309
Obligations of States and political subdivisions.....	7,025,220	7,124,288	7,259,756	7,452,643	7,496,878
Other bonds, notes, and debentures.....	1,561,566	1,613,360	1,675,150	1,631,550	1,880,706
Corporate stocks, including stocks of Federal Reserve banks.....	236,521	239,585	239,074	251,494	267,049
<i>Total loans and securities.....</i>	<i>88,761,724</i>	<i>88,080,807</i>	<i>88,170,608</i>	<i>90,138,065</i>	<i>91,483,986</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	27,082,497	23,466,004	22,588,753	24,208,398	26,865,134
Bank premises owned, furniture and fixtures.....	1,088,855	1,116,041	1,141,472	1,177,168	1,187,155
Real estate owned other than bank premises.....	33,442	34,601	37,888	38,091	36,487
Investments and other assets indirectly representing bank premises or other real estate.....	83,963	87,238	93,484	104,147	116,139
Customers' liability on acceptances.....	262,397	285,033	286,367	343,075	374,518
Income accrued but not yet collected.....	237,865	243,595	275,118	252,266	272,846
Other assets.....	161,239	205,264	198,280	226,654	186,375
<b>Total assets.....</b>	<b>117,701,982</b>	<b>113,518,643</b>	<b>112,791,970</b>	<b>116,487,862</b>	<b>120,522,640</b>
<b>LIABILITIES</b>					
Demand deposits of individuals, partnerships, and corporations.....	59,582,348	56,747,980	54,380,721	56,410,493	58,715,522
Time deposits of individuals, partnerships, and corporations.....	26,270,576	27,164,833	27,761,505	28,737,084	29,138,727
Deposits of U. S. Government and postal savings.....	2,360,270	1,455,557	2,061,530	2,405,939	2,424,137
Deposits of States and political subdivisions.....	7,467,413	7,202,638	7,677,687	7,176,372	7,878,315
Deposits of banks.....	9,850,100	8,091,767	7,967,347	8,403,799	9,483,436
Other deposits (certified and cashiers' checks, etc.).....	1,964,116	1,541,358	1,440,341	1,274,991	1,796,174
<b>Total deposits.....</b>	<b>107,494,823</b>	<b>102,204,083</b>	<b>101,295,131</b>	<b>104,408,678</b>	<b>109,436,311</b>
<i>Demand deposits.....</i>	<i>79,027,557</i>	<i>72,757,144</i>	<i>71,102,007</i>	<i>73,380,107</i>	<i>77,880,965</i>
<i>Time deposits.....</i>	<i>28,467,266</i>	<i>29,466,939</i>	<i>30,193,124</i>	<i>31,028,571</i>	<i>31,555,346</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	18,654	943,278	814,874	1,020,221	38,324
Mortgages or other liens on bank premises and other real estate.....	1,328	1,085	1,110	1,251	1,522
Acceptances outstanding.....	273,748	299,249	294,708	358,738	388,516
Income collected but not yet earned.....	492,165	516,180	538,493	588,700	576,713
Expenses accrued and unpaid.....	450,025	509,851	613,800	612,260	557,082
Other liabilities.....	499,107	483,542	489,687	435,827	430,955
<b>Total liabilities.....</b>	<b>109,229,850</b>	<b>104,957,268</b>	<b>104,047,803</b>	<b>107,425,675</b>	<b>111,429,423</b>

CAPITAL ACCOUNTS					
Capital stock (see memoranda below) .....	2,638,108	2,690,465	2,706,473	2,772,530	2,806,213
Surplus .....	4,138,783	4,178,293	4,201,561	4,320,927	4,416,426
Undivided profits .....	1,439,937	1,458,631	1,602,630	1,730,206	1,618,857
Reserves and retirement account for preferred stock .....	255,304	233,986	233,503	238,524	251,721
Total capital accounts .....	8,472,132	8,561,375	8,744,167	9,062,187	9,093,217
Total liabilities and capital accounts .....	117,701,982	113,518,643	112,791,970	116,487,862	120,522,640
MEMORANDA					
Par value of capital stock:					
Class A preferred stock .....	3,633	3,616	3,616	3,600	3,585
Class B preferred stock .....	175	175	175	175	175
Common stock .....	2,634,300	2,686,674	2,702,682	2,768,755	2,802,453
Total .....	2,638,108	2,690,465	2,706,473	2,772,530	2,806,213
Retirable value of preferred capital stock:					
Class A preferred stock .....	3,808	3,791	3,791	3,775	3,760
Class B preferred stock .....	200	200	200	200	200
Total .....	4,008	3,991	3,991	3,975	3,960
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase) .....	13,898,348	14,324,546	15,212,284	15,335,730	14,507,686



## 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, 1954-57*

	1954	1955	1956	1957
<b>ASSETS</b>				
Securities:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
U. S. Government, direct and guaranteed.....	34.01	29.62	26.91	26.00
Obligations of States and political subdivisions.....	6.24	6.15	5.97	6.22
Stock of Federal Reserve banks.....	.17	.17	.17	.18
Other bonds and securities.....	1.71	1.74	1.36	1.60
Total securities.....	42.13	37.68	34.41	34.00
Loans and discounts.....	34.29	38.29	40.99	41.90
Cash and balances with other banks, excluding reserves.....	11.43	12.68	13.27	12.77
Reserve with Reserve banks.....	10.72	9.97	9.74	9.53
Bank premises, furniture and fixtures.....	.78	.85	.93	.98
Other real estate owned.....	.01	.02	.03	.03
All other assets.....	.64	.51	.63	.79
Total assets.....	100.00	100.00	100.00	100.00
<b>LIABILITIES</b>				
Deposits:				
Demand of individuals, partnerships, and corporations.....	50.80	51.16	50.62	48.72
Time of individuals, partnerships, and corporations.....	21.25	22.11	22.32	24.18
U. S. Government.....	2.43	2.07	2.00	2.00
States and political subdivisions.....	6.18	6.45	6.34	6.53
Banks.....	9.23	8.19	8.37	7.87
Other deposits (including postal savings).....	1.50	1.64	1.68	1.50
Total deposits.....	91.39	91.62	91.33	90.80
Demand deposits.....	68.05	67.60	67.14	64.62
Time deposits.....	23.36	24.02	24.19	26.18
Other liabilities.....	1.63	1.40	1.47	1.65
Capital funds:				
Capital stock.....	2.14	2.17	2.24	2.33
Surplus.....	3.40	3.37	3.52	3.67
Undivided profits and reserves.....	1.44	1.44	1.44	1.55
Total capital funds.....	6.98	6.98	7.20	7.55
Total liabilities and capital funds.....	100.00	100.00	100.00	100.00

### EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS FOR YEAR ENDED DECEMBER 31, 1957

Summaries of the earnings, expenses, and dividends of national banks for the years ended December 31, 1956 and 1957, are shown in the following table.

*Earnings, expenses, and dividends of national banks for years ended Dec. 31, 1956 and 1957*

[In millions of dollars]

	1957	1956	Change since 1956
Number of banks <sup>1</sup> .....	4,627	4,659	-32
Capital stock (par value) <sup>2</sup> .....	2,716.9	2,562.1	+154.8
Capital accounts <sup>2</sup> .....	8,769.8	8,220.6	+549.2
<b>Earnings from current operations:</b>			
Interest and dividends on—			
U. S. Government obligations.....	782.1	737.5	+44.6
Other securities.....	225.4	262.4	+23.0
Interest and discount on loans.....	2,631.1	2,321.7	+309.4
Service charges on deposit accounts.....	244.1	211.6	+32.5
Other current earnings.....	401.1	360.4	+40.7
<b>Total</b> .....	<b>4,283.8</b>	<b>3,833.5</b>	<b>+450.3</b>
<b>Current operating expenses:</b>			
Salaries, wages, and fees.....	1,189.4	1,098.4	+91.0
Interest on time deposits (including savings deposits).....	635.8	437.2	+198.6
Taxes other than on net income.....	116.3	106.5	+9.8
Recurring depreciation on banking house, furniture, and fixtures.....	79.5	70.3	+9.2
Other current operating expenses.....	686.2	624.0	+62.2
<b>Total</b> .....	<b>2,707.2</b>	<b>2,336.4</b>	<b>+370.8</b>
<b>Net earnings from current operations</b> .....	<b>1,576.6</b>	<b>1,497.0</b>	<b>+79.6</b>
<b>Recoveries, transfers from valuation reserves, and profits:</b>			
On securities:			
Recoveries.....	4.2	10.1	-5.9
Transfers from valuation reserves.....	14.3	25.5	-11.2
Profits on securities sold or redeemed.....	31.1	11.4	+19.7
On loans:			
Recoveries.....	9.5	10.5	-1.0
Transfers from valuation reserves.....	15.1	33.0	-17.9
All other.....	17.4	28.7	-11.3
<b>Total</b> .....	<b>91.6</b>	<b>119.1</b>	<b>-27.5</b>
<b>Losses, charge-offs, and transfers to valuation reserves:</b>			
On securities:			
Losses and charge-offs.....	119.0	182.8	-63.8
Transfers to valuation reserves.....	37.9	61.3	-23.4
On loans:			
Losses and charge-offs.....	11.7	11.2	+.5
Transfers to valuation reserves.....	177.2	233.7	-56.5
All other.....	47.2	48.3	-1.1
<b>Total</b> .....	<b>393.1</b>	<b>537.2</b>	<b>-144.1</b>
<b>Profits before income taxes</b> .....	<b>1,275.1</b>	<b>1,078.9</b>	<b>+196.2</b>
<b>Taxes on net income:</b>			
Federal.....	522.7	413.1	+109.6
State.....	22.5	18.7	+3.8
<b>Total</b> .....	<b>545.2</b>	<b>431.8</b>	<b>+113.4</b>
<b>Net profits before dividends</b> .....	<b>729.9</b>	<b>647.1</b>	<b>+82.8</b>
<b>Cash dividends declared:</b>			
On preferred stock.....	.1	.2	-.1
On common stock.....	363.7	329.8	+33.9
<b>Total</b> .....	<b>363.8</b>	<b>330.0</b>	<b>+33.8</b>

See footnotes at end of table.

*Earnings, expenses, and dividends of national banks for years ended Dec. 31, 1956 and 1957—Continued*

[In millions of dollars]

	1957	1956	Change since 1956
<b>Memoranda Items:</b>			
Recoveries credited to valuation reserves (not included in recoveries above):			
On securities.....	1.6	2.9	-1.3
On loans.....	29.5	26.8	+2.7
Losses charged to valuation reserves (not included in losses above):			
On securities.....	32.1	56.2	-24.1
On loans.....	62.7	67.2	-4.5
Stock dividends (increases in capital stock).....	64.7	85.0	-20.3
<b>Ratios:</b>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Expenses to gross earnings.....	63.20	60.95	+2.25
Net profits before dividends to capital accounts.....	8.32	7.87	+.45
Cash dividends to capital stock.....	13.39	12.88	+.51
Cash dividends to capital accounts.....	4.15	4.01	+.14

<sup>1</sup> 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.

<sup>2</sup> 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 4,626 national banks in existence on December 31, 1957, consisted of common capital stock aggregating \$2,802,450,353, a net increase during the year of \$168,046,612, and preferred capital stock of \$3,759,670, a net decrease during the year of \$48,000. These figures include 1 bank recently chartered but not yet open for business, and exclude 2 banks which furnished reports of condition in response to the call, although they were merged or consolidated with and into State banks at the close of business on December 31.

In addition to the 53 applications with proposed common capital stock of \$14,025,000 carried over from the previous year, 52 applications were received to organize national banks and to convert State banks into national banking associations with proposed capital stock of \$11,215,000. Of these applications, 20 with proposed common capital stock of \$6,540,000 were approved; 18 with proposed common capital stock of \$3,300,000 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 1957, 23 national banking associations with common capital stock of \$7,690,000 were authorized to commence business. Of the charters issued, three with common capital stock of \$1,040,000 resulted from the conversions of State banks.

Changes in the number and capital stock of national banks during the year ended December 31, 1957, are shown in the following summary.

*Organization, capital stock changes, and national banks closed as reported during the year ended Dec. 31, 1957*

	Number of banks	Capital stock	
		Common	Preferred
<b>Increases:</b>			
Banks newly chartered:			
Primary organizations .....	20	\$6,650,000	
Reorganizations .....			
Conversions of State banks .....	3	1,040,000	
Capital stock:			
Common:			
228 cases by statutory sale .....		80,258,557	
332 cases by statutory stock dividend .....		64,737,924	
32 cases by statutory consolidation .....		16,058,063	
16 cases by statutory merger .....		6,997,750	
Restored to solvency .....	1	250,000	
Total increases .....	24	175,992,294	
<b>Decreases:</b>			
Banks ceasing operations:			
Voluntary liquidations:			
Succeeded by national banks .....	1	100,000	
Succeeded by State banks .....	7	1,017,500	
Statutory consolidations .....	21		
Statutory mergers .....	6		
Conversions into State banks .....	2	150,000	
Merged or consolidated with State banks (Public Law 706) .....	19	6,129,000	\$15,000
Receivership .....	1	250,000	
Capital stock:			
Common:			
2 cases by statutory reduction .....		227,182	
1 case by statutory consolidation .....		12,000	
2 cases by statutory merger .....		60,000	
Preferred:			
2 cases by retirement .....			33,000
Total decreases .....	57	7,945,682	48,000
Net change .....	-33	168,046,612	-48,000
Charters in force Dec. 31, 1956, and authorized capital stock .....	4,659	2,634,403,741	3,807,670
Charters in force Dec. 31, 1957, and authorized capital stock .....	4,626	2,802,450,353	3,759,670

### NATIONAL BANK NOTES OUTSTANDING

There were, as of December 31, 1957, \$60,850,947 of national bank notes outstanding.

### 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, 1957, amounted to \$259,188 million, an increase of \$7,223 million since December 31, 1956.

The total deposits at the end of 1957 amounted to \$234,178 million, an increase of \$5,599 million over 1956. Included in the latter aggregate are deposits of individuals, partnerships, and corporations of \$195,542 million, an increase of \$5,543 million in the year. Deposits of the United States Government, including postal savings deposits, were \$4,293 million, an increase of \$135 million; deposits of States and political subdivisions amounting to \$13,655 million showed an increase of \$649 million, and deposits of banks of \$17,047 million were \$567 million less than in 1956.

Loans and discounts amounted to \$115,760 million in December 1957 after deducting reserves of \$2,000 million for possible future losses. The net loans were \$5,128 million over the amount reported as of the end of 1956. Commercial and industrial loans of \$40,825 million were \$1,860 million more than the 1956 figure; real estate loans of \$44,506 million were up \$2,041 million, and all other loans \$32,429 million increased \$1,442 million.

The banks held obligations of the United States Government, direct and guaranteed, of \$66,066 million in December 1957, a decrease of \$729 million in the year. Obligations of States and political subdivisions held amounted to \$14,670 million, and other securities held amounted to \$8,382 million, an increase of \$1,462 million. The total of all securities held at the end of 1957 was \$89,118 million, and represented 34 percent of the banks' total assets. At the end of the previous year the ratio was 35 percent.

Cash and balances with other banks, including reserve balances, in 1957 were \$49,539 million, a decrease of \$298 million since the previous year end.

Total capital accounts were \$20,537 million, compared to \$19,350 million at the end of 1956, an increase of 6 percent.

A statement of the assets and liabilities of all classes of active banks at the end of December 1956 and 1957 follows.

*Assets and liabilities of all banks in the United States and possessions, 1956 and 1957*

[In millions of dollars]

	Dec. 31, 1957	Dec. 31, 1956	Change since 1956
Number of banks.....	14, 103	14, 188	-85
<b>ASSETS</b>			
Real estate loans.....	44, 506	42, 465	+2, 041
Loans to banks.....	731	655	+76
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying securities.....	4, 250	4, 322	-72
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	462	883	-421
Other loans to farmers.....	3, 624	3, 298	+326
Commercial and industrial loans (including open-market paper).....	40, 825	38, 965	+1, 860
Other loans to individuals.....	20, 512	19, 116	+1, 396
All other loans (including overdrafts).....	2, 850	2, 713	+137
Total gross loans.....	117, 760	112, 417	+5, 343
Less valuation reserves.....	2, 000	1, 785	+215
Net loans.....	115, 760	110, 632	+5, 128
U. S. Government obligations, direct and guaranteed.....	66, 066	66, 795	-729
Obligations of States and political subdivisions.....	14, 670	13, 637	+1, 033
Other bonds, notes, and debentures.....	7, 092	5, 723	+1, 369
Corporate stocks, including stocks of Federal Reserve banks.....	1, 290	1, 197	+93
Total securities.....	89, 118	87, 352	+1, 766
Currency and coin.....	3, 533	3, 455	+78
Balances with other banks, including reserve balances, and cash items in process of collection.....	46, 006	46, 382	-376
Bank premises owned, furniture and fixtures.....	2, 330	2, 111	+219
Real estate owned other than bank premises.....	63	61	+2
Investments and other assets indirectly representing bank premises or other real estate.....	175	133	+42
Customers' liability on acceptances outstanding.....	1, 004	725	+279
Other assets.....	1, 199	1, 114	+85
Total assets.....	259, 188	261, 965	+7, 223

*Assets and liabilities of all banks in the United States and possessions, 1956 and 1957—Continued*

[In millions of dollars]

	Dec. 31, 1957	Dec. 31, 1956	Change since 1956
<b>LIABILITIES</b>			
Demand deposits of individuals, partnerships, and corporations.....	110, 139	111, 489	-1, 350
Time deposits of individuals, partnerships, and corporations.....	85, 403	78, 510	+6, 893
U. S. Government and postal savings deposits.....	4, 293	4, 158	+135
Deposits of States and political subdivisions.....	13, 655	13, 006	+649
Deposits of banks.....	17, 047	17, 614	-567
Other deposits (certified and cashiers' checks, etc.).....	3, 641	3, 802	-161
Total deposits.....	234, 178	228, 579	+5, 599
Demand deposits.....	144, 210	145, 794	-1, 584
Time deposits.....	89, 968	82, 785	+7, 183
Bills payable, rediscounts, and other liabilities for borrowed money.....	98	88	+10
Acceptances executed by or for account of reporting banks and out- standing.....	1, 048	757	+291
Other liabilities.....	3, 327	3, 191	+136
Total liabilities.....	238, 651	232, 615	+6, 036
<b>CAPITAL ACCOUNTS</b>			
Capital notes and debentures.....	49	50	-1
Preferred stock.....	18	18	-----
Common stock.....	5, 241	4, 989	+302
Surplus.....	10, 547	9, 976	+571
Undivided profits.....	4, 010	3, 706	+304
Reserves and retirement account for preferred stock and capital notes and debentures.....	672	661	+11
Total capital accounts.....	20, 537	19, 350	+1, 187
Total liabilities and capital accounts.....	259, 188	251, 965	+7, 223

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 4 reports of condition during the year ended December 31, 1957. Reports were required as of March 14, June 6, October 11, 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, unless waived by the Comptroller, of their affiliates and holding company affiliates other than member banks as of the 4 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, 1957.

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, 1957.

In accordance with 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.

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

#### **AFFILIATES AND HOLDING COMPANY AFFILIATES OF NATIONAL BANKS**

The Federal statute requires each national bank to obtain and submit to the Comptroller periodically reports of its affiliates, as defined in sections 2 (b) and (c) of the Banking Act of 1933, as amended. However, section 21 of the Federal Reserve Act, as amended, provides in part that the Comptroller may waive the requirement for the submission of the report of an affiliate if in his judgment such a report is not necessary to disclose fully the relations between an affiliate and a bank and the effect thereof upon the affairs of the bank. Pursuant to this latter section the Comptroller's waiver of requirement for reports of affiliates provides principally that reports of affiliates (other than holding company affiliates) need not be submitted and published in a newspaper unless the affiliate is indebted to the national bank or the bank owns obligations of the affiliate and the aggregate of such indebtedness and/or investment is carried as an asset on the bank's books at a value in excess of \$5,000, or 1 percent of the bank's capital and surplus, whichever is the greater.

At the end of December 1957, 345 member national banks in the United States submitted 392 reports of affiliates. Included in these figures are 198 banks in 25 States which are members of 23 holding company groups. The number of banks in each holding company group varied from 1 to 58. The actual number of reporting affiliates and holding company affiliates was 214.

In addition there were 2 nonnational banks in the District of Columbia which are members of the Federal Reserve System that reported 3 affiliates to the Comptroller pursuant to the provisions of the code of law for the District of Columbia.

#### **ISSUE AND REDEMPTION OF NOTES**

There were 560 shipments of new Federal Reserve notes (447,540,000 notes—aggregate value \$5,394,180,000) made to Federal Reserve agents and Federal Reserve branch banks. In addition, there were 30 deliveries of such notes (3,453,000 notes—aggregate value \$78,280,000) made to the Treasurer of the United States.

There were a total of 4,279 lots of unfit Federal Reserve notes and Federal Reserve bank notes (490,860,435 notes—aggregate value \$5,867,448,441) received for verification and certification for destruction.

There were 37 lots of national bank notes (147,406 notes—aggregate value \$2,451,110) received for verification and certification for destruction.

There were a total of 229,368 badly damaged Federal Reserve notes, Federal Reserve bank notes, and national bank notes (aggregate value \$4,303,576) presented, by the Treasurer of the United States, for identification approval.

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# APPENDIX

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

No.	Name	Date of appointment	Date of resignation	State
COMPTROLLERS OF THE CURRENCY				
1	McCulloch, Hugh.....	May 9, 1863	Mar. 8, 1865	Indiana.
2	Clarke, Freeman.....	Mar. 21, 1865	July 24, 1866	New York.
3	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. 27, 1908	<sup>1</sup> Apr. 27, 1913	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	Feb. 15, 1953	Massachusetts.
20	Gidney, Ray M.....	Apr. 16, 1953	-----	Ohio.
DEPUTY COMPTROLLERS OF THE CURRENCY				
1	Howard, Samuel T.....	May 9, 1863	Aug. 1, 1865	New York.
2	Hulburd, Hiland R.....	Aug. 1, 1865	Jan. 31, 1867	Ohio.
3	Knox, John Jay.....	Mar. 12, 1867	Apr. 24, 1872	Minnesota.
4	Langworthy, John S.....	Aug. 8, 1872	Jan. 3, 1886	New York.
5	Snyder, V. P.....	Jan. 5, 1886	Jan. 3, 1887	Do.
6	Abrahams, J. D.....	Jan. 27, 1887	May 25, 1890	Virginia.
7	Nixon, R. M.....	Aug. 11, 1890	Mar. 16, 1893	Indiana.
8	Tucker, Oliver P.....	Apr. 7, 1893	Mar. 11, 1896	Kentucky.
9	Coffin, George M.....	Mar. 12, 1896	Aug. 31, 1898	South Carolina.
10	Murray, Lawrence O.....	Sept. 1, 1898	June 27, 1899	New York.
11	Kane, Thomas P.....	June 29, 1899	<sup>2</sup> Mar. 2, 1923	District of Columbia.
12	Fowler, Willis J.....	July 1, 1908	Feb. 14, 1927	Indiana.
13	McIntosh, Joseph W.....	May 21, 1923	Dec. 19, 1924	Illinois.
14	Collins, Charles W.....	July 1, 1923	June 30, 1927	Do.
15	Stearns, E. W.....	Jan. 6, 1925	Nov. 30, 1928	Virginia.
16	Awalt, F. G.....	July 1, 1927	Feb. 15, 1936	Maryland.
17	Gough, E. H.....	July 6, 1927	Oct. 16, 1941	Indiana.
18	Proctor, John L.....	Dec. 1, 1928	Jan. 23, 1933	Washington.
19	Lyons, Gibbs.....	Jan. 24, 1933	Jan. 15, 1938	Georgia.
20	Prentiss, William Jr.....	Feb. 24, 1936	do	California.
21	Diggs, Marshall R.....	Jan. 16, 1938	Sept. 30, 1938	Texas.
22	Oppegard, G. J.....	do	do	California.
23	Upsham, C. B.....	Oct. 1, 1938	Dec. 31, 1948	Iowa.
24	Mulroney, A. J.....	May 1, 1939	Aug. 31, 1941	Do.
25	McCandless, R. B.....	July 7, 1941	Mar. 1, 1951	Do.
26	Sedlacek, L. H.....	Sept. 1, 1941	Sept. 30, 1944	Nebraska.
27	Robertson, J. L.....	Oct. 1, 1944	Feb. 17, 1952	Do.
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.
31	Garwood, G. W.....	Feb. 18, 1952	-----	Colorado.

<sup>1</sup> Term expired.<sup>2</sup> Died Mar. 2, 1923.

TABLE NO. 2.—Total number of national banks organized, consolidated and merged under Act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, converted into and merged or consolidated with State banks under Public Law 706 (12 U. S. C. 214), and in existence Dec. 31, 1957

Location	Organ- ized	Consolidated and merged under Act Nov. 7, 1918, as amended		Insol- vent	In liqui- dation	Public Law 706 (12 U. S. C. 214)		In ex- istence
		Con- solida- tions under secs. 1, 2, and 3	Mergers under secs. 4 and 5			Con- verted to State banks	Merged or con- solidated with State banks	
Maine.....	127	5	-----	13	79	-----	-----	30
New Hampshire.....	80	3	-----	5	22	-----	-----	50
Vermont.....	85	3	-----	17	29	-----	4	32
Massachusetts.....	373	29	1	28	206	-----	1	108
Rhode Island.....	67	3	-----	2	57	-----	-----	5
Connecticut.....	125	9	2	7	67	-----	6	34
Total New England States.....	857	52	3	72	460	-----	11	259
New York.....	998	96	18	130	436	4	39	275
New Jersey.....	419	33	3	59	148	-----	7	169
Pennsylvania.....	1,283	76	8	211	460	-----	30	498
Delaware.....	30	-----	-----	1	18	-----	4	7
Maryland.....	141	2	-----	17	64	-----	2	56
District of Columbia.....	32	6	-----	7	12	-----	-----	7
Total Eastern States.....	2,903	213	29	425	1,138	4	82	1,012
Virginia.....	253	18	-----	28	74	-----	-----	133
West Virginia.....	193	11	-----	38	67	-----	-----	77
North Carolina.....	155	6	-----	44	58	-----	2	45
South Carolina.....	126	8	-----	43	49	-----	-----	26
Georgia.....	190	8	-----	42	86	2	-----	52
Florida.....	183	2	-----	42	41	-----	-----	98
Alabama.....	181	4	1	45	62	-----	-----	69
Mississippi.....	82	5	-----	16	34	-----	-----	27
Louisiana.....	113	3	-----	16	53	-----	-----	41
Texas.....	1,211	42	-----	141	569	2	-----	457
Arkansas.....	150	1	-----	39	55	-----	-----	55
Kentucky.....	248	10	1	37	110	2	-----	88
Tennessee.....	214	7	-----	36	94	2	1	74
Total Southern States.....	3,299	125	2	567	1,352	8	3	1,242
Ohio.....	701	30	1	112	327	-----	2	229
Indiana.....	439	12	-----	98	204	-----	1	124
Illinois.....	934	17	-----	227	294	2	-----	394
Michigan.....	322	11	3	77	154	-----	2	75
Wisconsin.....	274	9	-----	54	115	-----	-----	96
Minnesota.....	494	8	-----	116	192	-----	-----	178
Iowa.....	548	4	-----	204	242	2	-----	96
Missouri.....	295	11	1	58	147	2	-----	76
Total Middle Western States.....	4,007	102	5	946	1,675	6	5	1,268
North Dakota.....	259	3	-----	100	118	-----	-----	38
South Dakota.....	220	12	-----	93	81	-----	-----	34
Nebraska.....	405	1	-----	83	198	-----	-----	123
Kansas.....	447	6	-----	76	196	-----	-----	169
Montana.....	196	3	-----	76	76	-----	-----	41
Wyoming.....	62	-----	-----	12	25	-----	-----	25
Colorado.....	218	4	-----	55	83	-----	-----	76
New Mexico.....	87	-----	-----	25	36	-----	-----	26
Oklahoma.....	746	12	-----	84	453	-----	-----	197
Total Western States.....	2,640	41	-----	604	1,266	-----	-----	729

TABLE NO. 2.—Total number of national banks organized, consolidated and merged under Act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, converted into and merged or consolidated with State banks under Public Law 706 (12 U. S. C. 214), and in existence Dec. 31, 1957—Continued

Location	Organ- ized	Consolidated and merged under Act Nov. 7, 1918, as amended		Insol- vent	In liqui- dation	Public Law 706 (12 U. S. C. 214)		In ex- istence
		Con- solida- tions under secs. 1, 2, and 3	Mergers under secs. 4 and 5			Con- verted to State banks	Merged or con- solidated with State banks	
Washington.....	228	18	2	51	132	-----	-----	25
Oregon.....	148	2	1	30	102	-----	1	12
California.....	530	19	6	65	880	1	11	48
Idaho.....	110	-----	-----	35	65	-----	1	9
Utah.....	38	4	-----	6	19	1	1	7
Nevada.....	17	1	-----	4	8	-----	1	3
Arizona.....	31	1	-----	6	21	-----	-----	3
Total Pacific States.....	1, 102	45	9	197	727	2	15	107
Alaska.....	8	-----	-----	-----	1	-----	-----	7
The Territory of Hawaii.....	6	1	-----	-----	4	-----	-----	1
Puerto Rico.....	1	-----	-----	-----	1	-----	-----	-----
Virgin Islands of the United States.....	1	-----	-----	-----	-----	-----	-----	1
Total possessions.....	16	1	-----	-----	6	-----	-----	9
Total United States and pos- sessions.....	14, 824	579	48	2, 811	6, 624	20	116	4, 626

<sup>1</sup> Includes 456 organized under Act Feb. 25, 1863; 9,401 under Act June 3, 1864, as amended; 10 under Gold Currency Act of July 12, 1870; and 4,957 under Act Mar. 14, 1900.

<sup>2</sup> Exclusive of those restored to solvency.

<sup>3</sup> Includes 208 passed into liquidation upon expiration of corporate existence.

TABLE No. 3.—National banks chartered during the year ended Dec. 31, 1957

Charter No.	Title and location of bank	Capital stock (common)
<b>ARKANSAS</b>		
14818	American National Bank of North Little Rock.....	\$350,000
<b>CALIFORNIA</b>		
14812	First National Bank of Palmdale.....	250,000
14823	Glendale National Bank, Glendale.....	600,000
	Total (2 banks).....	850,000
<b>FLORIDA</b>		
14802	Fidelity National Bank of West Fort Lauderdale.....	300,000
14804	Dade National Bank of Miami.....	1,200,000
14806	Central Brevard National Bank at Cocoa.....	250,000
14814	Florida National Bank at Vero Beach.....	150,000
	Total (4 banks).....	1,900,000
<b>GEORGIA</b>		
14817	National Bank of Fort Benning.....	200,000
<b>ILLINOIS</b>		
14803	Gateway National Bank of Chicago.....	500,000
14820	Des Plaines National Bank, Des Plaines.....	350,000
	Total (2 banks).....	850,000
<b>INDIANA</b>		
14813	The First National Bank of Cedar Lake.....	150,000
<b>MASSACHUSETTS</b>		
14816	Security National Bank of Springfield <sup>1</sup> .....	340,000
<b>MINNESOTA</b>		
14805	Zapp National Bank of St. Cloud <sup>1</sup> .....	200,000
<b>MONTANA</b>		
14809	Southside National Bank of Missoula.....	100,000
<b>TENNESSEE</b>		
14822	The First National Bank of Rogersville.....	200,000
<b>TEXAS</b>		
14808	Alice National Bank, Alice <sup>1</sup> .....	500,000
14810	First National Bank of Alice.....	200,000
14811	Sabine National Bank of Port Arthur.....	300,000
14815	Lockwood National Bank of Houston.....	300,000
14819	Deer Park National Bank, Deer Park.....	200,000
14821	First National Bank in Port Lavaca.....	100,000
	Total (6 banks).....	1,600,000
<b>VIRGINIA</b>		
14824	Fairfax County National Bank, Seven Corners.....	600,000
<b>WEST VIRGINIA</b>		
14807	The City National Bank of Charleston.....	350,000
	Total United States (23 banks).....	7,690,000

<sup>1</sup> Conversion of State-chartered bank.

TABLE No. 4.—*National banks chartered which were conversions of State banks during the year ended Dec. 31, 1957*

Charter No.	Title and location of bank	State	Effective date of charter	Authorized capital	Approximate surplus and undivided profits	Approximate assets
14895	Zapp National Bank of St. Cloud.....	Minn.....	Feb. 1	\$200,000	\$439,409	\$8,650,950
14878	Alice National Bank, Alice.....	Texas.....	Mar. 30	500,000	831,124	12,878,231
14816	Security National Bank of Springfield.....	Mass.....	July 1	340,000	416,071	7,129,029
Total (3 banks).....				1,040,000	1,686,604	28,658,210

TABLE No. 5.—*National banks reported in voluntary liquidation during the year ended Dec. 31, 1957, 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)
Haledon National Bank, Haledon, N. J. (12854), absorbed by County Bank and Trust Company, Paterson, N. J.....	Feb. 15, 1957	\$175,000
The Broughton National Bank of Dayton, Wash. (9443), absorbed by The National Bank of Commerce of Seattle, Wash.....	Mar. 22, 1957	100,000
First National Bank of Morrisville, N. Y. (245), absorbed by The First Trust and Deposit Company of Syracuse, N. Y.....	Apr. 30, 1957	50,000
Strausstown National Bank, Strausstown, Pa. (13863), absorbed by Peoples Trust Company of Wyomissing, Pa.....	May 24, 1957	50,000
The First National Bank of Oradell, N. J. (13117), absorbed by Peoples Trust Company of Bergen County, Hackensack, N. J.....	do.....	200,000
The First National Bank of Vienna, Ill. (4433), absorbed by First State Bank of Vienna.....	July 1, 1957	60,000
The Merchants National Bank of Quakertown, Pa. <sup>1</sup> (6465), absorbed by Provident Tradesmens Bank and Trust Company, Philadelphia, Pa.....	Dec. 13, 1957	232,500
The First National Bank of Grove City, Pa. (5044), absorbed by First Seneca Bank and Trust Company, Oil City, Pa.....	Dec. 21, 1957	250,000
Total (8 banks).....	.....	1,117,500

<sup>1</sup> With 1 branch in Sellersville.



TABLE NO. 6.—*National banks merged or consolidated with and into State banks under the provisions of Public Law 706 (12 U. S. C. 214), approved Aug. 17, 1950, and the laws of the States where the banks are located, during the year ended Dec. 31, 1957, with the effective date and the capital stock*

Title and location of bank	Effective date	Capital stock
The Commercial National Bank of Santa Ana, Calif. <sup>1</sup> (13200), merged with and into California Bank, Los Angeles, Calif.-----	Jan. 11, 1957	\$300,000
The Richford National Bank, Richford, Vt. (11615), merged with and into The Franklin County Savings Bank and Trust Company, St. Albans, Vt.-----	Jan. 21, 1957	50,000
The Cazenovia National Bank, Cazenovia, N. Y. (5675), merged with and into First Trust & Deposit Company, Syracuse, N. Y.-----	Feb. 21, 1957	100,000
The First National Bank of Caldwell, Idaho <sup>2</sup> (4690), and Bank of Eastern Idaho, Idaho Falls, Idaho, merged with and into Continental State Bank, Boise, Idaho, and under the title "Bank of Idaho"-----	Apr. 30, 1957	250,000
The Pajaro Valley National Bank of Watsonville, Calif. (9621), merged with and into Pajaro Valley Savings Bank, Watsonville, and under the title "Pajaro Valley Bank"-----	Apr. 26, 1957	250,000
The National Bank of Smyrna, Del. (2381), merged with and into Equitable Security Trust Company, Wilmington, Del.-----	May 6, 1957	100,000
The Penn Valley National Bank of Hatfield, Pa. <sup>3</sup> (13026), merged with and into Montgomery Norristown Bank and Trust Company, Norristown, Pa., and under the title "Montgomery County Bank and Trust Company"-----	May 17, 1957	300,000
College Point National Bank of New York, College Point, N. Y. (13105), merged with and into Trust Company of North America, New York, N. Y., and under the title "Bank of North America"-----	June 12, 1957	200,000
The Naugatuck National Bank, Naugatuck, Conn. (3020), merged with and into The Colonial Trust Company, Waterbury, Conn.-----	July 12, 1957	400,000
Staten Island National Bank & Trust Company of New York, N. Y. <sup>4</sup> (6198), merged with and into The Chase Manhattan Bank, New York-----	July 22, 1957	750,000
Berwyn National Bank, Berwyn, Pa. (13999), merged with and into Paoli Bank, Paoli, Pa., and under the title "Upper Main Line Bank"-----	July 26, 1957	200,000
The National Bank of Narberth, Pa. <sup>5</sup> (14139), and Ambler National Bank, Ambler, Pa. <sup>6</sup> (14037), merged with and into Girard Trust Corn Exchange Bank, Philadelphia, Pa.-----	Oct. 11, 1957	{ 300,000 200,000
The First National Bank of Silver Creek, N. Y. (10159), merged with and into Manufacturers and Traders Trust Company, Buffalo, N. Y.-----	Nov. 29, 1957	7 90,000
The Commercial National Bank of Charlotte, N. C. <sup>7</sup> (2135), merged with and into American Trust Company, Charlotte, and under the title "American Commercial Bank"-----	do-----	1,000,000
The National Bank of Norwalk, Conn. <sup>8</sup> (942), and First National Bank in Greenwich, Conn. <sup>10</sup> (13042), merged with and into The Stamford Trust Company, Stamford, Conn., and under the title "The Fairfield County Trust Company"-----	{ Dec. 13, 1957 Dec. 27, 1957	{ 504,000 500,000
The Windham National Bank of Bellows Falls, Vt. <sup>11</sup> (13894), merged with and into The Vermont Bank and Trust Company, Brattleboro, Vt.-----	Dec. 31, 1957	150,000
Manufacturers-Central National Bank of Lynn, Mass. (4580), merged with and into Essex Trust Company, Lynn-----	do-----	500,000
Total (19 banks)-----	-----	7 6,144,000

<sup>1</sup> With 2 branches in Santa Ana.

<sup>2</sup> With 1 branch in Wilder.

<sup>3</sup> With 1 branch in Lansdale.

<sup>4</sup> With 5 local branches.

<sup>5</sup> With 1 branch each in Wynnewood and Bala-Cynwyd.

<sup>6</sup> With 1 branch each in Flourtown and Fort Washington.

<sup>7</sup> Includes \$15,000 preferred capital stock.

<sup>8</sup> With 3 branches in Charlotte.

<sup>9</sup> With 1 branch in Norwalk.

<sup>10</sup> With 2 branches in Greenwich.

<sup>11</sup> With 1 branch in Chester.

TABLE No. 7.—*National banks converted into State banks under the provisions of Public Law 706 (12 U. S. C. 214), approved Aug. 17, 1950, and the laws of the States where the banks are located, during the year ended Dec. 31, 1957, with the effective date and the capital stock*

Title and location of bank	Effective date	Capital stock (common)
The Geo. D. Warthen National Bank of Sandersville, Ga. (13725), converted into The Geo. D. Warthen Bank, Sandersville	Mar. 18, 1957	\$50,000
The First National Bank of Princeton, Ky. (3064), converted into First Bank and Trust Co., Princeton	July 1, 1957	100,000
Total (2 banks).....		150,000

TABLE No. 8.—*Purchases of State banks by national banks reported during the year ended Dec. 31, 1957, with title, location, and capital stock of the State banks and effective dates of purchase*

Title and location of bank	Effective date	Capital stock
The National Bank of Commerce of Seattle, Wash. (4375), purchased Bank of Pomeroy, Wash.	Jan. 19	\$100,000
Farmers and Mechanics-Citizens National Bank of Frederick, Md. (1267), purchased Union Bridge Banking and Trust Company, Union Bridge, Md.	Jan. 25	100,000
The Winters National Bank and Trust Company of Dayton, Ohio (2604), purchased Phillipsburg State Bank, Phillipsburg, Ohio	Jan. 31	25,000
Carolina National Bank of Easley, S. C. (14784), purchased Liberty Bank, Liberty, S. C.	Feb. 28	50,000
Peoples National Bank of Washington in Seattle, Wash. (14394), purchased Central Washington Bank, Moses Lake, Wash.	Mar. 22	175,000
The First National Bank of Biddeford, Me. (1089), purchased South Berwick Trust Company, South Berwick, Me.	Mar. 29	50,000
First National Bank of Cambridge, Ohio (6566), purchased The Cambridge Bank, Cambridge, Ohio	Mar. 30	100,000
National-Dime Bank of Shamokin, Pa. (6942), purchased Shamokin Banking and Trust Company, Shamokin	Apr. 18	125,000
The Idaho First National Bank, Boise, Idaho (1668), purchased Homedale State Bank, Homedale, Idaho	Apr. 27	50,000
The Idaho First National Bank, Boise, Idaho (1668), purchased Marsing State Bank, Marsing, Idaho	do	50,000
First Security Bank of Utah, National Association, Ogden, Utah (2597), purchased Monroe State Bank, Monroe, Utah	Apr. 30	25,000
American Fletcher National Bank and Trust Company, Indianapolis, Ind. (13759), purchased Wanamaker State Bank, Wanamaker, Ind.	June 1	50,000
The First-Hardin National Bank of Elizabethtown, Ky. (6028), purchased Bank of Upton, Ky.	June 14	30,000
Citizens National Trust & Savings Bank of Riverside, Calif. (8907), purchased Bank of Apple Valley, Calif.	Aug. 16	150,000
First National Bank of Quanah, Texas (12307), purchased First State Bank, Goodlett, Texas	Oct. 5	20,000
Seattle-First National Bank, Seattle, Wash. (11280), purchased Lewis County State Bank, Centralia, Wash.	Nov. 2	50,000
The Haverhill National Bank, Haverhill, Mass. (484), purchased Haverhill Morris Plan Banking Company, Haverhill	Nov. 8	60,000
First National Bank in Belleville, Kans. (3779), purchased Agenda State Bank, Agenda, Kans.	Nov. 30	25,000
The Howard National Bank and Trust Company of Burlington, Vt. (1698), purchased Barton Savings Bank and Trust Company, Barton, Vt.	do	150,000
The First National Bank of Maiden Rock, Wis. (11432), purchased Bank of Maiden Rock	Dec. 31	15,000
Total (20 banks).....		1,400,000

TABLE NO. 9.—Consolidations of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended

	Capital stock	Surplus	Undivided profits	Assets
The Purdue State Bank, West Lafayette, Ind., with and First Merchants National Bank and Trust Company, Lafayette, Ind. (11148), which had consolidated Jan. 31, 1957, under charter of the latter bank (11148), and title "Purdue National Bank of Lafayette". The consolidated bank at date of consolidation had	\$150,000 625,000	\$150,000 675,000	\$146,945 242,294	\$7,589,564 32,777,656
The First National Bank of Houston, Pa. (5908), with and Western Pennsylvania National Bank, McKeesport, Pa. (2222), which had consolidated Feb. 1, 1957, under charter and title of the latter bank (2222). The consolidated bank at date of consolidation had	800,000 75,000	825,000 100,000	364,239 123,916	30,574,692 2,837,818
Belleville Savings Bank, Belleville, Ill., with and Belleville National Bank, Belleville, Ill. (13236), which had consolidated Mar. 1, 1957, under charter of the latter bank (13236), and title "Belleville National Savings Bank". The consolidated bank at date of consolidation had	5,312,500 5,425,000	5,687,500 6,075,000	2,451,637 2,250,000	147,903,506 150,741,323
The Bank of Crockett, Inc., Crockett, Va., with and Wythe County National Bank of Wytheville, Va. (12599), which had consolidated Mar. 16, 1957, under charter and title of the latter bank (12599). The consolidated bank at date of consolidation had	300,000 250,000	400,000 600,000	208,479 153,717	11,911,879 12,384,353
The Bank of Crockett, Inc., Crockett, Va., with and Wythe County National Bank of Wytheville, Va. (12599), which had consolidated Mar. 16, 1957, under charter and title of the latter bank (12599). The consolidated bank at date of consolidation had	500,000 20,000	1,050,000 20,000	362,196 15,678	24,296,231 488,454
The Lake Shore National Bank of Dunkirk, N. Y. (2916), with and Chautauqua National Bank of Jamestown, N. Y. (8453), which had consolidated Apr. 12, 1957, under charter and title of the latter bank (8453). The consolidated bank at date of consolidation had	175,000 195,000	175,000 195,000	108,402 124,080	5,062,414 5,550,869
The Waterbury Trust Company, Waterbury, Conn., with and The Connecticut National Bank, Bridgeport, Conn. (335), which had consolidated May 10, 1957, under charter and title of the latter bank (335). The consolidated bank at date of consolidation had	200,000 1,150,000	600,000 1,850,000	74,310 1,026,740	11,619,367 48,917,069
The First National Bank of Greenville, S. C. <sup>1</sup> (1935), with and The South Carolina National Bank of Charleston, S. C. (2044), which had consolidated May 15, 1957, under charter and title of the latter bank (2044). The consolidated bank at date of consolidation had	1,350,000 400,000	2,450,000 600,000	1,101,049 347,738	60,536,436 14,852,312
The First National Bank of Greenville, S. C. <sup>1</sup> (1935), with and The South Carolina National Bank of Charleston, S. C. (2044), which had consolidated May 15, 1957, under charter and title of the latter bank (2044). The consolidated bank at date of consolidation had	4,180,000 4,780,000	6,240,000 6,640,000	1,248,865 1,596,602	152,226,390 167,078,703
The First National Bank of Greenville, S. C. <sup>1</sup> (1935), with and The South Carolina National Bank of Charleston, S. C. (2044), which had consolidated May 15, 1957, under charter and title of the latter bank (2044). The consolidated bank at date of consolidation had	500,000 3,000,000	2,000,000 6,500,000	482,109 1,523,359	34,503,349 189,745,862
The First National Bank and Trust Company of Summit, N. J. (5061), with and The National State Bank of Elizabeth, N. J. (1436), which had consolidated May 31, 1957, under charter of the latter bank (1436), and title "The National State Bank, Elizabeth, N. J." The consolidated bank at date of consolidation had	3,650,000 300,000	8,350,000 500,000	2,005,468 137,234	224,249,212 13,848,141
The Methuen National Bank, Methuen, Mass. <sup>2</sup> (12800), with and The Andover and Merrimack National Bank of Haverhill, Mass. (1129), which had consolidated June 14, 1957, under charter of the latter bank (1129), and title "Merrimack Valley National Bank, Haverhill." The consolidated bank at date of consolidation had	1,000,000 1,875,000	2,000,000 2,000,000	377,235 439,469	61,196,648 74,851,489
The First National Bank of Sparkill, N. Y. (10477), with and The First National Bank of Spring Valley, N. Y. (5390), which had consolidated June 21, 1957, under charter and title of the latter bank (5390). The consolidated bank at date of consolidation had	175,000 75,000	175,000 175,000	103,573 233,807	6,951,490 5,176,183
	700,000 875,000	700,000 875,000	331,763 435,337	21,260,873 28,242,598
	350,000 500,000	650,000 750,000	103,564 337,371	12,571,945 17,749,051

See footnotes at end of table.

TABLE NO. 9.—Consolidations of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended—Continued

	Capital stock	Surplus	Undivided profits	Assets
The First National Bank of Waynesville, N. C. (6554), with.....	\$120,000	\$360,000	\$62,788	\$6,331,216
Transylvania Trust Company, Brevard, N. C., with.....	100,000	100,000	100,267	3,751,940
and First National Bank and Trust Company in Asheville, N. C. (13721), which had.....	350,000	700,000	642,155	24,573,856
consolidated June 22, 1957, under charter and title of the last-named bank (13721). The consolidated bank at date of consolidation had.....	585,000	1,200,000	751,211	34,538,199
The Second National Bank of Mechanicsburg, Pa. (326), with.....	125,000	250,000	187,256	6,475,740
and The Harrisburg National Bank, Harrisburg, Pa. (580), which had.....	625,000	1,375,000	547,817	32,268,420
consolidated June 29, 1957, under charter and title of the latter bank (580). The consolidated bank at date of consolidation had.....	820,313	1,679,688	488,573	38,744,159
Long Island State Bank and Trust Company, Riverhead, N. Y., with.....	250,000	300,000	187,927	7,354,226
and Security National Bank of Huntington, N. Y. (6587), which had.....	2,646,110	5,353,890	984,348	110,293,269
consolidated July 12, 1957, under charter and title of the latter bank (6587). The consolidated bank at date of consolidation had.....	2,871,110	5,678,890	1,172,275	117,647,495
Wanatab State Bank, Wanatab, Ind., with.....	25,000	10,000	40,569	1,470,967
and The Merchants National Bank of Michigan City, Ind. (9381), which had.....	200,000	200,000	191,595	11,264,008
consolidated July 13, 1957, under charter and title of the latter bank (9381). The consolidated bank at date of consolidation had.....	365,000	210,000	92,165	12,734,975
The City National Bank of Duluth, Minn. (6520), with.....	600,000	600,000	357,181	19,604,623
and Northern Minnesota National Bank of Duluth, Minn. (9327), which had.....	1,500,000	1,500,000	1,425,658	58,101,264
consolidated Aug. 22, 1957, under charter of the latter bank (9327), and title "Northern City National Bank of Duluth". The consolidated bank at date of consolidation had.....	2,088,000	2,112,000	1,782,839	77,705,888
The Minerva Savings & Bank Company, Minerva, Ohio,* with.....	100,000	375,000	119,421	7,323,891
and First National Bank of Canton, Ohio (76), which had.....	2,000,000	3,000,000	1,139,881	57,813,437
consolidated Aug. 31, 1957, under charter and title of the latter bank (76). The consolidated bank at date of consolidation had.....	2,220,000	3,280,000	1,234,302	65,137,329
Bank of Belfast, N. Y., with.....	30,000	35,000	65,728	962,456
and The First National Bank of Belfast, N. Y. (9644), which had.....	25,000	25,000	68,119	852,500
consolidated Aug. 31, 1957, under charter of the latter bank, and title "Belfast National Bank". The consolidated bank at date of consolidation had.....	55,000	95,000	98,847	1,815,046
The Hutchinson State Bank, Hutchinson, Kans., with.....	300,000	300,000	129,642	12,557,106
and The American National Bank of Hutchinson, Kans. (10765), which had.....	300,000	300,000	162,889	11,427,794
consolidated Sept. 6, 1957, under charter of the latter bank (10765), and title "Hutchinson National Bank and Trust Company". The consolidated bank at date of consolidation had.....	600,000	600,000	292,532	23,984,900
Bank of Brentwood, Brentwood, Pa., with.....	50,000	285,000	97,430	6,190,711
and Western Pennsylvania National Bank, McKeesport, Pa. (2222), which had.....	5,425,000	6,075,000	2,261,025	160,512,914
consolidated Sept. 7, 1957, under charter and title of the latter bank (2222). The consolidated bank at date of consolidation had.....	5,550,000	6,450,000	2,193,455	166,603,625
The Second National Bank of Wilkes-Barre, Pa.* (104), with.....	1,250,000	2,250,000	658,794	34,836,574
and The First National Bank of Wilkes-Barre, Pa. (30), which had.....	750,000	1,400,000	164,776	22,941,638
consolidated Sept. 13, 1957, under charter of the latter bank (30), and title "The First-Second National Bank and Trust Company of Wilkes-Barre". The consolidated bank at date of consolidation had.....	2,000,000	3,650,000	773,571	57,778,212
National Bank of Topeka, Kans. (12740), with.....	1,000,000	1,750,000	855,675	45,902,769
and The Central National Bank and Trust Company of Topeka, Kans. (3078), which had.....	1,000,000	1,250,000	501,630	35,117,276
consolidated Sept. 20, 1957, under charter of the latter bank (3078), and title "The First National Bank of Topeka". The consolidated bank at date of consolidation had.....	2,500,000	2,500,000	1,108,305	81,011,128

See footnotes at end of table.

TABLE NO. 9.—Consolidations of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended—Continued

	Capital stock	Surplus	Undivided profits	Assets
The New Haven Bank National Banking Association, New Haven, Conn. <sup>6</sup> (1243), with.....	\$1,325,000	\$2,000,000	\$768,465	\$42,035,960
and The First National Bank and Trust Company of New Haven, Conn. (2), which had.....	3,000,000	4,250,000	1,435,917	111,070,206
consolidated Sept. 27, 1957, under charter of the latter bank (2), and title "The First New Haven National Bank". The consolidated bank at date of consolidation had.....	4,722,500	5,852,500	2,204,382	153,106,167
The Warren National Bank of Peabody, Mass. (616), with.....	200,000	300,000	87,430	7,973,136
and The Merchants National Bank of Salem, Mass. (726), which had.....	250,000	550,000	171,904	14,915,658
consolidated Oct. 18, 1957, under charter of the latter bank (726), and title "Merchants-Warren National Bank of Salem". The consolidated bank at date of consolidation had.....	600,000	700,000	259,331	22,888,794
State Bank of Suffolk, Bay Shore, N. Y., <sup>7</sup> with.....	1,101,880	1,176,370	208,143	31,144,420
and The Franklin National Bank of Franklin Square, N. Y. (12997), which had.....	12,812,500	12,812,500	5,662,369	457,364,732
consolidated Oct. 25, 1957, under charter of the latter bank (12997), and title "The Franklin National Bank of Long Island". The consolidated bank at date of consolidation had.....	14,077,000	14,077,000	5,619,762	487,681,266
The First National Bank of Remsen, N. Y. (6482), with.....	50,000	125,000	29,455	1,958,191
and The Farmers National Bank and Trust Company of Rome, N. Y. (2410), which had.....	350,000	650,000	133,720	14,696,956
consolidated Oct. 31, 1957, under charter and title of the latter bank (2410). The consolidated bank at date of consolidation had.....	412,500	775,000	150,725	16,719,837
The First National Bank of Grand Gorge, N. Y. (7618), with.....	100,000	100,000	54,684	2,296,357
and The National Bank and Trust Company of Norwich, N. Y. (1354), which had.....	1,000,000	1,000,000	633,029	28,113,672
consolidated Nov. 1, 1957, under charter and title of the latter bank (1354). The consolidated bank at date of consolidation had.....	1,100,000	1,100,000	694,295	30,416,652
Citizens National Trust & Savings Bank of Riverside, Calif. <sup>8</sup> (8907), with.....	4,968,000	5,032,000	3,786,300	214,083,388
Security Trust & Savings Bank of San Diego, Calif., <sup>9</sup> with.....	5,300,000	3,700,000	1,745,879	151,806,512
and Security-First National Bank of Los Angeles, Calif. (2491), which had.....	59,775,000	59,775,000	63,728,334	2,625,162,538
consolidated Nov. 1, 1957, under charter of the latter bank (2491), and title "Security-First National Bank", Los Angeles, Calif. The consolidated bank at date of consolidation had.....	73,500,000	73,500,000	60,810,513	2,991,052,438
Merchants and Planters Bank, Norfolk, Va., <sup>10</sup> with.....	500,000	1,300,000	339,982	24,164,160
and National Bank of Commerce of Norfolk, Va. (9885), which had.....	2,500,000	6,700,000	1,718,303	178,499,107
consolidated Nov. 4, 1957, under charter and title of the latter bank (9885). The consolidated bank at date of consolidation had.....	3,000,000	8,000,000	2,058,285	201,855,226
State Bank of Victor, N. Y., with.....	60,000	60,000	140,355	2,220,192
and the Canandaigua National Bank and Trust Company, Canandaigua, N. Y. (14821), which had.....	500,000	500,000	603,463	15,472,567
consolidated Nov. 13, 1957, under charter and title of the latter bank (14821). The consolidated bank at date of consolidation had.....	560,000	560,000	728,818	17,692,759
The First National Bank of Emlenton, Pa. (4615), with.....	150,000	600,000	242,992	8,881,471
and Oil City National Bank, Oil City, Pa. (14274), which had.....	500,000	1,100,000	514,693	28,332,836
consolidated Nov. 16, 1957, under charter and title of the latter bank (14274). The consolidated bank at date of consolidation had.....	665,000	1,850,000	592,685	37,204,307
The Middleville National Bank, Middleville, N. Y. (11656), with.....	50,000	50,000	96,540	2,274,298
and The First National Bank of Herkimer, N. Y. (3183), which had.....	400,000	365,000	74,247	11,965,249
consolidated Nov. 22, 1957, under charter and title of the latter bank (3183). The consolidated bank at date of consolidation had.....	475,000	475,000	85,788	14,239,548

See footnotes at end of table.

TABLE NO. 9.—Consolidations of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended—Continued

	Capital stock	Surplus	Undivided profits	Assets
Liberty National Bank of Washington, D. C. (11633), with and The National Bank of Washington, D. C. (3425), which had.....	\$1,000,000	\$2,000,000	\$1,021,650	\$41,336,738
consolidated Nov. 22, 1957, under charter and title of the latter bank (3425). The consolidated bank at date of consolidation had.....	6,150,000	12,000,000	2,209,411	254,913,415
The Citizens and Farmers Bank of Spencerville, Ohio, with and The National Bank of Lima, Ohio (13767), which had.....	7,250,000	14,000,000	3,149,130	294,554,721
consolidated Nov. 30, 1957, under charter of the latter bank (13767), and title "First National Bank and Trust Company of Lima." The consolidated bank at date of consolidation had.....	50,000	175,000	82,857	3,201,843
The Ventnor City National Bank, Ventnor City, N. J. (10248), with and The Boardwalk National Bank of Atlantic City, N. J. (8800), which had.....	750,000	750,000	855,071	30,326,062
consolidated Dec. 3, 1957, under charter and title of the latter bank (8800). The consolidated bank at date of consolidation had.....	1,000,000	1,000,000	662,927	33,527,904
The National Bank of Haverstraw and Trust Company, Haverstraw, N. Y. (2229), with and Rockland National Bank, Suffern, N. Y. (5846), which had.....	200,000	300,000	255,862	13,550,378
consolidated Dec. 6, 1957, under charter and title of the latter bank (5846). The consolidated bank at date of consolidation had.....	1,800,000	2,600,000	799,312	85,728,259
consolidated Dec. 20, 1957, under charter of the latter bank (9339), and title "Montclair National Bank and Trust Company." The consolidated bank at date of consolidation had.....	2,000,000	2,900,000	1,055,174	99,117,961
Selma Trust & Savings Bank, Selma, Ala., with and The Selma National Bank, Selma, Ala. (7084), which had.....	100,000	150,000	17,890	5,202,834
consolidated Dec. 31, 1957, under charter and title of the latter bank (7084). The consolidated bank at date of consolidation had.....	1,010,000	1,270,000	399,661	33,523,039
Farmers State Bank, Woodbury, Pa., with and The First National Bank of Everett, Pa. (6220), which had.....	1,170,000	1,420,000	417,551	38,725,872
consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had.....	770,000	1,000,000	1,448,481	49,214,334
consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had.....	656,250	656,250	1,289,958	30,286,928
consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had.....	1,365,000	1,735,000	2,720,939	79,501,262
consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had.....	100,000	200,000	101,977	7,787,549
consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had.....	200,000	500,000	123,176	7,005,356
consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had.....	300,000	700,000	225,153	14,383,522
consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had.....	25,000	75,000	36,989	1,203,425
consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had.....	125,000	375,000	97,904	5,799,424
consolidated Dec. 31, 1957, under charter and title of the latter bank (6220). The consolidated bank at date of consolidation had.....	150,000	450,000	134,894	7,002,849

<sup>1</sup> With 1 local branch.<sup>2</sup> With 2 local branches.<sup>3</sup> With 1 local branch.<sup>4</sup> With 1 branch in Malvern.<sup>5</sup> With 1 branch in Kingston.<sup>6</sup> With 2 local branches.<sup>7</sup> With 1 branch each in Amityville, Brentwood, North Lindenhurst, Riverhead, and Ocean Beach.<sup>8</sup> With 1 local branch, 2 branches in San Bernardino, and 1 each in Apple Valley, Arlington, Banning, Barstow, Blythe, Cathedral City, Colton, Corona, Fontana, Hemet, Indio, La Sierra, Loma Linda, March Air Force Base, Palm Springs, Perris, Redlands, Rialto, Twentynine Palms, West Riverside, Yucaipa, and 1680 Eighth Street, Riverside County (P. O. Riverside).<sup>9</sup> With 6 local branches and 1 each in San Ysidro, Carlsbad, Chula Vista, El Cajon, Escondido, La Jolla, Lakeside, National City, Oceanside, Imperial Beach, and Vista.<sup>10</sup> With 3 local branches and 1 in South Norfolk.<sup>11</sup> With 1 local branch and 1 each in Upper Montclair and Verona.

TABLE NO. 10.—*Mergers of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 4 and 5 of the act of Nov. 7, 1918, as amended*

	Capital stock	Surplus	Undivided profits	Total assets
The Citizens National Bank and Trust Company of Caldwell, N. J. (9612), with.....	\$250,000	\$250,000	\$360,098	\$10,264,875
and The National State Bank of Newark, N. J. (1452), which had.....	5,212,500	14,000,000	2,688,370	294,512,900
merged Jan. 11, 1957, under charter and title of the latter bank (1452). The merged bank at date of merger had.....	5,462,500	15,000,000	2,198,468	304,777,774
Modesto Bank & Trust Co., Modesto, Calif., <sup>1</sup> with.....	675,000	345,000	112,859	16,583,588
and The Bank of California, National Association, San Francisco, Calif. (9655), which had.....	11,964,000	19,036,000	4,899,967	518,899,609
merged Feb. 1, 1957, under charter and title of the latter bank (9655). The merged bank at date of merger had.....	12,571,500	19,428,500	5,040,100	534,524,178
Bank of Flagstaff, Ariz., with.....	250,000	135,000	35,116	6,031,462
and The Valley National Bank of Phoenix, Ariz. (14324), which had.....	6,300,000	15,000,000	4,485,875	437,403,546
merged Feb. 11, 1957, under charter and title of the latter bank (14324). The merged bank at date of merger had.....	6,950,000	17,225,000	4,760,991	443,151,161
The Fair Haven National Bank, Fair Haven, N. Y. (12958), with.....	25,000	40,000	16,773	925,396
and Lincoln National Bank and Trust Company of Syracuse, N. Y. (13393), which had.....	1,500,000	2,900,000	1,343,568	94,478,942
merged Feb. 15, 1957, under charter and title of the latter bank (13393). The merged bank at date of merger had.....	1,895,000	3,470,000	1,360,341	95,398,208
Bay Trust Company, Bay City, Mich., with.....	300,000	300,000	111,895	3,079,259
and Peoples National Bank of Bay City, Mich. (14641), which had.....	2,000,000	2,000,000	263,026	59,756,285
merged Feb. 28, 1957, under charter of the latter bank (14641), and title "Peoples National Bank & Trust Company of Bay City". The merged bank at date of merger had.....	2,000,000	2,000,000	194,921	62,317,013
The Bank of Malverne, N. Y., with.....	125,000	375,000	96,087	10,009,358
and The Meadow Brook National Bank of Freeport, N. Y. (7703), which had.....	7,709,290	7,709,290	2,673,292	289,792,234
merged Feb. 28, 1957, under charter of the latter bank (7703), and title "The Meadow Brook National Bank of Nassau County," West Hempstead, N. Y. <sup>2</sup> The merged bank at date of merger had.....	7,990,540	7,766,000	2,949,552	299,819,731
Bank of Laguna Beach, Calif., with.....	150,000	140,000	42,501	7,763,347
and Security-First National Bank of Los Angeles, Calif. (2491), which had.....	59,000,000	59,000,000	59,584,453	2,555,132,055
merged Mar. 29, 1957, under charter and title of the latter bank (2491). The merged bank at date of merger had.....	59,262,500	59,262,500	59,419,171	2,562,922,618
The First National Bank of Ashley, Pa. (8656), with.....	250,000	350,000	179,249	9,121,449
and Miners National Bank of Wilkes-Barre, Pa. (13852), which had.....	2,500,000	4,000,000	1,855,231	70,687,951
merged June 14, 1957, under charter and title of the latter bank (13852). The merged bank at date of merger had.....	2,775,000	4,325,000	2,009,424	79,782,617
Broadway State Bank, Los Angeles, Calif., with.....	227,010	504,056	158,056	19,244,899
and Security-First National Bank of Los Angeles, Calif. (2491), which had.....	59,262,500	59,262,500	61,351,076	2,586,717,424
merged June 28, 1957, under charter and title of the latter bank (2491). The merged bank at date of merger had.....	59,775,000	59,775,000	61,319,357	2,606,036,488
The Brecksville Bank, Brecksville, Ohio, <sup>3</sup> with.....	200,000	260,000	61,131	8,482,125
and Central National Bank of Cleveland, Ohio (4318), which had.....	16,000,000	19,478,869	1,448,484	554,172,141
merged June 28, 1957, under charter and title of the latter bank (4318). The merged bank at date of merger had.....	16,400,000	19,600,000	1,448,484	562,343,024
Placer County Bank, Auburn, Calif., with.....	250,000	310,000	187,285	11,793,619
and The Bank of California, National Association, San Francisco, Calif. (9655), which had.....	12,571,500	19,248,500	5,320,205	565,258,586
merged July 12, 1957, under charter and title of the latter bank (9655). The merged bank at date of merger had.....	12,846,500	20,153,500	5,113,571	577,153,463

See footnotes at end of table.

TABLE NO. 10.—*Mergers of national banks, or national and State banks, during the year ended Dec. 31, 1957, under sections 4 and 5 of the act of Nov. 7, 1918, as amended—Continued*

	Capital stock	Surplus	Undivided profits	Total assets
The First National Bank and Trust Company of Camden, N. Y. (2448), with.....	\$100,000	\$100,000	\$124,371	\$3,633,028
and The Oneida National Bank and Trust Company of Utica, N. Y. (1392), which had.....	1,307,910	3,500,000	1,248,605	81,290,685
merged July 31, 1957, under charter and title of the latter bank (1392). The merged bank at date of merger had.....	1,397,910	3,750,000	1,228,820	84,923,713
The First National Bank of Marathon, N. Y. (3193), with.....	50,000	75,000	30,909	1,841,607
and First National Bank of Cortland, N. Y. (2272), which had.....	700,000	800,000	257,829	19,653,504
merged Aug. 15, 1957, under charter and title of the latter bank (2272). The merged bank at date of merger had.....	700,000	800,000	261,800	21,494,580
The Bank of Arizona, Prescott, Ariz., <sup>1</sup> with.....	500,000	500,000	370,238	25,660,889
and First National Bank of Arizona, Phoenix, Ariz. (3728), which had.....	8,430,000	7,500,000	2,900,008	239,616,456
merged Sept. 13, 1957, under charter and title of the latter bank (3728). The merged bank at date of merger had.....	9,200,000	8,000,000	3,000,246	265,277,345
The Orion State Bank, Lake Orion, Mich., with.....	200,000	118,000	124,217	4,735,094
and Community National Bank of Pontiac, Mich. (13739), which had.....	2,150,000	2,150,000	1,125,691	95,854,909
merged Sept. 30, 1957, under charter and title of the latter bank (13739). The merged bank at date of merger had.....	2,750,000	2,750,000	287,907	100,287,901
American Bank & Trust Company, Lewiston, Idaho, with.....	150,000	100,000	222,782	6,759,598
and First Security Bank of Idaho, National Association, Boise, Idaho (1444), which had.....	5,000,000	4,000,000	1,778,552	192,408,694
merged Sept. 30, 1957, under charter and title of the latter bank (1444). The merged bank at date of merger had.....	5,150,000	4,100,000	1,992,334	199,168,292
The Seneca County Trust Company of Seneca Falls, N. Y., with.....	100,000	300,000	115,334	5,283,317
and Lincoln National Bank and Trust Company of Syracuse, N. Y. (13393), which had.....	1,895,000	3,470,000	1,506,469	99,122,469
merged Oct. 25, 1957, under charter and title of the latter bank (13393). The merged bank at date of merger had.....	1,895,000	3,470,000	1,281,798	104,335,781
Citizens State Bank of Bristol, Ind., with.....	25,000	60,000	1,568	1,130,161
and The First National Bank of Elkhart, Ind. (206), which had.....	700,000	1,300,000	744,847	45,492,623
merged Nov. 18, 1957, under charter and title of the latter bank (206). The merged bank at date of merger had.....	725,000	1,360,000	743,279	46,622,784
The Washington National Bank of Ellensburg, Wash. <sup>2</sup> (9079), with.....	200,000	300,000	154,221	8,790,762
and National Bank of Washington, Tacoma, Wash. (3417), which had.....	5,200,063	4,517,188	2,913,402	164,604,833
merged Dec. 13, 1957, under charter and title of the latter bank (3417). The merged bank at date of merger had.....	5,525,063	5,624,938	2,134,873	173,222,267
Bank of Waterford, N. Y., with.....	75,000	90,000	271,905	6,692,466
and The National Commercial Bank and Trust Company of Albany, N. Y. (1301), which had.....	5,134,500	8,865,500	3,254,271	276,515,264
merged Dec. 20, 1957, under charter and title of the latter bank (1301). The merged bank at date of merger had.....	5,269,500	8,865,500	3,556,176	283,084,794
Zion's Savings Bank & Trust Company, Salt Lake City, Utah, with.....	1,500,000	1,500,000	2,762,741	36,843,455
Utah Savings & Trust Company, Salt Lake City, Utah, with.....	300,000	800,000	661,848	15,263,277
and First National Bank of Salt Lake City, Utah (4341), which had.....	750,000	1,750,000	3,038,557	70,016,854
merged Dec. 30, 1957, under charter and title of the latter bank (4341). The merged bank at date of merger had.....	2,550,000	7,450,000	2,990,632	122,123,585

<sup>1</sup> With 1 local branch and 1 in Riverbank.<sup>2</sup> Branch office designated "head" office and former head office designated a branch office.<sup>3</sup> With 1 branch in North Royalton.<sup>4</sup> With 7 branches; Clarkdale, Flagstaff, Williams, Cottonwood, Sedona, Prescott, Page,<sup>5</sup> With 1 local branch.



TABLE NO. 11.—*Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957*

Charter No.	Title and location of bank	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
ALABAMA				
3041	The First National Bank of Anniston.....	1		1
3185	The First National Bank of Birmingham.....	1		1
1595	The First National Bank of Mobile.....	1		1
13097	The Merchants National Bank of Mobile.....	1		1
1814	The First National Bank of Montgomery.....	1		1
ALASKA				
14651	National Bank of Alaska in Anchorage.....		1	1
14747	Alaska National Bank of Fairbanks.....	1		1
ARIZONA				
3728	First National Bank of Arizona, Phoenix.....	1	9	10
14324	The Valley National Bank of Phoenix.....	1	5	6
ARKANSAS				
13958	Union National Bank of Little Rock.....		1	1
CALIFORNIA				
14695	City National Bank of Beverly Hills.....		2	2
5927	Citizens National Trust & Savings Bank of Los Angeles.....	1	1	2
2491	Security-First National Bank, <sup>1</sup> Los Angeles.....	2	28	30
7058	The First National Bank of Monterey.....	1	1	1
6268	The First National Bank of Ontario.....	1	1	1
8907	Citizens National Trust & Savings Bank of Riverside.....		4	4
3050	The First National Trust and Savings Bank of San Diego.....	1	2	3
13044	Bank of America National Trust and Savings Association, San Francisco.....	1	14	15
9655	The Bank of California, National Association, San Francisco.....		7	7
1741	Crocker-Anglo National Bank, San Francisco.....		9	9
2158	The First National Bank of San Jose.....	1		1
12640	First National Bank of San Rafael.....		1	1
CONNECTICUT				
335	The Connecticut National Bank, Bridgeport.....		3	3
1132	City National Bank & Trust Company of Danbury.....	1		1
1338	Hartford National Bank and Trust Company, Hartford.....		1	1
720	The Home National Bank and Trust Company of Meriden.....	1	1	1
1184	The New Britain National Bank, New Britain.....	1	1	1
2	The First New Haven National Bank, New Haven.....	1		1
227	The Second National Bank of New Haven.....		1	1
5309	The First National Bank and Trust Company of Ridgefield.....		1	1
DISTRICT OF COLUMBIA <sup>2</sup>				
4247	The Lincoln National Bank of Washington.....	1		1
3425	The National Bank of Washington.....	1		1
GEORGIA				
1559	The First National Bank of Atlanta.....	1		1
10270	The First National Bank & Trust Company in Macon.....	1		1
HAWAII				
5550	Bishop National Bank of Hawaii, Honolulu.....		1	1
IDAHO				
14444	First Security Bank of Idaho, National Association, Boise.....		1	1
1668	The Idaho First National Bank, Boise.....		3	3

See footnotes at end of table.

TABLE No. 11.—*Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957—Continued*

Charter No.	Title and location of bank	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
INDIANA				
206	The First National Bank of Elkhart.....		2	2
12132	The National City Bank of Evansville.....		1	1
13818	Fort Wayne National Bank, Fort Wayne.....	1		1
13759	American Fletcher National Bank and Trust Company, Indianapolis.....		2	2
984	The Indiana National Bank of Indianapolis.....	2	1	3
869	Merchants National Bank & Trust Company of Indianapolis.....	1	1	2
14175	La Fayette National Bank, Lafayette.....	1	1	2
11148	Purdue National Bank of Lafayette.....		1	1
9381	The Merchants National Bank of Michigan City.....	1	1	2
14047	The Union National Bank of New Albany.....	1		1
KANSAS				
10765	Hutchinson National Bank and Trust Company, Hutchinson.....	1		1
4742	The Farmers National Bank of Salina.....	1		1
KENTUCKY				
6028	The First-Hardin National Bank of Elizabethtown.....		1	1
4090	The State National Bank of Frankfort.....	1		1
906	First National Bank and Trust Company of Lexington.....		1	1
109	The First National Bank of Louisville.....		1	1
14320	Liberty National Bank and Trust Company of Louisville.....		1	1
LOUISIANA				
5807	The First National Bank of Abbeville.....	1		1
14687	The National Bank of Bossier City.....	1		1
14503	Citizens National Bank & Trust Company of Houma.....	1		1
14621	Gulf National Bank at Lake Charles.....		1	1
3671	The New Iberia National Bank, New Iberia.....	1		1
4524	The Peoples National Bank of New Iberia.....	1		1
13688	The Hibernia National Bank in New Orleans.....	1		1
13648	Commercial National Bank in Shreveport.....	1		1
MAINE				
1089	The First National Bank of Biddeford.....		1	1
1254	The Ocean National Bank of Kennebunk.....		1	1
941	The Canal National Bank of Portland.....	1	1	2
13768	Northern National Bank of Presque Isle.....	1		1
MARYLAND				
1413	The First National Bank of Baltimore.....	2		2
13680	The First National Bank of Bel Air.....	1		1
1519	The Second National Bank of Cumberland.....		1	1
1267	Farmers and Mechanics-Citizens National Bank of Frederick.....	1	2	3
12590	The Nicodemus National Bank of Hagerstown.....		1	1
6606	The First National Bank of St. Mary's at Leonardtown.....		1	1
MASSACHUSETTS				
614	Middlesex County National Bank, Everett.....		1	1
484	The Haverhill National Bank, Haverhill.....	2		2
1129	Merrimack Valley National Bank, Haverhill.....		1	1
1939	Holyoke National Bank, Holyoke.....	1		1
4774	The First National Bank of Ipswich.....		1	1
1082	The Agricultural National Bank of Pittsfield.....	1		1
726	Merchants-Warren National Bank of Salem.....		1	1
14816	Security National Bank of Springfield.....	1		1
308	The Third National Bank and Trust Company of Springfield.....	1	1	2
13411	First National Bank of Webster.....		1	1
MICHIGAN				
14641	Peoples National Bank & Trust Company of Bay City.....	1		1
13671	National Bank of Detroit.....	2	3	5
4398	Hackley Union National Bank and Trust Company of Muskegon.....	1		1
13789	Community National Bank of Pontiac.....		2	2

See footnotes at end of table.

TABLE NO. 11.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957—Continued

Charter No.	Title and location of bank	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
MISSISSIPPI				
3656	The First National Bank of Aberdeen.....		1	1
5176	First National Bank of Hattiesburg.....	1		1
6681	The First National Bank of Laurel.....	1		1
7266	The Citizens National Bank of Meridian.....	1		1
13722	Britton & Koontz National Bank in Natchez.....	1		1
NEVADA				
7038	First National Bank of Nevada, Reno, Nevada.....	2		2
14406	The Security National Bank of Reno.....		1	1
NEW JERSEY				
8800	The Boardwalk National Bank of Atlantic City.....		1	1
1436	The National State Bank, Elizabeth, N. J.....		2	2
12646	The First National Bank of Hamilton Square.....		1	1
12022	Peoples National Bank of Laurel Springs.....		1	1
1270	The Millville National Bank, Millville.....		1	1
9339	Montclair National Bank and Trust Company, Montclair.....	3		3
6692	The Citizens National Bank of Netcong.....		1	1
1452	The National State Bank of Newark.....		1	1
587	The National Bank of New Jersey, New Brunswick.....		1	1
3697	The Peoples National Bank of New Brunswick.....	1		1
5981	The First National Bank and Trust Company of Paulsboro.....		1	1
9367	The First National Bank and Trust Company of Ramsey.....		1	1
13369	The First National Bank of Sayreville.....	1		1
3878	The First National Bank of South Amboy.....		1	1
288	The First National Bank of South River.....	1		1
13173	The First National Bank of Whippany.....		1	1
NEW MEXICO				
6183	The First National Bank of Farmington.....		1	1
NEW YORK				
1301	The National Commercial Bank and Trust Company of Albany.....		3	3
3817	The Canandaigua National Bank and Trust Company, Canandaigua.....		1	1
2272	First National Bank of Cortland.....		1	1
12997	The Franklin National Bank of Long Island, <sup>3</sup> Franklin Square.....		8	8
12450	The National Bank of Geneva.....	1		1
3183	The First National Bank of Herkimer.....		1	1
6587	Security National Bank of Huntington.....		1	1
8453	Chautauqua National Bank of Jamestown.....		1	1
10855	The Kerhonkson National Bank, Kerhonkson.....		1	1
1120	The Rondout National Bank of Kingston.....		1	1
955	The State of New York National Bank, Kingston.....		1	1
13955	First Westchester National Bank of New Rochelle.....	1	1	2
1461	The First National City Bank of New York.....	3		3
1354	The National Bank and Trust Company of Norwich.....		1	1
8920	The Citizens National Bank and Trust Company of Oneonta.....		1	1
2410	The Farmers National Bank and Trust Company of Rome.....		1	1
12963	The Fort Neck National Bank of Seaford.....		2	2
5390	The First National Bank of Spring Valley.....		2	2
5846	Rockland National Bank, Suffern.....		1	1
13303	Lincoln National Bank and Trust Company of Syracuse.....	1	2	3
721	The Manufacturers National Bank of Troy.....		1	1
1392	The Oneida National Bank and Trust Company of Utica.....		1	1
11881	Valley Stream National Bank and Trust Company, Valley Stream.....	1	1	2
7703	The Meadow Brook National Bank of Nassau County, <sup>4</sup> West Hempstead.....	1	4	5
10525	National Bank of Westchester, White Plains.....		1	1
11059	The First National Bank of Woodridge.....	1		1
NORTH CAROLINA				
13721	First National Bank and Trust Company in Asheville.....		2	2
9164	The Union National Bank of Charlotte.....	2		2
8844	The National Bank of Alamance of Graham.....	1		1
13985	The Guilford National Bank of Greensboro.....	1		1
4597	First National Bank of Catawba County, Hickory.....		1	1

See footnotes at end of table.

TABLE No. 11.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957—Continued

Charter No.	Title and location of bank	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
NORTH CAROLINA—continued				
10610	The National Bank of Lumberton.....	1	—	1
9531	The First National Bank of Mooresville.....	1	—	1
14780	First National Bank of Raleigh.....	1	—	1
10608	The Planters National Bank & Trust Company of Rocky Mount.....	1	—	1
13626	National Bank of Wilson.....	2	—	2
OHIO				
14579	First National Bank of Akron.....	—	1	1
3721	Alliance First National Bank, Alliance.....	1	—	1
183	The First National Bank of Ashland.....	1	—	1
6566	First National Bank of Cambridge.....	1	—	1
76	First National Bank of Canton.....	—	2	2
4318	Central National Bank of Cleveland.....	—	5	5
786	The National City Bank of Cleveland.....	1	1	2
14761	Society National Bank of Cleveland.....	—	1	1
5065	The Ohio National Bank of Columbus.....	—	1	1
1788	The Merchants National Bank and Trust Company of Dayton.....	1	—	1
2604	The Winters National Bank and Trust Company of Dayton.....	—	1	1
4293	The National Bank of Dover.....	1	—	1
98	The First National Bank of Ironton.....	1	—	1
13767	First National Bank and Trust Company of Lima.....	—	1	1
2577	First National Bank of Mansfield.....	—	1	1
13687	The First National Bank in Massillon.....	1	—	1
4842	The Old Phoenix National Bank of Medina.....	—	1	1
858	The First National Bank of Newark.....	1	—	1
14686	The Lake County National Bank of Painesville.....	—	1	1
43	The First National Bank of Salem.....	1	—	1
2160	The First National Bank and Trust Company in Steubenville.....	—	1	1
2470	The Second National Bank of Warren.....	1	1	2
2575	The Citizens National Bank of Xenia.....	1	—	1
2350	The Mahoning National Bank of Youngstown.....	—	1	1
13586	The Union National Bank of Youngstown.....	—	1	1
5760	The Citizens National Bank in Zanesville.....	1	—	1
OKLAHOMA				
5252	The First National Bank of Miami.....	1	—	1
OREGON				
1553	The First National Bank of Portland.....	—	2	2
4514	The United States National Bank of Portland.....	—	1	1
PENNSYLVANIA				
373	The First National Bank of Allentown.....	1	—	1
14037	Ambler National Bank, Ambler.....	—	1	1
14251	The Bridgeville National Bank, Bridgeville.....	—	1	1
593	The National Bank of Chambersburg.....	1	—	1
355	The Delaware County National Bank, Chester.....	1	1	2
13998	The County National Bank at Clearfield.....	—	1	1
3990	The National Bank of Coatesville.....	—	1	1
573	The Doylestown National Bank and Trust Company, Doylestown.....	—	1	1
12	The First National Bank of Erie.....	—	1	1
6220	The First National Bank of Everett.....	—	1	1
580	The Harrisburg National Bank, Harrisburg.....	—	1	1
4204	The Hazleton National Bank, Hazleton.....	1	—	1
4965	Union National Bank and Trust Company of Huntingdon.....	1	—	1
13781	United States National Bank in Johnstown.....	—	1	1
683	The Lancaster County National Bank, Lancaster.....	—	1	1
3063	The Peoples National Bank and Trust Company of Langhorne.....	—	1	1
11244	The First National Bank of Mapleton.....	—	1	1
2222	Western Pennsylvania National Bank, McKeesport.....	—	3	3
4938	First National Bank of Meadville.....	—	1	1
14274	Oil City National Bank, Oil City.....	—	1	1
539	The Philadelphia National Bank, Philadelphia.....	—	1	1
6301	Mellon National Bank and Trust Company, Pittsburgh.....	1	2	3
6942	National-Dime Bank of Shamokin.....	1	—	1
13940	First National Bank in Tarentum.....	—	1	1

See footnotes at end of table.

TABLE No. 11.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1957—Continued

Charter No.	Title and location of bank	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
PENNSYLVANIA—continued				
5034	Gallatin National Bank, Uniontown.....		1	1
13196	Upper Darby National Bank, Upper Darby.....	1	1	2
30	The First-Second National Bank and Trust Company of Wilkes-Barre.....	1	1	2
13852	Miners National Bank of Wilkes-Barre.....		1	1
RHODE ISLAND				
1302	Industrial National Bank of Providence.....		4	4
SOUTH CAROLINA				
14425	The Citizens and Southern National Bank of South Carolina, Charleston.....		2	2
2044	The South Carolina National Bank of Charleston.....		4	4
13720	The First National Bank of South Carolina of Columbia.....	1		1
14784	Carolina National Bank of Easley.....		1	1
14698	First National Bank of Myrtle Beach.....		1	1
TENNESSEE				
14611	American National Bank and Trust Company of Chattanooga.....	1		1
1603	The First National Bank of Clarksville.....	1		1
10842	The First National Bank of Kingsport.....		1	1
2049	Park National Bank of Knoxville.....	1		1
6093	The First National Bank of Lawrenceburg.....	1		1
14279	The Blount National Bank of Maryville.....		1	1
336	The First National Bank of Memphis.....	2		2
13349	Union Planters National Bank of Memphis.....	1		1
13103	Third National Bank in Nashville.....		1	1
3614	The First National Bank of Sparta.....	1		1
UTAH				
2597	First Security Bank of Utah, National Association, Ogden.....		4	4
4341	Zions First National Bank, Salt Lake City.....	2		2
VERMONT				
1698	The Howard National Bank and Trust Company of Burlington.....		1	1
VIRGINIA				
10618	National Bank and Trust Company of Charlottesville.....	1		1
1985	The First National Bank of Danville.....	1		1
6389	The National Bank of Fairfax.....	1		1
6778	The Merchants' National Bank of Hampton.....	1		1
5261	The Rockingham National Bank of Harrisonburg.....	1		1
9885	National Bank of Commerce of Norfolk.....	6		6
2737	The First National Exchange Bank of Roanoke.....	1		1
11817	The Colonial-American National Bank of Roanoke.....	1		1
12599	Wythe County National Bank of Wytheville.....		1	1
WASHINGTON				
4375	The National Bank of Commerce of Seattle.....		3	3
14394	Peoples National Bank of Washington in Seattle.....		2	2
11280	Seattle-First National Bank, Seattle.....		2	2
3417	National Bank of Washington, Tacoma, Washington, Tacoma.....		3	3
12292	The Puget Sound National Bank of Tacoma.....	1		1
WISCONSIN				
7347	The Batavia National Bank of La Crosse.....	1		1
Total (237 banks).....		134	270	404

<sup>1</sup> Formerly "Security-First National Bank of Los Angeles".<sup>2</sup> One branch also authorized for 1 nonnational bank in the District of Columbia.<sup>3</sup> Formerly "The Franklin National Bank of Franklin Square".<sup>4</sup> Formerly "The Meadow Brook National Bank of Freeport", Freeport, N. Y.

TABLE NO. 12.—*Number of branches of national banks closed during the year ended Dec. 31, 1957*

Char- ter No.	Title and location of bank	Branches closed		
		Local	Other than local	Total
ARIZONA				
14324	The Valley National Bank of Phoenix.....		1	1
CALIFORNIA				
13044	Bank of America National Trust and Savings Association, San Fran- cisco.....		1	1
13200	The Commercial National Bank of Santa Ana.....	2		2
CONNECTICUT				
13042	First National Bank in Greenwich.....	2		2
1338	Hartford National Bank and Trust Company, Hartford.....		1	1
942	The National Bank of Norwalk.....	1		1
IDAHO				
4690	The First National Bank of Caldwell.....		1	
MICHIGAN				
13738	Manufacturers National Bank of Detroit.....	1		
NEW JERSEY				
329	First National Bank and Trust Company of Paterson.....	1		
NEW YORK				
6198	Staten Island National Bank & Trust Company of New York.....	5		5
7703	The Meadow Brook National Bank of Nassau County, <sup>1</sup> West Hemp- stead.....		3	3
NORTH CAROLINA				
2135	The Commercial National Bank of Charlotte.....	3		3
OHIO				
2160	The First National Bank and Trust Company in Steubenville.....	1		
OREGON				
4514	The United States National Bank of Portland.....		1	
PENNSYLVANIA				
14037	Ambler National Bank, Ambler.....		2	2
13026	The Penn Valley National Bank of Hatfield.....		1	1
14139	The National Bank of Narberth.....		2	2
6301	Mellon National Bank and Trust Company, Pittsburgh.....		1	1
6465	The Merchants National Bank of Quakertown.....		1	1
SOUTH CAROLINA				
13720	The First National Bank of South Carolina of Columbia.....		1	
VERMONT				
13894	The Windham National Bank of Bellows Falls.....		1	1
Total (21 banks).....		16	<sup>2</sup> 17	33

<sup>1</sup> Formerly "The Meadow Brook National Bank of Freeport", Freeport, N. Y.<sup>2</sup> Includes 2 seasonal agencies.

TABLE NO. 13.—Principal items of assets and liabilities of national banks, by size of banks, according to deposits, Dec. 31, 1956 and 1957

[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
1956													
Banks with deposits of—													
Less than \$500,000.....	25	8,310	4,182	3,250	878	3,837	63	12,220	860	1,042	10,264	8,795	1,469
\$500,000 to \$750,000.....	51	27,932	13,538	12,261	2,133	9,551	188	37,686	1,507	3,209	32,857	27,662	5,195
\$750,000 to \$1,000,000.....	104	77,336	37,928	32,723	6,685	25,268	943	103,654	4,271	8,138	91,003	68,173	22,830
\$1,000,000 to \$2,000,000.....	623	808,803	356,334	377,409	75,060	238,676	8,486	1,056,650	31,332	77,896	944,753	681,799	262,954
\$2,000,000 to \$5,000,000.....	1,585	4,540,289	1,985,287	2,012,199	542,803	1,229,445	54,434	5,829,710	138,821	375,563	5,295,204	3,614,749	1,680,455
\$5,000,000 to \$10,000,000.....	1,022	6,119,157	2,723,394	2,624,221	771,542	1,617,491	83,949	7,829,979	165,301	442,944	7,181,445	4,809,782	2,371,663
\$10,000,000 to \$25,000,000.....	719	9,277,100	4,209,715	3,945,546	1,121,839	2,473,492	143,402	11,917,026	252,490	591,696	10,984,019	7,362,069	3,621,950
\$25,000,000 to \$50,000,000.....	257	7,318,099	3,418,049	3,105,956	794,094	2,028,978	121,451	9,493,938	197,738	419,061	8,793,610	6,126,507	2,667,103
\$50,000,000 to \$100,000,000.....	125	7,038,477	3,537,831	2,773,145	727,501	2,212,964	105,416	9,386,662	198,698	402,142	8,686,556	6,463,094	2,223,462
\$100,000,000 to \$500,000,000.....	126	21,854,937	12,258,257	7,675,429	1,921,251	7,799,208	334,014	30,132,742	636,618	1,348,959	27,772,261	22,200,737	5,571,524
\$500,000,000 or more.....	22	31,681,284	19,703,817	9,117,946	2,859,521	9,443,587	353,914	41,901,715	1,010,472	2,163,374	37,702,851	27,664,191	10,038,660
Total.....	4,659	88,751,724	48,248,332	31,680,085	8,823,307	27,082,497	1,206,260	117,701,982	2,638,108	5,834,024	107,494,823	79,027,558	28,467,265
1957													
Banks with deposits of—													
Less than \$500,000.....	22	7,027	3,591	2,904	532	3,455	59	10,542	610	871	9,052	7,633	1,419
\$500,000 to \$750,000.....	47	25,429	12,429	10,845	2,155	8,802	171	34,431	1,322	2,967	30,055	25,113	4,942
\$750,000 to \$1,000,000.....	92	70,386	32,800	30,298	7,288	21,987	947	93,369	3,610	7,896	81,528	60,925	20,603
\$1,000,000 to \$2,000,000.....	606	804,876	357,557	362,705	84,614	226,374	9,048	1,041,110	31,316	78,935	926,623	644,292	282,331
\$2,000,000 to \$5,000,000.....	1,556	4,523,106	2,021,539	1,904,044	597,523	1,183,360	59,249	5,771,915	139,899	379,284	5,229,659	3,453,057	1,776,604
\$5,000,000 to \$10,000,000.....	1,043	6,396,908	2,890,865	2,574,830	871,213	1,610,475	92,517	8,049,341	171,764	470,449	7,361,201	4,724,637	2,636,564
\$10,000,000 to \$25,000,000.....	723	9,508,808	4,443,637	3,833,056	1,232,115	2,418,516	162,649	12,118,166	263,624	619,066	11,128,055	7,192,497	3,935,358
\$25,000,000 to \$50,000,000.....	259	7,575,676	3,600,621	3,082,457	892,598	1,939,949	132,253	9,679,072	208,558	441,725	8,932,517	5,965,278	2,967,239
\$50,000,000 to \$100,000,000.....	131	7,638,783	3,927,966	2,857,726	848,091	2,217,152	120,651	10,008,080	225,938	456,294	9,206,507	6,651,787	2,554,720
\$100,000,000 to \$500,000,000.....	125	22,082,023	12,622,529	7,402,229	2,057,265	7,631,036	368,021	30,236,888	662,220	1,429,248	27,708,777	21,546,723	6,162,054
\$500,000,000 or more.....	23	32,915,964	20,588,743	9,276,982	3,050,239	9,604,028	394,216	43,479,776	1,097,352	2,400,269	38,822,337	27,608,823	11,213,514
Total.....	4,627	91,483,986	50,502,277	31,338,076	9,643,633	26,865,134	1,339,781	120,522,640	2,806,213	6,287,004	109,436,311	77,880,965	31,555,346

TABLE NO. 14.—*Time deposits of national banks, June 6, 1957*

[In thousands of dollars]

Location	Deposits of individuals, partnerships, and corporations							U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	Number of accounts	
	Savings <sup>1</sup>	Deposits accumulated for payment of personal loans	Christmas savings and similar accounts	Open accounts of banks' own trust departments	Certificates of deposit	Other open accounts	Total							Savings accounts	Christmas savings and similar accounts
Maine.....	95,735	121	1,412	2,100	1,453	219	101,040	872	7	349	-----	-----	102,268	145,968	31,087
New Hampshire.....	43,923	51	1,200	2	1,588	10	46,774	715	15	113	-----	-----	47,617	77,437	21,613
Vermont.....	77,149	183	783	32	2,046	96	80,289	36	3	408	-----	-----	80,736	101,148	15,495
Massachusetts.....	367,152	3,309	10,545	30,957	10,875	24,347	447,185	6,863	1,402	6,882	6,178	7,600	476,110	593,177	205,755
Rhode Island.....	197,565	-----	3,043	3,000	265	330	204,203	405	24	433	-----	-----	205,065	213,880	50,721
Connecticut.....	220,603	635	5,666	712	1,007	2,272	230,895	1,868	5	391	10	-----	233,169	315,658	85,902
Total New England States.....	1,002,127	4,299	22,649	36,803	17,234	27,274	1,110,386	10,759	1,456	8,576	6,188	7,600	1,144,965	1,447,268	410,573
New York.....	1,891,757	25,183	37,461	25,736	41,674	243,400	2,265,211	18,022	-----	79,445	2,690	241,022	2,606,390	1,954,443	601,433
New Jersey.....	1,311,182	1,682	33,647	3,079	11,911	7,978	1,369,479	5,461	-----	15,688	4	-----	1,390,632	1,361,893	473,232
Pennsylvania.....	2,129,439	5,239	48,770	55,985	135,733	41,502	2,416,668	4,051	682	61,981	796	750	2,484,928	1,925,889	808,245
Delaware.....	11,846	-----	242	2	50	7	12,147	-----	-----	74	-----	-----	12,221	8,177	3,838
Maryland.....	200,570	2,279	3,085	3,013	2,151	1,161	212,259	6,164	-----	6,519	-----	-----	224,942	204,123	56,760
District of Columbia.....	140,265	7,669	1,385	900	20,399	3,274	173,882	8,944	925	-----	-----	-----	183,751	119,008	22,903
Total Eastern States.....	5,685,049	42,052	124,590	88,715	211,918	297,322	6,449,646	42,642	1,607	163,707	3,490	241,772	6,902,864	5,573,533	1,966,411
Virginia.....	452,555	776	8,495	3,258	13,926	15,324	494,334	15,377	110	36,890	1,488	-----	548,199	460,999	155,267
West Virginia.....	166,590	12	2,403	1,006	5,590	1,242	176,843	334	171	1,230	37	-----	178,615	206,727	48,773
North Carolina.....	91,234	1,885	2,554	-----	8,975	7,436	112,084	2,746	-----	8,389	205	-----	123,424	130,328	46,240
South Carolina.....	73,442	2	3,318	-----	2,620	644	80,026	4,430	7	4,696	300	-----	89,459	97,454	67,509
Georgia.....	188,946	74	2,686	4,843	24,525	8	221,082	3,389	761	5,704	3	-----	230,939	246,687	49,200
Florida.....	424,622	8	3,439	2,325	18,423	12,728	461,545	9,160	66	78,308	536	2,000	551,615	372,412	69,445
Alabama.....	249,830	1,656	3,011	827	18,495	1,580	275,399	3,359	10	1,403	340	-----	280,511	287,543	55,145
Mississippi.....	46,411	318	975	7	12,949	-----	60,660	2,171	-----	15	-----	-----	62,846	60,197	20,433
Louisiana.....	265,893	2,118	2,039	5,004	8,346	911	284,311	467	51	4,772	-----	1,000	290,601	456,920	44,559
Texas.....	704,419	94,659	3,040	31,366	138,902	47,177	1,019,563	21,943	1,143	264,120	5,498	5,000	1,317,267	713,859	47,880
Arkansas.....	87,629	1,101	618	1,309	10,328	1,720	102,705	556	24	752	155	-----	104,192	80,240	14,042
Kentucky.....	125,228	306	3,435	1,025	15,281	3,664	148,939	537	15	12,493	100	-----	162,084	120,890	67,631
Tennessee.....	418,195	-----	5,053	4,824	23,316	7,296	458,684	3,994	164	21,828	330	50	485,050	459,752	87,260
Total Southern States.....	3,294,994	102,915	41,066	55,794	301,676	99,730	3,896,175	68,463	2,522	440,600	8,992	8,050	4,424,802	3,694,008	773,414



Ohio.....	1,126,474	113,083	14,213	16,021	65,811	15,286	1,350,888	3,199	190	70,419	88	1,430,734	1,311,321	202,351	
Indiana.....	584,154	681	9,168	12,510	46,893	21,999	675,405	3,514	1,911	532	85	681,447	627,542	178,202	
Illinois.....	2,392,119	52,176	18,496	88,069	70,346	12,271	2,633,477	8,728	1,118	135,709	400	2,794,582	2,217,331	296,142	
Michigan.....	1,121,875	141	9,701	506	115,560	53,695	1,301,478	2,360	35	75,140	135	1,479,148	1,232,357	178,988	
Wisconsin.....	485,282	294	6,172	2,238	46,255	2,638	542,879	2,841	957	4,648	338	551,663	543,669	86,944	
Minnesota.....	468,667	1,591	2,191	16,200	158,302	2,422	649,373	1,458	68	12,780	61	663,740	584,385	48,750	
Iowa.....	161,682	35	1,043	460	35,205	880	199,305	1,776	53	164	-----	201,298	203,120	19,701	
Missouri.....	273,260	2,476	2,624	3,759	30,120	2,274	314,513	2,784	487	18,097	100	335,981	334,380	42,450	
Total Middle Western States.....	6,613,513	170,477	63,608	139,763	568,492	111,465	7,667,318	26,660	4,819	323,489	1,207	8,038,643	7,054,105	1,113,558	
North Dakota.....	42,240	647	210	190	42,077	3,548	88,912	377	6	2,575	-----	91,870	53,703	4,021	
South Dakota.....	48,353	-----	172	70	33,993	822	83,410	1,032	-----	4,813	-----	89,255	59,993	3,768	
Nebraska.....	87,643	685	1,419	1,301	19,568	126	110,742	109	29	153	-----	111,033	160,855	24,840	
Kansas.....	134,357	1,490	1,328	520	21,492	1,763	160,950	3,625	39	129	3	164,746	161,331	23,032	
Montana.....	68,533	1,726	153	4	16,109	1,474	88,059	179	-----	777	255	89,270	70,739	2,791	
Wyoming.....	58,099	-----	75	29	2,121	50	60,374	1,280	18	4,079	-----	65,751	49,296	1,123	
Colorado.....	243,080	394	1,234	1,100	7,358	2,254	255,420	3,030	10	18,440	-----	276,900	211,863	20,843	
New Mexico.....	69,483	-----	297	1	3,734	2,177	75,692	429	11	12,129	45	88,306	79,307	5,838	
Oklahoma.....	202,496	4,787	665	6,379	36,344	4,444	255,115	4,581	97	4,972	976	265,741	188,968	13,400	
Total Western States.....	954,284	9,729	5,553	9,594	182,856	16,658	1,178,674	14,642	210	48,067	1,279	1,242,872	1,036,055	99,656	
Washington.....	611,287	27	4,751	5,894	7,734	2,879	632,572	5,144	9	654	390	644,169	653,598	87,373	
Oregon.....	545,203	-----	1,312	3,300	20,318	2,235	572,368	229	14	27,789	50	600,450	504,661	28,604	
California.....	5,429,538	49	61,432	53,803	69,201	64,844	5,678,867	55,704	202	556,478	3,225	6,552,472	5,427,642	768,401	
Idaho.....	130,163	-----	225	-----	7,871	30	138,289	1,151	11	20	-----	139,471	112,351	-----	
Utah.....	95,799	-----	-----	-----	4,221	-----	100,020	2,350	918	10,934	-----	114,222	112,075	-----	
Nevada.....	66,183	422	1,077	1,603	339	16	69,640	1,070	-----	1,275	-----	71,985	80,057	12,275	
Arizona.....	140,346	42	1,634	-----	17,982	350	160,354	2,413	27	17,716	5,000	185,510	147,534	36,539	
Total Pacific States.....	7,018,519	540	70,206	64,825	127,666	70,354	7,352,110	68,061	1,181	614,866	3,665	8,308,279	7,037,918	933,192	
Total United States (exclusive of possessions).....	24,568,486	330,012	327,672	395,494	1,409,842	622,803	27,654,309	231,227	11,795	1,599,305	24,821	540,968	30,062,425	25,842,887	5,296,804
Alaska (member and nonmember banks).....	26,694	13	41	-----	210	1,735	28,693	10,502	10	5,355	-----	44,560	26,105	573	
The Territory of Hawaii (nonmember bank).....	65,159	-----	1,263	-----	7,239	-----	73,661	102	10	5,444	500	79,717	93,324	21,460	
Virgin Islands of the United States (member bank).....	4,508	334	-----	-----	-----	-----	4,842	-----	-----	1,568	11	6,422	10,186	-----	
Total possessions.....	96,361	347	1,304	-----	7,449	1,735	107,196	10,604	20	12,367	11	501	130,699	129,615	22,033
Total United States and possessions.....	24,664,847	330,359	328,976	395,494	1,417,291	624,538	27,761,505	241,831	11,815	1,611,672	24,832	541,469	30,193,124	25,972,502	5,318,837
New York City (central Reserve city).....	435,416	-----	7,963	23,000	7,988	217,305	691,672	13,780	-----	9,859	1,150	241,022	957,483	422,325	116,578
Chicago (central Reserve city).....	903,418	11,781	2,500	85,294	4,349	6,289	1,013,631	4,075	-----	9,050	400	15,150	1,042,306	658,393	29,556
Other Reserve cities.....	10,616,669	138,757	105,665	250,421	411,943	209,648	11,733,103	97,059	2,351	862,457	11,562	277,796	12,984,328	10,874,602	1,509,846
Country banks (member banks).....	12,619,602	179,821	211,557	36,779	985,562	189,561	14,222,882	116,663	9,444	719,967	11,720	7,001	15,087,677	13,900,475	3,161,079
Possessions (nonmember banks).....	89,742	-----	1,291	-----	7,449	1,735	100,217	10,254	20	10,339	-----	500	121,330	116,707	21,778

<sup>1</sup> As defined in Regulations D and Q of the Board of Governors of the Federal Reserve System.

<sup>2</sup> Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE NO. 15.—*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 1957*

	Number of banks	Banks with surplus equal to or exceeding common capital stock		Banks with surplus less than common capital stock	
		Number	Percent	Number	Percent
June 30, 1942.....	5,107	2,115	41.41	2,992	58.59
Dec. 31, 1942.....	5,087	2,205	43.35	2,882	56.65
June 30, 1943.....	5,066	2,275	44.91	2,791	55.09
Dec. 31, 1943.....	5,046	2,434	48.24	2,612	51.76
June 30, 1944.....	5,042	2,576	51.09	2,466	48.91
Dec. 30, 1944.....	5,031	2,749	54.64	2,282	45.36
June 30, 1945.....	5,021	2,946	58.67	2,075	41.33
Dec. 31, 1945.....	5,023	3,180	63.31	1,843	36.69
June 29, 1946.....	5,018	3,318	66.12	1,700	33.88
Dec. 31, 1946.....	5,013	3,531	70.44	1,482	29.56
June 30, 1947.....	5,018	3,637	72.48	1,381	27.52
Dec. 31, 1947.....	5,011	3,773	75.29	1,238	24.71
June 30, 1948.....	5,004	3,820	76.34	1,184	23.66
Dec. 31, 1948.....	4,997	3,963	79.31	1,034	20.69
June 30, 1949.....	4,993	4,003	80.17	990	19.83
Dec. 31, 1949.....	4,981	4,132	82.96	849	17.04
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.....	4,953	4,242	85.65	711	14.35
Dec. 31, 1951.....	4,946	4,324	87.42	622	12.58
June 30, 1952.....	4,932	4,327	87.73	605	12.27
Dec. 31, 1952.....	4,916	4,398	89.46	518	10.54
June 30, 1953.....	4,881	4,368	89.49	513	10.51
Dec. 31, 1953.....	4,864	4,406	90.58	458	9.42
June 30, 1954.....	4,842	4,400	90.87	442	9.13
Dec. 31, 1954.....	4,796	4,417	92.10	379	7.90
June 30, 1955.....	4,751	4,378	92.15	373	7.85
Dec. 31, 1955.....	4,700	4,363	92.83	337	7.17
June 30, 1956.....	4,675	4,330	92.62	345	7.38
Dec. 31, 1956.....	4,659	4,337	93.09	322	6.91
June 6, 1957.....	4,654	4,316	92.74	338	7.26
Dec. 31, 1957.....	4,627	4,316	93.28	311	6.72

TABLE NO. 16.—*Dates of reports of condition of national banks, 1914 to 1957*

[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.....						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
1952.....			31			30			5			31
1953.....				20		30			30			31
1954.....				15		30				7		31
1955.....				11		30				5		31
1956.....				10		30			26			31
1957.....			14			6				11		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.)

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**TABLE NO. 17**

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**ASSETS AND LIABILITIES OF NATIONAL BANKS ON MARCH  
14, JUNE 6, OCTOBER 11, AND DECEMBER 31, 1957 BY  
STATES AND TERRITORIES**

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957*

## ALABAMA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	69 banks	69 banks	69 banks	69 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	507,516	517,801	534,260	535,883
U. S. Government securities, direct obligations.....	346,828	330,442	348,145	344,848
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	119,089	122,379	121,832	121,736
Other bonds, notes, and debentures.....	25,354	26,542	25,840	24,909
Corporate stocks, including stock of Federal Reserve bank.....	2,417	2,445	2,454	2,481
Reserve with Federal Reserve bank.....	131,183	133,562	131,049	135,722
Currency and coin.....	28,331	26,674	29,511	31,369
Balances with other banks, and cash items in process of collection.....	155,922	139,909	160,206	183,816
Bank premises owned, furniture and fixtures.....	13,334	13,734	14,285	14,438
Real estate owned other than bank premises.....	723	876	786	780
Investments and other assets indirectly representing bank premises or other real estate.....	1,709	1,795	1,959	1,970
Customers' liability on acceptances outstanding.....	97	255	145	159
Income earned or accrued but not collected.....	2,859	3,077	3,048	3,118
Other assets.....	1,767	1,517	1,956	1,330
Total assets.....	1,337,129	1,321,008	1,375,476	1,402,559
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	748,608	708,602	739,017	733,914
Time deposits of individuals, partnerships, and corporations.....	262,572	275,399	290,139	293,869
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	17,095	23,987	29,745	27,983
Deposits of States and political subdivisions.....	99,282	104,996	96,685	116,055
Deposits of banks.....	81,354	76,896	83,635	91,065
Other deposits (certified and cashiers' checks, etc.).....	10,815	10,615	9,105	15,998
Total deposits.....	1,219,736	1,200,505	1,248,336	1,278,894
Demand deposits.....	952,132	919,994	963,878	980,183
Time deposits.....	267,604	280,511	284,458	298,711
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,100	2,000	5,400	2,250
Acceptances executed by or for account of reporting banks and outstanding.....	98	268	145	167
Income collected but not earned.....	6,624	6,806	7,310	7,192
Expenses accrued and unpaid.....	5,124	5,279	6,114	5,949
Other liabilities.....	1,989	1,633	1,371	2,360
Total liabilities.....	1,235,671	1,216,491	1,268,676	1,296,812
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	31,745	31,895	31,895	32,245
Surplus.....	48,877	49,127	49,402	50,055
Undivided profits.....	16,821	19,567	21,132	19,029
Reserves.....	4,015	3,928	4,371	4,418
Total capital accounts.....	101,458	104,517	106,800	105,747
Total liabilities and capital accounts.....	1,337,129	1,321,008	1,375,476	1,402,559
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	192,621	196,015	211,062	190,379

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**ALASKA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	7 banks	7 banks	7 banks	7 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	41,985	46,388	48,270	48,276
U. S. Government securities, direct obligations.....	50,808	47,786	50,350	48,844
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	5,629	5,553	5,548	5,722
Other bonds, notes, and debentures.....	4,444	4,691	3,862	4,222
Corporate stocks, including stock of Federal Reserve bank.....	8	13	13	13
Reserve with Federal Reserve bank and approved national banking associations.....	11,691	13,428	15,710	12,641
Currency and coin.....	7,643	6,210	6,869	5,821
Balances with other banks, and cash items in process of collection.....	4,861	5,174	6,367	5,543
Bank premises owned, furniture and fixtures.....	1,732	1,904	2,057	2,080
Real estate owned other than bank premises.....	185	142	174	178
Investments and other assets indirectly representing bank premises or other real estate.....	332	336	319	303
Income earned or accrued but not collected.....		1	1	1
Other assets.....	110	160	149	304
Total assets.....	129,428	131,786	139,689	133,948
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	55,144	57,651	63,682	57,114
Time deposits of individuals, partnerships, and corporations.....	28,043	28,693	30,755	30,831
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	23,942	23,214	22,373	23,319
Deposits of States and political subdivisions.....	12,871	12,042	11,642	11,637
Deposits of banks.....	1,455	1,512	1,950	1,960
Other deposits (certified and cashiers' checks, etc.).....	1,060	1,071	1,115	1,177
Total deposits.....	122,525	124,193	131,527	126,048
Demand deposits.....	78,520	79,653	86,020	79,361
Time deposits.....	44,005	44,500	45,507	46,687
Bills payable, rediscounts, and other liabilities for borrowed money.....			11	
Income collected but not earned.....	338	386	442	430
Expenses accrued and unpaid.....	176	212	150	90
Other liabilities.....	44	46	15	82
Total liabilities.....	123,083	124,837	132,145	126,650
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	2,253	2,350	2,350	2,350
Surplus.....	2,265	2,314	2,313	2,414
Undivided profits.....	1,425	1,897	2,493	2,085
Reserves.....	402	388	388	449
Total capital accounts.....	6,345	6,949	7,544	7,298
Total liabilities and capital accounts.....	129,428	131,786	139,689	133,948
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	36,829	35,314	35,155	35,884

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## ARIZONA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	3 banks	3 banks	3 banks	3 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	346,787	369,985	392,427	415,705
U. S. Government securities, direct obligations.....	130,014	131,613	146,646	136,921
Obligations guaranteed by U. S. Government.....		9	9	
Obligations of States and political subdivisions.....	50,054	38,172	32,947	33,461
Other bonds, notes, and debentures.....	8,783	8,851	5,900	9,865
Corporate stocks, including stock of Federal Reserve bank.....	1,229	1,230	1,294	1,296
Reserve with Federal Reserve bank.....	54,133	54,771	51,034	56,649
Currency and coin.....	12,486	11,231	12,771	15,539
Balances with other banks, and cash items in process of collection.....	47,159	47,667	46,202	67,523
Bank premises owned, furniture and fixtures.....	12,464	13,118	14,004	14,743
Real estate owned other than bank premises.....	290	301	203	112
Investments and other assets indirectly representing bank premises or other real estate.....	4,765	4,765	5,165	5,161
Customers' liability on acceptances outstanding.....	363	194	33	137
Income earned or accrued but not collected.....	1,885	2,884	2,635	3,142
Other assets.....	1,530	1,265	2,054	1,542
Total assets.....	671,922	686,056	713,324	761,796
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	363,744	352,172	371,184	408,754
Time deposits of individuals, partnerships, and corporations.....	154,070	160,354	175,295	179,782
Postal savings deposits.....	27	27	27	27
Deposits of U. S. Government.....	7,508	8,734	15,744	11,600
Deposits of States and political subdivisions.....	63,081	78,448	59,107	66,963
Deposits of banks.....	15,378	15,818	18,785	18,682
Other deposits (certified and cashiers' checks, etc.).....	8,620	8,165	7,971	11,640
Total deposits.....	618,428	628,718	648,115	697,448
Demand deposits.....	435,165	438,208	450,887	495,668
Time deposits.....	179,263	185,510	197,226	201,780
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	363	194	33	137
Income collected but not earned.....	7,723	8,048	8,804	8,322
Expenses accrued and unpaid.....	3,198	5,139	4,964	4,059
Other liabilities.....	1,031	854	754	593
Total liabilities.....	624,743	637,953	662,668	710,559
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	15,505	15,505	16,275	16,275
Surplus.....	25,675	25,675	26,475	26,475
Undivided profits.....	5,999	6,923	7,906	8,482
Reserves.....				5
Total capital accounts.....	47,179	48,103	50,656	51,237
Total liabilities and capital accounts.....	671,922	686,056	713,324	761,796
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	111,080	126,753	129,042	133,611

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## ARKANSAS

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	54 banks	54 banks	55 banks	55 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	191,670	192,588	202,114	201,730
U. S. Government securities, direct obligations.....	154,047	154,415	151,933	157,781
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	61,451	61,396	60,460	60,464
Other bonds, notes, and debentures.....	8,916	8,516	8,161	11,925
Corporate stocks, including stock of Federal Reserve bank.....	1,049	1,051	1,076	1,078
Reserve with Federal Reserve bank.....	54,777	54,955	58,603	52,682
Currency and coin.....	9,937	9,195	9,113	11,202
Balances with other banks, and cash items in process of collection.....	66,758	61,947	81,095	93,476
Bank premises owned, furniture and fixtures.....	6,640	6,792	7,067	6,960
Real estate owned other than bank premises.....	384	356	460	610
Investments and other assets indirectly representing bank premises or other real estate.....	30	30	46	45
Income earned or accrued but not collected.....	893	981	1,152	1,058
Other assets.....	268	301	395	358
<b>Total assets</b> .....	<b>556,850</b>	<b>552,523</b>	<b>581,675</b>	<b>599,369</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	320,818	302,852	307,714	326,250
Time deposits of individuals, partnerships, and corporations.....	100,047	102,705	105,402	107,471
Postal savings deposits.....	24	24	24	24
Deposits of U. S. Government.....	4,946	7,494	10,281	8,105
Deposits of States and political subdivisions.....	33,965	38,206	46,570	39,276
Deposits of banks.....	44,025	45,245	54,431	60,509
Other deposits (certified and cashiers' checks, etc.).....	3,104	3,268	3,932	4,985
<i>Total deposits</i> .....	<i>506,929</i>	<i>499,794</i>	<i>528,354</i>	<i>546,680</i>
<i>Demand deposits</i> .....	<i>408,300</i>	<i>396,602</i>	<i>421,286</i>	<i>437,553</i>
<i>Time deposits</i> .....	<i>101,629</i>	<i>104,192</i>	<i>107,068</i>	<i>109,067</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		1,450		
Income collected but not earned.....	2,151	2,410	2,450	2,248
Expenses accrued and unpaid.....	1,244	1,630	1,808	1,364
Other liabilities.....	63	2	1	342
<b>Total liabilities</b> .....	<b>510,387</b>	<b>505,286</b>	<b>532,613</b>	<b>550,574</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	14,905	14,955	15,505	15,505
Surplus.....	20,058	20,058	20,348	20,550
Undivided profits.....	10,147	10,959	11,896	11,212
Reserves.....	1,353	1,265	1,313	1,528
<b>Total capital accounts</b> .....	<b>46,463</b>	<b>47,237</b>	<b>49,062</b>	<b>48,795</b>
<b>Total liabilities and capital accounts</b> .....	<b>556,850</b>	<b>552,523</b>	<b>581,675</b>	<b>599,369</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	36,997	45,761	43,840	39,569



*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**CALIFORNIA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	48 banks	48 banks	48 banks	48 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	7,696,267	7,727,769	7,968,919	8,237,158
U. S. Government securities, direct obligations.....	3,687,220	3,727,748	3,683,012	3,819,058
Obligations guaranteed by U. S. Government.....	856	887	570	486
Obligations of States and political subdivisions.....	885,324	925,764	1,000,487	975,132
Other bonds, notes, and debentures.....	177,537	211,132	211,857	238,218
Corporate stocks, including stock of Federal Reserve bank.....	40,859	40,914	51,005	63,158
Reserve with Federal Reserve bank.....	1,438,043	1,443,728	1,460,891	1,542,434
Currency and coin.....	133,550	117,143	103,038	147,400
Balances with other banks, and cash items in process of collection.....	954,585	943,017	1,133,029	1,304,646
Bank premises owned, furniture and fixtures.....	149,559	154,195	164,263	162,625
Real estate owned other than bank premises.....	2,133	2,764	3,097	2,413
Investments and other assets indirectly representing bank premises or other real estate.....	27,888	28,986	29,479	39,247
Customers' liability on acceptances outstanding.....	96,487	130,451	136,556	145,913
Income earned or accrued but not collected.....	40,603	50,364	48,742	57,633
Other assets.....	28,616	22,873	36,450	21,653
<b>Total assets.....</b>	<b>15,359,527</b>	<b>15,527,735</b>	<b>16,061,395</b>	<b>16,757,174</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	6,330,522	6,155,110	6,527,341	6,613,505
Time deposits of individuals, partnerships, and corporations.....	5,557,124	5,678,867	5,953,859	6,086,068
Postal savings deposits.....	202	202	202	202
Deposits of U. S. Government.....	151,364	172,310	246,124	264,338
Deposits of States and political subdivisions.....	912,027	1,036,445	879,305	1,323,936
Deposits of banks.....	595,305	609,040	608,593	628,718
Other deposits (certified and cashiers' checks, etc.).....	255,923	293,388	233,160	348,942
<i>Total deposits.....</i>	<i>15,802,467</i>	<i>15,945,362</i>	<i>16,448,584</i>	<i>16,865,709</i>
<i>Demand deposits.....</i>	<i>7,446,101</i>	<i>7,592,890</i>	<i>7,651,634</i>	<i>8,254,162</i>
<i>Time deposits.....</i>	<i>6,556,566</i>	<i>6,552,472</i>	<i>6,796,900</i>	<i>7,011,547</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	94,882	98,266	124,566	135
Mortgages or other liens on bank premises and other real estate.....	27	22	13	-----
Acceptances executed by or for account of reporting banks and outstanding.....	99,369	132,711	139,476	148,187
Income collected but not earned.....	92,776	97,521	106,785	106,268
Expenses accrued and unpaid.....	124,866	148,822	118,473	83,128
Other liabilities.....	174,524	117,566	112,164	125,565
<b>Total liabilities.....</b>	<b>14,388,911</b>	<b>14,540,270</b>	<b>15,050,061</b>	<b>15,728,992</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	307,321	308,736	309,801	319,408
Surplus.....	453,853	453,481	455,042	465,305
Undivided profits.....	202,938	218,824	239,770	236,868
Reserves.....	6,504	6,424	6,721	6,601
<b>Total capital accounts.....</b>	<b>970,616</b>	<b>987,465</b>	<b>1,011,334</b>	<b>1,028,182</b>
<b>Total liabilities and capital accounts.....</b>	<b>15,359,527</b>	<b>15,527,735</b>	<b>16,061,395</b>	<b>16,757,174</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	2,172,017	2,264,509	2,239,244	2,391,511

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**COLORADO**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	76 banks	76 banks	76 banks	76 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	468,316	467,439	483,652	503,111
U. S. Government securities, direct obligations.....	386,739	358,163	383,238	367,220
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	40,992	42,737	44,991	50,927
Other bonds, notes, and debentures.....	13,705	13,408	10,082	12,654
Corporate stocks, including stock of Federal Reserve bank.....	2,009	2,010	2,061	2,099
Reserve with Federal Reserve bank.....	127,916	124,323	135,106	119,248
Currency and coin.....	14,926	14,363	14,814	16,647
Balances with other banks, and cash items in process of collection.....	141,936	129,364	156,818	180,047
Bank premises owned, furniture and fixtures.....	7,653	8,127	8,265	8,023
Real estate owned other than bank premises.....	134	211	255	269
Investments and other assets indirectly representing bank premises or other real estate.....	464	540	693	851
Income earned or accrued but not collected.....	2,337	2,581	2,625	2,763
Other assets.....	3,917	1,700	1,822	1,942
Total assets.....	1,211,044	1,164,966	1,244,422	1,265,801
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	669,899	630,917	683,451	691,098
Time deposits of individuals, partnerships, and corporations.....	254,885	255,420	261,825	268,493
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	17,128	19,662	26,361	26,345
Deposits of States and political subdivisions.....	70,890	66,909	64,419	57,068
Deposits of banks.....	87,488	76,764	91,304	109,565
Other deposits (certified and cashiers' checks, etc.).....	10,969	11,540	9,707	11,791
Total deposits.....	1,111,269	1,061,222	1,137,077	1,164,370
Demand deposits.....	843,293	784,322	852,707	873,341
Time deposits.....	268,036	276,900	284,370	291,029
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,302	4,550	5,535	100
Mortgages or other liens on bank premises and other real estate.....	71	71		
Income collected but not earned.....	3,610	3,873	4,476	4,590
Expenses accrued and unpaid.....	5,625	5,471	5,053	6,073
Other liabilities.....	122	707	1,045	684
Total liabilities.....	1,123,999	1,075,894	1,153,186	1,175,817
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	27,280	27,280	28,530	28,580
Surplus.....	39,031	39,036	40,097	40,769
Undivided profits.....	17,728	19,326	19,931	18,467
Reserves.....	3,006	3,430	2,678	2,168
Total capital accounts.....	87,045	89,072	91,236	89,984
Total liabilities and capital accounts.....	1,211,044	1,164,966	1,244,422	1,265,801
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	141,038	151,818	153,741	132,425

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**CONNECTICUT**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	38 banks	38 banks	36 banks	34 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	467, 004	489, 863	491, 630	489, 558
U. S. Government securities, direct obligations.....	309, 028	292, 423	298, 395	300, 183
Obligations guaranteed by U. S. Government.....	12	12	12	12
Obligations of States and political subdivisions.....	121, 131	116, 838	112, 904	111, 274
Other bonds, notes, and debentures.....	13, 563	14, 133	13, 850	14, 312
Corporate stocks, including stock of Federal Reserve bank.....	2, 210	2, 242	2, 219	2, 219
Reserve with Federal Reserve bank.....	97, 712	92, 604	91, 866	92, 658
Currency and coin.....	24, 081	25, 225	24, 028	34, 428
Balances with other banks, and cash items in process of collection.....	116, 518	113, 010	99, 387	126, 988
Bank premises owned, furniture and fixtures.....	13, 948	15, 089	14, 861	14, 212
Real estate owned other than bank premises.....	547	556	100	52
Investments and other assets indirectly representing bank premises or other real estate.....	330	330	855	862
Customers' liability on acceptances outstanding.....	74	58	55	35
Income earned or accrued but not collected.....	1, 464	1, 704	1, 290	1, 699
Other assets.....	3, 662	2, 142	3, 423	3, 996
Total assets.....	1, 171, 274	1, 166, 229	1, 154, 875	1, 192, 488
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	697, 790	682, 770	677, 292	722, 400
Time deposits of individuals, partnerships, and corporations.....	224, 546	230, 895	240, 865	224, 891
Postal savings deposits.....	5	5	5	—
Deposits of U. S. Government.....	22, 700	21, 212	22, 939	32, 679
Deposits of States and political subdivisions.....	37, 593	46, 845	43, 043	36, 768
Deposits of banks.....	27, 828	27, 987	26, 479	29, 062
Other deposits (certified and cashiers' checks, etc.).....	36, 400	38, 554	31, 391	40, 047
Total deposits.....	1, 046, 892	1, 048, 268	1, 042, 014	1, 085, 847
Demand deposits.....	819, 959	815, 099	798, 726	858, 782
Time deposits.....	226, 903	233, 169	243, 288	227, 065
Bills payable, rediscounts, and other liabilities for borrowed money.....	20, 550	11, 600	6, 050	20
Acceptances executed by or for account of reporting banks and outstanding.....	74	58	55	35
Income collected but not earned.....	6, 329	6, 991	7, 152	7, 120
Expenses accrued and unpaid.....	4, 844	4, 942	5, 585	5, 623
Other liabilities.....	2, 144	1, 708	1, 695	2, 682
Total liabilities.....	1, 080, 803	1, 073, 567	1, 062, 551	1, 101, 327
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	31, 559	32, 219	32, 257	31, 983
Surplus.....	41, 740	42, 160	41, 384	41, 669
Undivided profits.....	15, 898	17, 019	17, 240	16, 262
Reserves.....	1, 274	1, 264	1, 443	1, 247
Total capital accounts.....	90, 471	92, 662	92, 324	91, 161
Total liabilities and capital accounts.....	1, 171, 274	1, 166, 229	1, 154, 875	1, 192, 488
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	116, 251	111, 059	98, 135	93, 916

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**DELAWARE**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	8 banks	7 banks	7 banks	7 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	13,508	12,674	12,835	12,704
U. S. Government securities, direct obligations.....	11,385	9,790	10,598	10,411
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	2,316	2,242	2,266	2,358
Other bonds, notes, and debentures.....	716	667	667	792
Corporate stocks, including stock of Federal Reserve bank.....				
Reserve with Federal Reserve bank.....	100	91	91	91
Currency and coin.....	2,819	2,901	3,342	3,015
Balances with other banks, and cash items in process of collection.....	762	653	666	837
Bank premises owned, furniture and fixtures.....	1,673	1,932	1,741	2,035
Income earned or accrued but not collected.....	566	545	535	516
Other assets.....	14	13	24	36
<b>Total assets.....</b>	<b>33,859</b>	<b>31,511</b>	<b>32,765</b>	<b>32,796</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	15,728	14,199	15,317	15,277
Time deposits of individuals, partnerships, and corporations.....	13,106	12,147	12,565	12,618
Postal savings deposits.....				
Deposits of U. S. Government.....	165	345	285	246
Deposits of States and political subdivisions.....	293	314	288	259
Deposits of banks.....				
Other deposits (certified and cashiers' checks, etc.).....	322	344	378	498
<i>Total deposits.....</i>	<i>29,614</i>	<i>27,349</i>	<i>28,853</i>	<i>28,898</i>
<i>Demand deposits.....</i>	<i>16,432</i>	<i>15,128</i>	<i>16,193</i>	<i>16,206</i>
<i>Time deposits.....</i>	<i>13,182</i>	<i>12,221</i>	<i>12,640</i>	<i>12,692</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	50	250		
Income collected but not earned.....	2	2	2	2
Expenses accrued and unpaid.....			1	1
Other liabilities.....	1			37
<b>Total liabilities.....</b>	<b>29,667</b>	<b>27,601</b>	<b>28,836</b>	<b>28,938</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	875	775	775	775
Surplus.....	2,450	2,250	2,250	2,275
Undivided profits.....	804	821	841	739
Reserves.....	63	64	63	69
<b>Total capital accounts.....</b>	<b>4,192</b>	<b>3,910</b>	<b>3,929</b>	<b>3,858</b>
<b>Total liabilities and capital accounts.....</b>	<b>33,859</b>	<b>31,511</b>	<b>32,765</b>	<b>32,796</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,034	1,184	1,081	1,084

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## DISTRICT OF COLUMBIA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	8 banks	8 banks	8 banks	7 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	361,589	375,583	376,959	396,185
U. S. Government securities, direct obligations.....	316,485	301,142	299,304	289,214
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	23,720	23,728	24,644	24,468
Other bonds, notes, and debentures.....	14,870	15,397	14,015	16,099
Corporate stocks, including stock of Federal Reserve bank.....	1,592	1,592	1,622	1,625
Reserve with Federal Reserve bank.....	127,239	117,629	124,092	109,089
Currency and coin.....	16,453	16,225	14,619	20,084
Balances with other banks, and cash items in process of collection.....	74,667	72,330	73,480	81,452
Bank premises owned, furniture and fixtures.....	14,508	15,017	15,271	15,315
Real estate owned other than bank premises.....	391	392	392	290
Income earned or accrued but not collected.....	1,252	1,305	1,397	957
Other assets.....	933	756	768	495
Total assets.....	953,699	941,096	946,563	955,253
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	615,450	588,135	581,824	600,716
Time deposits of individuals, partnerships, and corporations.....	168,643	173,882	182,875	183,742
Postal savings deposits.....	925	925	835	835
Deposits of U. S. Government.....	22,344	28,306	27,752	24,852
Deposits of States and political subdivisions.....	103	64	75	102
Deposits of banks.....	59,108	59,900	57,111	55,012
Other deposits (certified and cashiers' checks, etc.).....	16,709	17,091	12,462	16,537
<i>Total deposits.....</i>	<i>883,282</i>	<i>868,303</i>	<i>862,934</i>	<i>881,796</i>
<i>Demand deposits.....</i>	<i>704,449</i>	<i>684,652</i>	<i>670,274</i>	<i>688,234</i>
<i>Time deposits.....</i>	<i>178,833</i>	<i>183,751</i>	<i>192,660</i>	<i>193,562</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			10,350	
Income collected but not earned.....	1,089	1,070	1,058	1,092
Expenses accrued and unpaid.....	3,778	4,242	4,060	4,900
Other liabilities.....	1,409	1,773	1,934	1,960
Total liabilities.....	889,558	875,388	880,336	889,748
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	19,650	19,650	19,650	19,750
Surplus.....	33,400	33,400	34,400	34,400
Undivided profits.....	8,869	10,428	9,889	9,245
Reserves.....	2,222	2,230	2,288	2,110
Total capital accounts.....	64,141	65,708	66,227	65,505
Total liabilities and capital accounts.....	953,699	941,096	946,563	955,253
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	57,958	68,810	70,254	56,590

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**FLORIDA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	97 banks	98 banks	98 banks	98 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	887,300	887,123	916,775	980,067
U. S. Government securities, direct obligations.....	836,770	858,142	829,504	829,204
Obligations guaranteed by U. S. Government.....	18	41	24	37
Obligations of States and political subdivisions.....	163,449	168,746	166,986	172,404
Other bonds, notes, and debentures.....	31,908	27,403	29,634	35,496
Corporate stocks, including stock of Federal Reserve bank.....	4,168	4,224	4,397	4,433
Reserve with Federal Reserve bank.....	237,619	234,460	231,459	201,008
Currency and coin.....	44,384	37,239	35,766	84,475
Balances with other banks, and cash items in process of collection.....	440,957	371,673	370,800	530,082
Bank premises owned, furniture and fixtures.....	35,405	36,448	38,012	37,213
Real estate owned other than bank premises.....	1,146	1,452	1,798	1,972
Investments and other assets indirectly representing bank premises or other real estate.....	5,251	5,586	6,315	6,775
Customers' liability on acceptances outstanding.....	34	147	62	54
Income earned or accrued but not collected.....	6,290	6,711	5,711	6,689
Other assets.....	3,628	2,977	2,637	2,719
Total assets.....	2,698,327	2,642,392	2,639,880	2,862,628
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	1,464,794	1,414,806	1,389,767	1,425,037
Time deposits of individuals, partnerships, and corporations.....	431,554	461,545	506,118	519,949
Postal savings deposits.....	66	66	66	66
Deposits of U. S. Government.....	27,697	37,043	39,759	41,163
Deposits of States and political subdivisions.....	261,321	244,223	215,632	289,821
Deposits of banks.....	273,105	245,450	247,720	344,795
Other deposits (certified and cashiers' checks, etc.).....	26,852	22,154	18,983	25,606
Total deposits.....	2,485,389	2,426,287	2,418,045	2,646,437
Demand deposits.....	1,877,158	1,873,672	1,862,007	2,066,798
Time deposits.....	608,231	551,615	556,038	579,639
Bills payable, rediscounts, and other liabilities for borrowed money.....	13,797	9,600	5,300	500
Mortgages or other liens on bank premises and other real estate.....	33	33	32	32
Acceptances executed by or for account of reporting banks and outstanding.....	125	159	62	58
Income collected but not earned.....	15,418	16,079	18,316	18,689
Expenses accrued and unpaid.....	8,432	11,504	12,207	10,152
Other liabilities.....	795	1,028	817	1,717
Total liabilities.....	2,523,989	2,463,690	2,454,779	2,677,585
<b>CAPITAL ACCOUNTS</b>				
Capital stock:				
Preferred stock.....	200	200	200	200
Common stock.....	65,360	66,410	67,508	68,275
Total capital stock.....	65,560	66,610	67,708	68,475
Surplus.....	73,819	75,166	76,874	78,057
Undivided profits.....	23,157	24,827	28,557	26,294
Reserves and retirement account for preferred stock.....	11,802	12,099	11,962	12,217
Total capital accounts.....	174,338	178,702	185,101	185,043
Total liabilities and capital accounts.....	2,698,327	2,642,392	2,639,880	2,862,628
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	566,931	571,583	577,734	613,620

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**GEORGIA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	52 banks	51 banks	52 banks	52 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	655,591	656,596	669,926	655,522
U. S. Government securities, direct obligations.....	297,210	286,463	300,848	315,235
Obligations guaranteed by U. S. Government.....	76,456	79,293	83,799	79,910
Obligations of States and political subdivisions.....	18,283	19,162	17,053	19,388
Other bonds, notes, and debentures.....	2,562	2,571	2,602	2,602
Corporate stocks, including stock of Federal Reserve bank.....	149,441	159,773	159,515	142,266
Reserve with Federal Reserve bank.....	18,526	17,314	15,049	20,064
Currency and coin.....				
Balances with other banks, and cash items in process of collection.....	176,455	149,935	178,046	234,559
Bank premises owned, furniture and fixtures.....	20,049	20,071	20,586	20,404
Real estate owned other than bank premises.....	1,503	1,518	1,676	1,288
Customers' liability on acceptances outstanding.....	1,990	2,321	2,133	1,958
Income earned or accrued but not collected.....	1,781	1,971	2,683	2,353
Other assets.....				
Total assets.....	1,419,857	1,396,988	1,453,916	1,495,549
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	744,983	717,786	754,001	758,126
Time deposits of individuals, partnerships, and corporations.....	212,740	221,082	232,151	233,764
Postal savings deposits.....	761	761	761	761
Deposits of U. S. Government.....	20,358	28,576	27,648	33,703
Deposits of States and political subdivisions.....	108,040	112,150	117,496	108,355
Deposits of banks.....	169,150	150,273	174,943	205,968
Other deposits (certified and cashiers' checks, etc.).....	8,838	6,609	7,031	20,144
Total deposits.....	1,264,870	1,287,257	1,314,031	1,360,821
Demand deposits.....	1,043,814	1,006,298	1,075,227	1,120,274
Time deposits.....	220,956	280,959	238,804	240,547
Bills payable, rediscounts, and other liabilities for borrowed money.....	26,895	29,545	5,000	-----
Mortgages or other liens on bank premises and other real estate.....	12	8	8	8
Acceptances executed by or for account of reporting banks and outstanding.....	10	-----	-----	-----
Income collected but not earned.....	14,087	14,625	15,766	15,140
Expenses accrued and unpaid.....	4,690	5,282	6,748	6,661
Other liabilities.....	1,456	529	710	1,669
Total liabilities.....	1,311,960	1,287,236	1,342,263	1,384,299
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	29,907	31,207	31,557	31,557
Surplus.....	55,102	53,802	54,234	54,422
Undivided profits.....	13,323	15,479	16,267	14,246
Reserves.....	9,565	9,264	9,595	11,025
Total capital accounts.....	107,897	109,752	111,653	111,250
Total liabilities and capital accounts.....	1,419,857	1,396,988	1,453,916	1,495,549
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	208,879	211,914	216,346	223,119

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**THE TERRITORY OF HAWAII**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	1 bank	1 bank	1 bank	1 bank
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	97,465	102,047	101,710	107,050
U. S. Government securities, direct obligations.....	49,756	45,786	62,852	57,522
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	11,550	11,609	11,744	12,116
Other bonds, notes, and debentures.....	2,274	2,274	2,274	4,474
Reserve with approved national banking associations.....	17,450	21,063	17,502	23,360
Currency and coin.....	12,835	10,167	10,735	11,061
Balances with other banks, and cash items in process of collection.....	9,398	9,168	10,676	21,614
Bank premises owned, furniture and fixtures.....	3,235	3,623	3,097	3,104
Customers' liability on acceptances outstanding.....	11	11	10	37
Income earned or accrued but not collected.....	714	636	872	875
Other assets.....	339	362	1,362	1,525
<b>Total assets.....</b>	<b>205,027</b>	<b>206,746</b>	<b>222,834</b>	<b>242,738</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	77,054	72,323	78,638	90,422
Time deposits of individuals, partnerships, and corporations.....	73,364	73,661	76,207	76,559
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	13,659	13,083	16,466	16,475
Deposits of States and political subdivisions.....	18,369	24,714	26,250	33,395
Deposits of banks.....	3,294	3,074	5,492	6,327
Other deposits (certified and cashiers' checks, etc.).....	1,611	1,775	1,850	1,725
<i>Total deposits.....</i>	<i>187,361</i>	<i>188,649</i>	<i>204,893</i>	<i>224,913</i>
<i>Demand deposits.....</i>	<i>107,385</i>	<i>108,923</i>	<i>115,983</i>	<i>134,735</i>
<i>Time deposits.....</i>	<i>79,976</i>	<i>79,717</i>	<i>88,910</i>	<i>90,178</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	11	11	10	37
Income collected but not earned.....	335	356	411	519
Expenses accrued and unpaid.....	1,253	1,584	1,171	787
Other liabilities.....	359	176	188	222
<b>Total liabilities.....</b>	<b>189,319</b>	<b>190,767</b>	<b>206,673</b>	<b>226,478</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	4,000	4,000	4,000	4,000
Surplus.....	7,000	7,000	7,000	7,000
Undivided profits.....	2,533	2,803	2,985	3,084
Reserves.....	2,175	2,176	2,176	2,176
<b>Total capital accounts.....</b>	<b>15,708</b>	<b>15,979</b>	<b>16,161</b>	<b>16,260</b>
<b>Total liabilities and capital accounts.....</b>	<b>205,027</b>	<b>206,746</b>	<b>222,834</b>	<b>242,738</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	55,184	50,256	62,135	66,412



*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## IDAHO

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	10 banks	9 banks	9 banks	9 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	186,252	191,199	189,397	184,258
U. S. Government securities, direct obligations.....	157,303	145,613	163,119	168,711
Obligations guaranteed by U. S. Government.....	180	180		
Obligations of States and political subdivisions.....	14,716	13,917	19,381	21,898
Other bonds, notes, and debentures.....	2,665	3,031	862	1,593
Corporate stocks, including stock of Federal Reserve bank.....	660	637	640	670
Reserve with Federal Reserve bank.....	36,502	34,436	38,960	39,885
Currency and coin.....	6,189	5,219	5,788	5,695
Balances with other banks, and cash items in process of collection.....	20,350	22,567	24,108	34,802
Bank premises owned, furniture and fixtures.....	6,300	6,144	6,168	6,203
Real estate owned other than bank premises.....	55	62	61	54
Investments and other assets indirectly representing bank premises or other real estate.....	19	19	46	39
Income earned or accrued but not collected.....	127	32	24	79
Other assets.....	270	350	250	251
<b>Total assets.....</b>	<b>431,588</b>	<b>423,406</b>	<b>448,804</b>	<b>464,138</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	208,839	199,708	224,496	218,139
Time deposits of individuals, partnerships, and corporations.....	137,926	138,289	146,531	152,732
Postal savings deposits.....	11	11	11	11
Deposits of U. S. Government.....	3,652	11,900	7,437	6,177
Deposits of States and political subdivisions.....	46,767	41,011	35,974	53,120
Deposits of banks.....	3,388	1,684	2,034	1,870
Other deposits (certified and cashiers' checks, etc.).....	3,002	2,346	2,773	3,104
<i>Total deposits.....</i>	<i>408,586</i>	<i>394,949</i>	<i>419,266</i>	<i>455,163</i>
<i>Demand deposits.....</i>	<i>264,416</i>	<i>255,478</i>	<i>271,498</i>	<i>281,409</i>
<i>Time deposits.....</i>	<i>139,169</i>	<i>139,471</i>	<i>147,768</i>	<i>163,744</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	1,333	1,339	1,568	1,536
Expenses accrued and unpaid.....	1,219	2,082	2,194	2,178
Other liabilities.....	14	18	216	31
<b>Total liabilities.....</b>	<b>406,151</b>	<b>398,368</b>	<b>423,234</b>	<b>438,898</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	11,075	10,825	10,984	11,325
Surplus.....	11,036	10,511	10,611	11,079
Undivided profits.....	3,279	3,456	3,763	2,737
Reserves.....	47	226	212	99
<b>Total capital accounts.....</b>	<b>25,437</b>	<b>25,018</b>	<b>25,570</b>	<b>25,240</b>
<b>Total liabilities and capital accounts.....</b>	<b>431,588</b>	<b>423,406</b>	<b>448,804</b>	<b>464,138</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	110,688	107,961	97,689	97,875

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## ILLINOIS

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	394 banks	394 banks	393 banks	394 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	4,536,455	4,728,636	4,820,578	4,780,804
U. S. Government securities, direct obligations.....	3,870,457	3,649,486	3,632,091	3,727,756
Obligations guaranteed by U. S. Government.....	83	83	83	83
Obligations of States and political subdivisions.....	727,007	725,749	711,018	715,268
Other bonds, notes, and debentures.....	200,348	201,610	205,872	244,216
Corporate stocks, including stock of Federal Reserve bank.....	21,403	21,468	21,697	22,045
Reserve with Federal Reserve bank.....	1,242,479	1,355,070	1,401,148	1,336,153
Currency and coin.....	106,364	103,706	94,600	123,471
Balances with other banks, and cash items in process of collection.....	1,037,741	973,310	1,091,879	1,264,031
Bank premises owned, furniture and fixtures.....	41,621	42,196	43,554	44,894
Real estate owned other than bank premises.....	1,305	1,471	1,789	2,026
Investments and other assets indirectly representing bank premises or other real estate.....	2,756	3,061	3,167	2,780
Customers' liability on acceptances outstanding.....	4,952	4,721	6,613	6,635
Income earned or accrued but not collected.....	30,212	33,931	30,494	28,481
Other assets.....	11,874	11,987	19,974	18,751
Total assets.....	11,835,057	11,756,485	12,084,557	12,317,394
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	6,064,545	5,795,502	5,888,133	6,244,354
Time deposits of individuals, partnerships, and corporations.....	2,598,654	2,633,477	2,660,786	2,723,873
Postal savings deposits.....	1,118	1,118	1,058	1,058
Deposits of U. S. Government.....	134,207	148,935	244,890	249,750
Deposits of States and political subdivisions.....	599,779	835,112	739,978	659,325
Deposits of banks.....	1,093,069	1,132,067	1,217,837	1,282,304
Other deposits (certified and cashiers' checks, etc.).....	102,272	107,482	97,768	104,418
Total deposits.....	10,693,644	10,653,695	10,850,450	11,265,082
Demand deposits.....	7,840,642	7,859,111	8,080,368	8,372,278
Time deposits.....	2,753,002	2,794,582	2,820,082	2,892,804
Bills payable, rediscounts, and other liabilities for borrowed money.....	264,450	97,500	188,750	1,856
Mortgages or other liens on bank premises and other real estate.....	85	184	262	281
Acceptances executed by or for account of reporting banks and outstanding.....	7,126	4,945	7,303	7,627
Income collected but not earned.....	35,513	36,314	39,569	38,199
Expenses accrued and unpaid.....	46,820	55,598	57,800	56,246
Other liabilities.....	20,559	23,463	35,240	33,610
Total liabilities.....	10,968,197	10,871,697	11,179,374	11,402,901
<b>CAPITAL ACCOUNTS</b>				
Capital stock:				
Preferred stock.....	1,500	1,500	1,500	1,500
Common stock.....	302,689	303,534	305,293	306,518
Total capital stock.....	504,189	505,034	506,793	508,018
Surplus.....	401,775	402,517	409,700	419,772
Undivided profits.....	110,507	126,450	137,530	134,665
Reserves and retirement account for preferred stock.....	50,389	50,787	51,160	52,038
Total capital accounts.....	866,860	884,788	905,183	914,493
Total liabilities and capital accounts.....	11,835,057	11,756,485	12,084,557	12,317,394
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,175,659	1,181,666	1,242,647	1,128,509

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## INDIANA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	123 banks	124 banks	124 banks	124 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	902,320	945,954	975,629	1,000,248
U. S. Government securities, direct obligations.....	967,304	925,963	907,840	929,945
Obligations guaranteed by U. S. Government.....	10	10	10	15
Obligations of States and political subdivisions.....	138,292	143,658	142,277	135,353
Other bonds, notes, and debentures.....	29,628	30,095	30,285	34,998
Corporate stocks, including stock of Federal Reserve bank.....	4,016	4,203	4,289	4,355
Reserve with Federal Reserve bank.....	262,689	258,306	256,783	254,282
Currency and coin.....	50,182	48,023	46,011	57,249
Balances with other banks, and cash items in process of collection.....	242,797	218,021	267,734	313,410
Bank premises owned, furniture and fixtures.....	25,443	26,468	27,072	26,966
Real estate owned other than bank premises.....	390	300	365	413
Investments and other assets indirectly representing bank premises or other real estate.....	33	33	34	45
Customers' liability on acceptances outstanding.....	60	100	235	27
Income earned or accrued but not collected.....	4,535	4,888	4,900	4,723
Other assets.....	2,730	3,096	3,040	3,100
<b>Total assets.....</b>	<b>2,630,429</b>	<b>2,609,118</b>	<b>2,666,504</b>	<b>2,765,129</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	1,333,496	1,259,946	1,340,920	1,403,009
Time deposits of individuals, partnerships, and corporations.....	668,795	675,405	690,453	688,662
Postal savings deposits.....	1,911	1,911	1,751	1,751
Deposits of U. S. Government.....	32,438	37,818	47,566	51,384
Deposits of States and political subdivisions.....	230,146	274,677	198,302	228,600
Deposits of banks.....	113,284	109,914	128,650	129,565
Other deposits (certified and cashiers' checks, etc.).....	34,374	34,796	30,482	37,545
<i>Total deposits.....</i>	<i>2,414,444</i>	<i>2,394,467</i>	<i>2,438,124</i>	<i>2,640,516</i>
<i>Demand deposits.....</i>	<i>1,739,598</i>	<i>1,713,020</i>	<i>1,712,884</i>	<i>1,816,416</i>
<i>Time deposits.....</i>	<i>674,846</i>	<i>681,447</i>	<i>725,240</i>	<i>724,100</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	12,650	2,225	5,950	.....
Acceptances executed by or for account of reporting banks and outstanding.....	60	100	235	27
Income collected but not earned.....	13,183	14,228	15,623	14,824
Expenses accrued and unpaid.....	6,157	7,426	9,204	10,178
Other liabilities.....	1,532	857	758	2,476
<b>Total liabilities.....</b>	<b>2,448,026</b>	<b>2,419,303</b>	<b>2,469,894</b>	<b>2,568,021</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock:				
Preferred stock.....	25	25	25	25
Common stock.....	49,983	51,443	53,053	53,513
<i>Total capital stock.....</i>	<i>50,008</i>	<i>51,468</i>	<i>53,078</i>	<i>53,538</i>
Surplus.....	83,910	88,610	89,911	92,261
Undivided profits.....	40,674	42,382	45,799	42,734
Reserves and retirement account for preferred stock.....	7,806	7,355	7,822	8,575
<b>Total capital accounts.....</b>	<b>182,403</b>	<b>189,815</b>	<b>196,610</b>	<b>197,108</b>
<b>Total liabilities and capital accounts.....</b>	<b>2,630,429</b>	<b>2,609,118</b>	<b>2,666,504</b>	<b>2,765,129</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	196,314	205,542	195,504	185,010

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## IOWA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	96 banks	96 banks	96 banks	96 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	331,500	338,725	343,945	366,194
U. S. Government securities, direct obligations.....	274,951	283,931	304,907	288,946
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	76,645	78,351	81,941	80,253
Other bonds, notes, and debentures.....	11,924	12,877	11,724	17,226
Corporate stocks, including stock of Federal Reserve bank.....	1,428	1,439	1,448	1,472
Reserve with Federal Reserve bank.....	79,407	92,344	87,435	83,345
Currency and coin.....	13,957	12,341	13,044	14,799
Balances with other banks, and cash items in process of collection.....	116,289	112,730	129,619	138,932
Bank premises owned, furniture and fixtures.....	6,147	6,223	6,298	6,323
Real estate owned other than bank premises.....	107	252	356	367
Investments and other assets indirectly representing bank premises or other real estate.....	1,357	1,431	1,357	1,357
Customers' liability on acceptances outstanding.....	51	71	52	34
Income earned or accrued but not collected.....	1,582	1,647	1,881	1,746
Other assets.....	653	504	561	526
<b>Total assets.....</b>	<b>915,998</b>	<b>942,866</b>	<b>984,568</b>	<b>1,001,520</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	453,007	435,981	464,220	487,725
Time deposits of individuals, partnerships, and corporations.....	193,268	199,305	206,823	207,846
Postal savings deposits.....	53	53	53	53
Deposits of U. S. Government.....	13,018	14,897	21,194	21,314
Deposits of States and political subdivisions.....	73,725	101,443	92,259	72,636
Deposits of banks.....	97,636	107,240	115,576	126,417
Other deposits (certified and cashiers' checks, etc.).....	11,440	5,668	4,976	8,064
<b>Total deposits.....</b>	<b>842,147</b>	<b>864,587</b>	<b>905,101</b>	<b>924,055</b>
<i>Demand deposits.....</i>	<i>649,931</i>	<i>663,289</i>	<i>696,296</i>	<i>714,580</i>
<i>Time deposits.....</i>	<i>192,216</i>	<i>201,298</i>	<i>208,805</i>	<i>209,475</i>
Bills payable, rediscunts, and other liabilities for borrowed money.....	530	2,050	1,500	100
Mortgages or other liens on bank premises and other real estate.....		55	78	78
Acceptances executed by or for account of reporting banks and outstanding.....	51	71	52	34
Income collected but not earned.....	1,870	2,032	2,234	2,253
Expenses accrued and unpaid.....	1,316	1,740	2,118	1,757
Other liabilities.....	182	185	160	259
<b>Total liabilities.....</b>	<b>846,096</b>	<b>870,720</b>	<b>911,243</b>	<b>928,536</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	18,608	18,608	18,608	18,608
Surplus.....	29,273	29,340	29,697	30,802
Undivided profits.....	19,997	21,767	22,533	20,875
Reserves.....	2,024	2,431	2,487	2,699
<b>Total capital accounts.....</b>	<b>69,902</b>	<b>72,146</b>	<b>73,325</b>	<b>72,984</b>
<b>Total liabilities and capital accounts.....</b>	<b>915,998</b>	<b>942,866</b>	<b>984,568</b>	<b>1,001,520</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	63,900	65,637	70,360	63,492

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued***KANSAS**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	170 banks	170 banks	169 banks	169 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	371,754	350,379	370,528	407,181
U. S. Government securities, direct obligations.....	380,972	387,049	398,343	386,143
Obligations guaranteed by U. S. Government.....	53	53	53	53
Obligations of States and political subdivisions.....	108,002	110,335	111,231	111,132
Other bonds, notes, and debentures.....	26,189	31,437	29,669	31,666
Corporate stocks, including stock of Federal Reserve bank.....	1,899	1,947	2,002	2,019
Reserve with Federal Reserve bank.....	124,402	128,124	126,633	122,569
Currency and coin.....	15,766	14,046	14,230	17,023
Balances with other banks, and cash items in process of collection.....	119,598	117,243	132,708	154,221
Bank premises owned, furniture and fixtures.....	9,406	10,280	10,924	11,646
Real estate owned other than bank premises.....	194	198	711	689
Investments and other assets indirectly representing bank premises or other real estate.....	177	178	168	195
Income earned or accrued but not collected.....	1,595	1,638	1,822	1,486
Other assets.....	841	563	782	689
<b>Total assets.....</b>	<b>1,160,848</b>	<b>1,153,470</b>	<b>1,199,804</b>	<b>1,246,712</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	612,744	611,014	664,575	650,938
Time deposits of individuals, partnerships, and corporations.....	154,107	160,950	170,128	171,746
Postal savings deposits.....	39	39	39	39
Deposits of U. S. Government.....	15,971	22,790	30,998	25,426
Deposits of States and political subdivisions.....	194,344	168,398	137,889	194,935
Deposits of banks.....	78,364	80,336	81,606	90,697
Other deposits (certified and cashiers' checks, etc.).....	8,650	6,520	6,543	10,125
<i>Total deposits.....</i>	<i>1,064,219</i>	<i>1,050,047</i>	<i>1,091,778</i>	<i>1,143,906</i>
<i>Demand deposits.....</i>	<i>906,557</i>	<i>885,301</i>	<i>896,896</i>	<i>946,220</i>
<i>Time deposits.....</i>	<i>157,662</i>	<i>164,746</i>	<i>194,882</i>	<i>197,686</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,770	6,050	6,045	994
Mortgages or other liens on bank premises and other real estate.....	14	14	12	12
Income collected but not earned.....	2,961	3,124	3,507	3,485
Expenses accrued and unpaid.....	2,929	3,320	3,910	3,190
Other liabilities.....	457	246	231	439
<b>Total liabilities.....</b>	<b>1,073,350</b>	<b>1,062,801</b>	<b>1,105,483</b>	<b>1,152,026</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	23,927	24,227	25,327	26,352
Surplus.....	39,431	40,612	41,353	42,643
Undivided profits.....	22,216	24,018	25,746	23,825
Reserves.....	1,924	1,812	1,895	1,866
<b>Total capital accounts.....</b>	<b>87,498</b>	<b>90,669</b>	<b>94,321</b>	<b>94,686</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,160,848</b>	<b>1,153,470</b>	<b>1,199,804</b>	<b>1,246,712</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	268,918	277,963	276,628	264,743

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**KENTUCKY**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	89 banks	89 banks	88 banks	88 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	291,572	301,658	312,131	315,897
U. S. Government securities, direct obligations.....	283,746	277,616	266,437	278,243
Obligations guaranteed by U. S. Government.....	4	11	11	11
Obligations of States and political subdivisions.....	40,774	42,701	43,604	44,443
Other bonds, notes, and debentures.....	17,963	17,023	17,400	18,784
Corporate stocks, including stock of Federal Reserve bank.....	1,628	1,633	1,641	1,649
Reserve with Federal Reserve bank.....	83,801	84,611	87,791	85,568
Currency and coin.....	17,130	16,050	15,036	20,163
Balances with other banks, and cash items in process of collection.....	80,495	73,225	85,993	122,883
Bank premises owned, furniture and fixtures.....	7,334	7,453	7,522	7,437
Real estate owned other than bank premises.....	207	161	134	145
Investments and other assets indirectly representing bank premises or other real estate.....	185	182	182	182
Customers' liability on acceptances outstanding.....	30	42	37	35
Income earned or accrued but not collected.....	1,165	1,534	1,403	1,287
Other assets.....	470	687	792	708
<b>Total assets.....</b>	<b>826,504</b>	<b>824,587</b>	<b>840,114</b>	<b>897,435</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	505,586	491,069	498,720	540,474
Time deposits of individuals, partnerships, and corporations.....	146,521	148,939	154,290	154,849
Postal savings deposits.....	15	15	15	15
Deposits of U. S. Government.....	9,161	12,374	17,428	18,652
Deposits of States and political subdivisions.....	47,462	46,227	50,440	45,076
Deposits of banks.....	35,571	39,488	34,375	55,764
Other deposits (certified and cashiers' checks, etc.).....	4,923	5,837	5,656	4,653
<i>Total deposits.....</i>	<i>749,239</i>	<i>743,949</i>	<i>760,924</i>	<i>819,483</i>
<i>Demand deposits.....</i>	<i>389,641</i>	<i>381,865</i>	<i>394,270</i>	<i>652,550</i>
<i>Time deposits.....</i>	<i>159,598</i>	<i>162,084</i>	<i>166,654</i>	<i>166,933</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,400	4,250	1,050	-----
Acceptances executed by or for account of reporting banks and outstanding.....	30	42	37	35
Income collected but not earned.....	3,024	3,282	3,520	3,397
Expenses accrued and unpaid.....	1,627	2,058	2,598	2,654
Other liabilities.....	477	460	541	846
<b>Total liabilities.....</b>	<b>757,797</b>	<b>754,041</b>	<b>768,670</b>	<b>826,415</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	21,525	21,525	21,425	21,425
Surplus.....	32,718	32,843	33,202	33,664
Undivided profits.....	12,903	14,462	15,011	14,074
Reserves.....	1,561	1,716	1,806	1,857
<b>Total capital accounts.....</b>	<b>68,707</b>	<b>70,546</b>	<b>71,444</b>	<b>71,020</b>
<b>Total liabilities and capital accounts.....</b>	<b>826,504</b>	<b>824,587</b>	<b>840,114</b>	<b>897,435</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	74,306	79,087	81,169	78,690

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## LOUISIANA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	41 banks	41 banks	41 banks	41 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	649,041	652,837	674,309	698,518
U. S. Government securities, direct obligations.....	597,831	583,064	570,389	557,009
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	114,582	120,613	119,921	121,569
Other bonds, notes, and debentures.....	23,722	26,895	27,469	30,567
Corporate stocks, including stock of Federal Reserve bank.....	3,063	3,137	3,189	3,302
Reserve with Federal Reserve bank.....	199,828	201,148	200,188	189,264
Currency and coin.....	25,582	23,075	22,160	28,706
Balances with other banks, and cash items in process of collection.....	231,969	213,374	223,588	299,359
Bank premises owned, furniture and fixtures.....	16,776	16,837	17,082	17,565
Real estate owned other than bank premises.....	800	820	689	691
Investments and other assets indirectly representing bank premises or other real estate.....	1,200	1,200	2,721	3,079
Customers' liability on acceptances outstanding.....	3,529	1,168	1,713	2,486
Income earned or accrued but not collected.....	4,675	5,448	4,963	5,864
Other assets.....	1,852	1,692	1,929	1,579
<b>Total assets.....</b>	<b>1,874,450</b>	<b>1,851,308</b>	<b>1,870,310</b>	<b>1,959,558</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	948,837	904,585	925,273	970,543
Time deposits of individuals, partnerships, and corporations.....	272,768	284,311	300,858	306,888
Postal savings deposits.....	51	51	51	51
Deposits of U. S. Government.....	15,104	24,875	29,017	27,856
Deposits of States and political subdivisions.....	254,711	268,270	231,090	244,718
Deposits of banks.....	212,110	190,547	191,332	239,278
Other deposits (certified and cashiers' checks, etc.).....	15,508	22,249	13,093	20,282
<i>Total deposits.....</i>	<i>1,719,089</i>	<i>1,694,888</i>	<i>1,690,714</i>	<i>1,809,696</i>
<i>Demand deposits.....</i>	<i>1,434,933</i>	<i>1,404,287</i>	<i>1,384,209</i>	<i>1,497,353</i>
<i>Time deposits.....</i>	<i>284,156</i>	<i>290,601</i>	<i>306,505</i>	<i>312,243</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	19,000	15,000	34,500	-----
Acceptances executed by or for account of reporting banks and outstanding.....	3,973	1,546	1,874	3,302
Income collected but not earned.....	4,004	4,225	4,439	4,323
Expenses accrued and unpaid.....	7,152	9,764	8,810	10,327
Other liabilities.....	470	268	239	1,659
<b>Total liabilities.....</b>	<b>1,753,688</b>	<b>1,725,691</b>	<b>1,740,576</b>	<b>1,829,207</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	32,238	32,938	33,338	35,388
Surplus.....	67,038	68,663	70,041	71,172
Undivided profits.....	21,151	23,645	25,977	23,120
Reserves.....	335	371	378	671
<b>Total capital accounts.....</b>	<b>120,762</b>	<b>125,617</b>	<b>129,734</b>	<b>130,351</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,874,450</b>	<b>1,851,308</b>	<b>1,870,310</b>	<b>1,959,558</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	440,088	427,970	416,473	368,977

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## MAINE

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	30 banks	30 banks	30 banks	30 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	142,086	147,431	150,450	148,825
U. S. Government securities, direct obligations.....	75,609	74,800	79,582	77,010
Obligations guaranteed by U. S. Government.....	9	9	9	9
Obligations of States and political subdivisions.....	12,980	15,056	16,346	13,778
Other bonds, notes, and debentures.....	8,731	9,161	8,163	8,087
Corporate stocks, including stock of Federal Reserve bank.....	662	681	689	689
Reserve with Federal Reserve bank.....	25,127	25,814	26,843	25,223
Currency and coin.....	6,906	6,481	6,354	8,127
Balances with other banks, and cash items in process of collection.....	22,135	19,616	25,803	30,359
Bank premises owned, furniture and fixtures.....	4,534	4,482	4,825	4,988
Real estate owned other than bank premises.....	164	151	137	178
Investments and other assets indirectly representing bank premises or other real estate.....	307	292	293	284
Income earned or accrued but not collected.....	432	510	515	533
Other assets.....	312	449	451	369
Total assets.....	299,793	304,933	320,460	318,459
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	136,587	139,694	149,425	147,819
Time deposits of individuals, partnerships, and corporations.....	98,858	101,040	104,964	104,397
Postal savings deposits.....	7	7	7	7
Deposits of U. S. Government.....	4,778	5,878	5,679	6,022
Deposits of States and political subdivisions.....	12,137	10,442	13,304	14,542
Deposits of banks.....	7,996	8,235	6,629	6,828
Other deposits (certified and cashiers' checks, etc.).....	3,863	3,712	2,965	4,718
Total deposits.....	264,226	269,008	282,973	284,333
Demand deposits.....	164,370	166,740	176,748	178,511
Time deposits.....	99,856	102,268	106,225	105,822
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,600	2,350	3,000	-----
Income collected but not earned.....	2,051	2,197	2,341	2,235
Expenses accrued and unpaid.....	968	950	1,222	1,084
Other liabilities.....	195	104	128	321
Total liabilities.....	270,040	274,609	289,664	287,973
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	10,700	10,725	10,725	10,725
Surplus.....	11,962	11,967	12,230	12,273
Undivided profits.....	6,081	6,630	6,878	6,416
Reserves.....	1,010	1,002	963	1,072
Total capital accounts.....	29,753	30,324	30,796	30,486
Total liabilities and capital accounts.....	299,793	304,933	320,460	318,459
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	23,975	24,680	22,706	22,013



*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**MARYLAND**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	56 banks	56 banks	56 banks	56 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	340,207	342,690	356,226	363,424
U. S. Government securities, direct obligations.....	331,168	328,992	338,027	329,338
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	72,891	73,652	72,755	72,202
Other bonds, notes, and debentures.....	12,978	12,814	16,616	20,693
Corporate stocks, including stock of Federal Reserve bank.....	1,766	1,803	1,807	1,811
Reserve with Federal Reserve bank.....	116,158	118,822	113,508	106,070
Currency and coin.....	17,807	17,441	14,811	20,699
Balances with other banks, and cash items in process of collection.....	111,467	115,077	109,969	123,108
Bank premises owned, furniture and fixtures.....	9,691	9,986	11,188	11,274
Real estate owned other than bank premises.....	174	240	382	241
Investments and other assets indirectly representing bank premises or other real estate.....	313	334	355	357
Customers' liability on acceptances outstanding.....	72	159	127	116
Income earned or accrued but not collected.....	2,290	2,679	1,185	1,621
Other assets.....	2,663	2,366	2,087	1,199
Total assets.....	1,019,645	1,027,055	1,039,043	1,052,153
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	532,889	526,179	538,320	552,036
Time deposits of individuals, partnerships, and corporations.....	209,314	212,259	220,002	220,357
Postal savings deposits.....				
Deposits of U. S. Government.....	22,435	24,668	32,719	39,024
Deposits of States and political subdivisions.....	96,244	104,387	95,625	82,805
Deposits of banks.....	63,099	67,138	63,338	67,643
Other deposits (certified and cashiers' checks, etc.).....	4,915	4,860	3,952	4,601
Total deposits.....	928,896	939,491	953,956	966,466
Demand deposits.....	707,743	714,549	726,418	737,756
Time deposits.....	221,153	224,942	227,538	228,710
Bills payable, rediscounts, and other liabilities for borrowed money.....	10,550	4,250		
Acceptances executed by or for account of reporting banks and outstanding.....	72	159	127	116
Income collected but not earned.....	2,671	2,870	2,933	3,382
Expenses accrued and unpaid.....	2,547	2,456	1,967	2,822
Other liabilities.....	811	671	1,290	1,233
Total liabilities.....	945,547	949,897	960,273	974,019
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	17,125	17,425	17,425	17,440
Surplus.....	41,736	42,686	42,950	43,285
Undivided profits.....	11,043	12,489	13,114	12,471
Reserves.....	4,194	4,558	5,281	4,938
Total capital accounts.....	74,098	77,158	78,770	78,134
Total liabilities and capital accounts.....	1,019,645	1,027,055	1,039,043	1,052,153
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	174,667	173,629	173,783	155,886

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**MASSACHUSETTS**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	110 banks	110 banks	110 banks	109 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	1,764,542	1,772,222	1,857,004	1,781,559
U. S. Government securities, direct obligations.....	746,472	708,020	747,911	815,727
Obligations guaranteed by U. S. Government.....	1,722	617	612	612
Obligations of States and political subdivisions.....	150,145	172,288	182,903	160,376
Other bonds, notes, and debentures.....	35,980	33,261	32,527	37,830
Corporate stocks, including stock of Federal Reserve bank.....	10,151	8,377	8,428	9,687
Reserve with Federal Reserve bank.....	384,070	408,137	433,516	412,279
Currency and coin.....	44,601	44,243	36,752	60,770
Balances with other banks, and cash items in process of collection.....	318,953	270,454	309,428	407,339
Bank premises owned, furniture and fixtures.....	34,836	35,301	35,636	35,870
Real estate owned other than bank premises.....	474	493	309	354
Investments and other assets indirectly representing bank premises or other real estate.....	210	357	356	387
Customers' liability on acceptances outstanding.....	31,355	30,775	33,137	35,479
Income earned or accrued but not collected.....	8,997	10,363	8,246	9,256
Other assets.....	6,290	8,321	5,551	4,825
<b>Total assets.....</b>	<b>3,538,798</b>	<b>3,503,229</b>	<b>3,692,376</b>	<b>3,772,350</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	2,068,707	2,000,028	2,072,962	2,143,887
Time deposits of individuals, partnerships, and corporations.....	442,721	447,185	461,971	449,727
Postal savings deposits.....	1,402	1,402	1,273	1,273
Deposits of U. S. Government.....	55,718	85,630	85,840	91,290
Deposits of States and political subdivisions.....	130,166	142,995	178,634	219,723
Deposits of banks.....	327,126	330,809	369,927	366,258
Other deposits (certified and cashiers' checks, etc.).....	55,625	55,685	50,174	60,256
<i>Total deposits.....</i>	<i>3,081,465</i>	<i>3,063,734</i>	<i>3,220,781</i>	<i>3,332,414</i>
<i>Demand deposits.....</i>	<i>2,068,953</i>	<i>2,587,624</i>	<i>2,729,971</i>	<i>2,860,511</i>
<i>Time deposits.....</i>	<i>474,512</i>	<i>476,110</i>	<i>490,810</i>	<i>471,903</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	29,250	15,640	33,775	300
Acceptances executed by or for account of reporting banks and outstanding.....	33,821	32,144	35,524	36,556
Income collected but not earned.....	17,690	18,269	20,127	19,316
Expenses accrued and unpaid.....	22,246	20,456	23,320	23,438
Other liabilities.....	19,671	14,615	14,431	14,931
<b>Total liabilities.....</b>	<b>3,204,143</b>	<b>3,164,858</b>	<b>3,347,958</b>	<b>3,426,955</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	83,209	83,209	83,844	84,396
Surplus.....	179,354	179,354	180,526	190,877
Undivided profits.....	55,888	59,812	64,438	53,805
Reserves.....	16,504	15,996	15,610	16,317
<b>Total capital accounts.....</b>	<b>334,655</b>	<b>338,371</b>	<b>344,418</b>	<b>345,395</b>
<b>Total liabilities and capital accounts.....</b>	<b>3,538,798</b>	<b>3,503,229</b>	<b>3,692,376</b>	<b>3,772,350</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	212,190	268,352	264,225	230,677

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## MICHIGAN

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	75 banks	75 banks	75 banks	75 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	1,664,670	1,675,327	1,701,557	1,698,108
U. S. Government securities, direct obligations.....	1,349,255	1,343,029	1,362,344	1,395,884
Obligations guaranteed by U. S. Government.....	30	23	15	15
Obligations of States and political subdivisions.....	286,296	295,573	299,600	303,300
Other bonds, notes, and debentures.....	26,832	26,497	20,913	16,354
Corporate stocks, including stock of Federal Reserve bank.....	8,593	8,499	7,063	7,075
Reserve with Federal Reserve bank.....	395,142	385,250	414,321	389,333
Currency and coin.....	66,720	62,003	54,362	82,633
Balances with other banks, and cash items in process of collection.....	352,677	279,819	340,280	374,875
Bank premises owned, furniture and fixtures.....	34,897	34,536	35,096	36,393
Real estate owned other than bank premises.....	1,043	1,098	1,188	971
Investments and other assets indirectly representing bank premises or other real estate.....	4,967	5,182	6,202	6,454
Customers' liability on acceptances outstanding.....	68	108	133	200
Income earned or accrued but not collected.....	13,961	12,791	14,862	10,982
Other assets.....	4,554	4,217	4,836	4,209
Total assets.....	4,209,705	4,133,952	4,262,772	4,326,786
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	1,989,098	1,900,340	1,973,350	2,083,122
Time deposits of individuals, partnerships, and corporations.....	1,280,681	1,301,478	1,314,726	1,313,499
Postal savings deposits.....	35	35	35	35
Deposits of U. S. Government.....	78,219	62,812	80,677	142,194
Deposits of States and political subdivisions.....	279,600	251,721	240,914	220,668
Deposits of banks.....	166,157	163,587	168,113	175,419
Other deposits (certified and cashiers' checks, etc.).....	31,606	33,626	29,161	35,847
Total deposits.....	3,825,396	3,712,599	3,806,976	3,970,784
Demand deposits.....	2,464,393	2,354,451	2,421,235	2,597,336
Time deposits.....	1,361,003	1,359,148	1,385,691	1,373,448
Bills payable, rediscounts, and other liabilities for borrowed money.....	52,500	79,575	96,596	-----
Mortgages or other liens on bank premises and other real estate.....	82	57	60	37
Acceptances executed by or for account of reporting banks and outstanding.....	68	108	133	200
Income collected but not earned.....	32,904	34,478	38,153	37,694
Expenses accrued and unpaid.....	24,167	26,616	29,691	26,440
Other liabilities.....	2,088	3,046	1,374	2,201
Total liabilities.....	3,937,205	3,857,479	3,972,983	4,037,356
<b>CAPITAL ACCOUNTS</b>				
Capital stock:				
Preferred stock.....	1,000	1,000	1,000	1,000
Common stock.....	72,352	72,352	74,853	75,053
Total capital stock.....	73,352	73,352	75,853	76,053
Surplus.....	147,181	147,231	150,683	150,776
Undivided profits.....	46,770	50,808	58,355	57,539
Reserves and retirement account for preferred stock.....	5,197	5,082	4,898	5,062
Total capital accounts.....	272,500	276,473	289,789	289,430
Total liabilities and capital accounts.....	4,209,705	4,133,952	4,262,772	4,326,786
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	390,567	449,925	415,376	387,518

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## MINNESOTA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	179 banks	179 banks	178 banks	178 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	1, 136, 898	1, 174, 256	1, 207, 214	1, 164, 666
U. S. Government securities, direct obligations.....	627, 588	613, 540	670, 004	648, 242
Obligations guaranteed by U. S. Government.....	5			
Obligations of States and political subdivisions.....	168, 480	170, 338	168, 988	171, 954
Other bonds, notes, and debentures.....	51, 864	55, 552	55, 072	63, 364
Corporate stocks, including stock of Federal Reserve bank.....	4, 516	4, 523	4, 531	4, 557
Reserve with Federal Reserve bank.....	256, 115	273, 584	296, 013	267, 307
Currency and coin.....	25, 503	24, 730	23, 866	27, 458
Balances with other banks, and cash items in process of collection.....	298, 651	294, 766	329, 590	407, 259
Bank premises owned, furniture and fixtures.....	18, 179	19, 214	20, 904	21, 362
Real estate owned other than bank premises.....	1, 173	1, 364	1, 351	997
Investments and other assets indirectly representing bank premises or other real estate.....	5, 859	6, 314	6, 595	6, 868
Customers' liability on acceptances outstanding.....	1, 066	504	738	602
Income earned or accrued but not collected.....	6, 539	7, 621	7, 677	7, 222
Other assets.....	2, 130	2, 730	1, 489	1, 734
Total assets.....	2, 604, 566	2, 649, 036	2, 794, 032	2, 793, 592
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	1, 152, 390	1, 134, 669	1, 201, 621	1, 243, 628
Time deposits of individuals, partnerships, and corporations.....	635, 552	649, 373	671, 423	681, 828
Postal savings deposits.....	68	68	68	68
Deposits of U. S. Government.....	29, 984	71, 670	68, 104	56, 937
Deposits of States and political subdivisions.....	149, 771	159, 515	138, 680	165, 022
Deposits of banks.....	307, 444	334, 873	382, 843	376, 575
Other deposits (certified and cashiers' checks, etc.).....	20, 022	19, 653	19, 225	22, 528
Total deposits.....	2, 295, 231	2, 369, 821	2, 431, 994	2, 546, 586
Demand deposits.....	1, 648, 206	1, 706, 081	1, 799, 761	1, 853, 064
Time deposits.....	647, 025	663, 740	632, 233	693, 522
Bills payable, rediscounts, and other liabilities for borrowed money.....	76, 210	40, 025	66, 900	40
Mortgages or other liens on bank premises and other real estate.....	246	246	221	221
Acceptances executed by or for account of reporting banks and outstanding.....	1, 066	504	738	602
Income collected but not earned.....	17, 571	18, 268	20, 392	20, 739
Expenses accrued and unpaid.....	14, 224	16, 005	15, 566	16, 067
Other liabilities.....	3, 374	3, 801	3, 984	3, 656
Total liabilities.....	2, 407, 922	2, 448, 670	2, 589, 765	2, 587, 911
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	62, 521	62, 971	62, 959	63, 309
Surplus.....	87, 922	87, 746	88, 091	88, 669
Undivided profits.....	35, 950	39, 301	43, 214	43, 788
Reserves.....	10, 251	10, 348	10, 003	9, 915
Total capital accounts.....	196, 644	200, 366	204, 267	205, 681
Total liabilities and capital accounts.....	2, 604, 566	2, 649, 036	2, 794, 032	2, 793, 592
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	413, 193	426, 684	485, 908	396, 432

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**MISSISSIPPI**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	27 banks	27 banks	27 banks	27 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	106,659	111,041	113,960	117,106
U. S. Government securities, direct obligations.....	83,423	82,835	82,266	79,420
Obligations guaranteed by U. S. Government.....	36,129	35,893	36,488	37,143
Obligations of States and political subdivisions.....	2,285	2,555	2,643	2,967
Other bonds, notes, and debentures.....	648	657	659	661
Corporate stocks, including stock of Federal Reserve bank.....	25,487	28,404	27,083	27,397
Reserve with Federal Reserve bank.....	7,167	6,746	6,462	8,083
Currency and coin.....	37,353	34,650	39,119	51,267
Balances with other banks, and cash items in process of collection.....	3,919	3,994	4,588	4,541
Bank premises owned, furniture and fixtures.....	206	202	178	157
Real estate owned other than bank premises.....	500	525	500	500
Investments and other assets indirectly representing bank premises or other real estate.....	415	444	490	419
Income earned or accrued but not collected.....	656	741	351	203
Other assets.....				
Total assets.....	304,847	308,687	314,767	329,864
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	151,571	151,326	154,192	160,997
Time deposits of individuals, partnerships, and corporations.....	58,840	60,660	64,275	65,435
Postal savings deposits.....	5,951	8,925	10,079	7,308
Deposits of U. S. Government.....	41,594	41,889	36,044	39,346
Deposits of States and political subdivisions.....	22,170	19,568	22,868	30,330
Deposits of banks.....	676	711	657	1,479
Other deposits (certified and cashiers' checks, etc.).....	280,808	283,079	288,116	304,897
Total deposits.....	219,776	220,233	221,753	237,376
Demand deposits.....	61,026	62,846	66,362	67,621
Time deposits.....				
Bills payable, rediscounts, and other liabilities for borrowed money.....		300	400	
Income collected but not earned.....	822	870	968	1,004
Expenses accrued and unpaid.....	589	872	1,173	586
Other liabilities.....	14	12	3	193
Total liabilities.....	282,227	285,133	290,659	306,680
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	6,530	6,630	6,630	6,630
Surplus.....	15,194	15,326	15,437	16,139
Undivided profits.....	703	1,402	1,882	246
Reserves.....	193	196	159	169
Total capital accounts.....	22,620	23,554	24,108	23,184
Total liabilities and capital accounts.....	304,847	308,687	314,767	329,864
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	62,785	65,730	62,960	61,218

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

# MISSOURI

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	76 banks	76 banks	76 banks	76 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	893,850	878,793	919,449	915,770
U. S. Government securities, direct obligations.....	571,277	561,081	555,954	602,477
Obligations guaranteed by U. S. Government.....	469	482	35	35
Obligations of States and political subdivisions.....	95,523	102,926	100,796	105,818
Other bonds, notes, and debentures.....	29,612	25,844	30,162	32,149
Corporate stocks, including stock of Federal Reserve bank.....	4,590	4,655	4,801	4,670
Reserve with Federal Reserve bank.....	249,797	250,665	255,699	295,934
Currency and coin.....	19,959	18,458	17,734	23,798
Balances with other banks, and cash items in process of collection.....	276,710	244,480	279,745	385,365
Bank premises owned, furniture and fixtures.....	10,704	10,700	11,020	10,865
Real estate owned other than bank premises.....	1,191	1,357	1,248	1,143
Investments and other assets indirectly representing bank premises or other real estate.....	971	986	1,075	1,055
Customers' liability on acceptances outstanding.....	1,038	272	1,062	1,021
Income earned or accrued but not collected.....	4,241	4,740	4,379	4,549
Other assets.....	2,006	1,983	2,133	1,432
Total assets.....	2,161,938	2,110,422	2,185,292	2,386,081
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	1,174,808	1,130,147	1,167,039	1,239,798
Time deposits of individuals, partnerships, and corporations.....	307,132	314,513	317,779	317,709
Postal savings deposits.....	487	487	487	487
Deposits of U. S. Government.....	22,345	27,975	43,323	42,378
Deposits of States and political subdivisions.....	85,371	73,195	62,887	122,480
Deposits of banks.....	371,108	373,953	400,435	465,875
Other deposits (certified and cashiers' checks, etc.).....	11,857	12,622	10,576	14,389
Total deposits.....	1,975,108	1,932,892	2,002,526	2,203,116
Demand deposits.....	1,645,835	1,596,911	1,667,814	1,859,743
Time deposits.....	329,273	335,981	334,712	353,368
Bills payable, rediscounts, and other liabilities for borrowed money.....	15,003	2,525		
Mortgages or other liens on bank premises and other real estate.....	23			
Acceptances executed by or for account of reporting banks and outstanding.....	1,055	285	1,062	1,334
Income collected but not earned.....	5,819	6,049	6,561	6,539
Expenses accrued and unpaid.....	8,119	7,310	8,997	8,318
Other liabilities.....	1,173	1,109	1,463	2,032
Total liabilities.....	2,004,300	1,950,170	2,020,609	2,221,339
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	48,783	48,783	50,583	50,583
Surplus.....	68,680	70,779	70,516	70,810
Undivided profits.....	36,929	37,321	39,874	39,387
Reserves.....	3,246	3,369	3,710	3,962
Total capital accounts.....	157,638	160,252	164,683	164,742
Total liabilities and capital accounts.....	2,161,938	2,110,422	2,185,292	2,386,081
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	232,211	217,926	216,784	240,110

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**MONTANA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	40 banks	41 banks	41 banks	41 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	134,518	142,769	146,431	144,126
U. S. Government securities, direct obligations.....	122,561	118,210	131,788	136,660
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	17,680	17,914	19,075	20,587
Other bonds, notes, and debentures.....	10,210	9,963	9,225	10,083
Corporate stocks, including stock of Federal Reserve bank.....	466	472	475	477
Reserve with Federal Reserve bank.....	32,257	33,884	38,812	32,269
Currency and coin.....	4,994	4,442	4,896	5,387
Balances with other banks, and cash items in process of collection.....	34,693	35,454	40,942	46,645
Bank premises owned, furniture and fixtures.....	5,228	5,404	5,484	5,088
Real estate owned other than bank premises.....	137	137	182	161
Investments and other assets indirectly representing bank premises or other real estate.....			5	5
Income earned or accrued but not collected.....	879	1,299	1,326	1,117
Other assets.....	122	194	146	112
<b>Total assets.....</b>	<b>363,745</b>	<b>370,142</b>	<b>398,787</b>	<b>402,717</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	204,110	197,087	221,613	216,451
Time deposits of individuals, partnerships, and corporations.....	84,885	88,059	93,977	97,690
Postal savings deposits.....				
Deposits of U. S. Government.....	3,643	6,486	9,685	7,017
Deposits of States and political subdivisions.....	32,498	36,853	28,458	33,700
Deposits of banks.....	12,914	13,555	13,648	17,885
Other deposits (certified and cashiers' checks, etc.).....	2,668	2,629	2,807	3,193
<i>Total deposits.....</i>	<i>340,718</i>	<i>344,669</i>	<i>370,188</i>	<i>375,936</i>
<i>Demand deposits.....</i>	<i>255,205</i>	<i>255,399</i>	<i>271,697</i>	<i>273,637</i>
<i>Time deposits.....</i>	<i>85,513</i>	<i>89,270</i>	<i>98,491</i>	<i>102,299</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	400	620	1,440	
Income collected but not earned.....	2,842	3,249	3,687	3,531
Expenses accrued and unpaid.....	885	1,539	2,279	2,024
Other liabilities.....	80	101	97	131
<b>Total liabilities.....</b>	<b>344,925</b>	<b>350,178</b>	<b>377,691</b>	<b>381,622</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	7,508	7,633	7,708	7,863
Surplus.....	8,025	8,102	8,142	8,343
Undivided profits.....	3,098	4,093	5,078	4,635
Reserves.....	189	136	168	254
<b>Total capital accounts.....</b>	<b>18,820</b>	<b>19,964</b>	<b>21,096</b>	<b>21,096</b>
<b>Total liabilities and capital accounts.....</b>	<b>363,745</b>	<b>370,142</b>	<b>398,787</b>	<b>402,717</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	64,147	63,386	65,441	64,817

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## NEBRASKA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	123 banks	123 banks	123 banks	123 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	384,965	386,922	405,360	415,608
U. S. Government securities, direct obligations.....	331,207	318,355	324,044	318,460
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	82,085	81,507	80,201	80,624
Other bonds, notes, and debentures.....	17,140	17,814	14,821	15,511
Corporate stocks, including stock of Federal Reserve bank.....	1,830	1,830	1,835	1,860
Reserve with Federal Reserve bank.....	117,831	116,982	123,178	111,067
Currency and coin.....	11,471	11,695	10,271	12,145
Balances with other banks, and cash items in process of collection.....	127,557	120,920	146,008	159,355
Bank premises owned, furniture and fixtures.....	8,014	8,193	8,528	8,477
Real estate owned other than bank premises.....	238	231	147	119
Investments and other assets indirectly representing bank premises or other real estate.....	1,000	1,000	1,000	1,000
Income earned or accrued but not collected.....	2,280	2,413	2,333	2,215
Other assets.....	441	537	461	454
<b>Total assets.....</b>	<b>1,086,059</b>	<b>1,068,399</b>	<b>1,118,187</b>	<b>1,126,895</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	639,785	610,858	654,382	673,897
Time deposits of individuals, partnerships, and corporations.....	109,925	110,742	112,008	110,373
Postal savings deposits.....	29	29	29	24
Deposits of U. S. Government.....	14,057	21,475	27,355	26,590
Deposits of States and political subdivisions.....	85,314	79,275	69,299	70,476
Deposits of banks.....	130,506	130,106	147,009	140,841
Other deposits (certified and cashiers' checks, etc.).....	9,401	7,464	7,685	6,632
<i>Total deposits.....</i>	<i>989,017</i>	<i>959,349</i>	<i>1,017,767</i>	<i>1,098,833</i>
<i>Demand deposits.....</i>	<i>878,824</i>	<i>848,816</i>	<i>905,341</i>	<i>918,039</i>
<i>Time deposits.....</i>	<i>110,193</i>	<i>111,033</i>	<i>112,426</i>	<i>110,794</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	6,970	15,230	4,775	2,305
Income collected but not earned.....	2,342	2,435	2,659	2,547
Expenses accrued and unpaid.....	1,985	3,007	3,320	3,243
Other liabilities.....	399	202	128	352
<b>Total liabilities.....</b>	<b>1,000,713</b>	<b>980,823</b>	<b>1,028,649</b>	<b>1,037,280</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	25,925	25,925	25,925	26,175
Surplus.....	34,031	34,030	34,191	36,341
Undivided profits.....	20,372	22,995	24,660	22,048
Reserves.....	5,018	4,626	4,762	5,051
<b>Total capital accounts.....</b>	<b>85,346</b>	<b>87,576</b>	<b>89,538</b>	<b>89,615</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,086,059</b>	<b>1,068,399</b>	<b>1,118,187</b>	<b>1,126,895</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	178,414	191,174	182,208	173,575



*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## NEVADA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	3 banks	3 banks	3 banks	3 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	97,192	102,695	98,418	101,044
U. S. Government securities, direct obligations.....	88,570	79,188	94,259	82,217
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	10,208	11,788	17,649	18,577
Other bonds, notes, and debentures.....	6,967	7,102	7,557	8,812
Corporate stocks, including stock of Federal Reserve bank.....	329	329	329	329
Reserve with Federal Reserve bank.....	18,608	20,168	21,015	20,086
Currency and coin.....	3,028	3,002	2,902	3,287
Balances with other banks, and cash items in process of collection.....	7,047	8,712	9,411	10,481
Bank premises owned, furniture and fixtures.....	3,977	4,132	4,388	4,412
Real estate owned other than bank premises.....	9	9		11
Income earned or accrued but not collected.....	681	783	796	1,000
Other assets.....	400	317	358	268
<b>Total assets.....</b>	<b>237,016</b>	<b>238,225</b>	<b>257,082</b>	<b>250,524</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	111,173	109,855	113,917	105,205
Time deposits of individuals, partnerships, and corporations.....	69,235	69,640	77,488	83,193
Postal savings deposits.....				
Deposits of U. S. Government.....	3,976	4,259	5,764	4,813
Deposits of States and political subdivisions.....	32,123	31,896	37,647	35,616
Deposits of banks.....	1,126	1,378	1,501	1,567
Other deposits (certified and cashiers' checks, etc.).....	2,178	2,816	2,410	2,102
<i>Total deposits.....</i>	<i>219,811</i>	<i>219,844</i>	<i>238,787</i>	<i>232,496</i>
<i>Demand deposits.....</i>	<i>147,911</i>	<i>147,859</i>	<i>165,695</i>	<i>144,258</i>
<i>Time deposits.....</i>	<i>71,900</i>	<i>71,985</i>	<i>83,092</i>	<i>88,238</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	1,128	1,210	1,371	1,309
Expenses accrued and unpaid.....	1,302	1,997	1,763	1,407
Other liabilities.....	205	344	30	28
<b>Total liabilities.....</b>	<b>222,446</b>	<b>223,395</b>	<b>241,891</b>	<b>235,240</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	5,425	5,425	5,425	5,425
Surplus.....	5,525	5,525	5,525	5,525
Undivided profits.....	3,570	3,830	4,191	4,267
Reserves.....	50	50	50	67
<b>Total capital accounts.....</b>	<b>14,570</b>	<b>14,830</b>	<b>15,191</b>	<b>15,284</b>
<b>Total liabilities and capital accounts.....</b>	<b>237,016</b>	<b>238,225</b>	<b>257,082</b>	<b>250,524</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	53,302	49,627	52,499	53,492

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**NEW HAMPSHIRE**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	50 banks	50 banks	50 banks	50 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	120,283	123,966	123,573	122,699
U. S. Government securities, direct obligations.....	60,881	59,915	71,554	67,532
Obligations guaranteed by U. S. Government.....	33	33	21	21
Obligations of States and political subdivisions.....	16,592	17,205	18,133	15,810
Other bonds, notes, and debentures.....	3,620	3,500	3,629	6,009
Corporate stocks, including stock of Federal Reserve bank.....	578	583	584	599
Reserve with Federal Reserve bank.....	19,748	23,758	24,702	22,402
Currency and coin.....	6,718	6,806	5,905	8,334
Balances with other banks, and cash items in process of collection.....	25,384	23,126	28,810	33,089
Bank premises owned, furniture and fixtures.....	2,812	2,928	2,956	3,040
Real estate owned other than bank premises.....	593	555	591	642
Investments and other assets indirectly representing bank premises or other real estate.....	57	56	50	59
Income earned or accrued but not collected.....	2	7	5	12
Other assets.....	213	272	291	248
<b>Total assets.....</b>	<b>257,514</b>	<b>262,710</b>	<b>280,804</b>	<b>280,496</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	141,671	144,062	157,580	154,296
Time deposits of individuals, partnerships, and corporations.....	46,379	46,774	48,280	46,656
Postal savings deposits.....	15	15	15	15
Deposits of U. S. Government.....	5,050	8,310	8,593	8,947
Deposits of States and political subdivisions.....	15,846	12,509	17,791	21,580
Deposits of banks.....	9,292	9,252	9,417	11,039
Other deposits (certified and cashiers' checks, etc.).....	7,642	8,728	8,885	8,011
<i>Total deposits.....</i>	<i>225,895</i>	<i>229,650</i>	<i>250,561</i>	<i>250,544</i>
<i>Demand deposits.....</i>	<i>178,940</i>	<i>182,053</i>	<i>201,341</i>	<i>208,222</i>
<i>Time deposits.....</i>	<i>46,955</i>	<i>47,617</i>	<i>49,220</i>	<i>47,322</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,100	3,870	250	130
Income collected but not earned.....	855	948	1,010	916
Expenses accrued and unpaid.....	286	330	360	418
Other liabilities.....	21	8	41	231
<b>Total liabilities.....</b>	<b>230,157</b>	<b>234,806</b>	<b>252,222</b>	<b>252,239</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	6,319	6,319	6,319	6,319
Surplus.....	12,938	13,113	13,145	13,818
Undivided profits.....	6,539	6,983	7,479	6,397
Reserves.....	1,561	1,489	1,639	1,723
<b>Total capital accounts.....</b>	<b>27,357</b>	<b>27,904</b>	<b>28,582</b>	<b>28,257</b>
<b>Total liabilities and capital accounts.....</b>	<b>257,514</b>	<b>262,710</b>	<b>280,804</b>	<b>280,496</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	19,974	23,221	19,220	17,951

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## NEW JERSEY

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	172 banks	170 banks	170 banks	169 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	1,406,581	1,445,732	1,485,964	1,511,781
U. S. Government securities, direct obligations.....	1,045,480	1,045,492	1,085,986	1,094,215
Obligations guaranteed by U. S. Government.....	879	593	502	323
Obligations of States and political subdivisions.....	368,255	377,081	385,874	405,210
Other bonds, notes, and debentures.....	64,812	63,439	62,791	73,063
Corporate stocks, including stock of Federal Reserve bank.....	5,977	5,962	6,089	6,184
Reserve with Federal Reserve bank.....	259,683	286,612	282,953	287,075
Currency and coin.....	67,865	66,987	57,332	84,635
Balances with other banks, and cash items in process of collection.....	220,299	219,163	256,594	283,191
Bank premises owned, furniture and fixtures.....	44,092	45,462	46,849	48,061
Real estate owned other than bank premises.....	672	653	645	820
Investments and other assets indirectly representing bank premises or other real estate.....	444	379	394	585
Customers' liability on acceptances outstanding.....	93	52	100	186
Income earned or accrued but not collected.....	8,345	8,001	7,078	9,313
Other assets.....	3,718	3,704	3,853	3,439
Total assets.....	3,496,695	3,569,312	3,683,004	3,808,081
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	1,495,066	1,463,213	1,545,178	1,635,325
Time deposits of individuals, partnerships, and corporations.....	1,338,950	1,369,479	1,431,363	1,445,490
Postal savings deposits.....				
Deposits of U. S. Government.....	40,174	100,320	72,621	76,916
Deposits of States and political subdivisions.....	223,526	223,074	235,048	228,650
Deposits of banks.....	47,664	46,788	50,539	56,948
Other deposits (certified and cashiers' checks, etc.).....	50,564	52,209	45,052	70,288
Total deposits.....	3,195,944	3,255,083	3,379,801	3,513,617
Demand deposits.....	1,836,541	1,864,451	1,987,116	2,047,642
Time deposits.....	1,359,403	1,390,632	1,452,685	1,465,975
Bills payable, rediscounts, and other liabilities for borrowed money.....	25,355	29,150	12,150	1,150
Mortgages or other liens on bank premises and other real estate.....	50	50	50	50
Acceptances executed by or for account of reporting banks and outstanding.....	93	52	100	186
Income collected but not earned.....	18,433	19,535	20,313	20,504
Expenses accrued and unpaid.....	10,501	13,537	11,706	10,273
Other liabilities.....	1,823	1,634	3,169	4,415
Total liabilities.....	3,252,199	3,319,041	3,427,289	3,550,195
<b>CAPITAL ACCOUNTS</b>				
Capital stock:				
Class A preferred stock.....	662	662	646	646
Class B preferred stock.....	60	60	60	60
Common stock.....	78,616	79,406	80,495	81,820
Total capital stock.....	79,338	80,128	81,201	82,526
Surplus.....	118,738	118,012	120,874	124,290
Undivided profits.....	39,691	45,178	47,082	43,777
Reserves and retirement account for preferred stock.....	6,729	6,953	6,558	7,293
Total capital accounts.....	244,496	250,271	255,715	257,886
Total liabilities and capital accounts.....	3,496,695	3,569,312	3,683,004	3,808,081
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	252,847	314,722	295,873	230,412

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

### NEW MEXICO

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	26 banks	26 banks	26 banks	26 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	143,372	149,032	157,975	161,060
U. S. Government securities, direct obligations.....	144,686	147,721	142,735	142,766
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	14,495	14,711	15,152	15,906
Other bonds, notes, and debentures.....	2,658	2,935	3,220	4,547
Corporate stocks, including stock of Federal Reserve bank.....	462	465	466	470
Reserve with Federal Reserve bank.....	37,255	33,787	33,849	40,039
Currency and coin.....	7,423	6,089	6,928	7,049
Balances with other banks, and cash items in process of collection.....	52,657	47,560	48,961	64,430
Bank premises owned, furniture and fixtures.....	5,361	5,647	5,812	5,962
Real estate owned other than bank premises.....	330	268	197	219
Investments and other assets indirectly representing bank premises or other real estate.....			100	100
Income earned or accrued but not collected.....	349	344	405	383
Other assets.....	228	244	505	191
<b>Total assets.....</b>	<b>409,281</b>	<b>413,803</b>	<b>416,305</b>	<b>443,122</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	208,274	206,652	215,027	224,864
Time deposits of individuals, partnerships, and corporations.....	72,690	75,692	77,168	78,340
Postal savings deposits.....	11	11	11	11
Deposits of U. S. Government.....	10,268	14,987	12,723	16,653
Deposits of States and political subdivisions.....	74,362	72,465	68,153	75,641
Deposits of banks.....	12,773	12,188	12,035	15,785
Other deposits (certified and cashiers' checks, etc.).....	4,580	4,845	3,123	4,628
<i>Total deposits.....</i>	<i>388,958</i>	<i>386,840</i>	<i>388,240</i>	<i>415,982</i>
<i>Demand deposits.....</i>	<i>297,082</i>	<i>298,554</i>	<i>298,068</i>	<i>324,577</i>
<i>Time deposits.....</i>	<i>85,876</i>	<i>88,306</i>	<i>90,182</i>	<i>91,545</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	100	150	100	
Mortgages or other liens on bank premises and other real estate.....	15			
Income collected but not earned.....	1,583	1,719	1,921	2,042
Expenses accrued and unpaid.....	692	590	820	619
Other liabilities.....	856	773	433	629
<b>Total liabilities.....</b>	<b>386,204</b>	<b>390,072</b>	<b>391,514</b>	<b>419,212</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	7,850	7,850	7,850	7,850
Surplus.....	7,755	7,755	7,775	7,935
Undivided profits.....	3,335	4,120	4,973	3,340
Reserves.....	4,137	4,006	4,193	4,785
<b>Total capital accounts.....</b>	<b>23,077</b>	<b>23,731</b>	<b>24,791</b>	<b>23,910</b>
<b>Total liabilities and capital accounts.....</b>	<b>409,281</b>	<b>413,803</b>	<b>416,305</b>	<b>443,122</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	101,988	108,101	108,278	107,013

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**NEW YORK**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	287 banks	285 banks	280 banks	275 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	5,406,284	5,347,378	5,396,797	5,502,483
U. S. Government securities, direct obligations.....	2,414,604	2,264,176	2,278,508	2,331,748
Obligations guaranteed by U. S. Government.....	123	130	134	156
Obligations of States and political subdivisions.....	745,838	719,965	772,063	768,144
Other bonds, notes, and debentures.....	129,341	129,957	137,067	154,406
Corporate stocks, including stock of Federal Reserve bank.....	31,135	31,179	34,784	34,908
Reserve with Federal Reserve bank.....	1,224,795	1,192,523	1,267,930	1,204,884
Currency and coin.....	96,739	95,289	79,954	111,996
Balances with other banks, and cash items in process of collection.....	849,472	713,114	781,315	1,117,868
Bank premises owned, furniture and fixtures.....	85,207	87,061	87,706	92,002
Real estate owned other than bank premises.....	1,714	1,614	1,963	1,968
Investments and other assets indirectly representing bank premises or other real estate.....	3,118	3,152	3,510	3,492
Customers' liability on acceptances outstanding.....	94,059	86,637	101,558	104,259
Income earned or accrued but not collected.....	24,040	30,278	23,415	30,830
Other assets.....	70,625	70,956	74,339	62,655
<b>Total assets.....</b>	<b>11,177,094</b>	<b>10,773,409</b>	<b>11,041,043</b>	<b>11,521,799</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	5,607,323	5,076,386	5,140,490	5,587,689
Time deposits of individuals, partnerships, and corporations.....	2,215,108	2,265,211	2,284,132	2,350,776
Postal savings deposits.....				
Deposits of U. S. Government.....	127,906	187,848	231,579	219,834
Deposits of States and political subdivisions.....	456,470	425,736	495,682	401,486
Deposits of banks.....	1,019,724	1,050,621	952,921	1,139,090
Other deposits (certified and cashiers' checks, etc.).....	341,908	255,068	234,399	357,993
<i>Total deposits.....</i>	<i>9,768,439</i>	<i>9,260,870</i>	<i>9,339,803</i>	<i>10,066,868</i>
<i>Demand deposits.....</i>	<i>7,213,367</i>	<i>6,654,480</i>	<i>6,767,006</i>	<i>7,427,482</i>
<i>Time deposits.....</i>	<i>2,555,072</i>	<i>2,606,390</i>	<i>2,572,197</i>	<i>2,629,386</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	109,685	120,415	204,700	3,340
Mortgages or other liens on bank premises and other real estate.....	10	10	10	10
Acceptances executed by or for account of reporting banks and outstanding.....	98,347	89,170	107,178	111,443
Income collected but not earned.....	55,822	55,994	63,069	59,499
Expenses accrued and unpaid.....	44,888	61,513	65,011	69,336
Other liabilities.....	199,976	268,108	217,086	172,604
<b>Total liabilities.....</b>	<b>10,277,167</b>	<b>9,856,080</b>	<b>9,996,257</b>	<b>10,473,100</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock:				
Class A preferred stock.....	179	179	179	164
Class B preferred stock.....	65	65	65	65
Common stock.....	309,641	309,872	349,795	351,817
<i>Total capital stock.....</i>	<i>309,885</i>	<i>310,116</i>	<i>350,039</i>	<i>352,046</i>
Surplus.....	453,962	454,675	535,056	540,292
Undivided profits.....	127,626	143,746	149,873	145,908
Reserves and retirement account for preferred stock.....	8,454	8,792	9,818	10,453
<b>Total capital accounts.....</b>	<b>899,927</b>	<b>917,329</b>	<b>1,044,786</b>	<b>1,048,699</b>
<b>Total liabilities and capital accounts.....</b>	<b>11,177,094</b>	<b>10,773,409</b>	<b>11,041,043</b>	<b>11,521,799</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	949,100	1,055,649	1,205,673	880,918

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**NORTH CAROLINA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	47 banks	47 banks	46 banks	45 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	283,144	290,806	293,624	275,326
U. S. Government securities, direct obligations.....	168,723	166,858	167,734	168,419
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	36,528	34,123	36,354	39,243
Other bonds, notes, and debentures.....	9,852	7,271	7,610	10,064
Corporate stocks, including stock of Federal Reserve bank.....	1,452	1,458	1,475	1,363
Reserve with Federal Reserve bank.....	64,084	60,403	62,656	50,272
Currency and coin.....	16,515	15,127	16,113	17,958
Balances with other banks, and cash items in process of collection.....	80,382	73,803	97,872	99,108
Bank premises owned, furniture and fixtures.....	9,083	9,222	9,539	8,749
Real estate owned other than bank premises.....	148	202	169	99
Investments and other assets indirectly representing bank premises or other real estate.....		311	469	
Customers' liability on acceptances outstanding.....		8	4	27
Income earned or accrued but not collected.....	876	881	831	763
Other assets.....	1,005	962	783	804
<b>Total assets.....</b>	<b>671,792</b>	<b>661,435</b>	<b>695,233</b>	<b>672,195</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	384,934	368,163	399,925	395,692
Time deposits of individuals, partnerships, and corporations.....	109,478	112,084	120,718	116,747
Postal savings deposits.....				
Deposits of U. S. Government.....	10,319	20,280	14,023	15,289
Deposits of States and political subdivisions.....	45,661	37,501	51,613	44,674
Deposits of banks.....	22,499	22,667	26,149	23,839
Other deposits (certified and cashiers' checks, etc.).....	16,729	12,856	10,969	9,407
<i>Total deposits.....</i>	<i>589,620</i>	<i>573,551</i>	<i>623,397</i>	<i>605,648</i>
<i>Demand deposits.....</i>	<i>466,319</i>	<i>450,127</i>	<i>489,212</i>	<i>475,033</i>
<i>Time deposits.....</i>	<i>123,301</i>	<i>123,424</i>	<i>134,185</i>	<i>130,615</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	13,500	17,550	200	200
Acceptances executed by or for account of reporting banks and outstanding.....		8	4	27
Income collected but not earned.....	4,782	4,779	5,768	4,579
Expenses accrued and unpaid.....	2,863	2,802	2,801	3,210
Other liabilities.....	871	837	60	1,517
<b>Total liabilities.....</b>	<b>611,636</b>	<b>599,527</b>	<b>632,230</b>	<b>615,181</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	14,045	14,045	14,160	13,435
Surplus.....	34,470	34,570	35,035	32,314
Undivided profits.....	10,057	11,733	12,194	9,450
Reserves.....	1,584	1,560	1,614	1,815
<b>Total capital accounts.....</b>	<b>60,156</b>	<b>61,908</b>	<b>63,003</b>	<b>57,014</b>
<b>Total liabilities and capital accounts.....</b>	<b>671,792</b>	<b>661,435</b>	<b>695,233</b>	<b>672,195</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	115,585	120,499	93,921	86,938

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**NORTH DAKOTA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	38 banks	38 banks	38 banks	38 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	119,231	116,496	126,799	124,658
U. S. Government securities, direct obligations.....	106,561	108,193	121,547	119,494
Obligations guaranteed by U. S. Government.....	5	5	5	5
Obligations of States and political subdivisions.....	13,547	14,321	16,170	18,640
Other bonds, notes, and debentures.....	10,050	11,360	12,344	14,227
Corporate stocks, including stock of Federal Reserve bank.....	433	434	440	448
Reserve with Federal Reserve bank.....	27,671	27,205	30,232	29,294
Currency and coin.....	3,659	3,315	3,619	4,046
Balances with other banks, and cash items in process of collection.....	21,751	21,855	32,922	25,697
Bank premises owned, furniture and fixtures.....	3,496	3,559	3,680	3,787
Real estate owned other than bank premises.....	392	397	399	396
Investments and other assets indirectly representing bank premises or other real estate.....	250	250	250	250
Income earned or accrued but not collected.....	947	1,164	1,135	1,072
Other assets.....	312	393	477	335
Total assets.....	308,305	308,947	350,019	342,349
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	161,479	156,824	191,939	185,133
Time deposits of individuals, partnerships, and corporations.....	84,610	88,912	94,362	97,966
Postal savings deposits.....	6	6	6	6
Deposits of U. S. Government.....	5,035	4,733	8,596	6,198
Deposits of States and political subdivisions.....	22,318	20,294	15,674	14,804
Deposits of banks.....	9,063	9,638	11,105	9,790
Other deposits (certified and cashiers' checks, etc.).....	1,952	1,725	2,790	2,773
Total deposits.....	284,463	282,132	324,472	316,679
Demand deposits.....	197,805	190,262	227,417	216,352
Time deposits.....	86,658	91,870	97,055	100,327
Bills payable, rediscounts, and other liabilities for borrowed money.....	500	2,425		
Income collected but not earned.....	1,935	2,002	2,256	2,269
Expenses accrued and unpaid.....	1,147	1,561	1,782	2,075
Other liabilities.....	55	19	2	84
Total liabilities.....	288,100	288,139	328,512	321,107
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	5,885	5,885	5,985	5,985
Surplus.....	8,538	8,587	8,689	9,011
Undivided profits.....	4,948	5,517	6,029	5,487
Reserves.....	834	819	804	759
Total capital accounts.....	20,205	20,808	21,507	21,242
Total liabilities and capital accounts.....	308,305	308,947	350,019	342,349
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	42,421	47,441	47,976	47,651

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## OHIO

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	229 banks	229 banks	229 banks	229 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	2, 076, 520	2, 098, 175	2, 143, 319	2, 168, 428
U. S. Government securities, direct obligations.....	1, 699, 463	1, 687, 821	1, 666, 061	1, 688, 862
Obligations guaranteed by U. S. Government.....	195	334	328	326
Obligations of States and political subdivisions.....	297, 625	313, 477	320, 036	330, 700
Other bonds, notes, and debentures.....	63, 538	66, 055	56, 884	71, 971
Corporate stocks, including stock of Federal Reserve bank.....	9, 852	9, 975	10, 082	10, 206
Reserve with Federal Reserve bank.....	517, 057	523, 155	537, 908	550, 194
Currency and coin.....	88, 336	82, 944	74, 214	99, 774
Balances with other banks, and cash items in process of collection.....	485, 615	401, 203	498, 961	555, 143
Bank premises owned, furniture and fixtures.....	53, 200	54, 402	56, 295	57, 810
Real estate owned other than bank premises.....	551	439	826	843
Investments and other assets indirectly representing bank premises or other real estate.....	3, 127	3, 202	3, 309	3, 465
Customers' liability on acceptances outstanding.....	29	136	260	86
Income earned or accrued but not collected.....	10, 106	10, 302	10, 163	10, 556
Other assets.....	6, 540	6, 995	6, 066	4, 294
Total assets.....	5, 311, 754	5, 258, 615	5, 384, 712	5, 552, 658
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	2, 709, 088	2, 584, 238	2, 662, 850	2, 789, 833
Time deposits of individuals, partnerships, and corporations.....	1, 341, 902	1, 350, 888	1, 387, 102	1, 408, 041
Postal savings deposits.....	190	190	190	190
Deposits of U. S. Government.....	73, 083	97, 431	102, 493	126, 890
Deposits of States and political subdivisions.....	382, 481	431, 209	427, 608	398, 196
Deposits of banks.....	248, 117	230, 028	243, 407	271, 170
Other deposits (certified and cashiers' checks, etc.).....	81, 323	65, 966	61, 405	74, 540
Total deposits.....	4, 836, 184	4, 769, 950	4, 885, 055	5, 068, 860
Demand deposits.....	3, 415, 542	3, 329, 166	3, 415, 360	3, 578, 585
Time deposits.....	1, 420, 642	1, 430, 784	1, 469, 695	1, 490, 335
Bills payable, rediscounts, and other liabilities for borrowed money.....	17, 302	27, 281	18, 265	1, 144
Mortgages or other liens on bank premises and other real estate.....	36	34	31	31
Acceptances executed by or for account of reporting banks and outstanding.....	29	136	260	86
Income collected but not earned.....	27, 176	28, 957	31, 345	30, 483
Expenses accrued and unpaid.....	28, 218	30, 253	28, 417	28, 283
Other liabilities.....	6, 771	6, 210	5, 339	7, 463
Total liabilities.....	4, 915, 716	4, 852, 821	4, 968, 712	5, 136, 350
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	132, 058	132, 448	133, 878	134, 903
Surplus.....	197, 656	200, 071	202, 460	212, 519
Undivided profits.....	62, 299	69, 226	75, 288	64, 112
Reserves.....	4, 025	4, 049	4, 374	4, 774
Total capital accounts.....	396, 038	405, 794	416, 000	416, 308
Total liabilities and capital accounts.....	5, 311, 754	5, 258, 615	5, 384, 712	5, 552, 658
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	824, 676	885, 639	880, 584	817, 200



*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**OKLAHOMA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	197 banks	197 banks	197 banks	197 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	668, 184	670, 646	707, 618	741, 642
U. S. Government securities, direct obligations.....	545, 950	540, 238	544, 328	538, 683
Obligations guaranteed by U. S. Government.....	17	17	17	17
Obligations of States and political subdivisions.....	148, 125	148, 519	151, 973	155, 395
Other bonds, notes, and debentures.....	32, 288	33, 287	30, 520	33, 108
Corporate stocks, including stock of Federal Reserve bank.....	3, 468	3, 526	3, 602	3, 647
Reserve with Federal Reserve bank.....	172, 910	186, 738	200, 679	157, 379
Currency and coin.....	23, 748	20, 055	20, 888	26, 461
Balances with other banks, and cash items in process of collection.....	282, 563	276, 067	295, 989	438, 535
Bank premises owned, furniture and fixtures.....	17, 497	15, 601	18, 286	18, 667
Real estate owned other than bank premises.....	418	2, 731	686	665
Investments and other assets indirectly representing bank premises or other real estate.....	3, 930	6, 530	7, 723	7, 476
Customers' liability on acceptances outstanding.....	1, 249	1, 030	913	1, 133
Income earned or accrued but not collected.....	2, 672	2, 778	2, 746	2, 111
Other assets.....	3, 094	1, 316	1, 166	995
<b>Total assets.....</b>	<b>1, 906, 113</b>	<b>1, 909, 079</b>	<b>1, 987, 134</b>	<b>2, 125, 914</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	1, 092, 726	1, 045, 690	1, 116, 521	1, 219, 543
Time deposits of individuals, partnerships, and corporations.....	244, 977	255, 115	260, 336	258, 592
Postal savings deposits.....	97	97	97	97
Deposits of U. S. Government.....	22, 828	33, 988	48, 352	46, 758
Deposits of States and political subdivisions.....	166, 567	159, 427	132, 510	166, 388
Deposits of banks.....	186, 755	189, 610	192, 582	224, 250
Other deposits (certified and cashiers' checks, etc.).....	16, 260	13, 449	14, 094	24, 870
<i>Total deposits.....</i>	<i>1, 730, 210</i>	<i>1, 697, 376</i>	<i>1, 764, 492</i>	<i>1, 840, 498</i>
<i>Demand deposits.....</i>	<i>1, 474, 080</i>	<i>1, 451, 635</i>	<i>1, 496, 079</i>	<i>1, 674, 131</i>
<i>Time deposits.....</i>	<i>256, 130</i>	<i>245, 741</i>	<i>268, 413</i>	<i>266, 367</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1, 225	31, 675	38, 500	1, 150
Mortgages or other liens on bank premises and other real estate.....	9	9	58	58
Acceptances executed by or for account of reporting banks and outstanding.....	1, 249	1, 030	913	1, 133
Income collected but not earned.....	2, 622	2, 947	3, 077	3, 120
Expenses accrued and unpaid.....	5, 533	6, 794	7, 312	7, 051
Other liabilities.....	925	1, 022	380	1, 278
<b>Total liabilities.....</b>	<b>1, 741, 773</b>	<b>1, 740, 853</b>	<b>1, 814, 732</b>	<b>1, 954, 288</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	47, 570	47, 850	48, 775	49, 500
Surplus.....	67, 974	69, 715	70, 108	72, 029
Undivided profits.....	44, 112	46, 013	48, 540	44, 960
Reserves.....	4, 684	4, 648	4, 979	5, 137
<b>Total capital accounts.....</b>	<b>164, 340</b>	<b>168, 226</b>	<b>172, 402</b>	<b>171, 626</b>
<b>Total liabilities and capital accounts.....</b>	<b>1, 906, 113</b>	<b>1, 909, 079</b>	<b>1, 987, 134</b>	<b>2, 125, 914</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	342, 203	372, 543	392, 897	336, 566

# 114 REPORT OF THE COMPTROLLER OF THE CURRENCY

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## OREGON

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	12 banks	12 banks	12 banks	12 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	769,770	752,941	761,072	714,699
U. S. Government securities, direct obligations.....	466,079	437,799	475,494	486,543
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	147,605	150,016	143,071	144,840
Other bonds, notes, and debentures.....	13,162	12,768	15,530	31,634
Corporate stocks, including stock of Federal Reserve bank.....	2,785	2,785	2,786	2,786
Reserve with Federal Reserve bank.....	180,685	169,611	185,895	203,708
Currency and coin.....	13,429	12,680	12,135	13,394
Balances with other banks, and cash items in process of collection.....	99,185	101,369	118,193	116,095
Bank premises owned, furniture and fixtures.....	23,170	24,724	25,087	25,052
Real estate owned other than bank premises.....	139	98	100	100
Investments and other assets indirectly representing bank premises or other real estate.....	82	82	136	
Customers' liability on acceptances outstanding.....	85	29	136	149
Income earned or accrued but not collected.....	6,649	7,207	5,295	6,693
Other assets.....	2,374	771	1,040	756
<b>Total assets.....</b>	<b>1,725,199</b>	<b>1,672,880</b>	<b>1,745,970</b>	<b>1,746,449</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	749,056	726,324	799,686	755,241
Time deposits of individuals, partnerships, and corporations.....	570,901	572,368	589,157	591,265
Postal savings deposits.....	13	14	14	14
Deposits of U. S. Government.....	9,655	10,825	27,371	19,178
Deposits of States and political subdivisions.....	155,450	144,548	107,768	161,670
Deposits of banks.....	24,646	23,460	28,540	25,932
Other deposits (certified and cashiers' checks, etc.).....	30,968	26,364	27,149	28,776
<b>Total deposits.....</b>	<b>1,640,689</b>	<b>1,603,903</b>	<b>1,579,685</b>	<b>1,532,076</b>
<b>Demand deposits.....</b>	<b>958,590</b>	<b>903,453</b>	<b>968,108</b>	<b>962,800</b>
<b>Time deposits.....</b>	<b>682,089</b>	<b>600,450</b>	<b>611,577</b>	<b>619,276</b>
Bills payable, rediscounts, and other liabilities for borrowed money.....	20,200			
Mortgages or other liens on bank premises and other real estate.....	80	94	178	203
Acceptances executed by or for account of reporting banks and outstanding.....	85	29	136	155
Income collected but not earned.....	9,419	9,621	9,392	8,935
Expenses accrued and unpaid.....	11,108	14,900	12,435	8,041
Other liabilities.....	13,948	12,115	11,443	11,429
<b>Total liabilities.....</b>	<b>1,595,529</b>	<b>1,540,562</b>	<b>1,613,269</b>	<b>1,610,839</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	40,865	40,865	40,865	40,865
Surplus.....	51,970	51,970	52,005	52,040
Undivided profits.....	36,767	39,418	39,766	42,594
Reserves.....	65	65	65	111
<b>Total capital accounts.....</b>	<b>129,670</b>	<b>132,318</b>	<b>132,701</b>	<b>135,610</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,725,199</b>	<b>1,672,880</b>	<b>1,745,970</b>	<b>1,746,449</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	435,899	394,047	412,395	451,790

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## PENNSYLVANIA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	509 banks	507 banks	503 banks	498 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	3, 586, 320	3, 637, 909	3, 727, 503	3, 706, 058
U. S. Government securities, direct obligations.....	2, 115, 306	2, 143, 123	2, 124, 645	2, 144, 234
Obligations guaranteed by U. S. Government.....	37	44	44	44
Obligations of States and political subdivisions.....	640, 828	644, 429	654, 342	663, 220
Other bonds, notes, and debentures.....	162, 468	167, 435	153, 670	153, 352
Corporate stocks, including stock of Federal Reserve bank.....	22, 853	22, 881	21, 325	21, 305
Reserve with Federal Reserve bank.....	802, 676	803, 803	851, 915	780, 820
Currency and coin.....	131, 336	120, 866	111, 165	149, 265
Balances with other banks, and cash items in process of collection.....	620, 960	494, 321	593, 492	725, 024
Bank premises owned, furniture and fixtures.....	94, 654	95, 348	96, 752	96, 247
Real estate owned other than bank premises.....	1, 513	1, 865	1, 927	1, 738
Investments and other assets indirectly representing bank premises or other real estate.....	3, 680	3, 824	3, 580	3, 482
Customers' liability on acceptances outstanding.....	5, 730	6, 436	7, 232	8, 045
Income earned or accrued but not collected.....	14, 592	15, 390	11, 775	15, 189
Other assets.....	11, 752	13, 353	14, 709	9, 709
Total assets.....	8, 214, 705	8, 171, 027	8, 374, 076	8, 477, 732
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	4, 049, 395	3, 849, 431	3, 857, 387	4, 079, 849
Time deposits of individuals, partnerships, and corporations.....	2, 371, 703	2, 416, 668	2, 495, 468	2, 476, 598
Postal savings deposits.....	687	682	682	682
Deposits of U. S. Government.....	100, 747	193, 136	166, 346	169, 587
Deposits of States and political subdivisions.....	266, 263	275, 655	364, 870	284, 354
Deposits of banks.....	418, 666	363, 041	390, 760	425, 998
Other deposits (certified and cashiers' checks, etc.).....	80, 556	77, 754	67, 046	90, 567
<i>Total deposits.....</i>	<i>7, 288, 017</i>	<i>7, 176, 367</i>	<i>7, 342, 559</i>	<i>7, 527, 635</i>
<i>Demand deposits.....</i>	<i>4, 846, 683</i>	<i>4, 691, 439</i>	<i>4, 779, 400</i>	<i>4, 985, 174</i>
<i>Time deposits.....</i>	<i>2, 441, 334</i>	<i>2, 484, 928</i>	<i>2, 563, 159</i>	<i>2, 542, 461</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	25, 470	67, 595	80, 317	4, 690
Mortgages or other liens on bank premises and other real estate.....	30	29	38	37
Acceptances executed by or for account of reporting banks and outstanding.....	7, 168	7, 033	8, 004	8, 697
Income collected but not earned.....	34, 644	36, 176	39, 045	38, 063
Expenses accrued and unpaid.....	29, 190	37, 031	46, 387	44, 694
Other liabilities.....	7, 449	11, 322	6, 003	10, 282
Total liabilities.....	7, 391, 968	7, 335, 553	7, 522, 353	7, 634, 098
<b>CAPITAL ACCOUNTS</b>				
Capital stock:				
Preferred stock.....	50	50	50	50
Common stock.....	223, 018	222, 958	223, 633	222, 932
<i>Total capital stock.....</i>	<i>223, 068</i>	<i>223, 008</i>	<i>223, 683</i>	<i>222, 982</i>
Surplus.....	482, 371	482, 921	484, 617	486, 830
Undivided profits.....	106, 229	119, 130	132, 237	121, 890
Reserves and retirement account for preferred stock.....	11, 069	10, 415	11, 186	11, 932
Total capital accounts.....	822, 737	835, 474	851, 723	843, 634
Total liabilities and capital accounts.....	8, 214, 705	8, 171, 027	8, 374, 076	8, 477, 732
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	835, 122	1, 015, 700	933, 613	896, 906

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**RHODE ISLAND**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	5 banks	5 banks	5 banks	5 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	263,017	265,809	264,271	270,202
U. S. Government securities, direct obligations.....	103,109	115,349	121,331	119,287
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	49,631	46,455	46,871	47,060
Other bonds, notes, and debentures.....	2,591	3,824	3,216	4,038
Corporate stocks, including stock of Federal Reserve bank.....	1,383	1,386	1,383	1,383
Reserve with Federal Reserve bank.....	30,435	35,425	36,725	33,158
Currency and coin.....	10,049	8,955	8,064	12,257
Balances with other banks, and cash items in process of collection.....	20,782	19,375	22,188	23,000
Bank premises owned, furniture and fixtures.....	7,637	7,680	7,703	7,697
Real estate owned other than bank premises.....	24	31	11	25
Customers' liability on acceptances outstanding.....	557	251	2,472	391
Income earned or accrued but not collected.....	1,150	1,438	784	1,322
Other assets.....	526	536	511	472
Total assets.....	490,891	506,514	515,530	520,292
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	201,218	198,131	198,156	211,233
Time deposits of individuals, partnerships, and corporations.....	203,650	204,203	212,742	212,857
Postal savings deposits.....	24	24	24	24
Deposits of U. S. Government.....	5,049	4,715	9,122	8,243
Deposits of States and political subdivisions.....	18,985	24,500	26,274	23,631
Deposits of banks.....	4,849	7,152	4,804	4,061
Other deposits (certified and cashiers' checks, etc.).....	8,827	8,501	7,818	10,063
Total deposits.....	442,602	447,226	458,940	470,112
Demand deposits.....	258,309	242,161	245,128	256,331
Time deposits.....	204,293	205,065	213,812	213,781
Bills payable, rediscounts, and other liabilities for borrowed money.....		11,000	4,000	
Acceptances executed by or for account of reporting banks and outstanding.....	557	251	2,472	391
Income collected but not earned.....	3,256	3,222	3,563	3,139
Expenses accrued and unpaid.....	2,813	2,498	4,361	3,513
Other liabilities.....	437	415	22	547
Total liabilities.....	449,665	464,612	473,358	477,702
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	12,245	12,245	12,245	12,245
Surplus.....	25,290	25,290	25,303	25,340
Undivided profits.....	3,666	4,356	4,614	4,985
Reserves.....	25	11	10	20
Total capital accounts.....	41,226	41,902	42,172	42,590
Total liabilities and capital accounts.....	490,891	506,514	515,530	520,292
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	26,051	35,155	38,139	34,118

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**SOUTH CAROLINA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	27 banks	26 banks	26 banks	26 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	209,444	214,525	233,115	232,260
U. S. Government securities, direct obligations.....	174,548	169,603	173,704	172,615
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	31,026	31,954	33,377	37,713
Other bonds, notes, and debentures.....	10,677	9,515	9,861	10,612
Corporate stocks, including stock of Federal Reserve bank.....	948	982	999	1,033
Reserve with Federal Reserve bank.....	60,739	57,233	51,414	53,194
Currency and coin.....	16,368	15,164	14,003	17,843
Balances with other banks, and cash items in process of collection.....	61,969	59,385	68,740	74,966
Bank premises owned, furniture and fixtures.....	6,001	6,619	7,149	7,335
Real estate owned other than bank premises.....	260	329	481	498
Investments and other assets indirectly representing bank premises or other real estate.....	1			
Customers' liability on acceptances outstanding.....			6	
Income earned or accrued but not collected.....	767	670	718	684
Other assets.....	957	894	736	393
<b>Total assets.....</b>	<b>573,705</b>	<b>566,773</b>	<b>594,303</b>	<b>609,146</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	354,488	343,599	365,131	366,138
Time deposits of individuals, partnerships, and corporations.....	74,902	80,026	84,500	81,704
Postal savings deposits.....	7	7	7	7
Deposits of U. S. Government.....	16,233	18,437	17,176	18,601
Deposits of States and political subdivisions.....	53,869	50,519	53,979	67,462
Deposits of banks.....	14,746	14,900	14,613	16,042
Other deposits (certified and cashiers' checks, etc.).....	13,188	11,805	10,233	9,469
<i>Total deposits.....</i>	<i>527,433</i>	<i>519,293</i>	<i>545,639</i>	<i>559,423</i>
<i>Demand deposits.....</i>	<i>447,378</i>	<i>429,834</i>	<i>450,234</i>	<i>436,195</i>
<i>Time deposits.....</i>	<i>80,055</i>	<i>89,459</i>	<i>95,405</i>	<i>93,228</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	600	400		
Mortgages or other liens on bank premises and other real estate.....	5			
Acceptances executed by or for account of reporting banks and outstanding.....			6	
Income collected but not earned.....	1,964	1,978	2,169	2,251
Expenses accrued and unpaid.....	2,551	2,742	2,594	1,512
Other liabilities.....	1,061	896	632	3,178
<b>Total liabilities.....</b>	<b>533,614</b>	<b>525,309</b>	<b>551,040</b>	<b>566,364</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	11,201	11,611	11,847	11,860
Surplus.....	20,579	21,641	22,475	22,678
Undivided profits.....	6,778	6,755	7,256	6,697
Reserves.....	1,533	1,457	1,685	1,547
<b>Total capital accounts.....</b>	<b>40,091</b>	<b>41,464</b>	<b>43,263</b>	<b>42,782</b>
<b>Total liabilities and capital accounts.....</b>	<b>573,705</b>	<b>566,773</b>	<b>594,303</b>	<b>609,146</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	104,600	102,329	96,156	97,610

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**SOUTH DAKOTA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	34 banks	34 banks	34 banks	34 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	130,689	138,279	140,401	140,781
U. S. Government securities, direct obligations.....	101,293	95,914	113,586	115,232
Obligations guaranteed by U. S. Government.....	4			
Obligations of States and political subdivisions.....	14,807	15,825	16,467	17,950
Other bonds, notes, and debentures.....	7,480	7,081	7,854	9,665
Corporate stocks, including stock of Federal Reserve bank.....	503	522	536	552
Reserve with Federal Reserve bank.....	26,256	27,216	31,717	28,477
Currency and coin.....	4,273	3,361	3,560	4,056
Balances with other banks, and cash items in process of collection.....	24,775	25,151	33,819	33,080
Bank premises owned, furniture and fixtures.....	2,824	2,861	2,964	3,130
Real estate owned other than bank premises.....	598	556	539	554
Investments and other assets indirectly representing bank premises or other real estate.....		238	238	238
Customers' liability on acceptances outstanding.....	6	6	1	
Income earned or accrued but not collected.....	966	1,296	1,273	1,371
Other assets.....	274	253	366	648
Total assets.....	314,748	318,563	353,321	355,734
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	162,443	153,484	180,765	181,699
Time deposits of individuals, partnerships, and corporations.....	80,159	83,410	88,483	92,430
Postal savings deposits.....				
Deposits of U. S. Government.....	5,091	4,571	9,280	5,793
Deposits of States and political subdivisions.....	31,224	40,222	35,913	36,134
Deposits of banks.....	8,015	7,481	9,321	10,229
Other deposits (certified and cashiers' checks, etc.).....	2,272	2,047	2,373	2,412
Total deposits.....	289,204	291,215	326,155	328,697
Demand deposits.....	205,271	201,960	231,708	229,980
Time deposits.....	85,930	89,255	94,447	98,717
Bills payable, rediscounts, and other liabilities for borrowed money.....	850	1,500	500	
Mortgages or other liens on bank premises and other real estate.....	15	15	15	
Acceptances executed by or for account of reporting banks and outstanding.....	6	6	1	
Income collected but not earned.....	1,570	1,627	1,881	1,877
Expenses accrued and unpaid.....	1,283	1,778	1,862	2,189
Other liabilities.....	3	3	5	119
Total liabilities.....	292,931	296,144	330,399	332,882
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	5,698	6,248	6,548	6,548
Surplus.....	9,794	9,794	9,839	10,485
Undivided profits.....	5,691	5,753	5,886	5,149
Reserves.....	634	624	649	670
Total capital accounts.....	21,817	22,419	22,922	22,852
Total liabilities and capital accounts.....	314,748	318,563	353,321	355,734
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	59,439	57,353	63,541	64,149

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## TENNESSEE

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	73 banks	73 banks	73 banks	74 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	845,932	838,262	887,651	907,325
U. S. Government securities, direct obligations.....	501,823	481,224	500,879	491,241
Obligations guaranteed by U. S. Government.....	3	3	3	3
Obligations of States and political subdivisions.....	111,112	118,564	115,308	117,967
Other bonds, notes, and debentures.....	16,971	18,579	19,379	21,801
Corporate stocks, including stock of Federal Reserve bank.....	3,589	3,595	3,597	3,700
Reserve with Federal Reserve bank.....	197,506	200,999	207,188	169,454
Currency and coin.....	35,117	32,559	31,335	39,335
Balances with other banks, and cash items in process of collection.....	254,758	235,341	261,471	357,315
Bank premises owned, furniture and fixtures.....	21,834	22,127	22,308	23,014
Real estate owned other than bank premises.....	376	317	403	303
Investments and other assets indirectly representing bank premises or other real estate.....		34		
Customers' liability on acceptances outstanding.....	5,421	2,794	9,159	11,310
Income earned or accrued but not collected.....	2,867	3,249	3,106	3,139
Other assets.....	1,847	1,423	1,648	859
<b>Total assets.....</b>	<b>1,999,156</b>	<b>1,959,070</b>	<b>2,063,435</b>	<b>2,146,766</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	872,411	844,614	885,629	913,095
Time deposits of individuals, partnerships, and corporations.....	448,673	458,684	477,006	485,907
Postal savings deposits.....	164	164	164	165
Deposits of U. S. Government.....	24,289	35,531	45,730	37,502
Deposits of States and political subdivisions.....	159,156	166,256	162,394	147,716
Deposits of banks.....	287,611	255,598	291,142	364,802
Other deposits (certified and cashiers' checks, etc.).....	15,436	11,612	11,583	13,169
<i>Total deposits.....</i>	<i>1,807,740</i>	<i>1,772,459</i>	<i>1,873,648</i>	<i>1,962,356</i>
<i>Demand deposits.....</i>	<i>1,332,985</i>	<i>1,287,409</i>	<i>1,366,707</i>	<i>1,460,580</i>
<i>Time deposits.....</i>	<i>474,755</i>	<i>485,050</i>	<i>506,941</i>	<i>511,776</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	20,800	13,650	7,050	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.....	5,421	2,794	9,159	11,310
Income collected but not earned.....	10,328	10,831	11,697	11,484
Expenses accrued and unpaid.....	7,003	8,870	8,903	7,823
Other liabilities.....	1,186	766	1,254	1,101
<b>Total liabilities.....</b>	<b>1,852,498</b>	<b>1,809,390</b>	<b>1,911,731</b>	<b>1,994,394</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	43,250	43,700	43,700	44,030
Surplus.....	73,172	73,073	73,947	74,324
Undivided profits.....	26,472	29,250	30,659	30,316
Reserves.....	3,764	3,657	3,398	3,702
<b>Total capital accounts.....</b>	<b>146,658</b>	<b>149,680</b>	<b>151,704</b>	<b>152,372</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,999,156</b>	<b>1,959,070</b>	<b>2,063,435</b>	<b>2,146,766</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	235,324	259,732	273,090	226,589

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## TEXAS

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	451 banks	455 banks	456 banks	457 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	3,280,223	3,294,173	3,383,830	3,546,261
U. S. Government securities, direct obligations.....	1,927,911	2,005,505	2,012,183	1,977,128
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	369,374	383,242	404,690	406,835
Other bonds, notes, and debentures.....	117,789	120,920	112,357	128,921
Corporate stocks, including stock of Federal Reserve bank.....	15,760	16,009	16,259	16,755
Reserve with Federal Reserve bank.....	844,797	868,927	872,887	853,764
Currency and coin.....	98,374	91,162	89,386	114,539
Balances with other banks, and cash items in process of collection.....	1,300,729	1,122,660	1,268,566	1,695,999
Bank premises owned, furniture and fixtures.....	133,934	136,724	138,087	138,209
Real estate owned other than bank premises.....	8,414	8,189	8,846	8,703
Investments and other assets indirectly representing bank premises or other real estate.....	5,102	5,072	8,373	8,862
Customers' liability on acceptances outstanding.....	37,559	18,979	39,334	55,028
Income earned or accrued but not collected.....	12,218	13,277	13,748	13,918
Other assets.....	9,097	10,223	10,774	10,399
<b>Total assets.....</b>	<b>8,161,281</b>	<b>8,095,062</b>	<b>8,379,320</b>	<b>8,975,321</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	4,623,180	4,469,193	4,578,832	4,781,306
Time deposits of individuals, partnerships, and corporations.....	955,596	1,019,563	1,076,489	1,081,809
Postal savings deposits.....	1,095	1,143	1,143	1,143
Deposits of U. S. Government.....	84,915	189,924	186,211	138,881
Deposits of States and political subdivisions.....	653,143	640,387	609,958	707,318
Deposits of banks.....	1,009,901	936,775	1,053,018	1,321,719
Other deposits (certified and cashiers' checks, etc.).....	78,734	75,386	69,331	138,095
<i>Total deposits.....</i>	<i>7,406,364</i>	<i>7,532,371</i>	<i>7,574,932</i>	<i>8,170,271</i>
<i>Demand deposits.....</i>	<i>6,173,432</i>	<i>6,015,104</i>	<i>6,201,810</i>	<i>6,791,279</i>
<i>Time deposits.....</i>	<i>1,233,132</i>	<i>1,517,267</i>	<i>1,373,172</i>	<i>1,378,992</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	33,260	31,350	30,691	15,015
Mortgages or other liens on bank premises and other real estate.....	61	61	61	349
Acceptances executed by or for account of reporting banks and outstanding.....	37,974	19,921	42,447	55,700
Income collected but not earned.....	12,940	13,098	14,367	15,017
Expenses accrued and unpaid.....	25,959	37,400	38,841	32,721
Other liabilities.....	3,549	2,359	1,322	4,523
<b>Total liabilities.....</b>	<b>7,520,304</b>	<b>7,436,560</b>	<b>7,702,711</b>	<b>8,293,596</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	241,573	245,398	250,350	255,516
Surplus.....	283,483	287,343	291,116	303,069
Undivided profits.....	96,190	106,032	115,196	99,405
Reserves.....	19,731	19,729	19,947	23,735
<b>Total capital accounts.....</b>	<b>640,977</b>	<b>658,502</b>	<b>676,609</b>	<b>681,725</b>
<b>Total liabilities and capital accounts.....</b>	<b>8,161,281</b>	<b>8,095,062</b>	<b>8,379,320</b>	<b>8,975,321</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,193,854	1,309,130	1,313,428	1,276,454



*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## UTAH

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	7 banks	7 banks	7 banks	7 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	171,541	185,409	178,910	196,632
U. S. Government securities, direct obligations.....	92,111	88,226	80,768	96,714
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	18,634	20,785	26,397	34,179
Other bonds, notes, and debentures.....	3,112	3,515	3,588	5,070
Corporate stocks, including stock of Federal Reserve bank.....	498	502	492	779
Reserve with Federal Reserve bank.....	45,931	47,412	41,959	51,983
Currency and coin.....	4,717	4,263	3,966	5,137
Balances with other banks, and cash items in process of collection.....	25,884	26,307	26,886	37,543
Bank premises owned, furniture and fixtures.....	1,902	1,319	1,250	1,266
Real estate owned other than bank premises.....	2	2	2	22
Investments and other assets indirectly representing bank premises or other real estate.....	4,750	4,750	4,750	5,850
Customers' liability on acceptances outstanding.....	77	77	80	80
Income earned or accrued but not collected.....	17	36	31	148
Other assets.....	230	163	326	222
<b>Total assets.....</b>	<b>368,806</b>	<b>382,766</b>	<b>369,405</b>	<b>435,625</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	188,860	187,591	178,984	183,750
Time deposits of individuals, partnerships, and corporations.....	95,811	100,020	102,808	140,226
Postal savings deposits.....	918	918	826	826
Deposits of U. S. Government.....	5,008	13,179	8,414	7,095
Deposits of States and political subdivisions.....	34,212	35,466	31,710	45,269
Deposits of banks.....	14,768	14,604	14,907	15,059
Other deposits (certified and cashiers' checks, etc.).....	2,446	2,845	2,257	4,917
<i>Total deposits.....</i>	<i>342,023</i>	<i>364,623</i>	<i>359,908</i>	<i>397,142</i>
<i>Demand deposits.....</i>	<i>242,826</i>	<i>240,401</i>	<i>219,839</i>	<i>259,782</i>
<i>Time deposits.....</i>	<i>99,197</i>	<i>114,222</i>	<i>120,067</i>	<i>137,360</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	77	77	80	80
Income collected but not earned.....	2,680	2,915	3,210	3,289
Expenses accrued and unpaid.....	1,636	2,276	2,715	3,280
Other liabilities.....	345	276	339	378
<b>Total liabilities.....</b>	<b>346,761</b>	<b>360,167</b>	<b>346,250</b>	<b>404,169</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	7,150	7,150	7,150	9,950
Surplus.....	8,690	8,690	8,700	15,430
Undivided profits.....	5,841	6,207	6,742	5,364
Reserves.....	364	552	563	712
<b>Total capital accounts.....</b>	<b>22,045</b>	<b>22,599</b>	<b>23,155</b>	<b>31,456</b>
<b>Total liabilities and capital accounts.....</b>	<b>368,806</b>	<b>382,766</b>	<b>369,405</b>	<b>435,625</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	16,275	26,266	20,958	22,000

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## VERMONT

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	33 banks	33 banks	33 banks	33 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	78, 142	80, 862	80, 636	82, 961
U. S. Government securities, direct obligations.....	48, 241	44, 140	51, 121	51, 805
Obligations guaranteed by U. S. Government.....	11	11	5	5
Obligations of States and political subdivisions.....	10, 932	12, 214	12, 237	9, 882
Other bonds, notes, and debentures.....	3, 340	3, 203	3, 155	3, 998
Corporate stocks, including stock of Federal Reserve bank.....	354	356	358	358
Reserve with Federal Reserve bank.....	12, 816	14, 184	14, 404	14, 699
Currency and coin.....	2, 942	2, 988	3, 087	3, 802
Balances with other banks, and cash items in process of collection.....	10, 178	11, 955	14, 551	15, 866
Bank premises owned, furniture and fixtures.....	1, 956	2, 065	2, 068	2, 050
Real estate owned other than bank premises.....	183	167	177	139
Investments and other assets indirectly representing bank premises or other real estate.....	348	348	448	508
Income earned or accrued but not collected.....	219	211	174	226
Other assets.....	102	146	232	71
<b>Total assets</b> .....	<b>169, 764</b>	<b>172, 850</b>	<b>182, 653</b>	<b>186, 340</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	60, 073	62, 069	67, 320	65, 946
Time deposits of individuals, partnerships, and corporations.....	79, 351	80, 289	83, 051	86, 976
Postal savings deposits.....	3	3	3	3
Deposits of U. S. Government.....	1, 761	1, 812	2, 489	2, 012
Deposits of States and political subdivisions.....	4, 463	4, 126	5, 777	7, 750
Deposits of banks.....	1, 539	1, 787	1, 714	1, 857
Other deposits (certified and cashiers' checks, etc.).....	2, 729	2, 802	2, 490	2, 534
<i>Total deposits</i> .....	<i>149, 919</i>	<i>152, 898</i>	<i>162, 844</i>	<i>167, 078</i>
<i>Demand deposits</i> .....	<i>70, 188</i>	<i>72, 162</i>	<i>79, 591</i>	<i>79, 876</i>
<i>Time deposits</i> .....	<i>79, 791</i>	<i>80, 736</i>	<i>83, 453</i>	<i>87, 502</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	940	462	280	.....
Income collected but not earned.....	1, 103	1, 180	1, 224	1, 185
Expenses accrued and unpaid.....	421	337	202	404
Other liabilities.....	528	628	624	645
<b>Total liabilities</b> .....	<b>152, 911</b>	<b>155, 495</b>	<b>165, 174</b>	<b>169, 312</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	5, 245	5, 245	5, 245	5, 245
Surplus.....	6, 621	6, 621	6, 681	6, 743
Undivided profits.....	3, 853	4, 348	4, 324	3, 775
Reserves.....	1, 124	1, 141	1, 229	1, 265
<b>Total capital accounts</b> .....	<b>16, 853</b>	<b>17, 355</b>	<b>17, 479</b>	<b>17, 028</b>
<b>Total liabilities and capital accounts</b> .....	<b>169, 764</b>	<b>172, 850</b>	<b>182, 653</b>	<b>186, 340</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	9, 250	8, 385	8, 341	7, 963

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## VIRGINIA

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	132 banks	132 banks	132 banks	132 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	712,792	726,434	762,328	761,902
U. S. Government securities, direct obligations.....	482,868	488,900	472,454	488,738
Obligations guaranteed by U. S. Government.....	96	29	29	29
Obligations of States and political subdivisions.....	94,587	103,007	106,097	111,873
Other bonds, notes, and debentures.....	29,618	33,838	33,500	42,512
Corporate stocks, including stock of Federal Reserve bank.....	3,218	3,248	3,286	3,392
Reserve with Federal Reserve bank.....	134,302	166,638	154,388	154,873
Currency and coin.....	36,149	34,915	32,798	42,152
Balances with other banks, and cash items in process of collection.....	158,598	151,210	175,257	219,166
Bank premises owned, furniture and fixtures.....	21,750	22,222	22,888	23,325
Real estate owned other than bank premises.....	672	704	737	698
Investments and other assets indirectly representing bank premises or other real estate.....	1,246	1,314	1,413	1,454
Customers' liability on acceptances outstanding.....	337	368	372	161
Income earned or accrued but not collected.....	1,699	2,138	1,999	2,022
Other assets.....	1,755	1,792	1,444	2,807
Total assets.....	1,679,687	1,736,757	1,768,990	1,855,104
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	785,764	777,335	810,961	815,568
Time deposits of individuals, partnerships, and corporations.....	479,643	494,334	515,334	525,901
Postal savings deposits.....	110	110	110	110
Deposits of U. S. Government.....	33,299	48,048	44,060	46,967
Deposits of States and political subdivisions.....	105,947	135,517	95,396	129,099
Deposits of banks.....	102,920	100,797	116,817	146,887
Other deposits (certified and cashiers' checks, etc.).....	19,804	21,220	20,471	29,442
Total deposits.....	1,527,487	1,577,361	1,603,149	1,693,974
Demand deposits.....	997,192	1,029,162	1,036,587	1,116,320
Time deposits.....	530,295	548,199	566,622	677,654
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,710	7,800	7,875	910
Mortgages or other liens on bank premises and other real estate.....	53	48	48	39
Acceptances executed by or for account of reporting banks and outstanding.....	337	368	372	161
Income collected but not earned.....	6,194	6,598	7,199	7,306
Expenses accrued and unpaid.....	5,833	5,709	6,759	7,263
Other liabilities.....	522	362	271	1,400
Total liabilities.....	1,544,136	1,598,246	1,625,673	1,711,053
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	39,793	39,813	40,343	41,288
Surplus.....	67,748	68,528	69,493	72,483
Undivided profits.....	24,362	26,749	29,895	26,250
Reserves.....	3,648	3,421	3,586	4,030
Total capital accounts.....	135,551	138,511	143,317	144,051
Total liabilities and capital accounts.....	1,679,687	1,736,757	1,768,990	1,855,104
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	255,996	277,063	267,148	275,444

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**VIRGIN ISLANDS OF THE UNITED STATES**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	1 bank	1 bank	1 bank	1 bank
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	3, 446	3, 438	3, 486	3, 934
U. S. Government securities, direct obligations.....	5, 807	5, 552	6, 540	7, 437
Obligations guaranteed by U. S. Government.....				
Other bonds, notes, and debentures.....	2	2	2	2
Corporate stocks, including stock of Federal Reserve bank.....		12	12	13
Reserve with Federal Reserve bank.....	1, 125	753	803	791
Currency and coin.....	462	371	485	504
Balances with other banks, and cash items in process of collection.....	40	438	649	1, 045
Bank premises owned, furniture and fixtures.....	6	6	9	11
Real estate owned other than bank premises.....				15
Income earned or accrued but not collected.....	28	3	9	88
Other assets.....	27	31	10	13
Total assets.....	10, 943	10, 606	12, 005	13, 853
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	2, 977	2, 859	2, 884	3, 059
Time deposits of individuals, partnerships, and corporations.....	4, 675	4, 842	4, 680	4, 806
Postal savings deposits.....				
Deposits of U. S. Government.....	97	130	105	131
Deposits of States and political subdivisions.....	2, 490	2, 074	3, 548	5, 030
Deposits of banks.....	16	16	33	34
Other deposits (certified and cashiers' checks, etc.).....	63	39	42	41
Total deposits.....	10, 318	9, 960	11, 292	13, 101
Demand deposits.....	3, 637	3, 538	4, 611	6, 304
Time deposits.....	6, 681	6, 422	6, 681	7, 797
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	56	55	57	54
Expenses accrued and unpaid.....	21	21	20	50
Other liabilities.....	25	24	44	44
Total liabilities.....	10, 420	10, 060	11, 413	13, 249
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	200	200	225	225
Surplus.....	200	200	225	225
Undivided profits.....	74	97	85	104
Reserves.....	49	49	57	50
Total capital accounts.....	523	546	592	604
Total liabilities and capital accounts.....	10, 943	10, 606	12, 005	13, 853
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	4, 088	4, 088	4, 087	5, 675

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## WASHINGTON

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	27 banks	26 banks	23 banks	25 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	1,038,190	1,068,002	1,120,984	1,073,854
U. S. Government securities, direct obligations.....	542,014	506,515	556,623	564,795
Obligations guaranteed by U. S. Government.....				5
Obligations of States and political subdivisions.....	154,123	155,359	156,299	157,085
Other bonds, notes, and debentures.....	32,669	38,040	34,563	51,202
Corporate stocks, including stock of Federal Reserve bank.....	3,760	3,785	3,785	3,898
Reserve with Federal Reserve bank.....	235,844	232,446	243,514	249,422
Currency and coin.....	29,439	25,580	26,406	33,093
Balances with other banks, and cash items in process of collection.....	196,239	202,758	221,014	221,949
Bank premises owned, furniture and fixtures.....	31,465	32,353	33,195	33,366
Real estate owned other than bank premises.....	1,085	818	515	450
Investments and other assets indirectly representing bank premises or other real estate.....	480	480	480	480
Customers' liability on acceptances outstanding.....	466	460	683	636
Income earned or accrued but not collected.....	5,517	6,280	5,805	5,888
Other assets.....	1,768	1,873	1,604	1,842
Total assets.....	2,273,059	2,274,749	2,405,470	2,397,965
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	1,179,412	1,126,381	1,244,368	1,222,321
Time deposits of individuals, partnerships, and corporations.....	627,489	632,572	656,692	670,451
Postal savings deposits.....	9	9	9	4
Deposits of U. S. Government.....	29,877	29,913	58,605	43,403
Deposits of States and political subdivisions.....	139,900	183,614	143,706	158,198
Deposits of banks.....	71,796	81,128	82,216	76,221
Other deposits (certified and cashiers' checks, etc.).....	28,717	19,914	17,178	27,367
Total deposits.....	2,077,200	2,073,531	2,202,774	2,197,965
Demand deposits.....	1,457,369	1,429,362	1,535,589	1,518,083
Time deposits.....	639,831	644,169	667,185	679,882
Bills payable, rediscounts, and other liabilities for borrowed money.....	100		475	
Mortgages or other liens on bank premises and other real estate.....	82	24	24	24
Acceptances executed by or for account of reporting banks and outstanding.....	466	460	683	636
Income collected but not earned.....	13,032	13,529	14,029	13,304
Expenses accrued and unpaid.....	13,031	17,445	14,724	12,906
Other liabilities.....	4,560	3,391	3,206	2,934
Total liabilities.....	2,108,471	2,108,380	2,235,915	2,227,769
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	49,608	49,508	49,508	52,350
Surplus.....	75,727	76,672	76,672	77,705
Undivided profits.....	38,408	39,310	42,492	39,224
Reserves.....	845	879	883	917
Total capital accounts.....	164,588	166,369	169,555	170,196
Total liabilities and capital accounts.....	2,273,059	2,274,749	2,405,470	2,397,965
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	373,543	376,993	374,083	370,972

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**WEST VIRGINIA**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	76 banks	77 banks	77 banks	77 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	216, 175	223, 533	230, 055	233, 341
U. S. Government securities, direct obligations.....	263, 660	271, 161	277, 326	263, 019
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	27, 601	28, 050	28, 741	30, 984
Other bonds, notes, and debentures.....	8, 160	8, 654	8, 485	10, 702
Corporate stocks, including stock of Federal Reserve bank.....	1, 365	1, 395	1, 421	1, 438
Reserve with Federal Reserve bank.....	61, 231	63, 661	63, 114	62, 092
Currency and coin.....	16, 741	15, 992	15, 106	17, 934
Balances with other banks, and cash items in process of collection.....	66, 571	64, 253	75, 721	88, 007
Bank premises owned, furniture and fixtures.....	7, 004	7, 201	7, 190	7, 099
Real estate owned other than bank premises.....	134	131	42	275
Income earned or accrued but not collected.....	331	373	345	296
Other assets.....	664	766	1, 084	1, 199
Total assets.....	669, 637	685, 170	708, 630	716, 386
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	339, 692	336, 509	351, 438	337, 156
Time deposits of individuals, partnerships, and corporations.....	174, 722	176, 843	182, 411	173, 455
Postal savings deposits.....	171	171	171	171
Deposits of U. S. Government.....	8, 133	18, 799	21, 051	16, 288
Deposits of States and political subdivisions.....	44, 948	49, 434	47, 649	60, 051
Deposits of banks.....	23, 967	30, 024	30, 836	38, 307
Other deposits (certified and cashiers' checks, etc.).....	8, 743	7, 912	7, 246	22, 229
Total deposits.....	606, 376	619, 692	640, 802	647, 667
Demand deposits.....	428, 765	441, 077	456, 894	472, 619
Time deposits.....	176, 611	178, 615	183, 908	175, 038
Bills payable, rediscounts, and other liabilities for borrowed money.....	1, 000	50	575	1, 695
Mortgages or other liens on bank premises and other real estate.....	4	4		
Income collected but not earned.....	1, 381	1, 568	1, 705	1, 472
Expenses accrued and unpaid.....	1, 850	1, 555	1, 823	2, 442
Other liabilities.....	329	495	350	585
Total liabilities.....	609, 940	623, 364	645, 254	653, 851
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	16, 256	16, 756	17, 006	17, 246
Surplus.....	29, 194	29, 647	30, 557	31, 272
Undivided profits.....	11, 774	13, 003	13, 461	11, 222
Reserves.....	2, 473	2, 400	2, 352	2, 795
Total capital accounts.....	59, 697	61, 806	63, 376	62, 535
Total liabilities and capital accounts.....	669, 637	685, 170	708, 630	716, 386
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	105, 217	111, 809	114, 985	106, 837

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

## WISCONSIN

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	96 banks	96 banks	96 banks	96 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	716,298	706,115	751,382	743,418
U. S. Government securities, direct obligations.....	556,580	544,505	571,432	604,128
Obligations guaranteed by U. S. Government.....				7
Obligations of States and political subdivisions.....	88,405	88,516	89,087	91,237
Other bonds, notes, and debentures.....	49,565	47,058	44,422	48,266
Corporate stocks, including stock of Federal Reserve bank.....	2,971	2,970	2,980	3,006
Reserve with Federal Reserve bank.....	168,501	176,787	171,523	172,462
Currency and coin.....	23,593	21,266	19,912	28,302
Balances with other banks, and cash items in process of collection.....	200,190	172,708	190,291	233,389
Bank premises owned, furniture and fixtures.....	14,041	14,244	14,920	15,332
Real estate owned other than bank premises.....	465	462	366	395
Investments and other assets indirectly representing bank premises or other real estate.....			37	37
Customers' liability on acceptances outstanding.....	68	68	57	57
Income earned or accrued but not collected.....	3,972	4,002	4,025	3,866
Other assets.....	3,182	3,682	4,437	4,145
Total assets.....	1,827,831	1,782,383	1,864,871	1,948,047
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	861,184	841,803	882,953	944,935
Time deposits of individuals, partnerships, and corporations.....	534,945	542,879	567,196	579,557
Postal savings deposits.....	957	957	957	957
Deposits of U. S. Government.....	27,642	30,493	40,865	41,701
Deposits of States and political subdivisions.....	101,622	75,807	65,112	70,161
Deposits of banks.....	138,160	133,271	135,575	144,441
Other deposits (certified and cashiers' checks, etc.).....	22,127	18,842	19,535	20,131
Total deposits.....	1,686,637	1,644,062	1,712,193	1,801,883
Demand deposits.....	1,144,564	1,092,389	1,136,166	1,215,859
Time deposits.....	542,073	551,663	576,027	586,024
Bills payable, rediscounts, and other liabilities for borrowed money.....	7,000	1,250	7,000	
Mortgages or other liens on bank premises and other real estate.....	22	22	32	32
Acceptances executed by or for account of reporting banks and outstanding.....	68	68	57	57
Income collected but not earned.....	5,004	5,363	6,272	6,518
Expenses accrued and unpaid.....	4,867	5,565	9,163	7,403
Other liabilities.....	2,647	2,493	2,777	3,170
Total liabilities.....	1,706,245	1,658,813	1,737,494	1,819,063
<b>CAPITAL ACCOUNTS</b>				
Capital stock:				
Preferred stock.....	50	50	50	50
Common stock.....	35,005	35,055	35,380	35,830
Total capital stock.....	35,055	35,105	35,430	35,880
Surplus.....	63,972	63,922	64,090	68,100
Undivided profits.....	18,939	21,032	24,032	21,177
Reserves and retirement account for preferred stock.....	3,620	3,511	3,825	3,827
Total capital accounts.....	121,586	123,570	127,377	128,984
Total liabilities and capital accounts.....	1,827,831	1,782,383	1,864,871	1,948,047
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	135,997	138,579	150,990	139,615

*Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1957—Continued*

**WYOMING**

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	25 banks	25 banks	25 banks	25 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	86,083	92,851	92,220	94,307
U. S. Government securities, direct obligations.....	94,478	90,330	93,600	102,503
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	10,992	11,222	11,122	11,788
Other bonds, notes, and debentures.....	4,206	4,207	3,728	4,282
Corporate stocks, including stock of Federal Reserve bank.....	390	391	396	403
Reserve with Federal Reserve bank.....	24,156	21,291	24,060	20,581
Currency and coin.....	4,154	3,787	4,392	4,247
Balances with other banks, and cash items in process of collection.....	24,336	27,693	33,844	35,804
Bank premises owned, furniture and fixtures.....	1,816	1,891	1,895	2,007
Real estate owned other than bank premises.....	615	246	241	239
Income earned or accrued but not collected.....	373	464	499	482
Other assets.....	155	761	1,359	1,217
Total assets.....	251,754	255,134	267,356	277,860
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	124,510	120,859	134,103	137,216
Time deposits of individuals, partnerships, and corporations.....	58,643	60,374	61,068	63,356
Postal savings deposits.....	18	18	18	18
Deposits of U. S. Government.....	3,764	4,972	5,618	5,060
Deposits of States and political subdivisions.....	34,148	34,685	30,323	36,628
Deposits of banks.....	8,722	10,084	13,184	13,148
Other deposits (certified and cashiers' checks, etc.).....	1,587	1,202	1,534	1,426
Total deposits.....	231,398	232,194	245,848	256,852
Demand deposits.....	166,504	166,443	179,390	187,980
Time deposits.....	64,888	65,751	66,458	68,872
Bills payable, rediscounts, and other liabilities for borrowed money.....	722	2,450	400	
Income collected but not earned.....	1,191	1,345	1,507	1,482
Expenses accrued and unpaid.....	738	980	997	830
Other liabilities.....	17	7	18	88
Total liabilities.....	234,060	236,976	248,770	259,252
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	3,095	3,095	3,245	3,263
Surplus.....	9,390	9,440	9,440	9,672
Undivided profits.....	4,507	4,940	5,153	4,629
Reserves.....	702	683	748	1,044
Total capital accounts.....	17,694	18,158	18,586	18,608
Total liabilities and capital accounts.....	251,754	255,134	267,356	277,860
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	52,954	55,925	55,225	55,761



TABLE No. 18.—*Fiduciary activities of national banks as of Dec. 31, 1957*

	Banks with capital stock of—						Total
	\$25,000	\$25,001 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$200,000	\$200,001 to \$500,000	\$500,001 and over	
Number of national banks with trust powers but not administering trusts.....	6	38	81	62	40	11	238
Number of national banks with trust powers administering trusts.....	7	34	181	337	418	499	1,476
Total number of national banks authorized to exercise trust powers.....	13	72	262	399	458	510	1,714
Total assets of national banks with trust powers but not administering trusts.....	\$9,957,222	\$118,489,185	\$386,358,792	\$562,257,091	\$581,791,838	\$1,472,512,247	\$3,131,366,375
Total assets of national banks with trust powers administering trusts.....	17,458,421	112,794,528	1,108,756,021	2,925,563,143	7,281,890,902	88,083,793,839	99,530,256,854
Total assets of national banks authorized to exercise trust powers.....	27,415,643	231,283,713	1,495,114,813	3,487,820,234	7,863,682,740	89,556,306,086	102,661,623,229
<b>TRUST DEPARTMENT ASSETS</b>							
Investments.....	165,520	4,220,901	48,885,946	258,743,864	978,496,933	29,802,105,832	31,092,618,996
Time deposits.....	4,913	225,544	1,706,198	8,570,732	23,263,548	490,206,681	523,977,616
Demand deposits.....	82,128	318,387	5,450,873	22,848,064	72,626,169	927,816,622	1,029,142,243
Other assets.....		57,738	5,045,455	23,943,141	139,850,399	9,764,341,177	9,933,237,910
Total.....	252,561	4,822,570	61,088,472	314,105,801	1,214,237,049	40,984,470,312	42,578,976,765
<b>TRUST DEPARTMENT LIABILITIES</b>							
Private trusts.....	85,764	625,554	13,709,144	81,646,827	430,486,463	9,986,093,110	10,512,646,862
Court trusts.....	166,734	2,621,368	36,130,014	148,432,678	428,261,200	5,045,487,435	5,661,099,429
Other liabilities:							
Agency, escrow, custodian, etc., accounts.....		598,054	10,229,117	60,715,326	286,738,860	22,329,004,463	22,687,285,820
Corporate accounts.....		957,391	675,993	21,485,766	53,639,511	3,433,346,491	3,510,105,152
Miscellaneous.....	63	20,203	344,204	1,825,204	15,111,015	190,538,813	207,839,502
Total.....	252,561	4,822,570	61,088,472	314,105,801	1,214,237,049	40,984,470,312	42,578,976,765
Total volume of bond issues outstanding for which banks are acting as trustee.....	66,500	1,399,050	9,419,905	230,176,408	253,132,257	21,549,971,060	22,044,165,180

<sup>1</sup> Includes 25 banks which have been granted only certain specific fiduciary powers.

TABLE No. 18.—*Fiduciary activities of national banks as of Dec. 31, 1957—Continued*

	Banks with capital stock of—						Total
	\$25,000	\$25,001 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$200,000	\$200,001 to \$500,000	\$500,001 and over	
TRUST DEPARTMENT LIABILITIES—continued							
Number of national banks administering personal accounts:							
Voluntary, private or living trusts.....	5	16	132	284	378	485	1,300
Court accounts.....	6	29	159	299	379	484	1,356
Agencies, escrows, custodianships, etc.....		3	48	156	289	454	950
Number of national banks administering corporate accounts:							
Bond or debenture issues.....	2	6	41	106	181	376	712
Paying agencies.....		1	7	24	95	306	433
Depositories and other miscellaneous corporate accounts.....		2	13	19	60	210	304
Number of national banks acting as transfer agent.....			3	14	41	247	305
Number of national banks acting as registrar.....		1	11	17	53	241	323
Number of personal accounts being administered:							
Voluntary, private or living trusts.....	12	56	890	3,485	13,537	116,631	134,611
Court accounts.....	18	165	2,390	8,274	17,935	84,655	113,437
Agencies, escrows, custodianships, etc.....		5	199	1,277	6,316	75,119	82,916
Total.....	30	226	3,479	13,036	37,788	276,405	330,964
Number of corporate accounts being administered:							
Bond or debenture issues.....	13	9	64	549	641	7,563	8,839
Paying agencies.....		1	15	155	401	23,328	23,900
Depositories and other miscellaneous corporate accounts.....		3	21	35	198	5,932	6,189
Total.....	13	13	100	739	1,240	36,823	38,928
Number of accounts for which national banks are acting as transfer agent.....			3	21	64	3,353	3,441
Number of accounts for which national banks are acting as registrar.....		1	11	25	83	3,210	3,330
Total number of accounts being administered.....	43	240	3,593	13,821	39,175	319,791	376,663

TABLE NO. 19—Fiduciary activities of national banks by Federal Reserve districts as of Dec. 31, 1957

Federal Reserve districts	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Personal account liabilities			All other liabilities	Total liabilities
					Living trusts	Court accounts	Agency, escrow, custodian, etc.		
Boston.....	139	31	170	\$5,640,408,695	\$622,933,149	\$685,291,862	\$1,880,106,604	\$143,333,494	\$3,331,665,099
New York.....	177	18	195	13,456,610,458	522,333,094	473,519,896	1,198,381,188	507,701,314	2,701,935,492
Philadelphia.....	195	4	199	4,470,631,971	274,005,549	375,949,717	472,792,246	104,460,783	1,227,208,295
Cleveland.....	98	13	111	8,052,320,528	2,298,841,529	1,013,558,024	2,230,137,878	699,632,321	6,242,169,752
Richmond.....	136	24	160	5,035,378,126	499,053,407	408,300,237	1,086,220,679	95,309,471	2,088,883,794
Atlanta.....	117	25	142	7,467,198,115	619,698,949	462,084,246	1,742,889,298	263,537,876	3,048,210,369
Chicago.....	220	30	250	16,528,476,182	2,314,676,695	611,362,938	8,770,165,315	663,627,973	12,359,832,921
St. Louis.....	106	22	128	3,746,660,244	195,227,329	114,822,553	158,233,969	184,282,712	682,566,563
Minneapolis.....	40	14	63	2,695,184,061	249,988,312	172,397,955	1,417,320,088	370,027,881	2,209,734,236
Kansas City.....	103	33	136	5,291,720,502	502,321,217	182,385,487	1,574,602,001	180,668,831	2,439,977,536
Dallas.....	95	18	113	7,673,805,888	814,675,905	99,616,190	264,997,869	154,851,113	1,334,141,077
San Francisco.....	41	6	47	22,603,228,459	1,598,891,727	1,061,810,324	1,891,438,685	350,510,895	4,902,651,631
Total.....	1,476	238	1,714	102,661,623,229	10,512,646,862	5,661,099,429	22,687,285,820	3,717,944,654	42,578,976,765

  

Federal Reserve districts	Number of personal accounts			Number of corporate trust bond issue accounts being administered <sup>1</sup>	Number of all other accounts being administered <sup>2</sup>	Total number of accounts being administered	Bond and debenture issues outstanding where bank acts as trustee	Common trust funds		Trust department gross earnings for year ended Dec. 31, 1957
	Living trusts	Court accounts	Agency, escrow, custodian, etc.					Number of funds	Ledger value of assets in cash	
Boston.....	6,858	8,067	5,657	321	1,374	22,277	\$758,638,535	14	\$41,932,404	\$10,224,000
New York.....	3,996	9,022	5,795	371	4,377	23,561	4,092,438,051	4	5,734,535	10,683,000
Philadelphia.....	8,334	17,437	1,999	547	474	28,791	415,719,505	29	24,943,070	4,525,000
Cleveland.....	11,183	13,460	5,551	944	2,642	33,780	2,743,172,489	14	72,728,725	15,596,000
Richmond.....	8,287	11,231	5,161	386	823	25,888	747,622,848	19	41,496,810	7,100,000
Atlanta.....	8,342	6,781	6,364	922	4,120	26,529	1,538,277,366	19	29,918,801	8,173,000
Chicago.....	50,503	15,753	21,101	1,821	9,765	93,043	5,940,210,723	13	34,780,551	27,953,000
St. Louis.....	3,215	4,047	1,288	1,641	1,712	11,843	835,818,988	9	7,646,384	2,506,000
Minneapolis.....	3,908	4,804	6,090	394	350	15,544	466,141,112	9	14,435,442	4,519,000
Kansas City.....	6,890	3,977	13,761	555	4,812	29,995	1,062,493,955	10	23,842,661	5,402,000
Dallas.....	7,683	2,958	1,950	433	4,019	17,043	1,113,847,392	8	28,863,874	6,799,000
San Francisco.....	15,414	15,900	8,219	504	2,392	42,429	2,329,786,216	17	103,498,876	25,953,000
Total.....	134,611	113,437	82,916	8,839	36,860	376,663	22,044,165,180	165	432,822,133	129,433,000

<sup>1</sup> Includes 25 banks which have been granted only certain specific fiduciary powers.<sup>2</sup> Corporate paying agency, depository, registrar, transfer agency, etc.

TABLE No. 20.—*Classification of investments under administration by the active national bank trust departments, Dec. 31, 1957*

Trust department investments classified according to capital stock of banks administering trusts.	Bonds	Percent	Stocks	Percent	Real-estate mortgages	Percent	Real estate	Percent	Miscellaneous	Percent	Total investments
Banks with capital stock of \$25,000.....	\$95,415	57.58	\$37,355	22.42	\$31,750	19.39	\$1,000	.61			\$165,520
Banks with capital stock of \$25,001 to \$50,000.....	2,180,211	51.65	1,359,254	32.20	71,744	1.70	509,087	12.06	100,605	2.39	4,220,901
Banks with capital stock of \$50,001 to \$100,000.....	17,391,037	35.57	20,438,013	41.81	4,428,067	9.06	4,634,341	9.48	1,994,488	4.08	48,885,946
Banks with capital stock of \$100,001 to \$200,000.....	101,162,427	39.10	101,660,171	39.29	24,192,563	9.35	22,818,591	8.82	8,910,112	3.44	258,743,864
Banks with capital stock of \$200,001 to \$500,000.....	308,443,014	31.52	453,165,378	46.31	70,338,066	7.80	74,651,386	7.63	65,899,089	6.74	978,496,933
Banks with capital stock of \$500,001 and over.....	13,775,551,253	63.00	7,666,554,529	26.72	1,241,356,994	4.17	1,051,163,130	3.53	1,067,479,926	3.68	29,802,105,832
Total.....	19,204,823,357	61.77	8,243,214,700	26.51	1,346,419,184	4.33	1,153,777,535	3.71	1,144,384,220	3.68	31,092,618,996

TABLE No. 21.—*Fiduciary activities of national banks by States as of Dec. 31, 1957*

Location	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Personal account liabilities			All other liabilities
					Living trusts	Court accounts	Agency, escrow, custodian, etc.	
Alabama.....	23	10	33	\$1,175,027,888	\$177,717,696	\$65,056,685	\$395,370,995	\$33,022,078
Alaska.....	4		4	110,609,775	646,295	1,419,763	36,407	62,354
Arizona.....	2		2	753,116,289	(1)	(1)	(1)	(1)
Arkansas.....	18	3	21	456,522,926	48,134,349	12,916,803	6,884,100	8,295,442
California.....	13		13	16,328,192,146	1,077,272,105	895,148,582	1,490,744,850	294,782,179
Colorado.....	20	10	30	991,416,184	139,345,649	45,233,908	296,247,010	13,738,320
Connecticut.....	21	1	22	1,144,885,636	238,249,248	286,217,108	402,567,041	4,437,983
Delaware.....	4		4	23,598,640	401,675	2,406,367	61,894	2,724
District of Columbia.....	5		5	912,679,665	140,049,329	13,092,830	263,987,112	2,508,504
Florida.....	35	1	36	2,082,781,185	208,732,463	176,350,077	545,053,447	55,338,447
Georgia.....	17	6	23	1,357,142,329	103,521,685	140,414,178	294,862,044	107,663,105
Hawaii.....			1	242,737,777				
Idaho.....	3	1	4	443,833,755	7,238,439	5,403,825	256,600	218,272
Illinois.....	98	15	113	9,237,178,652	1,579,404,976	156,698,927	7,426,210,164	408,194,109
Indiana.....	86	8	94	2,649,085,936	236,006,477	201,733,234	208,193,901	78,276,994
Iowa.....	34	14	48	839,249,288	34,197,392	37,986,613	34,696,008	1,588,126
Kansas.....	27	7	34	832,479,603	47,942,368	26,590,360	232,577,464	1,879,856
Kentucky.....	47	6	53	760,908,398	29,349,059	44,159,041	11,566,648	6,666,820
Louisiana.....	18	1	19	1,794,677,876	54,607,523	16,376,410	323,829,252	60,168,167
Maine.....	23	2	25	297,613,178	32,820,598	40,384,347	82,982,733	8,555,228

Maryland.....	14	4	18	795, 077, 301	131, 534, 067	44, 860, 986	204, 437, 102	48, 741, 860
Massachusetts.....	64	15	79	3, 620, 712, 947	301, 787, 589	257, 782, 384	1, 289, 894, 117	127, 827, 355
Michigan.....	20	3	23	3, 825, 576, 343	402, 588, 421	150, 221, 323	832, 725, 899	177, 175, 296
Minnesota.....	20	4	24	1, 963, 170, 303	227, 143, 468	147, 759, 762	1, 394, 822, 015	367, 139, 722
Mississippi.....	16	2	18	290, 919, 870	10, 464, 526	7, 850, 981	3, 629, 225	483, 295
Missouri.....	26	6	32	2, 084, 771, 312	200, 043, 824	45, 676, 504	517, 943, 526	86, 399, 992
Montana.....	8	2	10	229, 925, 557	6, 191, 626	2, 048, 958	6, 108, 012	1, 809, 009
Nebraska.....	9	7	16	716, 292, 483	45, 538, 348	42, 035, 727	228, 156, 880	12, 880, 565
Nevada.....	2	1	3	250, 523, 656	<sup>2</sup> 69, 746, 781	<sup>2</sup> 58, 440, 085	<sup>2</sup> 96, 040, 281	<sup>2</sup> 10, 612, 392
New Hampshire.....	20	11	31	234, 835, 992	12, 013, 012	19, 899, 361	21, 229, 198	309, 984
New Jersey.....	100	12	112	3, 356, 954, 377	108, 872, 805	231, 752, 688	929, 768, 121	38, 776, 659
New Mexico.....	5	3	8	313, 742, 922	17, 688, 419	4, 404, 114	17, 324, 306	1, 019, 359
New York.....	111	7	118	10, 586, 345, 763	400, 951, 541	253, 781, 563	553, 629, 610	473, 837, 595
North Carolina.....	23	3	26	661, 756, 237	31, 080, 336	50, 349, 372	32, 540, 899	4, 366, 042
North Dakota.....	5	2	7	113, 028, 047	5, 245, 066	7, 020, 378	9, 906, 694	146, 488
Ohio.....	41	6	47	4, 279, 107, 145	739, 621, 551	378, 971, 362	775, 076, 551	355, 458, 513
Oklahoma.....	20	6	26	1, 438, 394, 359	85, 715, 570	22, 629, 096	367, 511, 374	85, 449, 464
Oregon.....	3	1	4	1, 712, 125, 779	140, 826, 889	42, 662, 791	163, 940, 613	6, 402, 399
Pennsylvania.....	178	5	183	7, 115, 078, 689	1, 800, 422, 042	928, 235, 190	1, 597, 633, 985	442, 007, 719
Rhode Island.....	2	2	2	494, 848, 197	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
South Carolina.....	6	6	16	561, 376, 230	51, 762, 423	45, 677, 421	51, 734, 959	7, 898, 936
South Dakota.....	6	3	9	241, 294, 963	7, 200, 742	9, 396, 334	5, 638, 154	375, 738
Tennessee.....	25	6	31	1, 946, 799, 715	138, 201, 715	114, 336, 387	216, 950, 522	149, 940, 946
Texas.....	90	14	104	7, 279, 858, 015	790, 284, 980	91, 361, 225	250, 891, 986	154, 157, 706
Utah.....	1	2	3	418, 775, 186	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Vermont.....	16	2	18	140, 972, 382	<sup>4</sup> 70, 099, 155	<sup>4</sup> 123, 624, 903	<sup>4</sup> 124, 867, 538	<sup>4</sup> 2, 993, 751
Virginia.....	64	7	71	1, 604, 737, 906	113, 474, 368	210, 183, 038	519, 599, 287	30, 568, 139
Washington.....	13	13	13	2, 343, 314, 096	303, 161, 218	58, 735, 278	140, 419, 934	38, 433, 299
West Virginia.....	23	4	27	525, 535, 510	32, 878, 910	49, 761, 288	14, 696, 237	1, 318, 768
Wisconsin.....	30	7	37	855, 611, 190	103, 438, 702	90, 015, 712	283, 030, 772	6, 293, 355
Wyoming.....	13	1	14	226, 423, 631	9, 031, 442	4, 036, 160	21, 010, 353	221, 600
Total.....	1, 476	238	<sup>5</sup> 1, 714	102, 661, 623, 229	10, 512, 646, 862	5, 661, 099, 429	22, 687, 285, 820	3, 717, 944, 654

See footnotes at end of table.



South Carolina.....	157,073,739	792	859	556	26	234	2,467	88,072,083	582,000
South Dakota.....	22,610,968	164	431	97	7	11	710	819,700	125,000
Tennessee.....	619,429,570	2,159	1,635	1,208	277	1,363	6,642	357,120,808	1,640,000
Texas.....	1,286,695,897	7,434	2,732	1,790	425	3,825	16,206	1,111,176,582	6,610,000
Utah.....	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Vermont.....	321,585,347	4,860	1,220	734	433	223	3,070	22,312,774	1,242,000
Virginia.....	873,824,832	2,636	5,142	2,357	76	289	10,500	84,969,205	2,856,000
Washington.....	540,749,729	3,514	1,408	1,315	90	349	6,676	100,974,456	2,325,000
West Virginia.....	98,655,203	979	1,993	295	15	17	3,299	10,017,601	524,000
Wisconsin.....	482,778,541	1,706	2,437	1,800	343	253	6,539	78,874,275	1,436,000
Wyoming.....	34,299,555	235	338	1,564	20	5	2,182	1,284,660	88,000
Total.....	42,578,976,765	134,611	113,437	82,916	8,839	36,860	376,663	22,044,165,180	129,433,000

<sup>1</sup> Included with figures for the State of Nevada.<sup>2</sup> Includes figures for 2 banks in Arizona and 1 bank in Utah.<sup>3</sup> Included with figures for the State of Vermont.<sup>4</sup> Includes figures for 2 banks in Rhode Island.<sup>5</sup> Includes 25 banks which have been granted only certain specific fiduciary powers.<sup>6</sup> Corporate paying agency, depository, registrar, transfer agency, etc.

TABLE NO. 22.—General comparative figures of fiduciary activities

December 31—	Number of banks exercising trust powers	Aggregate trust department liabilities	Outstanding bonds and debentures	Gross trust department earnings	Common trust funds		Number of accounts			
					Number	Amount	Fiduciary	Agency, etc.	Corporate trust, bond and debenture issues	Other accounts
1928.....	1,585	\$3,297,310,000	\$7,978,389,000	\$16,165,000			<sup>1</sup> 53,853	(2)	9,923	(2)
1951.....	1,512	36,136,628,000	14,550,564,000	75,130,000	(2)	(2)	171,589	78,171	(2)	(2)
1952.....	1,513	39,665,972,000	16,051,953,000	80,627,000	60	\$187,392,016	184,125	72,725	7,217	33,893
1953.....	1,513	43,150,202,000	17,625,838,000	85,990,000	71	213,929,020	194,231	77,473	7,611	37,370
1954.....	1,503	47,938,669,000	19,485,675,000	100,761,000	88	276,970,954	207,157	82,032	8,011	38,396
1955.....	1,490	37,187,831,000	17,358,441,000	103,033,000	105	320,954,835	214,383	74,832	8,066	34,543
1956.....	1,496	39,000,150,658	19,200,708,415	116,845,000	130	382,397,189	231,991	79,327	8,381	35,103
1957.....	1,476	42,578,976,765	22,044,165,180	129,433,000	165	432,822,133	248,048	82,916	8,839	36,860

<sup>1</sup> Includes agency accounts in 1928.<sup>2</sup> These figures were not developed at that time.<sup>3</sup> Revised.

TABLE NO. 23.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1957*

[In thousands of dollars]

Location	Number of banks <sup>1</sup>	Earnings from current operations								
		Interest and dividends on securities		Interest and discount on loans	Service charges and other fees on banks' loans	Service charges on deposit accounts	Other service charges, commissions, fees, and collection and exchange charges	Trust department	Other current earnings	Total earnings from current operations
		U. S. Government obligations	Other securities							
Maine.....	30	1,996	571	8,982	57	735	234	616	291	13,482
New Hampshire.....	50	1,601	497	7,474	39	1,129	227	197	283	11,447
Vermont.....	33	1,251	334	4,917	44	543	101	157	147	7,494
Massachusetts.....	109	20,090	4,804	92,514	787	8,484	6,108	4,878	7,955	145,620
Rhode Island.....	5	3,077	1,267	13,598	80	1,074	248	1,085	966	21,395
Connecticut.....	34	7,768	2,425	26,730	307	3,309	1,089	3,871	1,454	46,953
Total New England States.....	261	35,783	9,898	154,215	1,314	15,274	8,007	10,804	11,096	246,391
New York.....	275	59,459	21,957	268,354	6,309	19,583	7,099	7,722	23,569	414,052
New Jersey.....	169	26,530	10,569	80,161	716	9,770	1,940	3,025	2,833	135,594
Pennsylvania.....	498	52,147	21,403	191,579	2,020	10,326	3,946	12,693	7,679	301,793
Delaware.....	7	293	74	708	2	42	15	18	9	1,161
Maryland.....	56	7,886	1,922	18,070	203	1,959	356	1,230	1,161	32,787
District of Columbia.....	7	7,185	904	17,427	161	1,807	419	1,286	604	29,793
Total Eastern States.....	1,012	153,500	56,829	576,299	9,411	43,487	13,775	25,974	35,905	915,180
Virginia.....	132	12,050	3,606	42,600	420	3,550	972	2,856	1,509	67,563
West Virginia.....	77	6,759	864	14,006	140	902	364	524	839	24,398
North Carolina.....	45	4,409	936	17,869	374	1,921	711	665	894	27,779
South Carolina.....	26	4,312	956	13,303	38	1,837	791	582	392	22,211
Georgia.....	52	8,312	2,401	38,123	533	3,900	1,927	1,977	2,382	59,555
Florida.....	98	21,525	4,769	52,039	1,183	6,534	1,991	2,942	3,728	94,711
Alabama.....	69	8,828	3,412	30,977	1,000	2,851	977	1,603	1,675	51,323
Mississippi.....	27	2,115	943	6,541	14	872	572	111	764	11,932
Louisiana.....	41	15,387	3,142	35,406	302	3,499	1,371	652	2,748	62,507
Texas.....	457	50,962	15,005	182,002	2,176	11,721	4,211	6,610	16,658	289,345
Arkansas.....	55	3,957	1,800	11,010	28	1,206	554	328	664	19,547
Kentucky.....	88	6,959	1,779	17,366	304	1,398	217	564	678	29,265
Tennessee.....	74	12,287	3,712	48,590	389	2,558	1,793	1,640	2,145	73,114
Total Southern States.....	1,241	157,862	43,325	509,832	6,901	42,749	16,451	21,054	35,076	833,250



Ohio.....	220	43,685	9,182	110,957	1,376	9,774	2,412	6,452	7,205	191,043
Indiana.....	124	23,134	3,872	53,405	595	4,525	1,135	2,911	3,756	93,333
Illinois.....	394	89,598	22,768	226,313	3,564	14,771	7,078	19,279	10,280	393,651
Michigan.....	75	35,426	7,665	94,022	1,545	7,185	2,528	4,282	2,863	155,516
Wisconsin.....	16	14,056	3,308	35,768	400	2,765	823	1,436	2,008	60,564
Minnesota.....	178	16,318	5,759	62,814	937	6,015	3,919	4,145	2,796	102,703
Iowa.....	96	7,491	1,878	17,967	131	1,881	714	604	846	31,512
Missouri.....	76	14,730	3,260	44,451	259	2,399	545	2,236	1,300	69,180
Total Middle Western States.....	1,268	244,438	57,692	645,697	8,807	49,315	19,154	41,345	31,054	1,097,502
North Dakota.....	38	3,127	661	7,204	113	935	738	107	333	13,218
South Dakota.....	34	2,856	625	8,350	119	1,005	763	125	268	14,111
Nebraska.....	123	8,019	2,128	22,144	51	2,276	613	729	1,316	37,276
Kansas.....	169	10,195	3,059	21,274	157	3,025	592	604	1,524	40,430
Montana.....	41	3,550	777	8,789	196	1,212	481	62	746	15,813
Wyoming.....	25	2,354	398	5,653	110	722	347	88	284	9,956
Colorado.....	76	9,621	1,333	26,419	426	3,619	645	1,410	996	44,469
New Mexico.....	26	3,724	400	9,665	82	1,211	574	137	430	16,223
Oklahoma.....	197	13,961	4,164	41,446	236	4,151	881	1,041	2,898	68,778
Total Western States.....	729	57,407	13,545	150,944	1,490	18,156	5,634	4,303	8,795	260,274
Washington.....	25	14,034	5,108	60,709	1,166	9,731	2,432	2,325	2,296	97,801
Oregon.....	12	10,966	3,939	42,183	576	6,220	1,310	1,622	1,348	68,164
California.....	48	93,120	31,587	432,351	13,011	52,089	10,422	20,638	18,388	671,606
Idaho.....	9	4,070	481	10,998	241	1,772	384	114	427	18,487
Utah.....	7	2,445	621	10,165	524	1,118	406	153	87	15,519
Nevada.....	3	2,111	542	5,859	214	583	129	337	258	10,033
Arizona.....	3	3,523	1,239	23,045	1,015	2,612	761	721	1,743	34,662
Total Pacific States.....	107	130,269	43,517	585,313	16,747	74,125	15,844	25,910	24,547	916,272
Total United States (exclusive of possessions).....	4,618	779,259	224,806	2,622,300	44,670	243,106	78,865	129,390	146,473	4,268,869
Alaska (member and nonmember banks).....	7	1,903	210	3,508	341	467	587	43	101	6,560
The Territory of Hawaii (nonmember bank).....	1	1,414	351	5,128	175	484	195	-----	178	7,925
Virgin Islands of the United States (member bank).....	1	159	-----	200	-----	9	63	-----	1	432
Total possessions.....	9	2,876	561	8,836	516	960	845	43	280	14,917
Total United States and possessions.....	4,627	782,135	225,367	2,631,136	45,186	244,066	79,710	129,433	146,753	4,283,786
New York City (Central Reserve city).....	2	29,398	12,575	152,704	3,209	4,603	3,877	5,610	20,402	232,378
Chicago (Central Reserve city).....	11	37,830	10,902	142,579	1,953	2,069	4,151	16,638	6,211	222,223
Other Reserve cities.....	181	306,965	95,672	1,205,046	22,991	107,972	33,485	68,990	64,434	1,905,555
Country banks (member banks) <sup>1</sup> .....	4,426	405,285	105,659	1,122,455	16,557	128,524	37,431	38,252	55,438	1,900,601
Possessions (nonmember banks).....	7	2,657	559	8,352	476	908	766	43	268	14,029

<sup>1</sup> 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 year.

<sup>2</sup> Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE NO. 23.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1957—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 <sup>1</sup>	Amount	Number <sup>2</sup>								
Maine.....	1,438	199	2,576	908	138	2,102	70	393	209	2,419	9,345	4,137
New Hampshire.....	1,460	219	2,015	738	160	976	78	263	247	2,523	7,722	3,725
Vermont.....	839	134	1,296	482	106	2,017	13	123	178	1,313	5,885	1,609
Massachusetts.....	12,011	1,265	29,102	9,294	649	7,950	955	3,442	3,081	23,961	81,151	64,469
Rhode Island.....	1,443	166	3,735	1,333	93	5,277	141	811	472	3,065	15,037	6,358
Connecticut.....	5,131	464	10,831	3,360	307	4,499	327	983	1,005	9,122	32,205	14,748
Total New England States.....	22,322	2,447	49,555	16,115	1,453	22,821	1,584	6,015	5,192	42,403	151,345	95,046
New York.....	28,187	2,727	72,040	20,131	1,429	60,555	3,908	6,150	6,449	70,310	249,028	165,024
New Jersey.....	12,399	1,439	27,214	8,730	1,229	26,863	523	4,613	3,771	21,863	98,275	37,319
Pennsylvania.....	25,957	3,177	50,929	15,719	2,645	44,796	1,974	7,442	6,815	41,478	182,036	119,757
Delaware.....	127	26	157	53	22	243	1	23	38	133	744	417
Maryland.....	3,046	380	5,982	2,041	253	4,517	208	1,103	545	5,190	20,844	11,943
District of Columbia.....	3,126	265	5,971	1,809	223	4,054	147	1,162	759	4,041	19,483	10,310
Total Eastern States.....	72,842	8,014	162,293	48,483	5,801	140,828	6,761	20,493	18,377	143,015	570,410	344,770
Virginia.....	6,959	955	11,050	3,948	542	11,790	278	1,839	1,705	9,723	43,886	23,677
West Virginia.....	2,632	357	3,747	1,252	262	3,185	42	567	574	3,418	14,427	9,971
North Carolina.....	3,451	393	5,236	1,711	160	2,664	238	608	689	4,882	17,928	9,851
South Carolina.....	2,643	331	4,695	1,751	134	1,663	34	265	558	4,433	14,425	7,786
Georgia.....	5,825	624	11,527	3,817	296	5,644	596	2,509	1,583	13,007	40,987	18,568
Florida.....	8,594	986	18,224	6,313	528	12,728	442	2,119	3,180	16,858	62,673	32,038
Alabama.....	5,485	614	9,300	3,237	260	6,497	166	519	954	8,852	32,033	19,290
Mississippi.....	1,526	191	2,248	805	129	1,274	5	481	364	2,912	8,939	2,993
Louisiana.....	5,766	551	11,505	3,764	356	7,262	648	3,385	1,135	9,643	39,700	22,807
Texas.....	31,782	3,601	45,122	14,446	1,605	27,465	1,311	15,168	6,697	46,654	175,804	113,541
Arkansas.....	2,789	370	3,213	1,175	225	2,178	29	551	477	3,663	13,125	6,422
Kentucky.....	3,528	527	4,790	1,780	302	3,029	100	1,081	537	4,703	18,070	11,195
Tennessee.....	7,066	842	12,543	4,343	298	11,560	482	2,636	1,429	11,703	47,717	25,397
Total Southern States.....	88,046	10,342	143,200	48,342	5,097	96,939	4,371	31,728	19,882	140,451	529,714	303,536
Ohio.....	16,409	1,750	33,836	10,149	1,103	22,327	683	7,955	3,554	30,223	116,090	74,953
Indiana.....	9,084	1,039	18,043	5,751	544	11,195	214	3,973	1,723	14,942	59,718	33,615
Illinois.....	30,997	3,026	68,203	19,375	1,769	44,951	5,030	8,906	4,494	56,367	220,717	172,934

Michigan .....	10,787	907	33,717	9,324	486	22,099	1,406	5,142	2,617	24,106	100,360	55,156
Wisconsin .....	6,460	677	11,580	4,028	369	9,808	191	983	1,273	9,427	40,121	20,443
Minnesota .....	10,791	1,233	19,275	6,214	583	13,264	1,680	1,343	1,409	18,276	66,621	36,082
Iowa .....	4,456	551	5,044	1,759	221	3,991	156	784	504	5,918	21,074	10,438
Missouri .....	6,548	695	12,877	4,078	362	5,683	186	1,121	1,021	12,068	39,866	29,314
Total Middle Western States .....	95,562	9,878	202,576	60,678	5,437	133,318	9,546	30,207	16,595	171,327	664,567	432,935
North Dakota .....	1,511	203	1,979	757	82	1,937	15	225	258	2,150	8,157	5,061
South Dakota .....	1,975	272	2,059	833	71	1,956	33	194	277	2,417	8,982	5,129
Nebraska .....	5,570	682	6,312	2,193	334	1,329	396	903	609	7,016	22,469	14,807
Kansas .....	6,037	844	6,279	2,225	385	3,400	137	1,169	772	7,031	25,210	15,220
Montana .....	1,770	227	2,698	850	78	1,942	43	890	388	2,704	10,513	5,300
Wyoming .....	1,259	156	1,609	489	93	1,560	30	243	257	1,328	6,379	3,577
Colorado .....	4,842	583	8,171	2,653	349	5,994	227	509	765	7,281	28,138	16,331
New Mexico .....	1,766	200	3,256	1,110	79	1,788	16	491	449	2,710	10,555	5,668
Oklahoma .....	8,945	1,191	10,724	3,537	363	6,184	856	727	1,472	11,704	40,975	27,803
Total Western States .....	33,675	4,358	43,087	14,747	1,834	26,090	1,753	5,351	5,247	44,341	161,378	98,896
Washington .....	9,831	1,102	21,180	6,119	205	15,037	207	1,687	2,517	15,183	65,847	31,954
Oregon .....	7,342	959	13,568	3,826	119	13,928	256	1,116	1,412	8,708	46,479	21,685
California .....	46,928	5,436	128,969	35,134	546	171,765	3,151	18,104	7,877	76,885	454,225	217,381
Idaho .....	2,106	236	3,097	1,078	52	3,860	19	256	520	2,653	12,563	5,924
Utah .....	1,142	151	2,408	874	64	2,842	81	110	239	2,480	9,366	6,153
Nevada .....	1,182	158	1,945	600	11	1,662	-----	312	214	1,194	6,520	3,513
Arizona .....	3,643	418	7,390	2,340	63	4,068	136	631	962	7,149	24,042	10,620
Total Pacific States .....	72,174	8,460	178,587	49,971	1,060	213,162	3,850	22,216	13,741	114,252	619,042	297,230
Total United States (exclusive of possessions) .....	384,621	43,499	779,297	238,336	20,682	633,158	27,865	116,010	79,034	655,789	2,696,456	1,572,413
Alaska (member and nonmember banks) .....	857	73	1,574	364	21	628	-----	116	251	1,247	4,694	1,866
The Territory of Hawaii (nonmember bank) .....	723	70	1,499	431	23	1,840	6	179	182	1,295	5,747	2,178
Virgin Islands of the United States (member bank) .....	36	3	100	41	2	151	-----	4	3	36	332	100
Total possessions .....	1,616	146	3,173	836	46	2,619	6	299	436	2,578	10,773	4,144
Total United States and possessions .....	386,237	43,645	782,470	239,172	20,728	635,777	27,871	116,309	79,470	658,367	2,707,229	1,576,557
New York City (Central Reserve city) .....	10,884	605	39,234	9,410	132	22,650	3,129	2,879	2,232	39,049	120,189	112,189
Chicago (Central Reserve city) .....	11,044	731	37,446	9,655	232	17,896	4,700	4,716	1,173	27,792	104,999	117,224
Other Reserve cities .....	141,435	13,716	366,983	105,450	3,438	294,726	14,874	56,068	28,121	271,898	1,177,543	728,012
Country banks (member banks) <sup>1</sup> .....	221,373	28,458	335,849	113,885	16,884	298,089	5,162	52,359	47,536	317,211	1,294,463	615,138
Possessions (nonmember banks) .....	1,501	135	2,958	772	42	2,416	6	287	408	2,417	10,035	3,994

<sup>1</sup> Number at end of period.<sup>2</sup> Number of full-time and part-time employees at end of period.<sup>3</sup> Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE NO. 23.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1957*—Continued

[In thousands of dollars]

Location	Recoveries, transfers from valuation reserves, and profits <sup>1</sup>							Losses, charge-offs, and transfers to valuation reserves <sup>2</sup>					
	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
	Recoveries	Transfers from valuation reserves	Profits on securities sold or redeemed	Recoveries	Transfers from valuation reserves			Losses and charge-offs	Transfers to valuation reserves	Losses and charge-offs	Transfers to valuation reserves		
Maine.....	16	49	29	55	20	30	199	598	87	74	363	181	1,303
New Hampshire.....	173		89	28	1	166	457	611	25	48	614	171	1,469
Vermont.....			13	27		26	66	168		30	143	110	451
Massachusetts.....	79	576	660	156	1,639	1,319	4,429	6,092	1,729	95	4,560	2,082	14,538
Rhode Island.....			1	133		34	168	1,361		138	20	171	1,690
Connecticut.....	20	85	232	54	76	513	980	968	502	39	2,403	866	4,778
Total New England States.....	288	710	1,024	453	1,736	2,088	6,299	9,798	2,343	424	8,103	3,581	24,249
New York.....	173	10	1,256	339	201	810	2,789	9,416	1,591	428	28,889	1,510	41,834
New Jersey.....	67	222	776	205	204	1,073	2,547	6,949	580	185	5,099	1,380	14,193
Pennsylvania.....	172	978	1,097	787	763	932	4,729	8,958	7,374	540	13,483	3,742	34,097
Delaware.....			3	4		4	11	49		10	4	3	66
Maryland.....	96	16	82	41	44	40	319	667	134	75	638	505	2,019
District of Columbia.....	1		104	76		53	234	204		127	928	227	1,486
Total Eastern States.....	509	1,226	3,318	1,452	1,212	2,912	10,629	26,243	9,679	1,365	49,041	7,367	93,695
Virginia.....	6	647	953	121	24	187	1,938	1,704	450	154	2,262	342	4,912
West Virginia.....	1		114	69	61	51	296	751	12	72	438	108	1,351
North Carolina.....	99		413	38	610	183	1,343	926		131	1,904	153	3,114
South Carolina.....			70	14	11	47	142	417	51	8	590	189	1,255
Georgia.....			610	29	75	199	913	372	1	68	1,566	1,679	3,686
Florida.....	54	115	446	251	103	1,263	2,232	2,718	53	240	3,829	599	7,439
Alabama.....	33		763	161	62	140	1,159	1,231	15	243	3,085	521	5,095
Mississippi.....	9	26	32	70	22	66	225	171	63	130	676	154	1,194
Louisiana.....	64	260	545	156	1,055	434	2,514	1,170	598	243	2,149	529	4,689
Texas.....	14	1,227	1,282	1,973	1,175	884	6,555	5,080	732	3,541	11,938	3,270	24,561
Arkansas.....	17	58	290	104	111	35	615	893	78	167	626	184	1,948
Kentucky.....		182	772	85	212	75	1,326	575	699	146	760	367	2,547
Tennessee.....	3	150	1,051	43	21	159	1,427	1,414	510	98	1,934	975	4,931
Total Southern States.....	300	2,665	7,341	3,114	3,542	3,723	20,685	17,422	3,262	5,241	31,757	9,070	66,752

Ohio.....	18	1,886	1,524	340	2,680	881	7,329	5,883	3,607	470	6,215	1,196	17,371
Indiana.....	3	636	2,381	120	188	242	3,570	2,403	1,366	148	3,756	1,868	9,541
Illinois.....	1,666	6,018	3,680	382	2,121	1,048	14,915	25,368	4,822	647	35,490	4,637	70,964
Michigan.....	371	85	1,285	57	294	963	3,055	4,498	2,631	49	3,873	2,239	13,290
Wisconsin.....	43	180	3,573	43	69	132	4,040	2,370	48	23	1,812	300	4,553
Minnesota.....	24	195	243	672	133	599	1,866	2,388	61	341	1,609	772	5,171
Iowa.....	68	-----	174	54	444	250	990	831	17	86	1,203	323	2,460
Missouri.....	52	7	911	48	14	34	1,066	2,764	866	96	1,401	323	5,450
Total Middle Western States.....	2,245	9,007	13,771	1,716	5,943	4,149	36,831	46,505	13,418	1,860	55,359	11,658	128,800
North Dakota.....	5	-----	56	6	12	92	171	426	-----	4	423	125	978
South Dakota.....	3	-----	66	29	67	100	265	166	-----	100	335	100	701
Nebraska.....	79	84	398	176	231	87	1,025	1,004	320	257	1,193	557	3,381
Kansas.....	12	84	115	294	57	917	1,479	1,133	93	489	1,132	855	3,702
Montana.....	27	135	31	305	36	139	673	541	308	335	526	100	1,810
Wyoming.....	-----	-----	23	44	-----	24	91	371	-----	57	269	58	755
Colorado.....	25	-----	187	359	59	227	857	1,840	-----	186	1,872	4,857	8,755
New Mexico.....	12	-----	25	108	132	59	336	103	75	176	1,123	400	1,877
Oklahoma.....	11	373	496	609	106	306	1,901	1,276	108	869	2,475	425	5,153
Total Western States.....	174	646	1,397	1,930	700	1,951	6,798	6,860	904	2,473	9,348	7,477	27,062
Washington.....	37	11	442	28	16	621	1,155	1,972	530	29	1,863	1,399	5,793
Oregon.....	-----	-----	837	17	99	127	1,080	2,256	-----	23	253	277	2,809
California.....	656	1	2,238	621	1,880	1,728	7,124	5,834	7,801	117	19,522	5,891	39,165
Idaho.....	9	-----	38	23	-----	10	80	1,077	-----	64	101	49	1,291
Utah.....	-----	-----	100	28	-----	7	135	297	-----	-----	134	21	452
Nevada.....	-----	-----	74	-----	-----	6	80	44	-----	-----	182	37	263
Arizona.....	-----	-----	198	1	-----	47	246	562	-----	13	1,169	184	1,928
Total Pacific States.....	702	12	3,927	718	1,995	2,546	9,900	12,042	8,331	246	23,224	7,858	51,701
Total United States (exclusive of possessions).....	4,218	14,266	30,778	9,383	15,128	17,369	91,142	118,870	37,937	11,609	176,832	47,011	392,259
Alaska (member and nonmember banks).....	-----	-----	299	83	1	43	426	23	-----	106	394	36	559
The Territory of Hawaii (nonmember bank).....	-----	-----	8	18	-----	10	36	112	-----	-----	-----	139	251
Virgin Islands of the United States (member bank).....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	1	1
Total possessions.....	-----	-----	307	101	1	53	462	135	-----	106	394	176	811
Total United States and possessions.....	4,218	14,266	31,085	9,484	15,129	17,422	91,604	119,005	37,937	11,715	177,226	47,187	393,070
New York City (Central Reserve city).....	-----	-----	514	-----	13	42	569	3,306	1,252	-----	17,041	-----	22,490
Chicago (Central Reserve city).....	1,351	5,407	2,853	149	1,355	337	11,452	16,740	3,692	150	20,020	2,761	52,363
Other Reserve cities.....	1,212	5,870	16,833	2,064	8,715	7,435	42,129	37,929	26,785	544	56,634	22,955	144,847
Country banks (member banks) <sup>1</sup> .....	1,655	2,989	10,578	7,187	5,045	9,558	37,012	60,895	6,208	10,957	73,237	21,298	172,595
Possessions (nonmember banks).....	-----	-----	307	84	1	50	442	135	-----	64	394	173	766

<sup>1</sup> Not including recoveries credited to valuation reserves.<sup>2</sup> Not including losses charged to valuation reserves.<sup>3</sup> Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE No. 23.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1957*—Continued

[In thousands of dollars]

Location	Profits before income taxes	Taxes on net income		Net profits before dividends	Cash dividends declared			Capital accounts <sup>1</sup>	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.....	3,033	1,159	-----	1,874	-----	892	892	29,892	6.27	69.31
New Hampshire.....	2,713	831	-----	1,882	-----	756	756	27,763	6.78	67.46
Vermont.....	1,224	396	41	787	-----	439	439	17,063	4.61	78.53
Massachusetts.....	54,340	22,023	3,703	28,014	-----	15,454	15,454	338,310	8.28	55.73
Rhode Island.....	4,836	1,731	197	2,908	-----	1,790	1,790	41,988	6.93	70.28
Connecticut.....	10,950	3,724	500	6,726	-----	4,422	4,422	90,944	7.40	68.59
Total New England States.....	77,095	30,404	4,441	42,191	-----	23,753	23,753	545,960	7.73	61.42
New York.....	125,979	54,284	6,362	65,333	10	42,739	42,749	955,921	6.83	60.14
New Jersey.....	25,673	7,493	-----	18,180	38	8,503	8,541	250,764	7.25	72.48
Pennsylvania.....	90,389	33,803	-----	56,586	2	31,103	31,105	832,960	6.79	60.32
Delaware.....	362	127	-----	235	-----	141	141	3,970	5.92	64.08
Maryland.....	10,243	3,502	-----	6,741	-----	2,971	2,971	76,169	8.85	63.57
District of Columbia.....	9,058	4,558	-----	4,500	-----	2,775	2,775	64,997	6.92	65.39
Total Eastern States.....	261,704	103,767	6,362	151,575	50	88,232	88,282	2,184,781	6.94	62.33
Virginia.....	20,703	8,506	-----	12,197	-----	5,200	5,200	137,516	8.87	64.96
West Virginia.....	8,886	3,697	-----	5,189	-----	1,885	1,885	60,952	8.51	59.13
North Carolina.....	8,080	3,566	82	4,432	-----	2,203	2,203	59,312	7.47	64.54
South Carolina.....	6,673	2,915	178	3,580	-----	2,020	2,020	41,253	8.68	64.95
Georgia.....	15,795	6,869	-----	8,926	-----	4,609	4,609	109,229	8.17	68.82
Florida.....	26,831	10,430	-----	16,401	10	5,129	5,139	176,460	9.29	66.17
Alabama.....	15,354	5,642	636	9,076	-----	4,060	4,060	103,457	8.77	62.41
Mississippi.....	2,024	505	-----	1,519	-----	770	770	22,991	6.61	74.92
Louisiana.....	20,632	8,745	-----	11,887	-----	3,265	3,265	124,657	9.54	63.51
Texas.....	95,535	38,379	-----	57,156	-----	27,741	27,741	655,253	8.72	60.76
Arkansas.....	5,089	1,536	-----	3,553	-----	1,620	1,620	47,308	7.51	67.15
Kentucky.....	9,974	3,926	-----	6,048	-----	1,921	1,921	69,622	8.69	61.75
Tennessee.....	21,893	9,575	-----	12,318	-----	5,401	5,401	148,661	8.29	65.26
Total Southern States.....	257,469	104,291	896	152,282	10	65,824	65,834	1,756,671	8.67	63.57
Ohio.....	64,911	29,387	-----	35,524	-----	15,361	15,361	400,560	8.87	60.77
Indiana.....	27,644	11,467	-----	16,177	1	5,708	5,709	188,844	8.57	63.98

Illinois.....	116,885	45,407	.....	71,478	.....	29,662	29,662	888,724	8.04	56.07
Michigan.....	44,921	20,326	.....	24,595	40	11,244	11,284	278,591	8.83	64.53
Wisconsin.....	19,930	7,024	411	12,495	2	4,560	4,562	124,295	10.05	66.25
Minnesota.....	32,777	12,518	1,777	18,482	.....	8,539	8,539	200,093	9.24	64.87
Iowa.....	8,968	3,123	.....	5,845	.....	2,263	2,263	71,288	8.20	66.88
Missouri.....	24,930	10,864	534	13,532	.....	5,791	5,791	160,312	8.44	57.63
Total Middle Western States.....	340,966	140,116	2,722	198,128	43	83,128	83,171	2,312,707	8.57	60.55
North Dakota.....	4,254	1,720	38	2,496	.....	1,154	1,154	20,651	12.09	61.71
South Dakota.....	4,693	1,984	117	2,592	.....	1,160	1,160	22,230	11.66	63.65
Nebraska.....	12,501	4,681	.....	7,820	.....	3,245	3,245	87,160	8.97	60.28
Kansas.....	12,997	4,587	.....	8,410	.....	2,467	2,467	90,724	9.27	62.35
Montana.....	4,163	1,952	.....	2,211	.....	1,338	1,338	20,293	10.90	66.48
Wyoming.....	2,913	1,278	.....	1,635	.....	709	709	18,100	9.03	64.07
Colorado.....	8,433	5,502	408	2,523	.....	3,565	3,565	88,359	2.86	63.28
New Mexico.....	4,127	1,779	.....	2,348	.....	766	766	23,173	10.13	65.06
Oklahoma.....	24,551	8,900	620	15,031	.....	5,441	5,441	166,854	9.01	59.58
Total Western States.....	78,632	32,383	1,183	45,066	.....	19,845	19,845	537,544	8.38	62.00
Washington.....	27,316	12,856	.....	14,460	.....	6,751	6,751	166,550	8.68	67.33
Oregon.....	19,956	7,385	1,640	10,931	.....	5,926	5,926	132,844	8.23	68.19
California.....	185,340	79,605	4,670	101,065	.....	64,438	64,438	997,258	10.13	67.63
Idaho.....	4,713	2,326	161	2,226	.....	946	946	24,524	9.08	67.96
Utah.....	5,836	2,567	208	3,061	.....	821	821	24,940	12.27	60.35
Nevada.....	3,330	1,537	.....	1,793	.....	1,012	1,012	14,872	12.06	64.99
Arizona.....	8,938	4,026	238	4,674	.....	2,292	2,292	47,878	9.76	69.36
Total Pacific States.....	255,429	110,302	6,917	138,210	.....	82,186	82,186	1,408,866	9.81	67.56
Total United States (exclusive of possessions).....	1,271,296	521,323	22,521	727,452	103	362,968	363,071	8,746,529	8.32	63.17
Alaska (member and nonmember banks).....	1,733	494	8	1,231	.....	230	230	6,800	18.10	71.55
The Territory of Hawaii (nonmember bank).....	1,963	838	.....	1,125	.....	480	480	15,951	7.05	72.52
Virgin Islands of the United States (member bank).....	99	50	.....	49	.....	21	21	559	8.77	76.85
Total possessions.....	3,795	1,382	8	2,405	.....	731	731	23,310	10.32	72.22
Total United States and possessions.....	1,275,091	522,705	22,529	729,857	103	363,699	363,802	8,769,839	8.32	63.20
New York City (Central Reserve city).....	90,259	41,841	4,326	44,092	.....	30,100	30,100	626,615	7.04	51.72
Chicago (Central Reserve city).....	76,313	31,455	.....	44,858	.....	20,891	20,891	576,024	7.79	47.25
Other Reserve cities.....	625,294	272,414	11,363	341,517	.....	180,944	180,944	3,798,962	8.99	61.80
Country banks (member banks) <sup>2</sup> .....	479,555	175,663	6,832	297,060	103	131,066	131,169	3,745,703	7.93	67.79
Possessions (nonmember banks).....	3,670	1,332	8	2,330	.....	698	698	22,535	10.34	71.53

<sup>1</sup> 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, 1916, June 30, 1937, and Dec. 31, 1957.

<sup>2</sup> Includes 1 member bank in Alaska and 1 member bank in the Virgin Islands of the United States.

TABLE NO. 24.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1957*

[In thousands of dollars]

	District No. 1	District No. 2 <sup>1</sup>	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 <sup>2</sup>	Non- member	Grand total
Earnings from current operations:														
Interest and dividends on:														
U. S. Government obligations	33,426	81,234	36,768	69,913	42,112	61,810	154,767	31,230	29,411	53,031	55,447	130,329	2,657	782,135
Other securities	9,164	30,907	13,805	19,945	9,136	16,063	36,262	8,827	8,570	12,566	16,044	43,519	559	225,367
Interest and discount on loans	147,470	336,278	124,212	206,761	122,290	182,460	398,763	92,311	94,534	138,044	194,064	585,597	8,352	2,631,136
Service charges and other fees on banks' loans	1,161	7,020	991	2,651	1,326	3,085	5,929	929	1,484	1,116	2,231	16,787	476	45,186
Service charges on deposit accounts	14,110	28,388	8,196	14,572	11,920	18,378	23,994	5,913	9,950	15,819	12,750	74,168	908	244,066
Other service charges, commissions, fees and collection and exchange charges	7,800	8,896	2,219	4,654	3,600	7,360	11,561	2,527	6,173	3,680	4,614	15,860	766	79,710
Trust department	10,224	10,683	4,525	13,996	7,100	8,173	27,953	2,506	4,519	5,402	6,799	25,910	43	129,433
Other current earnings	10,683	25,886	4,813	11,565	5,323	11,840	18,337	3,595	4,542	7,997	17,346	24,558	268	146,753
Total earnings from current opera- tions	234,038	529,292	195,529	345,657	202,807	309,169	682,566	147,838	159,183	237,655	309,295	916,728	14,029	4,283,786
Current operating expenses:														
Salaries and wages:														
Officers	20,916	39,047	18,043	29,296	21,644	30,051	54,917	16,244	17,972	30,243	34,110	72,253	1,501	386,237
Employees other than officers	46,565	95,968	33,986	59,400	36,468	57,227	129,248	25,201	27,798	40,499	48,450	178,702	2,958	782,470
Number of officers <sup>3</sup>	2,332	3,856	2,570	3,100	2,654	3,360	5,228	2,061	2,193	3,807	3,881	8,468	135	45,645
Number of employees other than officers <sup>3</sup>	15,802	27,747	11,137	17,616	12,438	19,637	37,594	8,634	9,418	13,398	15,635	49,994	772	239,172
Fees paid to directors and members of executive, discount, and ad- visory committees	1,366	2,299	2,601	1,802	1,548	1,696	2,646	1,315	981	1,634	1,736	1,062	42	20,728
Interest on time deposits (including savings deposits)	20,827	83,470	33,227	41,894	27,690	39,609	85,476	15,307	21,283	21,650	29,714	213,214	2,416	635,777
Interest and discount on borrowed money	1,548	4,348	1,234	1,569	945	2,009	6,915	620	1,788	1,715	1,324	3,850	6	27,871
Taxes other than on net income	5,736	9,850	5,128	12,050	5,497	9,996	17,799	4,304	2,990	4,336	16,112	22,224	287	116,309
Recurring depreciation on banking house, furniture, and fixtures	4,827	9,554	4,801	6,871	4,817	8,053	9,665	2,509	2,567	4,607	7,025	13,766	408	79,470
Other current operating expenses	39,945	89,678	29,239	49,694	31,424	55,444	102,341	25,354	27,832	40,601	50,021	114,377	2,417	658,367
Total current operating expenses	141,730	334,214	128,259	202,576	130,033	204,085	409,007	90,854	103,211	145,285	188,492	619,448	10,035	2,707,229
Net earnings from current operations	92,308	195,078	67,270	143,081	72,774	105,084	273,559	56,984	55,972	92,370	120,803	297,280	3,994	1,576,557



Recoveries, transfers from valuation reserves, and profits:														
On securities:														
Recoveries.....	280	246	165	28	202	161	1,975	126	170	137	26	702	-----	4,218
Transfers from valuation reserves.....	630	312	721	2,158	663	473	6,854	341	364	511	1,227	12	-----	14,266
Profits on securities sold or redeemed.....	845	2,143	765	1,990	1,736	2,843	10,841	1,882	488	1,944	1,374	3,927	307	31,085
On loans:														
Recoveries.....	443	468	720	541	355	641	489	353	1,047	1,543	2,065	735	84	9,484
Transfers from valuation reserves.....	1,736	340	117	3,422	750	1,311	2,848	561	249	485	1,314	1,995	1	15,129
All other.....	1,747	1,870	848	1,339	560	2,180	2,524	214	982	1,625	984	2,549	50	17,422
Total recoveries, transfers from valuation reserves and profits....	5,681	5,379	3,336	9,478	4,266	7,609	25,531	3,477	3,300	6,245	6,940	9,920	442	91,604
Losses, charge-offs, and transfers to valuation reserves:														
On securities:														
Losses and charge-offs.....	9,399	15,015	8,845	8,241	4,646	6,021	33,713	4,218	4,127	7,007	5,596	12,042	135	119,005
Transfers to valuation reserves..	1,858	2,656	122	10,906	635	1,145	8,282	1,918	534	818	732	8,331	-----	37,937
On loans:														
Losses and charge-offs.....	397	541	494	690	559	847	685	656	791	1,922	3,781	288	64	11,715
Transfers to valuation reserves..	7,717	32,453	11,731	10,230	6,743	12,528	44,262	3,563	3,458	8,337	12,586	23,224	394	177,226
All other.....	3,192	2,870	2,893	2,704	1,492	3,925	8,729	1,512	1,238	7,126	3,473	7,860	173	47,187
Total losses, charge-offs, and transfers to valuation reserves....	22,563	53,535	24,085	32,771	14,075	24,466	95,671	11,867	10,148	25,210	26,168	51,745	766	393,070
Profits before income taxes.....	75,426	146,922	46,521	119,788	62,965	88,227	203,419	48,594	49,124	73,405	101,575	255,455	3,670	1,275,091
Taxes on net income:														
Federal.....	30,103	60,045	16,468	50,481	26,455	35,392	82,059	19,291	19,332	30,684	40,761	110,302	1,332	522,705
State.....	4,332	6,471	-----	-----	260	636	400	442	1,943	1,112	8	6,917	8	22,529
Total taxes on net income.....	34,435	66,516	16,468	50,481	26,715	36,028	82,459	19,733	21,275	31,796	40,769	117,219	1,340	545,234
Net profits before dividends.....	40,991	80,406	30,053	69,307	36,250	52,199	120,960	28,861	27,849	41,609	60,806	138,236	2,330	729,857
Cash dividends declared:														
On preferred stock.....	-----	46	4	-----	-----	10	43	-----	-----	-----	-----	-----	-----	103
On common stock.....	22,428	50,388	18,325	31,656	16,899	19,605	50,087	12,040	13,118	17,234	29,023	82,198	698	363,699
Total cash dividends declared....	22,428	50,434	18,329	31,656	16,899	19,615	50,130	12,040	13,118	17,234	29,023	82,198	698	363,802

See footnotes at end of table.

TABLE NO. 24.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1957—Con.*

[In thousands of dollars]

	District No. 1	District No. 2 <sup>1</sup>	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 <sup>2</sup>	Non- member	Grand total
<b>Memoranda items:</b>														
Recoveries credited to valuation reserves (not included in recoveries above):														
On securities.....	29	681	7	98	-----	1	19	192	-----	25	178	358	-----	1,588
On loans.....	1,240	3,815	1,019	1,453	739	1,673	5,757	718	923	2,506	2,441	7,106	135	29,525
Losses charged to valuation reserves (not included in losses above):														
On securities.....	1,186	3,277	7	11,797	138	307	3,062	1,525	111	106	5	10,626	-----	32,147
On loans.....	4,899	9,687	2,794	3,297	1,711	5,817	7,086	2,139	1,975	4,892	5,982	12,282	161	62,722
Stock dividends (increases in capital stock).....	644	4,079	10,366	2,360	3,601	9,537	9,657	1,995	2,655	5,370	9,324	5,050	100	64,738
<b>Number of banks:</b>	253	386	462	394	336	325	576	321	345	615	499	108	7	4,627
Loans, gross.....	2,807,934	6,762,097	2,298,614	4,053,239	2,209,889	3,235,159	8,099,442	1,762,393	1,711,022	2,506,072	3,681,368	10,722,951	148,193	49,998,373
Securities.....	1,725,680	4,480,624	2,044,565	3,564,885	2,126,040	3,049,322	7,890,778	1,595,245	1,462,229	2,642,004	2,727,187	6,929,369	127,254	40,365,182
Capital stock (par value).....	141,181	393,010	130,948	249,166	116,787	183,105	454,552	98,698	89,567	151,146	259,644	443,044	6,083	2,716,931
Capital accounts.....	523,102	1,166,298	492,680	843,248	435,320	588,342	1,434,989	342,942	290,266	526,090	694,769	1,409,258	22,535	8,769,839
<b>Ratios:</b>														
To gross earnings:														
Interest and dividends on securities.....	Percent 18.20	Percent 21.19	Percent 25.86	Percent 26.00	Percent 25.27	Percent 25.19	Percent 27.99	Percent 27.10	Percent 23.86	Percent 27.60	Percent 23.12	Percent 18.96	Percent 22.93	Percent 23.52
Interest and discount on loans.....	63.01	63.53	63.53	59.82	60.30	59.02	58.42	62.44	59.39	58.08	62.74	63.88	59.53	61.42
Service charges on deposit accounts.....	6.03	5.36	4.19	4.21	5.88	5.94	4.25	4.00	6.25	6.66	4.12	8.09	6.47	5.70
All other current earnings.....	12.76	9.82	6.42	9.97	8.55	9.85	9.34	6.46	10.50	7.66	10.02	9.07	11.07	9.36
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.....	29.42	25.94	27.94	26.18	29.42	28.78	27.37	28.92	29.37	30.45	27.25	27.49	32.08	27.77
Interest on time deposits.....	8.90	15.77	17.00	12.12	13.65	12.81	12.52	10.36	13.37	9.11	9.61	28.26	17.22	14.84
All other current expenses.....	22.24	21.43	20.66	20.31	21.05	24.42	20.03	22.18	22.10	21.57	24.08	16.82	22.25	20.59
Total current expenses.....	60.56	63.14	65.60	58.61	64.12	66.01	59.92	61.46	64.84	61.13	60.94	67.57	71.53	63.20
Net current earnings.....	39.44	36.86	34.40	41.39	35.88	33.99	40.08	38.54	35.16	38.87	39.06	32.43	28.47	36.80
To gross loans: Interest and discount on loans.....	5.25	4.97	5.40	5.10	5.53	5.64	4.92	5.24	5.53	5.51	5.27	5.46	5.64	5.26

To securities: Interest and dividends on securities.....	2.47	2.50	2.47	2.52	2.41	2.55	2.42	2.51	2.60	2.48	2.62	2.51	2.53	2.50
To capital stock (par value):														
Net current earnings.....	65.38	49.64	51.37	57.42	62.31	57.39	60.18	57.74	62.49	61.11	46.53	67.10	65.66	58.63
Net profits before dividends.....	29.03	20.46	22.95	27.82	31.04	28.51	26.61	29.24	31.09	27.53	23.42	31.20	38.30	26.86
Cash dividends.....	15.89	12.83	14.00	12.70	14.47	10.71	11.03	12.20	14.65	11.40	11.18	18.55	11.47	13.39
To capital accounts:														
Net current earnings.....	17.65	16.73	13.65	16.97	16.72	17.86	19.06	16.62	19.28	17.56	17.39	21.09	17.72	17.98
Net profits before dividends.....	7.84	6.89	6.10	8.22	8.33	8.87	8.43	8.42	9.59	7.91	8.75	9.81	10.34	8.32
Cash dividends.....	4.29	4.32	3.72	3.75	3.88	3.33	3.49	3.51	4.52	3.28	4.18	5.83	3.10	4.15

<sup>1</sup> Includes 1 member bank in the Virgin Islands of the United States.

<sup>2</sup> Includes 1 member bank in Alaska.

<sup>3</sup> 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, 1956, June 6, 1957, and Dec. 31, 1957.

TABLE NO. 25.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1957*TOTAL UNITED STATES AND POSSESSIONS  
[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31 1957, of—											Total
	Less than \$500,000	\$500,000 to \$750,000	\$750,000 to \$1,000,000	\$1,000,000 to \$2,000,000	\$2,000,000 to \$5,000,000	\$5,000,000 to \$10,000,000	\$10,000,000 to \$25,000,000	\$25,000,000 to \$50,000,000	\$50,000,000 to \$100,000,000	\$100,000,000 to \$500,000,000	\$500,000,000 or more	
Number of banks.....	22	47	89	599	1,548	1,040	722	259	131	125	23	4,605
Total deposits.....	9,052	30,055	79,036	915,805	5,208,033	7,337,871	11,115,574	8,932,517	9,206,507	27,708,777	38,822,337	109,365,564
Capital stock (par value).....	610	1,322	3,260	29,366	136,499	170,974	263,124	208,558	225,938	662,220	1,097,352	2,799,223
Capital accounts.....	1,481	4,289	10,765	106,958	513,386	640,181	881,282	650,283	682,232	2,091,468	3,497,621	9,079,946
Earnings from current operations:												
Interest and dividends on:												
U. S. Government obligations.....	76	297	765	9,442	49,912	66,735	98,409	76,492	70,593	185,234	219,642	777,597
Other securities.....	12	49	170	1,856	13,084	18,669	25,742	18,901	19,075	47,237	79,419	224,214
Interest and discount on loans.....	277	805	2,120	22,228	119,672	168,490	251,921	196,179	206,330	643,006	1,004,283	2,615,311
Service charges and other fees on banks' loans.....	2	3	5	112	788	1,730	4,031	2,725	2,622	11,321	21,501	44,840
Service charges on deposit accounts.....	17	66	178	2,048	11,949	19,881	32,734	24,642	22,168	56,667	71,683	242,033
Other service charges, commissions, fees, and collection and exchange charges.....	16	49	88	1,097	4,339	5,820	9,365	5,967	6,149	18,446	27,621	78,957
Trust department.....				5	378	1,741	7,438	9,502	10,333	44,611	55,311	129,319
Other current earnings.....	6	18	63	641	3,956	5,704	11,644	12,076	13,131	41,884	55,990	145,113
Total earnings from current operations.....	406	1,287	3,389	37,429	204,078	288,770	441,284	346,484	350,401	1,048,406	1,535,450	4,257,384
Current operating expenses:												
Salaries and wages:												
Officers.....	154	391	907	8,156	34,972	39,532	50,201	35,830	32,561	85,944	94,285	382,933
Employees other than officers.....	28	104	256	3,999	27,107	44,538	78,743	66,276	67,655	209,425	279,314	777,445
Fees paid to directors and members of executive, discount, and advisory committees.....	9	29	70	751	3,886	3,907	3,923	2,103	1,639	2,916	1,311	20,544
Interest on time deposits (including savings deposits).....	24	88	358	4,888	31,711	47,963	71,144	53,890	47,422	126,239	243,201	631,928
Interest and discount on borrowed money.....		2	3	43	304	443	763	1,140	1,600	8,750	14,740	27,788
Taxes other than on net income.....	15	40	105	1,176	5,664	8,094	11,528	9,662	10,009	29,592	39,904	115,779
Recurring depreciation on banking house, furniture, and fixtures.....	4	18	69	799	5,016	7,585	11,289	8,773	7,496	19,341	18,292	78,682
Other current operating expenses.....	70	209	504	5,689	30,348	44,280	74,281	60,678	63,094	180,442	193,835	653,490
Total current operating expenses.....	304	881	2,272	25,501	138,998	196,342	301,872	238,352	231,476	662,649	889,932	2,688,579

Net earnings from current operations...	102	406	1,117	11,928	65,080	92,428	139,412	108,132	118,925	385,757	645,518	1,568,805
Recoveries, transfers from valuation reserves, and profits:												
On securities:												
Recoveries.....				19	208	528	450	298	107	375	2,213	4,198
Transfers from valuation reserves.....				5	95	224	514	614	1,466	3,636	7,712	14,266
Profits on securities sold or redeemed.....	4	1	10	79	596	1,000	2,120	2,013	2,766	10,692	11,686	30,967
On loans:												
Recoveries.....	14	46	84	705	2,165	1,616	1,355	472	464	1,563	887	9,371
Transfers from valuation reserves.....				13	433	819	1,717	612	853	3,492	7,189	15,128
All other.....	1	9	4	136	721	1,288	2,157	1,680	1,805	4,884	3,992	16,677
Total recoveries, transfers from valuation reserves and profits.....	19	56	98	957	4,218	5,475	8,313	5,689	7,461	24,642	33,679	90,607
Losses, charge-offs, and transfers to valuation reserves:												
On securities:												
Losses and charge-offs.....	1	6	22	502	4,752	9,548	14,752	12,834	10,858	25,513	39,558	118,346
Transfers to valuation reserves.....				6	295	1,357	1,322	758	2,069	8,999	23,087	37,893
On loans:												
Losses and charge-offs.....	22	70	158	1,220	3,422	3,259	1,870	566	444	400	189	11,620
Transfers to valuation reserves.....				2	806	5,478	10,402	13,590	15,510	37,921	76,210	176,365
All other.....	1	5	13	293	2,328	3,722	5,997	3,397	2,823	14,122	14,030	46,731
Total losses, charge-offs, and transfers to valuation reserves.....	24	83	254	2,827	16,275	28,271	40,343	31,145	31,704	86,955	153,074	390,955
Profits before income taxes.....	97	379	961	10,068	53,023	69,632	107,882	82,676	94,682	323,444	526,123	1,268,457
Taxes on net income:												
Federal.....	25	93	241	2,682	14,964	22,797	38,244	32,403	38,930	144,184	225,462	520,025
State.....	1	3	6	123	648	785	1,404	938	1,267	5,015	12,107	22,297
Total taxes on net income.....	26	96	247	2,805	15,612	23,582	39,648	33,341	40,197	149,199	237,569	542,322
Net profits before dividends.....	71	283	714	7,253	37,411	46,050	67,734	49,335	54,485	174,245	288,554	726,135
Cash dividends declared:												
On preferred stock.....					13	7	32	10		40		102
On common stock.....	35	120	294	3,003	15,067	19,085	27,770	21,545	23,513	83,148	168,738	362,318
Total cash dividends declared.....	35	120	294	3,008	15,080	19,092	27,802	21,555	23,513	83,188	168,738	362,420

TABLE NO. 25.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1957*—Continued  
TOTAL UNITED STATES AND POSSESSIONS  
[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31 1957, of—											Total
	Less than \$500,000	\$500,000 to \$750,000	\$750,000 to \$1,000,000	\$1,000,000 to \$2,000,000	\$2,000,000 to \$5,000,000	\$5,000,000 to \$10,000,000	\$10,000,000 to \$25,000,000	\$25,000,000 to \$50,000,000	\$50,000,000 to \$100,000,000	\$100,000,000 to \$500,000,000	\$500,000,000 or more	
Memoranda items:												
Recoveries credited to valuation reserves (not included in recoveries above):												
On securities.....						3	73		55	797	660	1,588
On loans.....	1		17	265	1,750	2,868	3,253	2,269	2,594	5,197	11,059	29,273
Losses charged to valuation reserves (not included in losses above):												
On securities.....				3	33	271	365	230	1,105	5,564	24,576	32,147
On loans.....	1	1	16	587	3,405	5,443	6,680	5,781	6,052	15,876	18,480	62,322
Stock dividends (increases in capital stock).....			12	255	3,371	4,263	9,182	6,232	8,653	19,880	12,890	64,738
Average per bank:												
Gross earnings from current operations.....	19	28	38	62	132	278	611	1,338	2,675	8,387	66,759	925
Current operating expenses.....	14	19	25	42	90	189	418	920	1,767	5,301	38,693	584
Net earnings from current operations.....	5	9	13	20	42	89	193	418	908	3,086	28,066	341
Net profits before dividends.....	3	6	8	12	24	44	94	190	416	1,394	12,546	158
Per \$100 of deposits:												
Net earnings from current operations.....	1.13	1.35	1.41	1.30	1.25	1.26	1.25	1.21	1.29	1.39	1.66	1.43
Net profits before dividends.....	.78	.94	.90	.79	.72	.63	.61	.55	.59	.63	.74	.66
Per \$100 of capital accounts:												
Net earnings from current operations.....	6.89	9.47	10.38	11.15	12.68	14.44	15.82	16.63	17.43	18.44	18.46	17.28
Net profits before dividends.....	4.79	6.60	6.63	6.78	7.29	7.19	7.69	7.59	7.99	8.33	8.25	8.00
Cash dividends.....	2.36	2.80	2.73	2.81	2.94	2.98	3.15	3.31	3.45	3.98	4.82	3.99
Number of officers at end of period.....	54	122	223	1,719	5,937	5,551	6,007	3,755	3,217	7,971	9,015	43,571
Number of employees other than officers at end of period.....	21	66	152	1,900	10,661	15,767	26,729	21,866	22,374	64,396	74,984	238,916

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. 26.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1955-57*

[In thousands of dollars]

	1955		1956		1957	
Number of banks <sup>1</sup> .....	4,700		4,659		4,627	
Capital stock, par value <sup>2</sup> .....	2,480,621		2,562,055		2,716,931	
Capital accounts <sup>3</sup> .....	7,924,719		8,220,620		8,769,839	
	<i>Amount</i>	<i>Percent to total</i>	<i>Amount</i>	<i>Percent to total</i>	<i>Amount</i>	<i>Percent to total</i>
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations.....	757,333	22.04	737,465	19.24	782,135	18.26
Other securities.....	195,432	5.68	202,352	5.28	225,367	5.26
Interest and discount on loans.....	1,954,531	56.87	2,321,685	60.56	2,631,136	61.42
Service charges and other fees on banks' loans.....	39,867	1.16	38,027	.99	45,186	1.05
Service charges on deposit accounts.....	188,912	5.50	211,596	5.52	244,066	5.70
Other service charges, commissions, fees, and collection and exchange charges.....	66,062	1.92	70,810	1.85	79,710	1.86
Trust department.....	103,033	3.00	116,845	3.06	129,433	3.02
Other current earnings.....	131,522	3.83	134,672	3.51	146,763	3.43
Total earnings from current operations.....	3,436,692	100.00	3,833,452	100.00	4,283,786	100.00
Current operating expenses:						
Salaries and wages:						
Officers.....	335,179	15.92	359,438	15.38	386,237	14.27
Employees other than officers.....	654,922	31.11	719,694	30.80	782,470	28.90
Number of officers <sup>1</sup> .....	40,073		42,060		43,645	
Number of employees other than officers <sup>1</sup> .....	214,696		229,227		239,172	
Fees paid to directors and members of executive, discount, and advisory committees.....	18,300	.87	19,295	.83	20,728	.77
Interest on time deposits (including savings deposits).....	373,960	17.76	437,199	18.71	635,777	23.48
Interest and discount on borrowed money.....	12,413	.59	25,542	1.09	27,871	1.03
Taxes other than on net income.....	101,539	4.82	106,483	4.56	116,309	4.30
Recurring depreciation on banking house, furniture and fixtures.....	59,665	2.84	70,314	3.01	79,470	2.93
Other current operating expenses.....	549,164	26.09	598,461	25.62	658,367	24.32
Total current operating expenses.....	2,105,142	100.00	2,336,426	100.00	2,707,229	100.00
Net earnings from current operations.....	1,331,550		1,497,026		1,576,557	
Recoveries, transfers from valuation reserves and profits:						
On securities:						
Recoveries.....	13,651	10.10	10,082	8.46	4,218	4.60
Transfers from valuation reserves.....	29,235	21.62	25,462	21.37	14,266	15.57
Profits on securities sold or redeemed.....	35,863	26.52	11,417	9.58	31,085	33.94
On loans:						
Recoveries.....	14,648	10.83	10,542	8.85	9,484	10.35
Transfers from valuation reserves.....	18,931	14.00	32,953	27.66	15,129	16.52
All other.....	22,887	16.93	28,685	24.08	17,422	19.02
Total recoveries, transfers from valuation reserves and profits.....	135,215	100.00	119,141	100.00	91,604	100.00
Losses, charge-offs, and transfers to valuation reserves:						
On securities:						
Losses and charge-offs.....	122,105	32.35	182,827	34.03	119,005	30.28
Transfers to valuation reserves.....	36,312	9.62	61,319	11.41	37,937	9.65
On loans:						
Losses and charge-offs.....	14,292	3.79	11,171	2.08	11,715	2.98
Transfers to valuation reserves.....	158,675	42.04	233,651	43.49	177,226	45.09
All other.....	46,021	12.20	48,278	8.99	47,187	12.00
Total losses, charge-offs, and transfers to valuation reserves.....	377,405	100.00	537,246	100.00	393,070	100.00
Profits before income taxes.....	1,089,360		1,078,921		1,275,091	

See footnotes at end of table.

TABLE No. 26.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1955-57—Continued*

[In thousands of dollars]

	1955		1956		1957	
	<i>Amount</i>	<i>Percent to total</i>	<i>Amount</i>	<i>Percent to total</i>	<i>Amount</i>	<i>Percent to total</i>
Taxes on net income:						
Federal.....	428,589		413,053		522,705	
State.....	17,622		18,727		22,529	
Total taxes on net income.....	446,211		431,780		545,234	
Net profits before dividends.....	643,149		647,141		729,857	
Cash dividends declared:						
On preferred stock.....	203		177		103	
On common stock.....	309,532		320,777		363,699	
Total cash dividends declared.....	309,735		320,954		363,802	
Memoranda items:						
Recoveries credited to valuation reserves (not included in recoveries above):						
On securities.....	2,107		2,945		1,588	
On loans.....	24,825		26,807		29,526	
Losses charged to valuation reserves (not included in losses above):						
On securities.....	30,753		56,170		32,147	
On loans.....	54,659		67,184		62,722	
Stock dividends (increases in capital stock).....	95,846		84,970		64,738	
Ratios to gross earnings:		<i>Percent</i>		<i>Percent</i>		<i>Percent</i>
Salaries, wages, and fees.....		29.34		28.65		27.77
Interest on time deposits.....		10.88		11.41		14.84
All other current expenses.....		21.03		20.89		20.59
Total current expenses.....		61.25		60.95		63.20
Net current earnings.....		38.75		39.05		36.80
Ratio of cash dividends to capital stock (par value).....		12.59		12.88		13.39
Ratio of cash dividends to capital accounts.....		3.91		4.01		4.15

<sup>1</sup> 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.

<sup>2</sup> 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.

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; 1949, p. 100; 1951, p. 118; and 1954, p. 142.



TABLE NO. 27.—Number of national banks, capital stock, capital funds, net profits, dividends, and ratios, years ended Dec. 31, 1930–57

[In thousands of dollars. Figures for previous years published in report for 1938, p. 116]

	Number of banks	Capital stock (par value) <sup>1</sup>			Capital accounts <sup>1</sup>	Net profits before dividends	Cash dividends		Ratios				
		Preferred	Common	Total			On preferred stock	On common stock	Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total cash dividends to capital accounts	Net profits before dividends	
												To capital stock	To capital accounts
									Percent	Percent	Percent	Percent	Percent
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	154,550		193,196		11.49	5.15	8.25	3.45
1932	6,016		1,597,037	1,597,037	3,323,536	164,737		135,381		8.48	4.07	10.32	4.96
1933	5,159	92,469	1,507,834	1,600,303	2,981,678	286,116	558	71,106	.60	4.72	2.40	17.88	9.60
1934	5,467	349,470	1,359,573	1,709,043	2,982,008	153,451	10,103	80,915	2.89	5.95	3.05	8.98	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	1,320,446	1,561,521	3,380,749	251,576	8,911	122,267	3.70	9.26	3.88	16.11	7.44
1940	5,150	204,244	1,328,071	1,532,315	3,463,862	241,465	8,175	125,174	4.00	9.43	3.85	15.76	6.97
1941	5,123	182,056	1,341,398	1,523,454	3,596,865	260,295	7,816	124,805	4.29	9.30	3.69	17.68	7.46
1942	5,087	156,739	1,354,384	1,511,123	3,684,882	243,343	6,683	121,177	4.26	8.95	3.47	16.10	6.60
1943	5,046	135,713	1,372,457	1,508,170	3,860,443	350,457	6,158	125,357	4.54	9.13	3.41	23.24	9.08
1944	5,031	110,597	1,440,519	1,551,116	4,114,972	411,844	5,296	139,012	4.79	9.05	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	6.12	9.86	3.48	30.31	10.97
1946	5,013	53,202	1,646,631	1,699,833	4,893,038	494,898	2,427	167,702	4.56	10.18	3.48	29.11	10.11
1947	5,011	32,529	1,736,676	1,769,205	5,293,267	452,983	1,372	182,147	4.22	10.49	3.47	25.60	8.56
1948	4,997	25,128	1,779,362	1,804,490	5,545,993	423,757	1,304	192,603	5.19	10.82	3.50	23.48	7.64
1949	4,981	20,979	1,863,373	1,884,352	5,811,044	474,881	1,100	203,644	5.24	10.93	3.52	25.20	8.17
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
1952	4,916	6,862	2,171,026	2,177,888	6,875,134	561,481	400	258,663	5.83	11.91	3.77	25.78	8.17
1953	4,864	5,512	2,258,234	2,263,746	7,235,820	573,287	332	274,884	6.02	12.17	3.80	25.32	7.92
1954	4,796	4,797	2,381,429	2,386,226	7,739,553	741,065	264	299,841	5.50	12.59	3.88	31.06	9.58
1955	4,700	4,167	2,456,454	2,460,621	7,924,719	643,149	203	309,532	4.87	12.60	3.91	26.14	8.12
1956	4,659	3,944	2,558,111	2,562,055	8,220,620	647,141	177	329,777	4.49	12.89	4.01	25.26	7.87
1957	4,627	3,786	2,713,145	2,716,931	8,769,839	729,857	103	363,699	2.72	13.41	4.15	26.86	8.32

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

TABLE NO. 28.—*Total loans of national banks, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years, 1938-57*

[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>
1938.....	8,489,120	80,290	32,152	48,138	0.57
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	150,482	31,133	19,349	.08
1949.....	23,028,203	159,482	26,283	33,199	.14
1950.....	29,277,480	145,970	31,525	14,445	.05
1951.....	32,423,777	153,940	31,832	22,108	.07
1952.....	36,119,673	152,322	32,996	19,326	.05
1953.....	37,944,146	108,533	36,332	32,201	.08
1954.....	39,827,678	167,195	41,524	25,674	.06
1955.....	43,559,726	168,951	39,473	20,478	.07
1956.....	48,248,332	178,355	37,349	41,006	.08
1957.....	50,502,277	174,437	39,009	35,428	.07
Average for 1938-57.....	24,476,630	57,618	38,309	19,309	.08

<sup>1</sup> Excludes transfers to valuation reserves.<sup>2</sup> Excludes transfers from valuation reserves.<sup>3</sup> Revised.

NOTE.—For prior figures beginning with the year 1928 see Annual Report for 1947, p. 100.

TABLE NO. 29.—*Total securities of national banks, losses and recoveries on securities and ratio of net losses or recoveries to securities, by calendar years, 1938-57*

[In thousands of dollars]

Year	Total securities end of year	Losses and charge-offs	Recoveries	Net losses or recover- ies (+)	Ratio of losses (or re- coveries+) to securities
					<i>Percent</i>
1938.....	12,459,193	115,281	33,453	81,828	0.66
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	155,369	25,264	30,195	.07
1949.....	44,207,760	123,595	27,516	16,079	.04
1950.....	43,022,623	126,825	11,509	15,316	.04
1951.....	43,043,617	157,546	6,712	50,834	.12
1952.....	44,292,285	176,524	9,259	67,265	.15
1953.....	44,210,233	119,124	8,325	110,799	.25
1954.....	48,932,258	149,469	9,289	40,183	.08
1955.....	42,857,330	152,858	15,758	137,100	.32
1956.....	40,503,392	238,997	13,027	225,970	.56
1957.....	40,981,709	151,152	5,806	145,346	.35
Average for 1938-57.....	37,268,982	90,104	26,418	63,686	.17

<sup>1</sup> Excludes transfers to valuation reserves.<sup>2</sup> Excludes transfers from valuation reserves.

NOTE.—For prior figures beginning with the year 1928 see Annual Report for 1947, p. 100.

TABLE No. 30.—*Foreign branches of American national banks, Dec. 31, 1957*<sup>1</sup>BANK OF AMERICA NATIONAL TRUST AND SAVINGS  
ASSOCIATION, SAN FRANCISCO, CALIF.:

England:  
London.  
London (West End).

Guam:  
Agana.

Japan:  
Kobe.  
Osaka.  
Tokyo.  
Yakohama.

Philippines:  
Manila.

Thailand:  
Bangkok.

## FIRST NATIONAL BANK OF BOSTON, MASS.:

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.

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

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

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

Canal Zone:  
Balboa.  
Cristobal.

Chile:  
Santiago.  
Valparaiso.

Colombia:  
Barranquilla.  
Bogota.  
Cali.  
Medellin.

FIRST NATIONAL CITY BANK OF NEW YORK,  
N. Y.—Continued

Cuba:  
Caibarien.  
Cardenas.  
Havana.  
Havana (Ave Rancho Boyeros).  
Havana (Cuatro Caminos).  
Havana (Gallano).  
Havana (La Lonja).  
Havana (Twenty-third Street Branch).  
Manzanillo.  
Matanzas.  
Santiago de Cuba.

Egypt:  
Cairo.

England:  
London.  
London (West End).

France:  
Paris.  
Hong Kong:  
Hong Kong.

India:  
Bombay.  
Calcutta.

Japan:  
Nagoya.  
Osaka.  
Tokyo.  
Yokohama.

Lebanon:  
Beirut.

Mexico:  
Mexico City (Isabel la Catolica).  
Mexico City (Parque San Martin).  
Mexico City (Republica).

Panama:  
Panama City.  
Panama City (La Exposicion).

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

Puerto Rico:  
Arecibo.  
Bayamon.  
Caguas.  
Mayaguez.  
Mayaguez (Plaza de Colon).  
Ponce.  
San Juan.  
San Juan (Hato Rey).  
San Juan (Santurce).

Saudi Arabia:  
Jeddah.

Singapore:  
Singapore.

Uruguay:  
Montevideo.

Venezuela:  
Caracas.  
Caracas (Miranda).  
Maracaibo.

<sup>1</sup> Excludes banking facilities at military establishments.

NOTE.—Consolidated statement of the assets and liabilities of the above-named branches as of Dec. 31, 1957, appears in the following table.

TABLE No. 31.—*Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 31, 1957* <sup>1</sup>

[In thousands of dollars]	
Number of branches.....	91
<b>ASSETS</b>	
Loans and discounts, including overdrafts.....	758, 934
Securities.....	56, 088
Currency and coin.....	34, 080
Balances with other banks and cash items in process of collections.....	250, 653
Due from head office and branches.....	113, 562
Real estate, furniture, and fixtures.....	15, 229
Customers' liability on account of acceptances.....	93, 086
Other assets.....	20, 984
Total assets.....	1, 342, 616
<b>LIABILITIES</b>	
Demand deposits of individuals, partnerships, and corporations.....	613, 761
Time deposits of individuals, partnerships, and corporations.....	266, 521
Deposits of U. S. Government.....	133, 433
State and municipal deposits.....	17, 408
Deposits of banks.....	156, 586
Other deposits (certified and cashiers' checks, etc.).....	13, 125
Total deposits.....	1, 200, 834
Due to head office and branches.....	5, 106
Bills payable and rediscounts.....	5, 671
Acceptances executed by or for account of reporting branches and outstanding.....	97, 625
Other liabilities.....	33, 338
Total liabilities.....	1, 342, 574
<b>CAPITAL ACCOUNTS</b>	
Undivided profits, including reserve accounts.....	42
Total liabilities and capital accounts.....	1, 342, 616

<sup>1</sup> Excludes figures for banking facilities at military establishments.

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

TABLE NO. 32.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1957*

[In thousands of dollars]

	Total all banks	National banks	Non-na- tional banks
Number of banks.....	16	7	9
<b>ASSETS</b>			
Loans and discounts:			
Real estate loans:			
Secured by farm land.....	1,446	197	1,249
Secured by residential properties:			
Insured by Federal Housing Administration.....	9,132	4,890	4,252
Insured or guaranteed by Veterans' Administration.....	45,853	30,073	15,780
Not insured or guaranteed by FHA or VA.....	67,979	41,216	26,763
Secured by other properties.....	50,843	31,923	18,920
Loans to banks.....	39,966	29,437	10,529
Loans to brokers and dealers in securities.....	2,899	2,627	272
Other loans for purchasing or carrying securities.....			
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	130	130	
Other loans to farmers (excluding loans on real estate).....	140	39	101
Commercial and industrial loans (including open market paper).....	229,294	153,916	75,378
Other loans to individuals for personal expenditures:			
Passenger automobile installment loans.....	41,133	18,466	22,667
Other retail consumer installment loans.....	21,508	13,136	8,372
Residential repair and modernization installment loans.....	15,730	8,191	7,539
Other installment loans for personal expenditures.....	36,763	13,857	22,906
Single-payment loans for personal expenditures.....	60,527	35,992	24,535
All other loans.....	34,756	18,739	16,017
Overdrafts.....	150	114	36
Total gross loans.....	658,249	402,933	255,316
Less valuation reserves.....	8,039	6,768	1,271
Net loans.....	650,210	396,165	254,045
Securities:			
U. S. Government obligations, direct and guaranteed:			
Direct obligations:			
Treasury bills.....	26,684	15,877	10,807
Treasury certificates of indebtedness.....	24,721	13,090	11,631
Treasury notes.....	74,629	49,844	24,785
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depositary bonds).....	8,882	7,160	1,722
Other bonds maturing in 5 years or less.....	231,069	155,903	75,166
Other bonds maturing in 5 to 10 years.....	43,679	24,897	18,782
Other bonds maturing in 10 to 20 years.....	42,527	22,443	20,084
Bonds maturing after 20 years.....	380		380
Total.....	452,571	289,214	163,357
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures).....	7		7
Total.....	452,578	289,214	163,364
Obligations of States and political subdivisions.....	30,736	24,468	6,268
Other bonds, notes, and debentures.....	28,860	16,099	12,761
Corporate stocks, including stock of Federal Reserve Bank.....	2,465	1,625	840
Total securities.....	514,639	331,406	183,233
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.....	76,290	52,294	23,996
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	43,262	28,853	14,409
Other balances with banks in United States.....	78	78	
Balances with banks in foreign countries.....	352	227	125
Currency and coin.....	31,710	20,084	11,626
Reserve with Federal Reserve bank and approved reserve agencies.....	186,555	109,089	77,466
Total cash, balances with other banks, etc.....	338,247	210,625	127,622
Bank premises owned, furniture and fixtures.....	20,549	15,315	5,234
Real estate owned other than bank premises.....	290	290	
Investments and other assets indirectly representing bank premises or other real estate.....	4,136		4,136
Income earned or accrued but not collected.....	2,202	957	1,245
Other assets.....	2,182	495	1,687
Total assets.....	1,532,455	955,253	577,202

TABLE NO. 32.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1957—Continued*

[In thousands of dollars]

	Total all banks	National banks	Non-na- tional banks
<b>LIABILITIES</b>			
Demand deposits:			
Individuals, partnerships, and corporations .....	935, 122	600, 716	334, 406
U. S. Government .....	21, 222	15, 867	5, 355
States and political subdivisions .....	122	102	20
Banks in United States .....	65, 615	51, 516	14, 099
Banks in foreign countries .....	4, 950	3, 496	1, 454
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) .....	27, 977	16, 537	11, 440
Total demand deposits .....	1, 055, 008	688, 234	366, 774
Time deposits:			
Individuals, partnerships, and corporations .....	326, 848	183, 742	143, 106
U. S. Government .....	17, 218	8, 985	8, 233
Postal savings .....	835	835	-----
States and political subdivisions .....	-----	-----	-----
Banks in United States .....	-----	-----	-----
Banks in foreign countries .....	3, 425	-----	3, 425
Total time deposits .....	348, 326	193, 562	154, 764
Total deposits .....	1, 403, 334	881, 796	521, 538
Bills payable, rediscounts, and other liabilities for borrowed money .....	-----	-----	-----
Income collected but not earned .....	5, 175	1, 092	4, 083
Expenses accrued and unpaid .....	8, 209	4, 900	3, 309
Other liabilities .....	2, 513	1, 960	553
Total liabilities .....	1, 419, 231	889, 748	529, 483
<b>CAPITAL ACCOUNTS</b>			
Capital stock: Common stock .....	31, 770	19, 750	12, 020
Surplus .....	59, 150	34, 400	24, 750
Undivided profits .....	16, 908	9, 245	7, 663
Reserves .....	5, 396	2, 110	3, 286
Total capital accounts .....	113, 224	65, 505	47, 719
Total liabilities and capital accounts .....	1, 532, 455	955, 253	577, 202
<b>MEMORANDUM</b>			
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase) .....	99, 251	56, 590	42, 661

TABLE No. 33.—*Assets and liabilities of all banks in the District of Columbia at date of each call during the year ended Dec. 31, 1957*

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	17 banks	17 banks	17 banks	16 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	604,750	625,607	627,702	650,210
U. S. Government securities, direct obligations.....	490,867	461,855	466,033	452,571
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	30,233	30,181	30,916	30,736
Other bonds, notes, and debentures.....	26,796	28,092	26,263	28,860
Corporate stocks, including stock of Federal Reserve bank.....	2,641	2,641	2,671	2,465
Reserve with Federal Reserve bank.....	195,160	188,700	190,472	186,555
Currency and coin.....	27,454	27,327	24,442	31,710
Balances with other banks, and cash items in process of collection.....	106,632	105,066	106,439	119,982
Bank premises owned, furniture and fixtures.....	22,774	23,256	23,624	20,549
Real estate owned other than bank premises.....	391	392	392	290
Investments and other assets indirectly representing bank premises or other real estate.....	1,150	1,150	1,150	4,136
Income earned or accrued but not collected.....	2,360	2,734	2,596	2,202
Other assets.....	2,591	2,368	2,330	2,182
Total assets.....	1,503,806	1,499,376	1,505,037	1,532,455
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	936,151	909,533	898,150	935,122
Time deposits of individuals, partnerships, and corporations.....	299,767	311,340	326,464	326,848
Postal savings deposits.....	925	925	835	835
Deposits of U. S. Government.....	33,426	41,254	40,904	38,440
Deposits of States and political subdivisions.....	125	78	98	122
Deposits of banks.....	82,709	84,512	74,429	73,990
Other deposits (certified and cashiers' checks, etc.).....	25,904	23,362	18,689	27,977
Total deposits.....	1,379,007	1,371,004	1,359,569	1,408,534
Demand deposits.....	1,050,761	1,051,785	1,010,362	1,055,008
Time deposits.....	328,246	319,219	349,207	348,526
Bills payable, rediscounts, and other liabilities for borrowed money.....			16,350	
Income collected but not earned.....	5,096	5,019	5,240	5,175
Expenses accrued and unpaid.....	6,638	7,781	7,124	8,209
Other liabilities.....	1,887	2,051	2,349	2,513
Total liabilities.....	1,392,628	1,385,855	1,390,632	1,419,231
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	31,450	31,450	31,450	31,770
Surplus.....	57,800	57,800	58,800	59,150
Undivided profits.....	16,448	18,754	18,594	16,908
Reserves.....	5,480	5,517	5,561	5,396
Total capital accounts.....	111,178	113,521	114,405	113,224
Total liabilities and capital accounts.....	1,503,806	1,499,376	1,505,037	1,532,455
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	99,115	111,889	119,726	99,251

TABLE NO. 34.—*Assets and liabilities of nonnational banks in the District of Columbia at date of each call during the year ended Dec. 31, 1957*

[In thousands of dollars]

	Mar. 14, 1957	June 6, 1957	Oct. 11, 1957	Dec. 31, 1957
	9 banks	9 banks	9 banks	9 banks
<b>ASSETS</b>				
Loans and discounts (including overdrafts).....	243,161	250,024	250,743	254,045
U. S. Government securities, direct obligations.....	164,382	160,713	166,729	163,357
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	6,513	6,453	6,272	6,268
Other bonds, notes, and debentures.....	11,926	12,695	12,248	12,761
Corporate stocks, including stock of Federal Reserve bank.....	1,049	1,049	1,049	840
Reserve with Federal Reserve bank.....	67,921	71,071	66,380	77,466
Currency and coin.....	11,001	11,102	9,823	11,626
Balances with other banks, and cash items in process of collection.....	31,965	32,736	32,959	38,530
Bank premises owned, furniture and fixtures.....	8,266	8,239	8,353	5,234
Real estate owned other than bank premises.....				
Investments and other assets indirectly representing bank premises or other real estate.....	1,150	1,150	1,150	4,136
Income earned or accrued but not collected.....	1,108	1,429	1,199	1,245
Other assets.....	1,658	1,612	1,562	1,687
<b>Total assets.....</b>	<b>550,107</b>	<b>558,280</b>	<b>558,474</b>	<b>577,202</b>
<b>LIABILITIES</b>				
Demand deposits of individuals, partnerships, and corporations.....	320,701	321,398	316,326	334,406
Time deposits of individuals, partnerships, and corporations.....	131,124	137,458	143,589	143,106
Postal savings deposits.....				
Deposits of U. S. Government.....	11,082	12,948	13,152	13,588
Deposits of States and political subdivisions.....	22	14	23	20
Deposits of banks.....	23,601	24,612	17,318	18,978
Other deposits (certified and cashiers' checks, etc.).....	9,195	8,271	6,227	11,440
<i>Total deposits.....</i>	<i>496,785</i>	<i>502,701</i>	<i>496,655</i>	<i>521,538</i>
<i>Demand deposits.....</i>	<i>346,512</i>	<i>347,253</i>	<i>340,088</i>	<i>366,774</i>
<i>Time deposits.....</i>	<i>149,413</i>	<i>155,468</i>	<i>156,547</i>	<i>154,764</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			6,000	
Income collected but not earned.....	4,007	3,949	4,182	4,083
Expenses accrued and unpaid.....	2,860	3,539	3,064	3,309
Other liabilities.....	478	278	415	553
<b>Total liabilities.....</b>	<b>503,070</b>	<b>510,467</b>	<b>510,296</b>	<b>529,483</b>
<b>CAPITAL ACCOUNTS</b>				
Capital stock: Common stock.....	11,800	11,800	11,800	12,020
Surplus.....	24,400	24,400	24,400	24,750
Undivided profits.....	7,579	8,326	8,705	7,663
Reserves.....	3,258	3,287	3,273	3,286
<b>Total capital accounts.....</b>	<b>47,037</b>	<b>47,813</b>	<b>48,178</b>	<b>47,719</b>
<b>Total liabilities and capital accounts.....</b>	<b>550,107</b>	<b>558,280</b>	<b>558,474</b>	<b>577,202</b>
<b>MEMORANDUM</b>				
Assets pledged or assigned to secure liabilities and for other purposes.....	41,157	43,079	49,472	42,661



TABLE No. 35.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1957 and 1956*

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1957	1956	1957	1956	1957	1956
Number of banks <sup>1</sup> .....	16	17	7	8	9	9
Capital stock, par value <sup>2</sup> .....	31,307	30,213	19,433	18,867	11,874	11,346
Capital accounts <sup>2</sup> .....	112,236	107,318	64,854	63,070	47,382	44,248
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations.....	11,212	10,421	7,185	6,716	4,027	3,705
Other securities.....	1,577	1,660	904	1,031	673	629
Interest and discount on loans.....	30,613	27,986	17,427	15,715	13,186	12,271
Service charges and other fees on banks' loans.....	498	486	161	116	337	370
Service charges on deposit accounts.....	3,663	3,443	1,807	1,693	1,856	1,750
Other service charges, commissions, fees, and collection and exchange charges.....	1,391	1,517	419	387	972	1,130
Trust department.....	2,984	2,880	1,286	1,210	1,698	1,670
Other current earnings.....	1,244	1,151	604	543	640	608
Total earnings from current operations.....	53,182	49,544	29,793	27,411	23,389	22,133
Current operating expenses:						
Salaries and wages:						
Officers.....	5,383	5,060	3,126	2,893	2,257	2,167
Employees other than officers.....	11,286	10,669	5,971	5,653	5,315	5,016
Number of officers <sup>1</sup> .....	476	487	265	255	210	202
Number of employees other than officers <sup>1</sup> .....	5,337	5,271	1,809	1,737	1,583	1,534
Fees paid to directors and members of executive, discount, and advisory committees.....	408	341	223	200	185	141
Interest on time deposits (including savings deposits).....	7,502	5,128	4,054	2,607	3,448	2,521
Interest and discount on borrowed money.....	206	169	147	79	59	90
Taxes other than on net income.....	2,142	1,967	1,162	1,070	980	897
Recurring depreciation on banking house, furniture and fixtures.....	1,189	1,121	759	677	430	444
Other current operating expenses.....	7,656	7,427	4,041	3,860	3,615	3,567
Total current operating expenses.....	35,772	31,882	19,483	17,039	16,289	14,843
Net earnings from current operations.....	17,410	17,662	10,310	10,372	7,100	7,290
Recoveries, transfers from valuation reserves, and profits:						
On securities:						
Recoveries.....	1	—	1	—	—	—
Transfers from valuation reserves.....	197	22	104	11	93	11
Profits on securities sold or redeemed.....	—	—	—	—	—	—
On loans:						
Recoveries.....	112	63	76	29	36	34
Transfers from valuation reserves.....	—	42	—	—	—	42
All other.....	105	169	53	132	52	37
Total recoveries, transfers from valuation reserves and profits.....	415	296	234	172	181	124
Losses, charge-offs, and transfers to valuation reserves:						
On securities:						
Losses and charge-offs.....	476	862	204	332	272	530
Transfers to valuation reserves.....	22	238	—	—	22	238
On loans:						
Losses and charge-offs.....	272	121	127	34	145	87
Transfers to valuation reserves.....	1,035	1,933	928	1,631	1,077	302
All other.....	1,312	203	227	135	1,085	68
Total losses, charge-offs, and transfers to valuation reserves.....	3,117	3,357	1,486	2,132	1,631	1,225

<sup>1</sup> Number at end of period.<sup>2</sup> 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. 35.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1957 and 1956—Continued*

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1957	1956	1957	1956	1957	1956
Profits before income taxes.....	14,708	14,601	9,058	8,412	5,650	6,189
Taxes on net income: Federal.....	7,695	6,893	4,558	3,942	3,137	2,951
Net profits before dividends.....	7,013	7,708	4,500	4,470	2,513	3,238
Cash dividends.....	4,635	4,449	2,775	2,625	1,860	1,824
Memoranda items:						
Recoveries credited to valuation reserves (not included in recoveries above):						
On securities.....						
On loans.....	100	110	58	74	42	36
Losses charged to valuation reserves (not included in losses above):						
On securities.....	42	362			42	362
On loans.....	205	302	125	207	80	95
Stock dividends (Increases in capital stock).....	770	100	750		20	100
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.....	32.11	32.44	31.28	31.91	33.16	33.09
Interest on time deposits.....	14.10	10.35	13.61	9.51	14.74	11.39
All other current expenses.....	21.05	21.56	20.50	20.74	21.74	22.58
Total current expenses.....	67.26	64.35	65.39	62.16	69.64	67.06
Net current expenses.....	32.74	35.65	34.61	37.84	30.36	32.94
Ratio of cash dividends to capital stock (par value)...	14.80	14.73	14.28	13.91	15.66	16.08
Ratio of cash dividends to capital accounts.....	4.13	4.15	4.28	4.16	3.93	4.12

TABLE NO. 36.—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, 1930-57

[In thousands of dollars. Figures for previous years published in report for 1940, p. 200] <sup>1</sup>

	Number of banks	Capital <sup>1</sup>				Capital accounts <sup>1</sup>	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
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	<sup>2</sup> 1,218			2,278			9.87	4.55	<sup>2</sup> 5.23	<sup>2</sup> 4.43
1933	21	300		19,216	19,516	41,119	<sup>2</sup> 2,186			1,006			5.24	2.45	<sup>2</sup> 11.20	<sup>2</sup> 5.32
1934	22	1,340	1,575	18,345	21,260	39,849	<sup>2</sup> 416	31	34	901	2.31	2.16	4.91	2.42	<sup>2</sup> 1.96	<sup>2</sup> 1.04
1935	22	1,790	1,650	18,235	21,675	40,843	2,501	77	68	996	4.30	4.12	5.46	2.79	11.54	6.12
1936	22	1,536	1,650	18,243	21,429	42,263	3,744	58	68	1,083	3.78	4.12	5.94	2.86	17.47	8.86
1937	22	1,419	1,554	18,250	21,223	44,365	2,966	47	59	1,194	3.31	3.80	6.54	2.93	13.98	6.69
1938	22	1,303	1,355	18,060	20,718	45,481	2,480	41	50	1,248	3.15	3.69	6.91	2.94	11.97	5.45
1939	22	1,295	1,208	17,300	19,803	46,966	3,455	40	47	1,379	3.09	3.89	7.97	3.12	17.45	7.36
1940	22	999	1,288	17,338	19,625	48,191	2,986	28	56	1,416	2.80	4.35	8.17	3.11	15.22	6.20
1941	22	604	1,130	17,490	19,224	49,499	3,283	24	42	1,442	3.97	3.72	8.24	3.05	17.08	6.63
1942	22	454	969	17,669	19,092	50,425	2,436	11	38	1,439	2.42	3.92	8.14	2.95	12.76	4.83
1943	22	400	794	17,768	18,962	51,447	2,468	17	31	1,432	4.25	3.90	8.06	2.88	13.02	4.80
1944	21	123	317	17,616	18,056	52,301	3,573	6	16	1,557	4.88	5.05	8.84	3.02	19.79	6.83
1945	21		34	17,833	17,867	55,255	5,485			1,610		2.94	9.03	2.92	30.70	9.93
1946	20			19,783	19,783	61,601	5,438			1,902			9.61	3.09	27.49	8.83
1947	19			20,750	20,750	65,468	4,991			2,198			10.59	3.36	24.05	7.62
1948	19			20,933	20,933	67,653	3,589			2,412			11.52	3.57	17.15	5.31
1949	19			21,017	21,017	69,635	5,083			2,653			12.62	3.81	24.19	7.30
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
1952	19			22,833	22,833	81,881	6,446			3,068			13.44	3.75	28.23	7.87
1953	19			23,000	23,000	85,707	7,143			3,166			13.77	3.69	31.06	8.33
1954	17			24,610	24,610	90,209	6,773			3,553			14.44	3.94	27.52	7.51
1955	17			27,440	27,440	96,050	7,388			3,941			14.36	4.10	26.92	7.69
1956	17			30,213	30,213	107,318	7,708			4,449			14.73	4.15	25.51	7.18
1957	16			31,307	31,307	112,236	7,013			4,635			14.80	4.13	22.40	6.25

<sup>1</sup> Averages of amounts from reports of condition made in each year.

\* Deficit.

TABLE NO. 37.—*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 1938-57*

## 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
1938.....	99,813	416	201	215	.22
1939.....	112,470	257	137	120	.11
1940.....	128,221	371	193	178	.14
1941.....	144,649	332	277	55	.04
1942.....	118,524	225	351	+126	+ .11
1943.....	106,789	237	297	+60	+ .06
1944.....	110,479	600	434	166	.15
1945.....	125,302	195	300	+105	+ .08
1946.....	175,340	184	483	+299	+ .17
1947.....	242,755	303	529	+226	+ .09
1948.....	270,963	<sup>1</sup> 395	<sup>2</sup> 211	184	.07
1949.....	285,399	<sup>1</sup> 574	<sup>2</sup> 304	270	.09
1950.....	347,853	<sup>1</sup> 382	<sup>2</sup> 539	+157	+ .05
1951.....	372,607	<sup>1</sup> 475	<sup>2</sup> 315	160	.04
1952.....	420,060	<sup>1</sup> 393	<sup>2</sup> 253	140	.03
1953.....	446,861	<sup>1</sup> 579	<sup>2</sup> 406	173	.04
1954.....	501,630	<sup>1</sup> 335	<sup>2</sup> 162	173	.03
1955.....	579,680	<sup>1</sup> 360	<sup>2</sup> 243	117	.02
1956.....	631,394	<sup>1</sup> 423	<sup>2</sup> 173	250	.04
1957.....	650,210	<sup>1</sup> 477	<sup>2</sup> 212	265	.04
Average for 1938-57.....	293,550	376	301	75	.03

## NATIONAL BANKS

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	<sup>1</sup> 264	<sup>2</sup> 100	164	.11
1949.....	145,982	<sup>1</sup> 261	<sup>2</sup> 93	168	.11
1950.....	183,547	<sup>1</sup> 166	<sup>2</sup> 180	+14	+ .01
1951.....	199,131	<sup>1</sup> 298	<sup>2</sup> 191	107	.05
1952.....	226,337	<sup>1</sup> 279	<sup>2</sup> 102	177	.08
1953.....	245,151	<sup>1</sup> 288	<sup>2</sup> 289	+1	-----
1954.....	300,865	<sup>1</sup> 139	<sup>2</sup> 75	64	.02
1955.....	347,098	<sup>1</sup> 206	<sup>2</sup> 123	83	.02
1956.....	378,746	<sup>1</sup> 241	<sup>2</sup> 103	138	.04
1957.....	396,165	<sup>1</sup> 252	<sup>2</sup> 134	118	.03
Average for 1938-57.....	162,634	185	139	46	.03

See footnotes at end of table.

TABLE NO. 37.—*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 1938-57—Continued*

## NONNATIONAL BANKS

[In thousand of dollars]

Year	Total loans end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries+) to loans
					<i>Percent</i>
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.....	82,648	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	<sup>1</sup> 131	<sup>2</sup> 111	20	.02
1949.....	139,417	<sup>1</sup> 313	<sup>2</sup> 211	102	.07
1950.....	164,306	<sup>1</sup> 216	<sup>2</sup> 359	+143	+ .09
1951.....	173,476	<sup>1</sup> 177	<sup>2</sup> 124	53	.03
1952.....	193,723	<sup>1</sup> 114	<sup>2</sup> 151	+37	+ .02
1953.....	201,710	<sup>1</sup> 291	<sup>2</sup> 117	174	.09
1954.....	200,765	<sup>1</sup> 196	<sup>2</sup> 87	109	.05
1955.....	232,582	<sup>1</sup> 154	<sup>2</sup> 120	34	.01
1956.....	252,648	<sup>1</sup> 182	<sup>2</sup> 70	112	.04
1957.....	264,045	<sup>1</sup> 225	<sup>2</sup> 78	147	.06
Average for 1938-57.....	130,916	191	163	28	.02

<sup>1</sup> Excludes transfers to valuation reserves.<sup>2</sup> Excludes transfers from valuation reserves.

NOTE.—For prior figures beginning with year 1928 see Annual Report for 1947, p. 109.

TABLE NO. 38.—*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 1938-57*

## ALL BANKS

[In thousands of dollars]

Year	Total securities end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries +) to securities
					<i>Percent</i>
1938.....	138,533	892	426	466	.34
1939.....	134,137	1,045	495	552	.41
1940.....	136,389	732	351	381	.28
1941.....	158,518	827	359	468	.30
1942.....	306,889	406	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	1,201	2 88	113	.02
1949.....	534,759	1 125	2 2	124	.02
1950.....	575,500	1 169	2 2	167	.03
1951.....	601,232	1 757	-----	757	.13
1952.....	570,881	1 711	2 8	703	.12
1953.....	548,393	1 634	2 71	563	.10
1954.....	575,323	1 164	2 34	130	.02
1955.....	543,462	1 509	2 1	508	.09
1956.....	521,085	1 1,224	-----	1,224	.23
1957.....	514,639	1 518	2 1	517	.10
Average for 1938-57.....	462,043	562	182	380	.08

## NATIONAL BANKS

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>
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	+.07
1945.....	440,209	182	173	9	.002
1946.....	372,566	97	76	21	.01
1947.....	327,705	166	16	150	.05
1948.....	308,248	1 44	2 80	+36	+.01
1949.....	345,537	1 24	2 1	23	.01
1950.....	379,010	1 100	-----	100	.03
1951.....	388,279	1 540	-----	540	.14
1952.....	361,695	1 432	2 7	425	.12
1953.....	351,994	1 265	2 67	198	.06
1954.....	378,648	1 151	(?)	151	.04
1955.....	354,373	1 167	-----	167	.05
1956.....	348,086	1 332	-----	332	.10
1957.....	331,406	1 204	2 1	203	.06
Average for 1938-57.....	292,432	322	130	192	.07

See footnotes at end of table.

TABLE No. 38.—*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 1938-57—Continued*

## NONNATIONAL BANKS

[In thousands of dollars]

Year	Total securities end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries +) to securities
					<i>Percent</i>
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	157	<sup>2</sup> 8	149	.07
1949.....	189,222	<sup>1</sup> 102	<sup>2</sup> 1	101	.05
1950.....	196,490	<sup>1</sup> 69	<sup>2</sup> 2	67	.03
1951.....	212,953	<sup>1</sup> 217		217	.10
1952.....	209,186	<sup>1</sup> 279	<sup>2</sup> 1	278	.13
1953.....	196,399	<sup>1</sup> 369	<sup>2</sup> 4	365	.19
1954.....	196,675	<sup>1</sup> 13	<sup>2</sup> 34	+21	+ .01
1955.....	189,079	<sup>1</sup> 242	<sup>2</sup> 1	341	.18
1956.....	172,999	<sup>1</sup> 892		892	.52
1957.....	183,233	<sup>1</sup> 314		314	.17
Average for 1938-57.....	169,611	240	52	188	.11

<sup>1</sup> Excludes transfers to valuation reserves.<sup>2</sup> Excludes transfers from valuation reserves.

NOTE.—For prior figures beginning with year 1928 see Annual Report for 1947, p. 110.

TABLE No. 39.—*Fiduciary activities of banks in the District of Columbia, Dec. 31, 1957*

	Total	National banks	Nonnational banks
Number of banks exercising fiduciary powers.....	9	5	4
Number with authority but not exercising fiduciary powers.....			
Total number authorized to exercise fiduciary powers.....	9	5	4
Total banking assets of banks authorized to exercise fiduciary powers.....	\$1,345,320,281	\$912,679,665	\$432,640,616
Personal account liabilities:			
Living trusts.....	292,612,381	140,049,329	152,563,052
Court accounts.....	39,903,647	13,092,830	26,810,817
Agency, escrow, custodian, etc.....	478,701,054	263,987,112	214,713,942
All other liabilities.....	5,747,794	2,508,504	3,239,290
Total liabilities.....	816,964,876	419,637,775	397,327,101
Number of personal accounts:			
Living trusts.....	3,658	1,626	2,032
Court accounts.....	522	208	314
Agency, escrow, custodian, etc.....	1,875	815	1,060
Number of corporate trust bond issue accounts being administered.....	53	34	19
Number of all other accounts being administered <sup>1</sup> .....	260	105	155
Total number of accounts being administered.....	6,368	2,788	3,580
Bond and debenture issues outstanding where bank acts as trustee.....	\$223,528,929	\$201,906,579	\$21,622,350
Trust department gross earnings for year ended Dec. 31, 1957.....	\$2,984,000	\$1,286,000	\$1,698,000

<sup>1</sup> Corporate paying agency, depository, registrar, transfer agency, etc.

TABLE NO. 40.—Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 31, 1957

[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State commercial <sup>1</sup>	Mutual savings	Private
Number of banks.....	14, 103	4, 627	9, 476	8, 885	523	68
<b>ASSETS</b>						
Loans and discounts:						
Real estate loans:						
Secured by farm land (including improvements).....	1, 424, 528	523, 131	901, 397	842, 511	57, 250	1, 636
Secured by residential properties (other than farm).....	36, 156, 907	9, 436, 494	26, 720, 413	7, 706, 331	19, 009, 783	4, 299
Secured by other properties.....	6, 924, 447	2, 520, 917	4, 403, 530	2, 300, 108	2, 101, 887	1, 635
Loans to banks.....	730, 649	311, 876	418, 773	418, 586	-----	187
Loans to brokers and dealers in securities.....	2, 601, 012	1, 073, 246	1, 527, 766	1, 517, 977	-----	9, 789
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	1, 648, 896	727, 498	921, 398	901, 669	8, 231	11, 498
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	462, 601	183, 713	278, 888	278, 572	-----	316
Other loans to farmers (excluding loans on real estate).....	3, 624, 001	1, 725, 503	1, 898, 498	1, 890, 703	1, 642	6, 153
Commercial and industrial loans (including open market paper).....	40, 825, 215	22, 208, 647	18, 616, 568	18, 499, 761	49, 848	66, 959
Other loans to individuals for personal expenditures.....	20, 511, 661	11, 227, 130	9, 284, 531	9, 092, 192	181, 235	11, 104
All other loans (including overdrafts).....	2, 850, 061	1, 528, 543	1, 321, 518	1, 289, 585	26, 788	5, 145
Total gross loans.....	117, 759, 978	51, 466, 698	66, 293, 280	44, 737, 995	21, 436, 664	118, 621
Less valuation reserves.....	2, 000, 196	964, 421	1, 035, 775	815, 351	220, 154	270
Net loans.....	115, 759, 782	50, 502, 277	65, 257, 505	43, 922, 644	21, 216, 510	118, 351
Securities:						
U. S. Government obligations, direct and guaranteed.....	66, 066, 124	31, 338, 076	34, 728, 048	27, 100, 289	7, 552, 295	75, 464
Obligations of States and political subdivisions.....	14, 669, 460	7, 495, 878	7, 173, 582	6, 439, 686	681, 575	52, 321
Other bonds, notes, and debentures.....	7, 091, 951	1, 890, 706	5, 211, 245	1, 642, 073	3, 563, 964	5, 208
Corporate stocks, including stocks of Federal Reserve banks.....	1, 290, 402	267, 049	1, 023, 353	248, 597	767, 499	7, 257
Total securities.....	89, 117, 937	40, 981, 709	48, 136, 228	35, 430, 645	12, 565, 333	140, 250
Currency and coin.....	3, 532, 901	1, 734, 533	1, 798, 368	1, 655, 434	139, 727	3, 207
Balances with other banks, including reserve balances and cash items in process of collection.....	46, 006, 103	25, 130, 601	20, 875, 502	20, 055, 495	749, 888	70, 119
Bank premises owned, furniture and fixtures.....	2, 330, 442	1, 187, 155	1, 143, 287	929, 085	212, 434	1, 758
Real estate owned other than bank premises.....	63, 147	36, 497	26, 660	20, 134	6, 342	1, 184
Investments and other assets indirectly representing bank premises or other real estate.....	174, 658	116, 139	58, 519	58, 519	-----	-----
Customers' liability on acceptances outstanding.....	1, 003, 756	374, 518	629, 238	613, 521	-----	15, 717
Other assets.....	1, 198, 793	459, 221	739, 572	458, 284	277, 626	3, 662
Total assets.....	259, 187, 519	120, 522, 640	138, 664, 879	103, 143, 771	35, 167, 860	353, 248



LIABILITIES						
<b>Demand deposits:</b>						
Individuals, partnerships, and corporations.....	110, 139, 208	58, 715, 522	51, 423, 686	51, 205, 323	17, 148	201, 215
U. S. Government.....	3, 973, 757	2, 193, 939	1, 779, 918	1, 775, 276	4, 203	339
States and political subdivisions.....	10, 797, 512	6, 210, 102	4, 587, 410	4, 581, 176	1, 935	4, 299
Banks in the United States.....	13, 886, 169	8, 388, 835	5, 497, 334	5, 478, 481	343	18, 510
Banks in foreign countries.....	1, 771, 930	576, 393	1, 195, 537	1, 171, 943	-----	23, 594
Certified and cashiers' checks, etc.....	3, 641, 236	1, 796, 174	1, 845, 062	1, 821, 111	7, 305	16, 646
<b>Total demand deposits.....</b>	<b>144, 209, 812</b>	<b>77, 880, 965</b>	<b>66, 328, 847</b>	<b>66, 033, 310</b>	<b>30, 934</b>	<b>264, 603</b>
<b>Time deposits:</b>						
Individuals, partnerships, and corporations.....	85, 402, 700	29, 138, 727	56, 263, 973	24, 593, 163	31, 651, 884	18, 926
U. S. Government.....	293, 966	218, 928	75, 038	75, 021	14	3
Postal savings.....	25, 041	11, 270	13, 771	13, 771	-----	-----
States and political subdivisions.....	2, 857, 397	1, 668, 213	1, 189, 184	1, 177, 471	10, 535	1, 178
Banks in the United States.....	163, 968	17, 089	146, 879	145, 520	1, 359	-----
Banks in foreign countries.....	1, 225, 208	501, 119	724, 089	722, 839	-----	1, 250
<b>Total time deposits.....</b>	<b>89, 968, 280</b>	<b>31, 555, 346</b>	<b>58, 412, 934</b>	<b>26, 727, 785</b>	<b>31, 663, 792</b>	<b>21, 357</b>
<b>Total deposits.....</b>	<b>234, 178, 092</b>	<b>109, 436, 311</b>	<b>124, 741, 781</b>	<b>92, 761, 095</b>	<b>31, 694, 726</b>	<b>285, 960</b>
<b>Bills payable, rediscounts, and other liabilities for borrowed money.....</b>	<b>97, 990</b>	<b>38, 324</b>	<b>59, 666</b>	<b>47, 874</b>	<b>3, 212</b>	<b>8, 580</b>
<b>Acceptances executed by or for account of reporting banks and outstanding.....</b>	<b>1, 048, 426</b>	<b>388, 516</b>	<b>659, 910</b>	<b>640, 184</b>	<b>-----</b>	<b>19, 726</b>
<b>Other liabilities.....</b>	<b>3, 326, 591</b>	<b>1, 566, 272</b>	<b>1, 760, 319</b>	<b>1, 343, 572</b>	<b>410, 482</b>	<b>6, 265</b>
<b>Total liabilities.....</b>	<b>238, 651, 099</b>	<b>111, 429, 423</b>	<b>127, 221, 676</b>	<b>94, 792, 725</b>	<b>32, 108, 420</b>	<b>320, 531</b>
<b>CAPITAL ACCOUNTS</b>						
<b>Capital notes and debentures.....</b>	<b>49, 030</b>	<b>-----</b>	<b>49, 030</b>	<b>49, 030</b>	<b>(<sup>2</sup>)</b>	<b>-----</b>
<b>Preferred stock.....</b>	<b>18, 085</b>	<b>3, 760</b>	<b>14, 325</b>	<b>14, 325</b>	<b>-----</b>	<b>-----</b>
<b>Common stock.....</b>	<b>5, 241, 025</b>	<b>2, 802, 453</b>	<b>2, 438, 572</b>	<b>2, 432, 974</b>	<b>-----</b>	<b>5, 598</b>
<b>Surplus.....</b>	<b>10, 546, 444</b>	<b>4, 416, 426</b>	<b>6, 130, 018</b>	<b>3, 937, 748</b>	<b>2, 172, 196</b>	<b>20, 074</b>
<b>Undivided profits.....</b>	<b>4, 010, 035</b>	<b>1, 618, 857</b>	<b>2, 391, 178</b>	<b>1, 689, 915</b>	<b>699, 687</b>	<b>1, 576</b>
<b>Reserves and retirement account for preferred stock and capital notes and debentures.....</b>	<b>671, 801</b>	<b>251, 721</b>	<b>420, 080</b>	<b>227, 054</b>	<b>187, 557</b>	<b>5, 469</b>
<b>Total capital accounts.....</b>	<b>20, 536, 420</b>	<b>9, 093, 217</b>	<b>11, 443, 203</b>	<b>8, 351, 046</b>	<b>3, 059, 440</b>	<b>32, 717</b>
<b>Total liabilities and capital accounts.....</b>	<b>259, 187, 519</b>	<b>120, 522, 640</b>	<b>138, 664, 879</b>	<b>103, 143, 771</b>	<b>35, 167, 860</b>	<b>353, 248</b>

<sup>1</sup>Includes stock savings banks.

<sup>2</sup>Book value for insured mutual savings banks included with "Reserves"—retirable value amounts to \$3,030,000.

TABLE NO. 41.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1957 (including 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.....	955,000	89	475,067	302,130	42,875	68,129	23,995	21,707	107,749	11,582	936	756	-----	2,205	1,057,131
New Hampshire.....	579,000	108	487,572	235,805	28,330	31,455	36,532	11,819	73,931	9,548	1,432	104	-----	769	917,297
Vermont.....	381,000	66	290,538	113,252	24,904	7,902	2,941	8,045	53,089	4,746	299	786	4	685	507,191
Massachusetts.....	4,919,000	357	5,691,206	2,991,198	327,845	403,293	251,542	123,958	1,243,310	93,364	2,046	1,219	36,556	39,995	11,205,532
Rhode Island.....	875,000	18	710,222	315,305	71,700	88,377	27,170	26,141	116,824	14,110	79	511	397	3,484	1,374,320
Connecticut.....	2,280,000	158	2,327,801	1,247,113	260,762	256,333	120,639	78,890	461,885	45,859	1,047	862	41	24,313	4,825,545
Total New England States.....	9,989,000	796	9,982,406	5,204,803	756,416	855,489	462,819	270,560	2,056,788	179,209	5,839	4,238	36,998	71,451	19,887,016
New York.....	16,004,000	588	34,750,972	12,534,349	2,701,353	2,284,659	427,616	430,666	10,903,354	466,435	4,379	9,049	716,465	475,970	65,705,267
New Jersey.....	5,714,000	294	3,475,606	2,194,798	763,253	336,560	35,204	159,329	1,029,502	95,184	1,165	690	331	35,173	8,126,795
Pennsylvania.....	11,154,000	778	7,354,254	3,912,689	1,122,515	865,188	77,741	280,815	2,680,189	174,166	7,026	10,512	9,466	56,511	16,551,072
Delaware.....	450,000	29	343,536	242,368	43,159	78,352	11,260	13,594	115,382	8,118	1,404	1,321	8	2,562	861,064
Maryland.....	2,946,000	155	1,145,760	973,910	153,141	119,935	6,814	58,826	450,239	28,184	417	429	441	47,005	2,984,601
District of Columbia.....	835,000	16	650,210	452,578	30,736	28,860	2,465	31,710	306,537	20,549	290	4,136	-----	4,384	1,532,455
Total Eastern States.....	37,103,000	1,860	47,720,338	20,310,692	4,814,157	3,713,554	560,600	974,940	15,485,203	792,636	14,681	26,137	726,711	621,605	95,761,254
Virginia.....	3,864,000	313	1,342,069	860,471	185,369	68,213	4,901	76,270	606,975	40,626	899	4,029	161	7,407	3,197,390
West Virginia.....	1,993,000	183	452,207	486,432	66,994	15,240	2,808	35,239	257,704	12,136	383	905	215	2,909	1,333,772
North Carolina.....	4,568,000	210	1,103,980	600,828	226,429	100,693	3,855	72,667	579,779	33,263	570	83	27	14,315	2,736,489
South Carolina.....	2,404,000	144	346,658	275,279	76,512	28,652	1,306	31,728	190,277	10,690	645	38	-----	1,600	963,385
Georgia.....	3,834,000	396	1,161,627	686,703	133,532	42,942	3,896	54,020	639,000	36,199	2,001	81	980	8,436	2,769,417
Florida.....	4,227,000	270	1,528,588	1,389,431	273,245	50,316	5,162	96,564	980,951	61,073	2,803	7,243	333	14,722	4,410,431
Alabama.....	3,183,000	239	726,013	516,688	173,237	42,424	2,726	47,129	412,565	19,829	851	2,208	160	5,207	1,949,217
Mississippi.....	2,213,000	195	405,058	300,362	163,191	12,680	1,207	31,716	241,383	13,046	401	604	188	4,803	1,174,639
Louisiana.....	3,113,000	182	1,026,175	857,925	245,347	36,474	3,824	59,497	728,272	27,912	1,055	4,443	2,611	9,370	3,002,905
Texas.....	9,284,000	955	4,467,070	2,591,746	565,323	198,439	19,818	174,739	3,103,717	173,243	10,265	9,537	55,108	28,687	11,397,792
Arkansas.....	1,781,000	237	387,045	320,404	114,823	27,717	1,361	24,622	277,240	11,288	731	53	-----	1,772	1,167,056
Kentucky.....	3,077,000	364	867,673	723,505	86,209	44,836	2,939	50,216	556,912	15,842	297	201	51	3,807	2,352,488
Tennessee.....	3,504,000	298	1,296,601	722,323	184,685	43,440	4,425	63,215	696,180	35,573	829	162	11,602	5,561	3,064,596
Total Southern States.....	47,045,000	3,986	15,110,764	10,332,277	2,494,896	712,666	58,328	817,622	9,270,955	490,720	21,730	29,587	71,436	108,596	39,519,577

Ohio.....	9,314,000	614	4,821,064	3,455,449	708,135	163,309	23,658	218,120	2,023,989	102,970	1,069	14,349	639	34,749	11,567,500
Indiana.....	4,606,000	468	1,683,870	1,724,765	227,611	58,705	5,529	102,357	872,440	39,743	648	887	69	11,110	4,727,734
Illinois.....	9,767,000	939	6,537,464	5,554,559	1,091,776	398,994	36,525	180,772	3,459,563	71,142	3,655	11,832	7,399	66,411	17,426,092
Michigan.....	7,957,000	398	3,407,543	2,830,762	696,019	44,592	12,466	167,476	1,351,245	83,346	1,428	6,709	351	25,117	8,629,054
Wisconsin.....	3,920,000	555	1,662,053	1,458,466	244,993	87,400	4,265	76,735	751,736	34,222	882	3,191	132	14,148	4,338,223
Minnesota.....	3,370,000	684	1,873,652	1,114,162	275,716	178,406	4,789	51,371	850,774	33,049	1,184	7,012	653	12,564	4,403,332
Iowa.....	2,837,000	668	1,257,827	944,866	255,269	40,174	2,571	51,725	546,530	16,646	2,922	84	3,759	3,122,838	
Missouri.....	4,307,000	608	2,323,217	1,714,883	347,759	109,258	21,595	79,128	1,464,304	36,008	1,454	2,313	4,360	15,000	6,119,279
Total Middle Western States.....	46,078,000	4,934	23,566,690	18,797,912	3,849,278	1,080,838	111,398	933,684	11,320,581	417,126	10,835	49,215	13,637	182,858	60,334,052
North Dakota.....	648,000	154	226,748	315,814	63,959	45,776	480	8,555	95,411	5,813	400	250	-----	1,769	764,975
South Dakota.....	711,000	172	249,730	253,349	34,651	18,891	685	8,583	110,729	4,530	583	243	-----	2,248	684,222
Nebraska.....	1,473,000	421	588,282	504,754	101,747	24,236	2,037	19,282	350,536	10,382	276	1,003	-----	3,395	1,605,910
Kansas.....	2,164,000	595	767,757	716,022	235,401	37,579	2,458	33,208	400,029	16,977	1,203	237	-----	3,057	2,273,928
Montana.....	677,000	115	286,654	270,428	46,005	27,306	849	10,871	156,644	7,915	369	20	-----	2,043	809,104
Wyoming.....	318,000	53	130,576	148,392	17,071	6,011	497	6,086	30,371	2,859	321	1	-----	1,779	393,964
Colorado.....	1,705,000	170	753,914	532,955	74,497	14,605	2,577	26,320	429,599	12,822	524	1,076	-----	7,390	1,856,279
New Mexico.....	845,000	52	232,864	214,239	23,615	6,016	518	12,199	137,067	9,213	254	170	-----	1,063	637,218
Oklahoma.....	2,305,000	387	918,426	680,535	197,820	38,349	3,820	36,485	687,494	21,497	707	7,597	1,133	3,769	2,597,632
Total Western States.....	10,846,000	2,119	4,154,951	3,636,488	794,766	218,769	13,921	161,569	2,507,890	92,008	4,637	10,597	1,133	26,513	11,623,232
Washington.....	2,761,000	92	1,406,434	773,441	187,749	88,319	4,347	41,288	527,396	38,798	480	686	-----	9,109	3,078,083
Oregon.....	1,796,000	56	820,350	567,017	162,369	34,297	2,867	18,471	352,507	28,630	244	149	-----	8,212	1,995,113
California.....	14,223,000	128	11,021,005	5,400,130	1,383,473	318,211	69,480	207,421	3,828,975	231,912	2,927	40,645	151,442	106,798	22,762,419
Idaho.....	651,000	28	253,433	209,754	31,873	2,388	816	8,362	98,387	7,685	251	40	-----	884	613,873
Utah.....	869,000	49	406,726	234,537	53,528	9,829	1,410	12,123	183,886	5,578	95	7,538	80	1,458	916,788
Nevada.....	274,000	6	148,923	115,586	21,735	9,785	423	6,318	46,205	6,732	13	-----	-----	1,540	357,260
Arizona.....	1,167,000	7	515,842	199,767	46,342	13,891	1,446	21,283	161,807	20,670	582	5,542	137	6,849	994,158
Total Pacific States.....	21,741,000	366	14,572,713	7,500,232	1,887,069	476,720	80,789	315,266	5,199,163	340,005	4,592	54,451	152,444	134,850	30,718,294
Total United States (exclusive of possessions).....	172,802,000	14,061	115,107,862	65,782,404	14,596,582	7,058,036	1,287,855	3,473,641	45,840,570	2,311,704	62,314	174,225	1,002,359	1,145,873	257,843,425
Alaska.....	167,000	18	61,110	63,483	7,843	6,432	13	7,474	23,380	2,553	241	433	-----	361	173,323
Canal Zone (Panama).....	40,000	(1)	1,138	-----	-----	-----	-----	1,718	1,894	19	-----	-----	-----	16,680	21,449
Guam.....	50,000	(2)	9,608	-----	-----	-----	-----	630	9	251	75	-----	-----	10,943	21,516
The Territory of															
Hawaii.....	568,000	10	247,936	142,847	30,476	8,277	1,514	22,150	100,053	10,164	294	-----	326	4,096	568,133
Puerto Rico.....	2,279,000	10	325,059	65,090	34,559	19,198	1,007	26,272	37,618	5,698	208	-----	1,059	20,645	536,413
American Samoa.....	21,000	1	277	1,309	-----	-----	-----	89	202	2	-----	-----	12	18	1,909
Virgin Islands of the United States.....	24,000	3	6,792	10,991	-----	8	13	927	2,377	51	15	-----	-----	177	21,351
Total possessions.....	3,149,000	42	651,920	283,720	72,878	33,915	2,547	59,260	165,533	18,738	833	433	1,397	52,920	1,344,094
Total United States and possessions.....	175,951,000	14,103	115,759,782	66,066,124	14,669,460	7,091,951	1,290,402	3,532,901	46,006,103	2,330,442	63,147	174,658	1,003,756	1,198,793	259,187,519

<sup>1</sup> 2 branches of a national bank and 2 branches of a State member bank in New York.<sup>2</sup> Branch of a national bank in California.<sup>3</sup> Asset and liability items include data for branches of a national bank and a State member bank in New York.

TABLE NO. 41.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1957 (including national, State commercial, savings, and private banks)—Continued

LIABILITIES  
[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock <sup>1</sup>	Surplus	Undivided profits	Reserves and re- tirement account for preferred stock and capital notes and debentures
Maine.....	341,414	599,789	941,203	175	-----	9,504	20,505	48,070	34,411	3,263
New Hampshire.....	228,747	583,242	811,989	1,380	-----	7,132	8,660	51,188	33,114	3,844
Vermont.....	138,083	320,503	458,586	12	4	3,728	11,042	15,892	11,691	6,236
Massachusetts.....	4,265,136	5,677,841	9,942,977	322	37,635	153,566	135,237	588,743	313,392	33,660
Rhode Island.....	486,440	750,490	1,236,930	-----	454	18,457	21,580	83,080	13,432	387
Connecticut.....	1,707,026	2,649,643	4,356,669	48	41	51,629	65,492	219,317	115,261	17,088
Total New England States.....	7,166,846	10,581,508	17,748,354	1,937	38,134	244,016	262,506	1,006,290	521,301	64,478
New York.....	31,709,498	26,308,495	58,017,993	17,920	753,514	1,167,956	1,195,752	3,392,205	995,204	164,723
New Jersey.....	3,688,366	3,783,280	7,471,646	1,400	331	80,649	149,352	312,137	83,790	27,490
Pennsylvania.....	8,921,640	5,873,022	14,794,662	5,920	10,136	183,433	367,868	934,693	226,405	27,955
Delaware.....	508,046	283,439	791,485	-----	8	9,019	14,331	57,824	12,972	425
Maryland.....	1,598,152	1,121,770	2,719,922	-----	441	30,331	44,876	120,088	58,884	10,059
District of Columbia.....	1,055,008	343,326	1,403,334	-----	-----	15,897	31,770	59,150	16,908	5,396
Total Eastern States.....	47,480,710	37,693,332	85,174,042	25,240	764,430	1,487,285	1,803,949	4,876,097	1,394,163	236,048
Virginia.....	1,847,872	1,067,651	2,915,523	1,110	161	33,315	75,333	120,465	45,417	6,066
West Virginia.....	857,239	333,429	1,190,668	6,495	215	9,660	33,551	61,874	25,470	5,539
North Carolina.....	1,869,895	587,155	2,457,050	1,405	27	57,232	56,793	122,791	32,107	9,084
South Carolina.....	712,545	165,567	878,112	105	-----	8,553	25,841	36,124	12,134	2,516
Georgia.....	1,933,905	572,959	2,506,764	218	980	38,665	64,908	95,609	41,202	21,071
Florida.....	3,052,888	1,023,918	4,076,806	500	337	43,836	113,575	119,554	40,619	15,204
Alabama.....	1,318,432	457,890	1,776,322	2,250	108	18,545	46,264	88,522	32,096	5,050
Mississippi.....	848,219	232,615	1,080,834	525	188	6,323	23,273	60,765	1,593	1,138
Louisiana.....	2,241,883	553,666	2,795,549	-----	3,427	23,294	62,260	99,757	35,208	3,410
Texas.....	8,566,163	1,834,799	10,400,962	15,017	55,780	66,763	320,549	367,352	137,703	33,666
Arkansas.....	853,138	211,675	1,064,813	-----	-----	5,098	29,280	37,956	26,072	3,827
Kentucky.....	1,737,622	410,066	2,147,688	-----	189	18,313	52,706	90,224	38,942	4,426
Tennessee.....	1,956,074	839,784	2,795,858	300	11,602	31,445	68,810	100,999	49,168	6,414
Total Southern States.....	27,795,775	8,271,174	36,066,949	27,925	73,074	361,042	973,153	1,381,992	517,731	117,711

Ohio.....	6,669,055	3,919,638	10,588,593	1,719	639	129,889	252,833	453,552	131,731	8,544
Indiana.....	2,963,902	1,382,476	4,346,378	69	69	46,306	90,089	150,383	82,065	11,544
Illinois.....	11,391,760	4,573,066	15,964,816	5,456	8,391	175,581	413,485	546,641	210,436	101,286
Michigan.....	4,539,035	3,377,229	7,916,264	351	351	122,026	180,677	273,804	116,441	19,491
Wisconsin.....	2,398,644	1,613,702	4,012,346	100	132	26,748	85,537	141,590	63,268	8,502
Minnesota.....	2,469,475	1,554,483	4,023,958	385	653	48,830	92,808	143,096	73,437	20,165
Iowa.....	2,045,095	810,693	2,855,788	4,506	34	8,766	65,803	97,779	80,291	9,871
Missouri.....	4,456,966	1,136,527	5,593,493	1,575	4,683	54,468	146,801	178,436	129,345	10,478
Total Middle Western States.....	36,933,922	18,367,714	55,301,636	13,741	14,952	612,614	1,328,033	1,985,281	887,914	189,881
North Dakota.....	464,224	236,929	701,153	195	5,551	14,071	20,590	15,695	7,720	
South Dakota.....	442,366	186,487	628,853	4,823	13,336	19,111	15,470	2,629	7,720	
Nebraska.....	1,261,811	163,037	1,424,848	5,319	8,172	40,375	53,753	36,457	6,986	
Kansas.....	1,648,728	429,323	2,078,051	2,686	9,861	51,685	78,369	50,025	3,251	
Montana.....	556,139	200,127	756,266	8,229	15,548	17,527	10,497	7,737		
Wyoming.....	265,343	98,190	363,533	2,710	4,938	13,656	7,732	1,395		
Colorado.....	1,251,010	450,775	1,701,785	967	20,436	44,845	56,780	27,951	3,515	
New Mexico.....	461,019	134,748	595,767	5,020	12,575	12,552	5,211	6,093		
Oklahoma.....	2,000,898	368,474	2,369,372	1,910	1,133	14,410	61,813	84,908	58,177	5,909
Total Western States.....	8,331,538	2,268,390	10,649,928	11,077	1,133	79,212	259,186	357,246	227,215	38,235
Washington.....	1,687,611	1,131,064	2,818,675	90	636	35,309	59,665	109,980	48,927	5,401
Oregon.....	1,074,274	736,588	1,810,862	155	30,878	48,270	68,961	45,629	358	
California.....	11,273,662	9,504,174	20,777,836	335	154,298	396,641	451,812	647,190	322,747	11,560
Idaho.....	373,497	198,969	572,466	5,479	15,113	15,813	4,535	447		
Utah.....	505,170	336,814	841,984	80	13,399	19,881	30,006	10,670	768	
Nevada.....	208,456	122,829	331,285	4,421	8,061	7,839	5,587	67		
Arizona.....	641,632	265,191	906,823	137	18,170	21,985	35,451	10,827	765	
Total Pacific States.....	15,764,302	12,295,649	28,059,951	425	155,306	504,297	624,787	905,240	448,922	19,366
Total United States (exclusive of possessions).....	143,523,093	89,477,767	233,000,860	80,345	1,047,029	3,288,466	5,251,614	10,512,146	3,997,246	665,719
Alaska.....	103,017	59,007	162,024	3	698	3,435	3,504	2,886	773	
Canal Zone (Panama).....	19,417	2,027	21,444	488	5					
Guam.....	11,687	9,441	21,028							
The Territory of Hawaii.....	301,817	215,770	517,587	111	326	5,153	14,662	19,025	7,648	3,621
Puerto Rico.....	241,550	191,940	433,490	17,531	1,059	31,517	37,791	11,419	1,996	1,610
American Samoa.....	835	690	1,525	12		17	100	25	2	28
Virgin Islands of the United States.....	8,496	11,438	19,934			247	538	325	257	50
Total possessions.....	686,719	490,513	1,177,232	17,645	1,397	38,125	56,526	34,298	12,789	6,082
Total United States and possessions.....	144,209,812	89,968,280	234,178,092	97,990	1,048,426	3,326,591	5,308,140	10,546,444	4,010,035	671,801

<sup>1</sup> Includes capital notes and debentures. (See classification on pp. 176 and 177).

TABLE NO. 41.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1957 (including national, State commercial, savings, and private banks)*—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Real estate loans			Loans to banks	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers (excluding loans on real estate)	Commercial and industrial loans (including open market paper)	Other loans to individuals for personal expenditures	All other loans (including overdrafts)	Total gross loans	Less valuation reserves	Net loans
	Secured by farmland (including improvements)	Secured by residential properties (other than farm)	Secured by other properties											
Maine-----	7,792	221,725	44,457	125	1,130	2,835	231	11,001	98,130	83,303	9,581	480,310	5,243	475,067
New Hampshire-----	4,068	300,848	63,759	350	1,761	1,361	-----	3,442	54,553	57,084	4,005	491,231	3,659	487,572
Vermont-----	16,970	146,137	29,135	-----	468	4,139	-----	13,759	34,284	46,789	2,172	293,853	3,315	290,538
Massachusetts-----	10,368	2,942,006	503,688	8,733	47,653	21,790	-----	9,857	1,451,181	684,889	84,925	5,765,090	73,884	5,691,206
Rhode Island-----	2,855	362,831	55,204	-----	6,422	1,195	-----	2,133	184,526	85,093	20,447	720,706	10,484	710,222
Connecticut-----	9,180	1,471,937	118,328	-----	13,902	11,830	6	8,313	342,292	343,287	34,667	2,353,742	25,941	2,327,801
Total New England States-----	51,233	5,445,484	814,571	9,208	71,336	43,150	237	48,505	2,164,966	1,300,445	155,797	10,104,932	122,526	9,982,406
New York-----	52,801	13,826,880	1,986,680	465,582	1,454,151	478,596	850	83,306	13,318,051	2,979,098	759,686	35,405,681	654,709	34,750,972
New Jersey-----	13,818	1,632,428	263,692	-----	116,767	20,315	-----	14,825	644,680	761,779	80,709	3,549,013	73,407	3,475,606
Pennsylvania-----	74,191	2,106,016	465,504	5,352	76,227	105,094	341	76,239	2,772,789	1,599,143	209,415	7,490,311	136,057	7,354,254
Delaware-----	10,099	96,916	26,465	-----	2,306	3,711	28	3,912	94,151	103,505	5,694	346,787	3,251	343,536
Maryland-----	23,725	445,988	92,813	50	16,220	36,598	38	16,494	230,118	251,763	46,394	1,160,201	14,441	1,145,760
District of Columbia-----	1,446	122,964	50,843	-----	39,966	2,899	130	140	229,294	175,661	34,906	658,249	8,039	650,210
Total Eastern States-----	176,080	18,231,192	2,885,997	470,984	1,705,637	647,213	1,387	194,916	17,289,083	5,870,949	1,136,804	48,610,242	889,904	47,720,338
Virginia-----	40,606	290,808	84,140	3,000	13,164	12,150	1,260	46,952	377,563	451,849	37,078	1,358,570	16,501	1,342,069
West Virginia-----	11,307	131,331	36,253	100	625	8,609	-----	7,330	91,133	164,308	9,354	460,350	8,143	452,207
North Carolina-----	35,159	106,521	60,740	3,233	17,559	26,275	1,726	33,911	431,667	378,489	31,763	1,127,043	23,063	1,103,980
South Carolina-----	10,510	40,087	24,242	-----	2,373	8,127	3,652	11,100	124,407	112,099	15,748	352,345	5,687	346,658
Georgia-----	41,026	144,824	54,605	6,147	8,998	33,439	8,566	33,645	453,654	358,396	34,406	1,177,706	16,079	1,161,627
Florida-----	22,260	167,404	118,976	373	35,001	37,571	-----	26,112	630,681	485,707	27,146	1,551,231	22,643	1,528,588
Alabama-----	22,953	87,883	37,236	123	3,452	4,474	8,660	35,683	258,652	247,995	36,272	743,383	17,370	726,013
Mississippi-----	27,048	40,267	27,574	268	1,676	9,361	5,098	34,046	159,914	99,996	9,769	415,017	9,959	405,058
Louisiana-----	22,991	120,583	77,957	6,163	18,035	7,295	5,150	23,381	466,514	209,692	82,037	1,039,998	13,623	1,026,175
Texas-----	40,894	207,787	178,297	1,340	21,512	207,391	119,063	268,221	2,216,979	1,126,706	154,775	4,542,965	75,895	4,467,070
Arkansas-----	23,171	42,252	28,723	35	2,342	4,123	13,815	44,816	117,970	108,960	5,306	391,513	4,468	387,045
Kentucky-----	63,304	136,732	54,237	-----	5,995	11,526	1,013	63,470	271,912	243,034	30,809	882,032	14,359	867,673
Tennessee-----	48,590	122,244	59,763	1,048	13,514	15,901	3,929	51,904	564,780	412,082	26,385	1,320,140	23,539	1,296,601
Total Southern States-----	409,819	1,638,723	842,743	21,830	144,246	386,242	171,932	680,571	6,165,826	4,399,313	500,848	15,362,093	251,329	15,110,764

Ohio.....	103, 263	1, 334, 048	295, 423	1, 018	166, 676	137, 948	5, 311	95, 907	1, 419, 899	1, 199, 666	150, 775	4, 909, 934	88, 870	4, 821, 064
Indiana.....	63, 552	509, 717	102, 471	-----	39, 210	14, 668	7, 518	103, 850	422, 440	421, 085	28, 595	1, 713, 106	29, 236	1, 683, 870
Illinois.....	56, 486	826, 677	219, 626	4, 447	228, 476	184, 057	27, 396	252, 523	3, 501, 574	1, 187, 759	218, 475	3, 705, 896	168, 432	3, 537, 464
Michigan.....	51, 849	1, 046, 022	234, 045	-----	31, 350	48, 175	677	79, 267	956, 240	936, 817	77, 257	3, 463, 699	56, 156	3, 407, 543
Wisconsin.....	74, 426	508, 234	128, 403	15	17, 782	12, 621	56	92, 175	474, 474	309, 497	83, 809	1, 701, 492	39, 439	1, 662, 053
Minnesota.....	61, 590	579, 322	88, 971	740	8, 080	12, 531	23, 356	188, 765	525, 123	370, 336	39, 290	1, 598, 104	24, 852	1, 573, 252
Iowa.....	70, 731	239, 506	60, 538	290	3, 548	6, 377	52, 055	355, 014	253, 824	206, 560	24, 249	1, 274, 692	16, 865	1, 257, 827
Missouri.....	54, 316	490, 860	129, 979	1, 036	33, 217	40, 667	12, 883	136, 875	848, 993	539, 730	64, 634	2, 353, 190	29, 973	2, 323, 217
Total Middle Western States.....	536, 213	5, 534, 386	1, 258, 856	7, 546	528, 339	459, 044	129, 252	1, 304, 376	8, 404, 567	5, 170, 450	687, 084	24, 020, 113	453, 423	23, 566, 690
North Dakota.....	9, 641	44, 887	6, 248	-----	665	1, 256	34, 407	50, 428	34, 240	47, 333	2, 783	231, 888	5, 140	226, 748
South Dakota.....	5, 081	53, 407	9, 362	-----	959	721	17, 016	54, 521	41, 080	39, 733	4, 564	256, 444	6, 714	249, 730
Nebraska.....	14, 130	42, 600	24, 000	2, 002	2, 481	5, 715	19, 773	209, 679	165, 402	86, 548	26, 345	598, 675	10, 393	588, 282
Kansas.....	27, 758	81, 688	25, 755	248	10, 929	6, 127	32, 911	204, 928	213, 591	158, 116	13, 291	775, 342	7, 885	767, 757
Montana.....	3, 857	61, 544	12, 167	-----	1, 825	1, 751	15, 902	49, 793	60, 337	83, 636	2, 423	263, 255	6, 601	256, 654
Wyoming.....	1, 990	27, 586	10, 518	-----	3	827	1, 354	28, 427	36, 211	25, 110	387	132, 413	1, 837	130, 576
Colorado.....	7, 471	95, 820	48, 669	2, 245	5, 607	4, 134	6, 621	106, 952	262, 979	207, 215	18, 191	765, 904	11, 990	753, 914
New Mexico.....	3, 184	24, 275	17, 294	10, 000	4, 717	3, 086	1, 898	27, 363	79, 158	62, 645	4, 789	238, 409	5, 545	232, 864
Oklahoma.....	19, 611	60, 781	45, 219	1, 076	14, 081	6, 713	16, 087	92, 224	429, 129	226, 325	18, 060	929, 306	10, 880	918, 426
Total Western States.....	92, 723	492, 588	199, 232	15, 571	41, 267	30, 330	145, 969	854, 315	1, 322, 147	936, 661	90, 833	4, 221, 636	66, 685	4, 154, 951
Washington.....	18, 061	424, 319	98, 921	9	11, 769	4, 497	7, 324	55, 761	483, 012	296, 031	28, 337	1, 428, 041	21, 607	1, 406, 434
Oregon.....	15, 444	218, 289	52, 717	-----	969	2, 988	479	39, 365	311, 600	170, 810	15, 227	827, 888	7, 538	820, 350
California.....	99, 224	3, 667, 431	643, 140	197, 026	92, 999	48, 559	27	279, 333	4, 057, 995	1, 895, 724	205, 716	11, 187, 174	166, 169	11, 021, 005
Idaho.....	3, 280	78, 054	11, 559	-----	9	337	4, 588	41, 920	54, 384	60, 050	3, 363	258, 044	4, 611	253, 433
Utah.....	7, 294	113, 430	28, 714	-----	1, 864	3, 816	1, 144	26, 333	123, 065	97, 480	7, 486	412, 626	5, 900	406, 726
Nevada.....	1, 040	38, 908	17, 855	-----	1, 600	872	-----	6, 998	30, 130	51, 482	1, 041	149, 926	1, 003	148, 923
Arizona.....	3, 796	116, 846	7, 384	234	865	438	262	70, 790	168, 011	146, 879	4, 331	519, 836	3, 994	515, 842
Total Pacific States.....	148, 139	4, 657, 277	860, 290	197, 269	110, 075	62, 007	13, 824	522, 500	5, 228, 197	2, 718, 456	265, 501	14, 783, 535	210, 822	14, 572, 713
Total United States (exclusive of possessions).....	1, 414, 207	35, 999, 650	6, 861, 689	722, 408	2, 600, 900	1, 627, 986	462, 601	3, 605, 183	40, 574, 786	20, 396, 274	2, 836, 867	117, 102, 551	1, 994, 689	115, 107, 862
Alaska.....	281	19, 849	10, 871	-----	100	55	-----	221	15, 289	15, 899	780	63, 345	2, 235	61, 110
Canal Zone (Panama).....	-----	-----	-----	-----	-----	7	-----	-----	916	202	13	1, 138	-----	1, 138
Guam.....	2, 053	-----	-----	-----	-----	-----	-----	13	2, 432	5, 108	2	9, 608	-----	9, 608
The Territory of Hawaii.....	2, 622	88, 868	35, 657	-----	12	20, 767	-----	3, 453	56, 172	35, 099	7, 014	249, 664	1, 728	247, 936
Puerto Rico.....	7, 305	43, 343	15, 535	8, 241	-----	81	-----	15, 117	174, 247	57, 460	5, 208	326, 537	1, 478	325, 059
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	8	104	129	36	277	-----	277
Virgin Islands of the United States.....	113	3, 144	695	-----	-----	-----	-----	6	1, 269	1, 490	141	6, 858	66	6, 792
Total possessions.....	10, 321	157, 257	62, 758	8, 241	112	20, 910	-----	18, 818	250, 429	115, 387	13, 194	657, 427	5, 507	651, 920
Total United States and possessions.....	1, 424, 528	36, 156, 907	6, 924, 447	730, 649	2, 601, 012	1, 648, 896	462, 601	3, 624, 001	40, 825, 215	20, 511, 661	2, 850, 061	117, 759, 978	2, 000, 196	115, 759, 782

TABLE NO. 41.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1957 (including 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. <sup>1</sup>	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....	-----	100	20,405	275,998	10,728	33,614	10,801	10	10,263	596,195	751	7	2,836	-----	-----
New Hampshire.....	-----	-----	8,650	174,591	9,021	25,049	11,638	-----	8,448	582,343	525	15	359	-----	-----
Vermont.....	-----	316	10,726	112,685	3,947	15,024	2,396	-----	4,031	318,408	72	43	1,951	29	-----
Massachusetts.....	-----	800	134,437	3,280,115	127,422	325,243	396,567	29,906	105,883	5,651,907	6,728	1,345	8,679	232	8,950
Rhode Island.....	-----	-----	21,580	406,628	15,012	34,157	10,278	1,684	18,681	746,619	1,609	159	2,103	-----	-----
Connecticut.....	-----	-----	65,492	1,429,093	58,844	94,501	54,183	116	70,389	2,645,441	1,633	40	1,765	764	-----
Total New England States.....	-----	1,216	261,290	5,679,110	224,974	527,588	485,863	31,616	217,695	10,540,913	11,318	1,609	17,693	1,025	8,950
New York.....	40,640	2,013	1,153,099	23,101,060	957,020	1,042,731	3,689,064	1,437,836	1,481,787	25,042,106	31,178	-----	194,910	129,693	910,608
New Jersey.....	7,016	2,987	139,349	3,002,338	120,592	345,906	87,954	546	131,030	3,743,695	5,940	-----	33,053	567	25
Pennsylvania.....	-----	260	367,608	7,357,776	273,822	388,933	729,982	22,763	148,364	5,762,272	5,218	1,018	100,483	2,426	1,600
Delaware.....	-----	-----	14,331	430,899	17,799	35,601	8,092	-----	15,655	247,766	920	-----	9,753	-----	-----
Maryland.....	-----	150	44,726	1,267,652	54,683	146,761	112,950	1,339	14,767	1,101,112	8,949	19	11,678	12	-----
District of Columbia.....	-----	-----	31,770	935,122	21,222	122	65,615	4,950	27,977	326,848	17,218	835	-----	-----	3,425
Total Eastern States.....	47,656	5,410	1,750,883	36,094,847	1,445,138	1,960,054	4,693,657	1,467,434	1,819,580	36,223,799	69,423	1,872	349,882	132,698	915,658
Virginia.....	-----	1,080	74,253	1,388,442	44,751	162,399	211,409	220	40,651	971,975	18,806	1,978	72,925	1,967	-----
West Virginia.....	-----	200	33,351	628,532	28,052	107,153	52,616	-----	40,886	330,247	469	306	2,350	57	-----
North Carolina.....	-----	30	56,763	1,361,214	47,676	144,142	288,164	43	28,656	535,059	6,272	4,873	39,436	1,515	-----
South Carolina.....	-----	60	25,791	573,344	20,035	82,635	25,615	-----	10,916	142,428	5,291	12	15,991	1,845	-----
Georgia.....	-----	-----	64,908	1,375,919	47,540	220,623	261,837	159	27,718	559,023	5,415	1,226	6,808	487	-----
Florida.....	-----	650	112,925	2,243,396	49,928	335,120	381,961	4,233	38,250	905,945	8,302	2,502	105,696	1,473	-----
Alabama.....	-----	-----	46,264	999,093	31,144	176,959	92,928	450	17,918	450,971	3,331	44	3,116	428	-----
Mississippi.....	-----	280	22,993	595,803	12,370	155,683	79,359	19	4,985	230,343	2,096	-----	176	-----	-----
Louisiana.....	-----	47	62,213	1,439,302	35,304	447,485	294,235	7,452	28,105	515,395	2,704	400	14,044	623	-----
Texas.....	-----	-----	320,549	6,270,215	140,930	615,340	1,351,863	21,730	166,076	1,477,729	21,027	1,159	324,745	4,889	5,250
Arkansas.....	-----	-----	29,290	676,181	12,830	82,443	73,406	-----	8,271	208,862	838	445	1,345	185	-----
Kentucky.....	-----	50	52,656	1,364,291	39,792	111,616	208,940	66	12,917	380,981	3,353	20	25,597	115	-----
Tennessee.....	-----	-----	68,810	1,327,179	45,443	191,186	372,459	2,456	17,351	796,745	2,893	232	38,850	1,014	50
Total Southern States.....	200	2,187	970,766	20,242,858	555,813	2,832,784	3,684,792	36,828	442,700	7,505,703	80,797	13,197	651,079	14,598	5,800



Ohio.....	100	365	252,368	5,389,600	231,828	529,065	392,249	6,569	119,744	3,742,865	3,862	871	171,716	224	-----
Indiana.....	244	25	89,820	2,335,800	76,964	362,781	136,643	767	50,947	1,323,968	3,756	1,911	51,030	1,811	-----
Illinois.....	1,500	411,985	8,784,783	319,934	667,466	1,427,963	39,912	151,692	4,321,390	7,768	1,098	228,260	600	13,950	-----
Michigan.....	3,115	177,562	3,656,699	193,956	392,983	212,109	6,730	76,558	3,264,305	4,227	61	108,373	263	-----	-----
Wisconsin.....	415	1,935	83,187	1,954,941	70,393	157,780	171,842	1,661	42,027	1,600,443	2,396	1,133	9,333	397	-----
Minnesota.....	-----	-----	92,808	1,754,334	68,342	233,279	374,777	5,126	33,617	1,527,427	1,364	273	25,398	21	-----
Iowa.....	485	65,318	1,580,750	49,071	242,727	148,544	-----	-----	24,003	808,594	1,446	194	450	-----	-----
Missouri.....	375	370	146,056	3,183,369	88,185	314,183	834,593	4,301	32,335	1,088,806	3,594	564	43,431	132	-----
Total Middle Western States.....	1,134	7,795	1,319,104	28,640,276	1,098,673	2,900,264	3,698,720	65,066	530,923	17,677,798	28,413	6,105	638,000	3,448	13,950
North Dakota.....	-----	-----	14,071	361,532	8,892	76,875	12,487	-----	4,400	181,609	399	6	54,915	-----	-----
South Dakota.....	40	-----	13,296	355,604	7,733	59,247	12,402	38	4,380	173,463	1,040	10	11,974	-----	-----
Nebraska.....	-----	-----	40,375	999,442	33,150	106,403	143,449	56	9,311	162,424	176	29	29,408	-----	-----
Kansas.....	10	-----	51,675	1,172,230	32,684	324,002	103,400	-----	16,412	372,247	3,483	65	53,521	7	-----
Montana.....	-----	-----	15,648	487,257	11,700	65,268	35,572	-----	6,342	191,456	226	4	8,496	255	-----
Wyoming.....	120	-----	4,818	198,529	4,687	45,986	14,026	-----	2,115	91,315	1,287	23	5,565	-----	-----
Colorado.....	-----	-----	44,845	988,730	30,326	74,162	137,363	110	20,319	413,259	4,066	10	33,470	30	-----
New Mexico.....	-----	-----	12,575	329,197	20,133	88,589	16,249	-----	6,551	112,606	2,867	313	18,897	45	-----
Oklahoma.....	-----	-----	61,813	1,464,517	47,525	209,847	228,788	155	30,066	359,131	5,221	112	3,064	926	-----
Total Western States.....	40	130	259,016	6,330,038	196,830	1,050,679	703,736	359	99,896	2,057,510	18,735	572	190,310	1,263	-----
Washington.....	-----	-----	59,665	1,362,684	42,286	176,573	69,474	6,680	29,914	1,121,036	4,657	4	527	940	3,900
Oregon.....	-----	-----	48,270	844,484	21,465	150,827	25,409	1,763	30,326	698,993	229	14	36,957	395	-----
California.....	1,237	-----	450,575	9,132,218	283,355	832,127	447,472	154,108	424,322	8,339,875	57,391	221	828,283	7,465	270,939
Idaho.....	-----	-----	15,113	292,036	6,531	67,986	2,725	-----	4,219	197,977	986	11	15	-----	-----
Utah.....	110	-----	19,771	368,640	9,607	76,696	41,773	3	8,451	295,770	1,811	836	38,347	50	-----
Nevada.....	-----	-----	8,061	150,319	4,813	46,464	2,774	-----	4,586	117,463	1,287	-----	4,079	-----	-----
Arizona.....	-----	-----	21,985	526,810	12,996	70,909	10,663	5,147	15,107	233,746	1,545	27	24,873	-----	5,000
Total Pacific States.....	1,347	623,440	12,677,191	380,753	1,421,582	600,290	167,761	516,725	11,004,860	67,906	1,113	933,081	8,850	279,839	-----
Total United States (exclusive of possessions).....	49,030	18,085	5,184,499	109,664,320	3,902,181	10,692,951	13,867,058	1,769,064	3,627,519	85,010,583	276,592	24,468	2,780,045	161,882	1,224,197
Alaska.....	-----	-----	3,435	73,324	16,196	9,689	2,529	-----	1,279	39,663	10,584	27	8,733	-----	-----
Canal Zone (Panama).....	-----	-----	7,142	11,820	-----	-----	76	266	113	1,627	-----	-----	-----	-----	-----
Guam.....	-----	-----	5,715	3,882	1,530	-----	-----	-----	460	6,977	-----	-----	1,774	-----	-----
The Territory of Hawaii.....	-----	-----	14,662	212,244	28,935	44,614	10,782	2,129	3,113	185,999	1,476	496	26,778	11	1,010
Puerto Rico.....	-----	-----	37,791	171,855	10,410	44,485	5,715	404	8,031	150,515	4,224	50	35,098	2,053	-----
American Samoa.....	-----	-----	100	299	124	339	-----	65	8	449	-----	-----	441	-----	-----
Virgin Islands of the United States.....	-----	-----	538	4,309	209	3,904	9	2	63	6,887	-----	-----	4,528	22	1
Total possessions.....	-----	-----	56,526	474,883	71,576	104,561	19,111	2,866	13,717	392,117	17,374	573	77,352	2,086	1,011
Total United States and possessions.....	49,030	18,085	5,241,025	110,139,208	3,973,757	10,797,512	13,886,169	1,771,930	3,641,236	85,402,700	293,966	25,041	2,857,397	163,968	1,225,208

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

TABLE NO. 42.—Assets and liabilities of active national banks, Dec. 31, 1957

## 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.....	30	148,825	77,019	13,778	8,087	689	8,127	55,582	4,988	178	284	-----	902	318,459
New Hampshire.....	50	122,699	67,553	15,810	6,009	559	8,334	55,491	3,040	642	59	-----	260	280,496
Vermont.....	33	82,961	51,810	9,852	3,998	358	3,802	30,565	2,050	139	508	-----	297	186,340
Massachusetts.....	109	1,781,539	816,339	160,376	37,830	9,687	60,770	819,618	35,870	354	387	35,479	14,081	3,772,350
Rhode Island.....	5	270,202	119,287	47,060	4,038	1,383	12,257	56,158	7,697	25	-----	391	1,794	520,292
Connecticut.....	34	489,558	300,195	111,274	14,312	2,219	34,428	219,646	14,212	52	862	-----	5,695	1,192,488
Total New England States.....	261	2,895,804	1,432,203	358,180	74,274	14,935	127,718	1,237,060	67,857	1,390	2,100	35,905	23,029	6,270,425
New York.....	275	5,502,483	2,331,904	768,144	154,406	34,908	111,996	2,322,752	92,002	1,968	3,492	104,259	93,485	11,521,799
New Jersey.....	169	1,511,781	1,094,538	405,210	73,063	6,184	84,635	670,266	48,061	820	585	12,752	12,752	3,808,081
Pennsylvania.....	498	3,706,058	2,144,278	663,220	153,352	21,305	149,265	1,605,844	96,247	1,738	3,482	8,045	24,898	8,477,732
Delaware.....	7	12,704	10,411	2,358	792	91	837	5,050	516	-----	-----	37	-----	32,796
Maryland.....	56	363,424	329,338	72,202	20,693	1,811	20,699	229,178	11,274	241	357	116	2,820	1,052,153
District of Columbia.....	7	396,165	289,214	24,468	16,099	1,625	20,084	190,541	15,315	290	-----	-----	1,452	955,253
Total Eastern States.....	1,012	11,492,615	6,199,683	1,935,602	418,405	65,924	387,516	4,823,631	263,415	5,057	7,916	112,606	135,444	25,847,814
Virginia.....	132	761,902	488,767	111,873	42,512	3,392	42,152	374,039	23,325	698	1,454	161	4,829	1,855,104
West Virginia.....	77	233,341	263,019	30,984	10,702	1,438	17,934	150,099	7,099	275	-----	-----	1,495	716,386
North Carolina.....	45	275,326	168,419	39,243	10,064	1,363	17,958	149,380	8,749	99	-----	27	1,567	672,195
South Carolina.....	26	232,260	172,615	37,713	10,612	1,033	17,843	128,160	7,335	498	-----	-----	1,077	609,146
Georgia.....	52	655,522	315,235	79,910	19,388	2,602	20,064	376,825	20,404	1,288	-----	-----	4,311	1,495,549
Florida.....	98	980,067	829,241	172,404	35,496	4,433	54,475	731,090	37,213	1,972	6,775	54	9,408	2,862,628
Alabama.....	69	535,883	344,848	121,736	24,909	2,481	31,369	319,538	14,438	780	1,970	159	4,448	1,402,559
Mississippi.....	27	117,106	79,420	37,143	2,967	661	8,083	78,664	4,541	157	500	-----	622	329,864
Louisiana.....	41	698,518	557,009	121,569	30,567	3,302	28,706	488,623	17,565	691	3,079	2,486	7,443	1,959,558
Texas.....	457	3,546,261	1,977,128	406,835	128,921	16,755	114,539	2,549,763	138,209	8,703	8,862	55,028	24,317	8,975,321
Arkansas.....	55	201,730	157,781	60,464	11,925	1,078	11,202	146,158	6,960	610	45	-----	1,416	599,369
Kentucky.....	88	315,897	278,254	44,443	18,784	1,649	20,163	208,451	7,437	145	182	35	1,995	897,435
Tennessee.....	74	907,325	491,244	117,967	21,801	3,700	39,335	526,769	23,014	303	-----	11,310	3,998	2,146,766
Total Southern States.....	1,241	9,461,138	6,122,980	1,382,284	368,648	43,887	423,823	6,227,559	316,289	16,219	22,867	69,260	66,926	24,521,880

Ohio.....	229	2, 168, 428	1, 689, 188	330, 700	71, 971	10, 206	99, 774	1, 105, 337	57, 810	843	3, 465	86	14, 850	5, 552, 658
Indiana.....	124	1, 000, 248	929, 960	135, 353	34, 998	4, 355	57, 249	567, 692	26, 966	413	45	27	7, 823	2, 765, 129
Illinois.....	394	4, 780, 804	3, 727, 839	715, 268	244, 216	22, 045	123, 471	2, 600, 184	44, 894	2, 026	2, 780	6, 635	47, 232	12, 317, 394
Michigan.....	75	1, 698, 108	1, 395, 899	303, 300	16, 354	7, 075	82, 633	764, 208	36, 393	971	6, 454	200	15, 191	4, 326, 786
Wisconsin.....	96	743, 418	604, 135	91, 237	48, 266	3, 006	28, 302	405, 851	15, 332	395	37	57	8, 011	1, 948, 047
Minnesota.....	178	1, 164, 666	648, 242	171, 954	63, 364	4, 557	27, 458	674, 566	21, 362	997	6, 868	602	8, 956	2, 793, 592
Iowa.....	96	266, 194	268, 946	80, 253	17, 226	1, 472	14, 799	222, 277	6, 323	367	1, 357	34	2, 272	1, 001, 520
Missouri.....	76	915, 770	602, 512	105, 818	32, 149	4, 670	23, 798	681, 299	10, 865	1, 143	1, 055	1, 021	5, 981	2, 386, 081
Total Middle Western States.....	1, 268	12, 837, 636	9, 886, 721	1, 933, 883	528, 544	57, 386	457, 484	7, 021, 414	219, 945	7, 155	22, 061	8, 662	110, 316	33, 091, 207
North Dakota.....	38	124, 658	119, 499	18, 640	14, 227	448	4, 046	54, 991	3, 787	396	250	-----	1, 407	342, 349
South Dakota.....	34	140, 781	115, 232	17, 950	9, 665	552	4, 056	61, 557	3, 130	554	238	-----	2, 019	355, 734
Nebraska.....	123	415, 608	318, 460	80, 420	15, 511	1, 860	12, 145	270, 422	8, 477	119	1, 000	-----	2, 669	1, 126, 895
Kansas.....	169	407, 181	386, 196	111, 132	31, 666	2, 019	17, 023	276, 790	11, 646	689	195	-----	2, 175	1, 246, 712
Montana.....	41	144, 126	136, 660	20, 587	10, 083	477	5, 387	78, 914	5, 088	161	5	-----	1, 229	402, 717
Wyoming.....	25	94, 307	102, 503	11, 788	4, 282	403	4, 247	56, 385	2, 007	239	-----	-----	1, 699	277, 860
Colorado.....	76	503, 111	367, 220	50, 927	12, 654	2, 099	16, 647	299, 295	8, 023	269	851	-----	4, 705	1, 265, 801
New Mexico.....	26	161, 060	142, 766	15, 906	4, 547	470	7, 049	104, 469	5, 962	219	100	-----	574	443, 122
Oklahoma.....	197	741, 642	538, 700	155, 395	33, 108	3, 647	26, 401	595, 914	18, 667	665	7, 476	1, 133	3, 106	2, 125, 914
Total Western States.....	729	2, 732, 474	2, 227, 236	482, 949	135, 743	11, 975	97, 061	1, 798, 737	66, 787	3, 311	10, 115	1, 133	19, 583	7, 587, 104
Washington.....	25	1, 073, 854	564, 800	157, 085	51, 202	3, 898	33, 093	471, 371	33, 366	450	480	636	7, 730	2, 397, 965
Oregon.....	12	714, 699	486, 543	144, 840	31, 634	2, 786	13, 394	319, 803	25, 052	100	-----	149	7, 449	1, 746, 449
California.....	48	8, 237, 158	3, 819, 544	975, 132	238, 218	63, 158	147, 400	2, 847, 080	162, 625	2, 413	39, 247	145, 913	79, 286	16, 757, 174
Idaho.....	9	184, 258	168, 711	21, 898	1, 593	670	5, 695	74, 687	6, 203	54	39	-----	330	464, 138
Utah.....	7	196, 632	96, 714	34, 179	5, 070	779	5, 137	89, 526	1, 266	22	5, 850	80	370	435, 625
Nevada.....	3	101, 044	82, 217	18, 577	8, 812	329	3, 287	30, 567	4, 412	11	-----	-----	1, 268	250, 524
Arizona.....	3	415, 705	136, 921	33, 461	9, 865	1, 296	15, 539	124, 172	14, 743	112	5, 161	137	4, 684	761, 796
Total Pacific States.....	107	10, 923, 350	5, 355, 450	1, 385, 172	346, 394	72, 916	223, 545	3, 957, 206	247, 667	3, 162	50, 777	146, 915	101, 117	22, 873, 671
Total United States (exclusive of possessions).....	4, 618	50, 343, 017	31, 224, 273	7, 478, 040	1, 872, 008	267, 023	1, 717, 147	25, 065, 607	1, 181, 960	36, 294	115, 836	374, 481	456, 415	120, 132, 101
Alaska.....	7	48, 276	48, 844	5, 722	4, 222	13	5, 821	18, 184	2, 080	178	303	-----	305	133, 948
The Territory of Hawaii.....	1	107, 050	57, 522	12, 116	4, 474	-----	11, 061	44, 974	3, 104	-----	-----	37	2, 400	242, 738
Virgin Islands of the United States.....	1	3, 934	7, 437	-----	2	13	504	1, 836	11	15	-----	-----	101	13, 853
Total possessions.....	9	159, 260	113, 803	17, 838	8, 698	26	17, 386	64, 994	5, 195	193	303	37	2, 806	390, 539
Total United States and possessions.....	4, 627	50, 502, 277	31, 338, 076	7, 495, 878	1, 880, 706	267, 049	1, 734, 533	25, 130, 601	1, 187, 155	36, 487	116, 139	374, 518	459, 221	120, 522, 640

TABLE NO. 42.—*Assets and liabilities of active national banks, Dec. 31, 1957*—Continued

LIABILITIES  
[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock <sup>1</sup>	Surplus	Undivided profits	Reserves and retirement account for preferred stock <sup>2</sup>
Maine.....	178,511	105,822	284,333	-----	-----	3,640	10,725	12,273	6,416	1,072
New Hampshire.....	203,222	47,822	250,544	130	-----	1,565	6,319	13,818	6,397	1,723
Vermont.....	79,576	87,602	167,078	-----	-----	2,234	5,245	6,743	3,775	1,265
Massachusetts.....	2,860,511	471,903	3,332,414	300	36,556	57,685	84,396	190,877	53,805	16,317
Rhode Island.....	256,331	213,781	470,112	-----	391	7,199	12,245	25,340	4,985	20
Connecticut.....	858,782	227,065	1,085,847	20	35	15,425	31,983	41,669	16,262	1,247
Total New England States.....	4,436,933	1,153,395	5,590,328	450	36,982	87,748	150,913	290,720	91,640	21,644
New York.....	7,427,482	2,629,386	10,056,868	3,340	111,443	301,449	352,046	540,292	145,908	10,453
New Jersey.....	2,047,642	1,465,975	3,513,617	1,150	186	35,242	82,526	124,290	43,777	7,293
Pennsylvania.....	4,985,174	2,542,461	7,527,635	4,690	8,697	93,076	222,982	486,830	121,890	11,932
Delaware.....	16,206	12,692	28,898	-----	40	775	2,275	739	739	69
Maryland.....	737,756	228,710	966,466	-----	116	7,437	17,440	43,285	12,471	4,938
District of Columbia.....	688,234	193,562	881,796	-----	-----	7,952	19,750	34,400	9,245	2,110
Total Eastern States.....	15,902,494	7,072,786	22,975,280	9,180	120,442	445,196	695,519	1,231,372	334,030	36,795
Virginia.....	1,116,320	577,654	1,693,974	910	161	16,008	41,288	72,483	26,250	4,030
West Virginia.....	472,619	175,038	647,657	1,695	-----	4,499	17,246	31,272	11,222	2,795
North Carolina.....	475,033	130,615	605,648	200	27	9,306	13,435	32,314	9,450	1,815
South Carolina.....	466,195	93,228	559,423	-----	-----	6,941	11,860	22,678	6,697	1,547
Georgia.....	1,120,274	240,547	1,360,821	-----	-----	23,478	31,557	54,422	14,246	11,025
Florida.....	2,066,798	579,639	2,646,437	500	58	30,590	68,475	78,057	26,294	12,217
Alabama.....	980,183	298,711	1,278,894	2,250	167	15,501	32,245	50,055	19,029	4,418
Mississippi.....	237,376	67,521	304,897	-----	-----	1,783	6,630	16,139	246	169
Louisiana.....	1,497,353	312,243	1,809,596	-----	3,302	16,309	35,388	71,172	23,120	671
Texas.....	6,791,279	1,378,992	8,170,271	15,015	55,700	52,610	255,516	303,069	99,405	23,735
Arkansas.....	437,553	109,067	546,620	-----	-----	3,954	15,505	20,550	11,212	1,528
Kentucky.....	652,550	166,933	819,483	-----	35	6,897	21,425	33,664	14,074	1,857
Tennessee.....	1,450,580	511,776	1,962,356	300	11,310	20,428	44,030	74,324	30,316	3,702
Total Southern States.....	17,764,113	4,641,964	22,406,077	20,870	70,760	208,304	594,600	860,199	291,561	69,509

Ohio.....	3,578,525	1,490,335	5,068,860	1,144	86	66,260	134,903	212,519	64,112	4,774
Indiana.....	1,816,416	724,100	2,540,516	27	27,478	53,538	92,261	42,734	8,575	
Illinois.....	8,372,278	2,892,804	11,265,082	1,856	7,627	128,336	308,018	419,772	134,665	52,038
Michigan.....	2,597,336	1,373,448	3,970,784	200	66,372	76,053	150,776	57,539	5,062	
Wisconsin.....	1,215,859	586,024	1,801,883	57	17,123	35,880	68,100	21,177	3,827	
Minnesota.....	1,853,064	693,522	2,546,586	40	602	40,683	63,309	88,669	43,788	9,915
Iowa.....	714,580	209,475	924,055	100	34	4,347	18,608	30,802	20,875	2,699
Missouri.....	1,860,748	333,368	2,203,116	1,334	16,889	50,583	70,810	39,387	3,962	
Total Middle Western States.....	22,017,806	8,303,076	30,320,882	3,140	9,967	367,488	740,892	1,133,709	424,277	90,552
North Dakota.....	216,352	100,327	316,679			4,428	5,985	9,011	5,487	759
South Dakota.....	229,980	98,717	328,697			4,185	6,548	10,485	5,149	670
Nebraska.....	918,039	110,794	1,028,833	2,305		6,142	26,175	36,341	22,048	5,051
Kansas.....	946,220	197,686	1,143,906	994		7,126	26,352	42,643	23,825	1,866
Montana.....	273,637	102,299	375,936			5,686	7,863	8,343	4,635	254
Wyoming.....	187,980	68,872	256,852			2,400	3,263	9,672	4,629	1,044
Colorado.....	873,341	291,029	1,164,370	100		11,347	28,580	40,769	18,467	2,168
New Mexico.....	324,377	91,545	415,922			3,290	7,850	7,935	3,340	4,785
Oklahoma.....	1,674,131	266,367	1,940,498	1,150	1,133	11,507	49,500	72,029	44,960	5,137
Total Western States.....	5,644,057	1,327,636	6,971,693	4,549	1,133	56,111	162,116	237,228	132,540	21,734
Washington.....	1,518,083	679,882	2,197,965		636	29,168	52,350	77,705	39,224	917
Oregon.....	962,800	619,276	1,582,076		155	28,608	40,865	52,040	42,594	111
California.....	8,254,162	7,011,547	15,265,709	135	148,187	314,961	319,408	465,305	236,868	6,601
Idaho.....	281,409	153,744	435,153			3,745	11,325	11,079	2,737	99
Utah.....	239,782	157,360	397,142		80	6,947	9,950	15,430	5,364	712
Nevada.....	144,258	88,238	232,496			2,744	5,425	5,525	4,267	67
Arizona.....	495,668	201,780	697,448		137	12,974	16,275	26,475	8,482	5
Total Pacific States.....	11,896,162	8,911,827	20,807,989	135	149,195	399,147	455,598	653,559	339,536	8,512
Total United States (exclusive of possessions).....	77,661,565	31,410,684	109,072,249	38,324	388,479	1,563,994	2,709,638	4,406,787	1,613,584	249,046
Alaska.....	79,361	46,687	126,048			602	2,350	2,414	2,085	449
The Territory of Hawaii.....	134,735	90,178	224,913		37	1,528	4,000	7,000	3,084	2,176
Virgin Islands of the United States.....	5,304	7,797	13,101			148	225	225	104	50
Total possessions.....	219,400	144,662	364,062		37	2,278	6,575	9,639	5,273	2,675
Total United States and possessions.....	77,880,965	31,555,346	109,436,311	38,324	388,516	1,566,272	2,806,213	4,416,426	1,618,857	251,721

<sup>1</sup> See classification on pp. 184 and 185.

TABLE NO. 42.—Assets and liabilities of active national banks, Dec. 31, 1957—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Real estate loans			Loans to banks	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers (excluding loans on real estate)	Commercial and industrial loans (including open market paper)	Other loans to individuals for personal expenditures	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.....	2,566	29,949	11,062	125	609	1,758	168	6,145	54,698	37,910	6,131	151,121	2,296	148,825
New Hampshire.....	1,213	22,011	5,583	350	1,761	949	-----	2,922	44,427	42,517	3,080	124,793	2,094	122,699
Vermont.....	4,579	21,146	6,668	-----	100	1,509	-----	6,775	16,044	26,317	1,126	84,264	1,303	82,961
Massachusetts.....	2,637	135,533	94,993	8,237	19,143	7,946	-----	7,144	1,076,225	413,775	59,596	1,825,229	43,670	1,781,559
Rhode Island.....	2,381	99,200	22,895	-----	78	236	-----	1,902	97,495	37,794	11,053	273,034	2,832	270,202
Connecticut.....	1,132	101,524	26,847	-----	7,280	3,671	-----	3,998	182,757	152,672	20,922	500,803	11,245	489,558
Total New England States.....	14,508	409,363	168,048	8,712	28,971	16,069	168	28,886	1,471,646	710,985	101,888	2,959,244	63,440	2,895,804
New York.....	23,567	591,495	189,717	69,046	409,016	50,741	358	47,415	3,034,549	1,092,074	138,691	5,646,669	144,186	5,502,483
New Jersey.....	10,857	536,192	114,535	-----	39,753	11,888	-----	11,739	345,658	426,018	47,780	1,544,420	32,639	1,511,781
Pennsylvania.....	55,257	836,008	249,471	2,150	26,688	33,435	334	61,913	1,678,540	720,758	110,517	3,774,971	68,913	3,706,058
Delaware.....	1,472	5,583	506	-----	-----	3	-----	801	2,821	1,367	153	12,706	2	12,704
Maryland.....	9,481	64,811	33,824	-----	5,815	31,976	35	7,049	106,303	88,008	19,368	366,670	3,246	363,424
District of Columbia.....	197	76,169	31,923	-----	29,437	2,627	130	39	153,916	89,642	18,853	402,933	6,768	396,165
Total Eastern States.....	100,831	2,110,258	619,976	71,196	510,609	130,670	857	128,956	5,321,787	2,417,867	335,362	11,748,369	255,754	11,492,615
Virginia.....	18,582	161,268	48,814	2,825	8,884	9,324	271	25,122	233,300	239,502	23,298	771,190	9,288	761,902
West Virginia.....	3,798	64,586	17,211	-----	512	3,097	-----	2,978	54,708	88,227	3,101	238,218	4,877	233,341
North Carolina.....	4,929	17,540	11,889	33	1,333	8,375	178	7,759	110,351	109,454	8,317	280,158	4,832	275,326
South Carolina.....	2,508	14,076	16,719	-----	1,673	4,136	1,754	3,713	104,066	73,607	13,599	235,851	3,591	232,260
Georgia.....	7,829	39,475	24,523	4,829	6,493	20,955	1,221	8,843	310,910	213,507	25,316	663,901	8,379	655,522
Florida.....	7,829	81,676	65,033	154	29,056	31,418	-----	11,097	442,165	308,659	18,370	993,996	13,929	980,067
Alabama.....	6,368	49,374	24,078	123	3,438	3,213	4,220	18,771	220,165	186,817	33,031	549,733	13,850	535,883
Mississippi.....	3,161	10,177	10,306	33	250	730	348	5,738	51,975	32,389	4,586	119,693	2,587	117,106
Louisiana.....	4,669	54,175	38,944	6,083	16,782	5,153	2,022	9,630	377,843	120,837	69,415	705,553	7,035	698,518
Texas.....	27,967	145,467	132,511	1,280	21,072	189,623	76,623	172,804	1,918,255	782,728	143,044	3,611,374	65,113	3,546,261
Arkansas.....	7,446	16,121	14,002	-----	1,611	931	4,367	18,034	78,351	60,173	3,093	204,129	2,399	201,730
Kentucky.....	14,272	41,939	19,650	-----	4,740	2,534	1,162	27,146	107,854	94,033	9,076	321,406	5,509	315,897
Tennessee.....	12,101	52,542	37,930	1,048	13,947	12,953	1,173	22,733	492,397	259,750	18,860	924,834	17,609	907,325
Total Southern States.....	119,933	748,416	461,610	16,408	109,191	292,442	92,539	334,368	4,502,340	2,569,683	373,106	9,620,036	158,898	9,461,138

Ohio.....	42,716	485,712	121,908	572	66,152	24,009	3,433	41,149	735,743	618,793	68,920	2,209,107	40,679	2,168,428
Indiana.....	18,976	277,288	57,355	-----	38,070	11,558	2,143	26,780	316,819	247,042	21,246	1,017,277	17,029	1,000,248
Illinois.....	28,063	523,078	149,722	3,992	148,219	112,739	11,214	122,122	2,789,530	845,917	179,526	4,914,122	133,318	4,780,804
Michigan.....	9,086	449,423	109,789	-----	26,908	30,353	292	14,151	616,231	440,593	34,478	1,731,304	33,196	1,698,108
Wisconsin.....	9,952	200,757	39,177	3	13,823	5,327	20	15,461	269,197	151,829	58,199	763,736	20,318	743,418
Minnesota.....	10,573	269,514	47,942	705	7,918	9,082	5,626	59,426	463,887	271,308	34,553	1,180,534	15,868	1,164,666
Iowa.....	9,896	70,050	17,968	-----	1,412	3,068	8,948	69,896	108,035	67,098	16,272	372,643	6,449	366,194
Missouri.....	7,465	147,739	36,697	942	17,283	23,855	1,070	40,742	405,860	217,128	27,683	926,464	10,694	915,770
Total Middle Western States.....	136,727	2,423,561	580,558	6,214	319,785	219,991	32,746	389,727	5,705,302	2,859,699	440,877	13,115,187	277,551	12,837,636
North Dakota.....	2,383	29,482	4,382	-----	580	1,039	10,494	18,977	25,911	32,741	1,713	127,702	3,044	124,658
South Dakota.....	1,808	35,699	6,024	-----	959	488	3,953	33,559	31,483	27,893	3,785	145,651	4,870	140,781
Nebraska.....	6,877	28,425	19,172	1,982	2,061	5,054	7,477	117,684	145,469	64,766	23,881	422,848	7,240	415,608
Kansas.....	10,633	33,918	12,125	223	10,152	3,746	10,661	82,227	148,217	90,894	8,627	411,423	4,242	407,181
Montana.....	1,443	30,047	5,557	-----	1,700	520	4,173	18,741	32,342	51,175	1,655	147,353	3,227	144,126
Wyoming.....	1,225	19,453	7,453	-----	616	883	16,506	30,114	19,169	302	95,721	1,414	94,307	
Colorado.....	4,853	64,893	35,699	933	4,729	2,135	4,263	74,033	188,699	116,949	13,214	510,400	7,289	503,111
New Mexico.....	1,751	16,710	10,848	10,000	4,717	2,507	1,370	17,333	54,817	40,997	3,988	165,038	3,978	161,060
Oklahoma.....	14,151	47,894	37,327	1,075	13,818	5,885	8,962	55,106	392,534	156,940	16,869	750,461	8,819	741,642
Total Western States.....	45,124	306,521	138,587	14,213	38,716	21,900	52,136	434,166	1,049,586	601,524	74,034	2,776,597	44,123	2,732,474
Washington.....	13,790	224,317	52,233	-----	11,668	3,915	3,058	48,112	442,071	267,318	27,367	1,093,849	19,995	1,073,854
Oregon.....	12,958	173,006	42,584	-----	940	2,264	158	34,535	290,929	150,590	13,265	721,229	6,530	714,699
California.....	68,566	2,726,537	401,382	194,899	49,103	27,767	27	220,400	3,135,436	1,392,347	146,581	8,363,045	125,887	8,237,158
Idaho.....	1,634	70,687	8,075	-----	3	263	1,472	24,272	36,907	41,475	2,935	187,723	3,465	184,258
Utah.....	2,753	58,848	14,080	-----	1,683	1,107	290	11,293	64,169	41,673	3,418	199,214	2,582	196,632
Nevada.....	471	31,788	10,890	-----	1,600	851	-----	2,338	16,168	36,853	581	101,540	496	101,044
Arizona.....	3,213	96,382	4,585	234	865	438	262	64,978	131,961	112,853	2,812	418,583	2,878	415,705
Total Pacific States.....	103,385	3,381,565	533,829	195,133	65,862	36,605	5,267	405,928	4,117,641	2,043,009	196,959	11,085,183	161,833	10,923,350
Total United States (exclusive of possessions).....	520,508	9,379,684	2,502,608	311,876	1,073,134	717,767	183,713	1,722,031	22,168,302	11,202,767	1,522,226	51,304,616	961,599	50,343,017
Alaska.....	98	15,272	8,333	-----	100	39	-----	31	12,772	13,237	409	50,291	2,015	48,276
The Territory of Hawaii.....	2,412	39,367	9,435	-----	12	9,692	-----	3,435	27,038	10,636	5,830	107,857	807	107,050
Virgin Islands of the United States.....	113	2,171	541	-----	-----	-----	-----	6	535	490	78	3,934	-----	3,934
Total possessions.....	2,623	56,810	18,309	-----	112	9,731	-----	3,472	40,345	24,363	6,317	162,082	2,822	159,260
Total United States and possessions.....	523,131	9,436,494	2,520,917	311,876	1,073,246	727,498	183,713	1,725,503	22,208,647	11,227,130	1,528,543	51,466,698	964,421	50,502,277

TABLE No. 42.—Assets and liabilities of active national banks, Dec. 31, 1957—Continued

[In thousands of dollars]

Location	Capital		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. <sup>1</sup>	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....	-----	10, 725	147, 819	5, 315	13, 831	6, 818	10	4, 718	104, 397	707	7	711	-----	-----
New Hampshire.....	-----	6, 319	154, 296	8, 422	21, 454	11, 039	-----	8, 011	46, 656	525	15	126	-----	-----
Vermont.....	-----	5, 245	65, 946	1, 948	7, 291	1, 857	-----	2, 534	86, 976	64	3	459	-----	-----
Massachusetts.....	-----	84, 396	2, 143, 887	85, 577	213, 650	328, 818	28, 323	60, 256	449, 727	5, 713	1, 273	6, 073	167	8, 950
Rhode Island.....	-----	12, 245	211, 233	7, 898	23, 076	3, 007	1, 054	10, 063	212, 857	345	24	555	-----	-----
Connecticut.....	-----	31, 983	722, 400	31, 056	36, 227	29, 043	9	40, 047	224, 891	1, 623	-----	541	10	-----
Total New England States.....	-----	150, 913	3, 445, 581	140, 216	315, 529	380, 582	29, 396	125, 629	1, 125, 504	8, 977	1, 322	8, 465	177	8, 950
New York.....	229	351, 817	5, 587, 689	212, 266	331, 877	646, 729	290, 928	357, 993	2, 350, 776	7, 568	-----	69, 609	2, 939	198, 494
New Jersey.....	706	81, 820	1, 635, 325	71, 137	214, 278	56, 473	141	70, 288	1, 445, 490	5, 779	-----	14, 372	334	-----
Pennsylvania.....	60	222, 932	4, 079, 849	165, 874	225, 292	407, 053	16, 539	90, 567	2, 476, 598	3, 713	682	59, 062	806	1, 600
Delaware.....	-----	775	15, 277	246	185	-----	-----	498	12, 618	-----	-----	74	-----	-----
Maryland.....	-----	17, 440	552, 036	33, 575	79, 901	67, 370	273	4, 601	220, 357	5, 449	-----	2, 904	-----	-----
District of Columbia.....	-----	19, 750	600, 716	15, 867	102	51, 516	3, 496	16, 537	183, 742	8, 985	835	-----	-----	-----
Total Eastern States.....	985	694, 534	12, 470, 892	498, 965	851, 635	1, 229, 141	311, 377	540, 484	6, 689, 581	31, 494	1, 517	146, 021	4, 079	200, 094
Virginia.....	-----	41, 288	815, 568	31, 712	94, 209	145, 298	91	29, 442	525, 901	15, 255	110	34, 890	1, 498	-----
West Virginia.....	-----	17, 246	337, 156	15, 859	59, 095	38, 280	-----	22, 229	173, 455	429	171	956	27	-----
North Carolina.....	-----	13, 435	395, 692	12, 803	33, 672	23, 459	-----	9, 407	116, 747	2, 486	-----	11, 002	380	-----
South Carolina.....	-----	11, 860	366, 138	13, 788	61, 033	15, 767	-----	9, 469	81, 704	4, 813	7	6, 429	275	-----
Georgia.....	-----	31, 557	758, 126	30, 716	105, 323	205, 905	60	20, 144	233, 764	2, 987	761	3, 032	3	-----
Florida.....	200	68, 275	1, 425, 037	33, 733	238, 148	341, 050	3, 224	25, 606	519, 949	7, 430	66	51, 673	521	-----
Alabama.....	-----	32, 245	733, 914	25, 093	114, 451	90, 277	450	15, 998	293, 869	2, 890	10	1, 604	338	-----
Mississippi.....	-----	6, 630	160, 997	5, 237	39, 333	30, 330	-----	1, 479	65, 435	2, 071	-----	15	-----	-----
Louisiana.....	-----	35, 388	970, 543	27, 419	240, 331	231, 326	7, 452	20, 282	306, 868	437	51	4, 387	-----	500
Texas.....	-----	255, 516	4, 781, 306	118, 002	442, 296	1, 290, 985	20, 595	138, 095	1, 081, 809	20, 879	1, 143	265, 022	4, 889	5, 250
Arkansas.....	-----	15, 505	326, 250	7, 299	38, 670	60, 349	-----	4, 985	107, 471	806	24	606	160	-----
Kentucky.....	-----	21, 425	540, 474	18, 017	33, 742	55, 664	-----	4, 653	154, 849	2, 635	15	11, 334	100	-----
Tennessee.....	-----	44, 030	913, 095	34, 639	125, 390	361, 991	2, 456	13, 169	485, 907	2, 863	165	22, 486	305	50
Total Southern States.....	200	594, 400	12, 524, 296	374, 317	1, 625, 533	2, 890, 681	34, 328	314, 958	4, 147, 728	63, 981	2, 523	413, 436	8, 496	5, 800



Ohio.....		134,903	2,789,833	124,180	318,891	267,260	3,821	74,540	1,408,041	2,710	190	79,305	89	-----
Indiana.....	25	53,513	1,408,009	47,954	198,423	128,718	767	37,545	688,662	3,430	1,751	30,177	80	-----
Illinois.....	1,500	306,518	6,244,354	242,054	513,698	1,231,969	35,785	104,418	2,723,873	7,696	1,058	145,627	600	13,950
Michigan.....	1,000	75,053	2,083,122	140,459	162,682	169,623	5,603	35,847	1,313,499	1,735	35	57,986	193	-----
Wisconsin.....	60	35,830	944,935	39,330	67,360	142,491	1,612	20,131	579,557	2,371	957	2,801	338	-----
Minnesota.....		63,300	1,243,628	55,579	154,775	371,428	5,126	22,528	681,828	1,358	68	10,247	21	-----
Iowa.....		18,608	487,725	19,893	72,481	126,417	-----	8,064	207,846	1,421	53	155	-----	-----
Missouri.....		50,583	1,239,798	39,599	110,187	463,582	2,193	14,389	317,709	2,779	487	12,293	100	-----
Total Middle Western States.....	2,575	738,317	16,436,404	709,048	1,598,497	2,901,488	54,907	317,462	7,021,015	23,500	4,599	338,591	1,421	13,950
North Dakota.....		5,985	185,133	5,821	12,826	9,761	38	2,773	97,966	377	6	1,978	-----	-----
South Dakota.....		6,548	181,699	4,761	30,879	10,229	-----	2,412	92,430	1,032	-----	5,255	-----	-----
Nebraska.....		26,175	673,897	26,414	70,255	140,794	47	6,632	110,373	1,176	24	221	-----	-----
Kansas.....		26,352	650,938	21,957	172,506	90,694	-----	10,125	171,746	3,469	39	22,429	3	-----
Montana.....		7,863	216,451	6,881	29,482	17,630	-----	3,193	97,690	136	-----	4,218	255	-----
Wyoming.....		3,263	137,216	3,780	32,410	13,148	-----	1,426	63,356	1,280	18	4,218	-----	-----
Colorado.....		28,580	691,098	23,590	37,297	109,455	110	11,791	268,493	2,755	10	19,771	-----	-----
New Mexico.....		7,850	224,864	15,894	63,251	15,740	-----	4,628	78,340	759	11	12,390	45	-----
Oklahoma.....		49,500	1,219,543	42,447	163,847	223,269	155	24,870	258,592	4,311	97	2,541	826	-----
Total Western States.....		162,116	4,180,839	151,545	612,753	630,720	350	67,850	1,238,986	14,295	205	73,021	1,129	-----
Washington.....		52,350	1,222,321	38,766	157,698	66,218	5,713	27,367	670,451	4,637	4	500	390	3,900
Oregon.....		40,865	755,241	18,949	133,952	24,251	1,631	28,776	591,265	229	14	27,718	50	-----
California.....		319,408	6,613,505	209,784	716,962	232,683	132,286	348,942	6,086,068	54,554	202	606,974	1,325	262,424
Idaho.....		11,325	218,139	5,191	53,105	1,870	-----	3,104	152,732	986	11	15	-----	-----
Utah.....		9,950	183,750	5,295	30,761	15,059	-----	4,917	140,226	1,800	826	14,508	-----	-----
Nevada.....		5,425	105,205	3,543	31,841	1,567	-----	2,102	83,193	1,270	-----	3,775	-----	-----
Arizona.....		16,275	408,754	10,055	51,537	8,819	4,863	11,640	179,782	1,545	27	15,426	-----	5,000
Total Pacific States.....		455,598	9,506,915	291,583	1,175,856	350,467	144,493	426,848	7,903,717	65,021	1,084	668,916	1,765	271,324
Total United States (exclusive of possessions).....	3,760	2,795,878	58,564,927	2,165,674	6,179,803	8,383,079	574,851	1,793,231	29,026,531	207,268	11,250	1,648,450	17,067	500,118
Alaska.....		2,350	57,114	12,761	6,349	1,960	-----	1,177	30,831	10,558	10	5,288	-----	-----
The Territory of Hawaii.....		4,000	90,422	15,373	21,888	3,787	1,540	1,725	76,559	1,102	10	11,507	-----	1,000
Virgin Islands of the United States.....		225	3,059	131	2,062	9	2	41	4,806	-----	-----	2,968	22	1
Total possessions.....		6,575	150,595	28,265	30,299	5,756	1,542	2,943	112,196	11,660	20	19,763	22	1,001
Total United States and possessions.....	3,760	2,802,453	58,715,522	2,193,939	6,210,102	8,388,835	576,393	1,796,174	29,138,727	218,928	11,270	1,668,213	17,089	501,119

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

TABLE NO. 43.—Assets and liabilities of all active banks other than national, Dec. 31, 1957 (includes State commercial, mutual savings, and private banks)

## ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	59	326,242	225,111	29,097	60,042	23,306	13,580	52,167	6,594	758	472	-----	1,303	738,672
New Hampshire.....	58	364,873	168,252	12,520	25,446	35,933	3,485	18,440	6,508	790	45	-----	509	636,801
Vermont.....	33	207,577	61,442	15,052	3,904	2,583	4,243	22,524	2,696	160	278	4	388	320,851
Massachusetts.....	248	3,909,647	2,174,859	167,469	365,463	241,855	63,188	423,692	57,494	1,692	832	1,077	25,914	7,433,182
Rhode Island.....	13	440,020	196,018	24,640	84,339	25,787	13,884	60,666	6,413	54	511	6	1,690	854,028
Connecticut.....	124	1,838,243	946,918	149,488	242,021	118,420	44,462	242,239	31,647	995	-----	6	18,618	3,633,057
Total New England States.....	535	7,086,602	3,772,600	398,266	781,215	447,884	142,842	819,728	111,352	4,449	2,138	1,093	48,422	13,616,591
New York.....	313	29,248,489	10,202,445	1,933,209	2,130,253	392,708	318,670	8,580,602	374,433	2,411	5,557	612,206	382,485	54,183,468
New Jersey.....	125	1,963,825	1,100,260	358,043	263,497	29,020	74,694	459,236	47,123	345	105	145	22,421	4,318,714
Pennsylvania.....	280	3,648,196	1,768,411	459,295	711,836	56,436	131,550	1,174,345	77,919	5,288	7,030	1,421	31,613	8,073,340
Delaware.....	22	330,832	231,957	40,801	77,560	11,169	12,757	110,332	7,602	1,404	8	8	2,525	828,268
Maryland.....	99	782,336	644,572	80,939	99,242	4,503	38,127	221,061	16,910	176	72	325	44,185	1,932,448
District of Columbia.....	9	254,045	163,364	6,268	12,761	840	11,626	115,996	5,234	-----	4,136	-----	2,932	577,202
Total Eastern States.....	848	36,227,723	14,111,009	2,878,555	3,295,149	494,676	587,424	10,661,572	529,221	9,624	18,221	614,105	486,161	69,913,440
Virginia.....	181	580,167	371,704	73,496	25,701	1,509	34,118	232,936	17,301	201	2,575	-----	2,578	1,342,286
West Virginia.....	106	218,866	223,413	36,010	5,138	1,370	17,305	107,605	5,037	108	905	215	1,414	617,386
North Carolina.....	165	828,654	432,409	187,186	90,629	2,492	54,709	430,399	24,514	471	83	-----	12,748	2,064,294
South Carolina.....	118	114,398	102,664	38,799	18,040	273	13,885	62,117	3,355	147	38	-----	523	354,239
Georgia.....	344	506,105	371,468	53,622	23,554	1,294	33,956	262,175	15,795	713	81	980	4,125	1,273,868
Florida.....	172	548,521	560,190	100,841	14,820	729	42,089	249,861	23,860	831	468	279	5,314	1,547,803
Alabama.....	170	190,130	172,020	51,501	17,515	245	15,760	93,027	5,391	71	238	1	759	546,658
Mississippi.....	168	287,952	220,942	126,048	9,713	546	23,633	162,719	8,505	244	104	188	4,181	844,775
Louisiana.....	141	327,657	300,916	123,778	5,907	522	30,791	239,649	10,347	364	1,364	125	1,927	1,043,347
Texas.....	498	920,809	614,618	158,488	69,518	3,163	60,200	553,954	35,034	1,562	675	80	4,370	2,422,471
Arkansas.....	182	185,315	162,623	54,359	15,792	283	13,420	131,082	4,328	121	8	-----	356	567,687
Kentucky.....	276	551,776	445,251	41,766	26,052	1,290	30,053	348,461	8,405	152	19	16	1,812	1,455,053
Tennessee.....	224	389,276	231,079	66,718	21,639	725	23,880	169,411	12,559	526	162	292	1,563	917,830
Total Southern States.....	2,745	5,649,626	4,209,297	1,112,612	344,018	14,441	393,799	3,043,396	174,431	5,511	6,720	2,176	41,670	14,997,697

Ohio.....	385	2,652,636	1,766,261	377,435	91,338	13,452	118,346	918,652	45,160	226	10,884	553	19,899	6,014,842
Indiana.....	344	683,622	794,805	92,258	23,707	1,174	45,108	304,748	12,777	235	842	42	3,287	1,962,605
Illinois.....	545	1,756,660	1,826,720	376,508	154,778	14,480	63,301	859,379	26,248	1,629	9,052	764	19,179	5,108,698
Michigan.....	323	1,709,435	1,434,863	394,719	28,238	5,391	84,843	587,037	46,953	457	255	151	9,926	4,302,268
Wisconsin.....	459	918,635	864,331	153,756	39,134	1,259	48,433	345,885	18,890	487	3,154	75	6,137	2,300,176
Minnesota.....	506	768,986	465,920	103,762	115,042	232	32,913	176,208	11,687	187	144	51	3,608	1,609,740
Iowa.....	572	891,633	655,920	175,016	22,948	1,099	26,926	324,253	10,323	143	1,565	-----	1,487	2,121,318
Missouri.....	532	1,407,447	1,112,371	241,941	77,109	16,925	55,330	783,005	25,143	311	1,258	3,339	9,019	3,733,198
Total Middle Western States.....	3,666	10,729,054	8,911,191	1,915,395	552,294	54,012	476,200	4,299,167	197,181	3,680	27,154	4,975	72,542	27,242,845
North Dakota.....	116	102,090	196,315	45,319	31,549	32	4,509	40,420	2,026	4	-----	-----	362	422,626
South Dakota.....	138	108,949	138,117	16,701	9,226	133	4,527	49,172	1,400	29	5	-----	229	328,488
Nebraska.....	298	172,674	186,204	21,123	8,725	177	7,117	80,114	1,906	157	3	-----	726	479,015
Kansas.....	426	360,576	329,826	124,269	5,913	439	16,185	183,239	5,331	514	42	-----	882	1,027,216
Montana.....	74	142,528	133,768	25,418	17,223	372	5,484	77,730	2,827	208	15	-----	814	406,387
Wyoming.....	28	36,269	45,889	5,283	1,729	94	1,539	23,986	852	82	1	-----	80	116,104
Colorado.....	94	250,803	165,735	23,570	1,951	478	9,673	130,304	4,799	255	225	-----	2,685	590,478
New Mexico.....	26	71,804	71,473	7,709	1,469	48	5,150	32,598	3,251	35	70	-----	489	194,096
Oklahoma.....	190	176,784	141,835	42,425	5,241	173	10,024	91,580	2,830	42	121	-----	663	471,718
Total Western States.....	1,390	1,422,477	1,409,252	311,817	83,026	1,946	64,508	709,143	25,221	1,326	482	-----	6,930	4,036,128
Washington.....	67	332,580	208,641	30,664	37,117	449	8,195	56,025	5,432	30	206	-----	1,379	680,718
Oregon.....	44	105,651	80,474	17,529	2,663	81	5,077	32,704	3,578	144	-----	-----	763	248,664
California.....	80	2,783,847	1,580,586	408,341	79,993	6,322	60,021	981,895	69,287	514	1,398	5,529	27,512	6,005,245
Idaho.....	19	68,175	41,043	9,975	795	146	2,667	23,700	1,482	197	1	-----	554	149,735
Utah.....	42	210,094	137,823	19,349	4,759	631	6,986	94,360	4,312	73	1,688	-----	1,088	481,163
Nevada.....	3	47,879	33,369	3,158	973	94	3,031	15,638	2,320	2	-----	-----	272	106,736
Arizona.....	4	100,137	62,846	12,881	4,026	150	5,744	37,635	5,927	470	381	-----	2,165	232,362
Total Pacific States.....	259	3,649,363	2,144,782	501,897	130,326	7,873	91,721	1,241,957	92,338	1,430	3,674	5,529	33,733	7,904,623
Total United States (exclusive of possessions).....	9,443	64,764,845	34,558,131	7,118,542	5,186,028	1,020,832	1,756,494	20,774,963	1,129,744	26,020	58,389	627,878	689,458	137,711,324
Alaska.....	11	12,834	14,639	2,121	2,210	-----	1,653	5,196	473	63	130	-----	56	39,375
Canal Zone (Panama).....	(1)	1,138	-----	-----	-----	-----	1,718	1,894	19	-----	-----	-----	16,680	21,449
Guam.....	(2)	9,608	-----	-----	-----	-----	630	9	251	75	-----	-----	10,943	21,516
The Territory of Hawaii.....	9	140,886	85,325	18,360	3,803	1,514	11,089	55,079	7,060	294	-----	289	1,696	325,395
Puerto Rico.....	10	325,059	65,090	34,559	19,198	1,007	26,272	37,618	5,698	208	-----	1,059	20,645	536,413
American Samoa.....	1	277	1,309	-----	-----	-----	89	202	2	-----	-----	12	18	1,909
Virgin Islands of the United States.....	2	2,858	3,554	-----	6	-----	423	541	40	-----	-----	-----	76	7,498
Total possessions.....	33	492,660	169,917	55,040	25,217	2,521	41,874	100,539	13,543	640	130	1,360	50,114	953,555
Total United States and possessions.....	9,476	65,257,505	34,728,048	7,173,582	5,211,245	1,023,353	1,798,368	20,875,502	1,143,287	26,660	58,519	629,238	739,572	138,664,879

<sup>1</sup> 2 branches of a national bank and 2 branches of a State member bank in New York.

<sup>2</sup> Branch of a national bank in California.

<sup>3</sup> Asset and liability items include data for branches of a national bank and a State member bank in New York.

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

TABLE NO. 43.—Assets and liabilities of all active banks other than national, Dec. 31, 1957 (includes State commercial, mutual savings, and private banks)—Continued

LIABILITIES  
[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock <sup>1</sup>	Surplus	Undivided profits	Reserves and re- tirement account for preferred stock and capital notes and debentures
Maine.....	162,903	493,967	656,870	175	-----	5,864	9,780	35,797	27,995	2,191
New Hampshire.....	25,525	535,920	561,445	1,250	-----	5,567	2,331	37,370	26,717	2,121
Vermont.....	58,507	233,001	291,508	12	4	1,494	5,797	9,149	7,916	4,971
Massachusetts.....	1,404,625	5,205,938	6,610,563	22	1,079	95,881	50,841	397,866	259,587	17,343
Rhode Island.....	230,109	536,709	766,818	-----	63	11,258	9,335	57,740	8,447	367
Connecticut.....	848,244	2,422,578	3,270,822	28	6	36,204	33,509	177,648	98,999	15,841
Total New England States.....	2,729,913	9,428,113	12,158,026	1,487	1,152	156,268	111,593	715,570	429,661	42,834
New York.....	24,292,016	23,679,109	47,961,125	14,580	642,071	866,507	843,706	2,851,913	849,296	154,270
New Jersey.....	1,640,724	2,317,305	3,958,029	250	145	45,407	66,826	187,847	40,013	20,197
Pennsylvania.....	3,936,466	3,330,561	7,267,027	1,230	1,439	90,357	144,886	447,863	104,515	16,023
Delaware.....	491,840	245,747	737,587	-----	8	8,979	13,556	55,549	12,233	356
Maryland.....	860,396	893,060	1,753,456	-----	325	22,894	27,436	76,803	46,413	5,121
District of Columbia.....	368,774	154,764	523,538	-----	-----	7,945	12,020	24,750	7,663	3,286
Total Eastern States.....	31,578,216	30,620,546	62,198,762	16,060	643,988	1,042,089	1,108,430	3,644,725	1,060,133	199,253
Virginia.....	731,552	489,997	1,221,549	200	-----	17,307	34,045	47,982	19,167	2,036
West Virginia.....	384,620	158,391	543,011	4,800	215	5,161	16,305	30,602	14,248	3,044
North Carolina.....	1,394,862	456,540	1,851,402	1,205	-----	47,926	43,358	90,477	22,657	7,269
South Carolina.....	246,350	72,339	318,689	105	-----	1,612	13,981	13,446	5,437	969
Georgia.....	813,531	332,412	1,145,943	218	980	15,187	33,351	41,187	26,956	10,046
Florida.....	966,090	444,279	1,430,369	-----	279	13,246	45,100	41,497	14,325	2,987
Alabama.....	338,249	159,179	497,428	-----	1	3,044	14,019	18,467	13,067	632
Mississippi.....	610,843	165,094	775,937	525	188	4,540	16,643	44,626	1,347	969
Louisiana.....	744,530	221,423	965,953	-----	125	6,985	26,872	28,585	12,088	2,739
Texas.....	1,774,884	455,807	2,230,691	2	80	14,153	65,033	64,283	38,298	9,931
Arkansas.....	415,585	102,608	518,193	-----	-----	1,144	13,785	17,406	14,860	2,299
Kentucky.....	1,085,072	243,133	1,328,205	-----	154	11,416	31,281	56,560	24,868	2,569
Tennessee.....	505,494	328,008	833,502	-----	292	11,017	24,780	26,675	18,852	2,712
Total Southern States.....	10,031,662	3,629,210	13,660,872	7,055	2,314	152,738	378,553	521,793	226,170	48,202

Ohio.....	3,090,530	2,429,203	5,510,733	575	553	63,629	117,930	241,033	67,619	3,770
Indiana.....	1,147,486	658,376	1,805,862	42	42	18,828	36,551	58,122	40,231	2,969
Illinois.....	3,010,472	1,680,262	4,699,734	3,600	704	47,245	105,467	126,869	75,771	49,248
Michigan.....	1,941,699	2,003,781	3,945,480	151	151	55,654	104,624	123,028	58,902	14,429
Wisconsin.....	1,182,785	1,027,678	2,210,463	100	75	9,625	49,657	73,490	42,091	4,675
Minnesota.....	1,616,411	860,961	1,477,372	345	51	8,147	29,499	54,427	29,649	10,250
Iowa.....	1,330,515	601,218	1,931,733	4,406	4,419	47,195	66,977	66,977	59,416	7,172
Missouri.....	2,587,218	803,159	3,390,377	1,575	3,349	37,579	96,218	107,626	89,958	6,516
Total Middle Western States.....	14,916,116	10,064,638	24,980,754	10,601	4,985	245,126	587,141	851,572	463,637	99,029
North Dakota.....	247,872	136,602	384,474	195	1,123	8,086	11,579	10,208	6,961	
South Dakota.....	212,386	87,770	300,156	638	6,788	8,626	8,626	10,321	1,959	
Nebraska.....	373,772	52,243	426,015	3,014	2,030	14,200	17,412	14,409	1,935	
Kansas.....	702,508	231,637	934,145	1,692	2,735	25,333	35,726	26,200	1,385	
Montana.....	282,502	98,128	380,630	2,543	1,685	9,184	5,962	483		
Wyoming.....	77,363	29,318	106,681	310	1,675	3,984	5,103	351		
Colorado.....	377,669	159,746	537,415	867	9,089	16,265	16,011	9,484	1,347	
New Mexico.....	136,642	43,203	179,845	1,730	4,725	4,617	1,871	1,808		
Oklahoma.....	326,767	102,107	428,874	760	2,903	12,313	12,879	13,217	772	
Total Western States.....	2,737,481	940,754	3,678,235	6,528	23,101	97,070	120,018	94,675	16,501	
Washington.....	169,528	451,182	620,710	90	6,141	7,315	32,275	9,703	4,484	
Oregon.....	111,474	117,312	228,786	2,270	7,405	6,921	3,035	247		
California.....	3,019,500	2,492,627	5,512,127	200	6,111	81,680	132,404	181,885	85,879	4,959
Idaho.....	92,088	45,245	137,333	1,734	3,788	4,734	1,798	348		
Utah.....	265,388	179,454	444,842	6,452	9,931	14,576	5,306	56		
Nevada.....	64,198	34,591	98,789	1,677	2,636	2,314	1,320	760		
Arizona.....	145,964	63,411	209,375	5,196	5,710	8,976	2,345			
Total Pacific States.....	3,868,140	3,383,822	7,251,962	290	6,111	105,150	169,189	251,681	109,386	10,854
Total United States (exclusive of possessions).....	65,861,528	58,067,083	123,928,611	42,021	658,550	1,724,472	2,451,976	6,105,359	2,383,662	416,673
Alaska.....	23,656	12,320	35,976	3	96	1,085	1,090	801	324	
Canal Zone (Panama).....	19,417	2,027	21,444	5	5					
Guam.....	11,587	9,441	21,028	488						
The Territory of Hawaii.....	167,082	125,592	292,674	111	289	3,625	10,662	12,025	4,564	1,445
Puerto Rico.....	241,550	191,940	433,490	17,531	1,059	31,517	37,791	11,419	1,996	1,610
American Samoa.....	835	890	1,725	12	17	100	25	2	28	
Virgin Islands of the United States.....	3,192	3,641	6,833	99	313	100	153			
Total possessions.....	467,319	345,851	813,170	17,645	1,360	35,847	49,951	24,659	7,516	3,407
Total United States and possessions.....	66,328,847	58,412,934	124,741,781	59,666	659,910	1,760,319	2,501,927	6,130,018	2,391,178	420,080

<sup>1</sup> Includes capital notes and debentures. (See classification on pp. 192 and 193.)

TABLE NO. 43.—Assets and liabilities of all active banks other than national, Dec. 31, 1957 (includes State commercial, mutual savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Real estate loans			Loans to banks	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers (excluding loans on real estate)	Commercial and industrial loans (including open-market paper)	Other loans to individuals for personal expenditures	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	5,226	191,776	33,395	-----	521	1,077	63	4,856	43,432	45,393	3,450	329,189	2,947	326,242
New Hampshire	2,855	278,837	58,176	-----	-----	412	-----	520	10,126	14,567	945	366,438	1,565	364,873
Vermont	12,391	124,991	22,467	-----	368	2,630	-----	6,984	18,240	20,472	1,046	209,589	2,012	207,577
Massachusetts	7,731	2,806,473	408,695	496	28,510	13,844	-----	2,713	374,956	271,114	25,329	3,939,861	30,214	3,909,647
Rhode Island	474	263,631	32,309	-----	6,344	959	-----	231	87,031	47,299	9,394	447,672	7,652	440,020
Connecticut	8,048	1,370,413	91,481	-----	6,622	8,159	6	4,315	159,535	190,615	13,745	1,852,939	14,696	1,838,243
Total New England States	36,725	5,036,121	646,523	496	42,365	27,081	69	19,619	693,320	589,460	53,909	7,145,688	59,086	7,086,602
New York	29,234	13,235,385	1,796,963	396,536	1,045,135	427,855	492	35,891	10,283,502	1,887,024	620,995	29,759,012	510,523	29,248,489
New Jersey	2,961	1,096,236	149,157	-----	77,014	8,427	-----	3,086	299,022	335,761	32,929	2,004,593	40,768	1,963,825
Pennsylvania	18,934	1,270,008	216,033	3,202	49,639	71,659	7	14,326	1,094,249	878,385	98,898	3,715,340	67,144	3,648,196
Delaware	8,627	91,333	25,959	-----	2,306	3,708	28	3,111	91,330	102,138	5,541	334,081	3,249	330,832
Maryland	14,244	381,177	58,989	50	10,405	4,622	3	9,445	123,815	163,755	27,026	793,531	11,195	782,336
District of Columbia	1,249	46,795	18,920	-----	10,529	272	-----	101	75,378	86,019	16,053	255,316	1,271	254,045
Total Eastern States	75,249	16,120,934	2,266,021	399,788	1,195,028	516,543	530	65,960	11,967,296	3,453,082	801,442	36,861,873	634,150	36,227,723
Virginia	22,024	129,540	35,326	175	4,280	2,826	989	21,830	144,263	212,347	13,780	587,380	7,213	580,167
West Virginia	7,609	66,745	19,042	100	113	5,512	-----	4,352	36,425	76,081	6,253	222,132	3,266	218,866
North Carolina	30,230	88,981	48,851	3,200	16,226	17,900	1,548	26,152	321,316	269,035	23,446	846,885	18,231	828,654
South Carolina	8,002	26,011	7,523	-----	700	3,991	1,898	7,387	20,341	38,492	2,149	116,494	2,096	114,398
Georgia	33,197	105,349	30,082	1,318	2,505	12,484	7,345	24,802	142,744	144,889	9,090	513,805	7,700	506,105
Florida	15,892	85,728	53,943	219	5,945	6,153	-----	15,015	188,516	177,048	8,776	557,235	8,714	548,521
Alabama	16,650	38,590	13,158	-----	14	1,261	4,240	16,912	38,487	61,178	3,241	193,650	3,520	190,130
Mississippi	23,887	30,090	17,268	235	1,426	8,631	4,750	28,308	107,939	67,607	5,183	295,324	7,372	287,952
Louisiana	18,322	66,408	39,013	80	1,253	2,142	3,128	13,751	88,671	88,855	12,622	334,245	6,588	327,657
Texas	12,927	62,320	45,786	60	440	17,768	42,440	95,417	298,724	343,978	11,731	931,591	10,782	920,809
Arkansas	15,725	26,131	14,721	35	731	3,192	9,448	26,782	39,619	48,787	2,213	187,384	2,069	185,315
Kentucky	49,032	94,793	34,587	-----	1,255	8,992	851	36,324	164,058	149,001	21,733	560,626	8,850	551,776
Tennessee	36,489	69,702	21,833	-----	167	2,948	2,756	29,171	72,383	152,332	7,525	395,306	6,030	389,276
Total Southern States	289,886	890,307	381,133	5,422	35,055	93,800	79,393	346,203	1,663,486	1,829,630	127,742	5,742,057	92,431	5,649,626

Ohio.....	60,547	848,336	173,515	446	100,524	113,939	1,878	54,758	684,156	580,873	81,855	2,700,827	48,191	2,652,636
Indiana.....	44,576	232,429	45,116	-----	1,140	3,110	5,375	77,070	105,621	174,043	7,349	695,829	12,207	683,622
Illinois.....	28,423	303,599	69,304	455	80,257	71,318	16,182	130,401	712,044	340,842	38,949	1,791,774	35,114	1,756,660
Michigan.....	42,763	596,599	124,256	-----	4,442	17,822	385	65,116	342,009	496,224	42,779	1,732,395	22,960	1,709,435
Wisconsin.....	64,474	307,477	89,226	12	3,959	7,294	36	76,714	205,277	157,677	25,610	937,756	19,121	918,635
Minnesota.....	51,017	309,808	41,029	35	162	3,449	17,730	129,339	61,236	99,023	4,737	717,570	8,584	708,986
Iowa.....	60,835	169,456	42,570	290	2,136	5,309	43,107	285,118	145,789	139,462	7,977	902,049	10,416	891,633
Missouri.....	46,851	343,121	93,282	94	15,934	16,812	11,813	96,133	443,133	322,602	36,951	1,426,726	19,279	1,407,447
Total Middle Western States.....	399,486	3,110,825	678,298	1,332	208,554	239,053	96,506	914,649	2,699,265	2,310,751	246,207	10,904,926	175,872	10,729,054
North Dakota.....	7,258	15,405	1,866	-----	85	217	23,913	31,451	8,329	14,592	1,070	104,186	2,096	102,090
South Dakota.....	3,273	17,708	3,338	-----	233	233	13,063	50,962	9,597	11,840	779	110,793	1,844	108,949
Nebraska.....	7,253	14,175	4,828	20	420	661	12,296	91,995	19,933	21,782	2,464	175,827	3,153	172,674
Kansas.....	17,125	47,770	13,630	25	777	2,381	22,250	122,701	65,374	67,222	4,664	363,919	3,343	360,576
Montana.....	2,414	31,497	6,610	-----	125	1,231	11,729	31,052	28,015	32,461	768	145,902	3,374	142,528
Wyoming.....	765	8,133	3,065	-----	3	211	471	11,921	6,097	5,941	85	36,692	423	36,269
Colorado.....	2,618	30,927	12,970	1,312	878	1,999	2,358	32,919	74,280	90,266	4,977	255,504	4,701	250,803
New Mexico.....	1,433	7,565	6,446	-----	579	528	10,030	24,341	21,648	801	73,371	1,567	71,804	
Oklahoma.....	5,460	12,887	7,892	1	263	828	7,225	37,118	36,595	69,385	1,191	178,845	2,061	176,784
Total Western States.....	47,599	186,067	60,645	1,358	2,551	8,340	93,833	420,149	272,561	335,137	16,799	1,445,039	22,562	1,422,477
Washington.....	4,271	200,002	46,688	9	101	582	4,266	7,649	40,941	28,713	970	334,192	1,612	332,580
Oregon.....	2,486	45,283	10,133	-----	29	724	321	4,830	20,671	20,220	1,962	106,659	1,008	105,651
California.....	30,658	940,894	241,758	2,127	43,896	20,792	58,933	922,559	503,377	50,135	2,824,129	40,282	2,783,847	
Idaho.....	1,646	7,367	3,484	-----	6	574	3,116	17,648	17,477	18,575	428	70,321	1,146	69,175
Utah.....	4,541	54,582	14,634	-----	181	2,709	854	17,040	58,896	55,907	4,068	213,412	3,318	210,094
Nevada.....	569	7,120	6,965	-----	21	-----	-----	4,660	13,962	14,629	460	48,386	507	47,879
Arizona.....	583	20,464	2,799	-----	-----	-----	-----	5,812	36,050	34,026	1,519	101,253	1,116	100,137
Total Pacific States.....	44,754	1,275,712	326,461	2,136	44,213	25,402	8,557	116,572	1,110,556	675,447	68,542	3,698,352	48,989	3,649,363
Total United States (exclusive of possessions).....	893,699	26,619,966	4,359,081	410,532	1,527,766	910,219	278,888	1,883,152	18,406,484	9,193,507	1,314,641	65,797,935	1,033,090	64,764,845
Alaska.....	183	4,577	2,538	-----	-----	16	-----	190	2,517	2,662	371	13,054	220	12,834
Canal Zone (Panama).....	-----	-----	-----	-----	-----	7	-----	-----	916	202	13	1,138	-----	1,138
Guam.....	-----	2,053	-----	-----	-----	-----	-----	13	2,432	5,108	2	9,608	-----	9,608
The Territory of Hawaii.....	210	49,501	26,222	-----	-----	11,075	-----	18	29,134	24,463	1,184	141,807	921	140,886
Puerto Rico.....	7,305	43,343	15,535	8,241	-----	81	-----	15,117	174,247	57,460	5,208	326,537	1,478	325,059
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	8	104	129	36	277	-----	277
Virgin Islands of the United States.....	-----	973	154	-----	-----	-----	-----	-----	734	1,000	63	2,924	66	2,858
Total possessions.....	7,698	100,447	44,449	8,241	-----	11,179	-----	15,346	210,084	91,024	6,877	495,345	2,685	492,660
Total United States and possessions.....	901,397	26,720,413	4,403,530	418,773	1,527,766	921,398	278,888	1,898,498	18,616,568	9,284,531	1,321,518	66,293,280	1,035,775	65,257,505

TABLE NO. 43.—Assets and liabilities of all active banks other than national, Dec. 31, 1957 (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. <sup>1</sup>	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		100	9,680	128,179	5,413	19,783	3,983		5,545	491,798	44		2,125		
New Hampshire.....			2,331	20,295	599	3,595	599		437	535,687			233		
Vermont.....		316	5,481	46,739	1,999	7,733	539		1,497	231,432	8	40	1,492	29	
Massachusetts.....		800	50,041	1,136,228	41,845	111,593	67,749	1,583	45,627	5,202,180	1,015	72	2,606	65	
Rhode Island.....			9,335	195,395	7,114	11,081	7,271	630	8,618	533,762	1,264	135	1,548		
Connecticut.....			33,509	706,693	27,788	58,274	25,140	7	30,342	2,420,550	10	40	1,224	754	
Total New England States.....		1,216	110,377	2,233,529	84,758	212,059	105,281	2,220	92,066	9,415,409	2,341	287	9,228	848	
New York.....	40,640	1,784	801,282	17,513,371	744,754	710,854	3,042,335	1,146,908	1,123,794	22,691,330	23,610		125,301	126,754	712,114
New Jersey.....	7,016	2,281	57,529	1,367,013	49,455	131,628	31,481	405	60,742	2,298,205	161		18,681	233	25
Pennsylvania.....		210	144,676	3,277,927	107,948	163,641	322,929	6,224	57,797	3,285,674	1,505	336	41,426	1,620	
Delaware.....			13,556	415,622	17,553	35,416	8,092		15,157	235,148	920		9,679		
Maryland.....		150	27,286	715,616	21,108	66,860	45,580	1,066	10,166	880,755	3,500	19	8,774	12	
District of Columbia.....			12,020	334,406	5,355	20	14,099	1,454	11,440	143,106	8,233				3,425
Total Eastern States..	47,656	4,425	1,056,349	23,623,955	946,173	1,108,419	3,464,516	1,156,057	1,279,096	29,534,218	37,929	355	203,861	128,619	715,564
Virginia.....		1,080	32,965	572,874	13,039	68,190	66,111	129	11,209	446,074	3,551	1,868	38,035	469	
West Virginia.....		200	16,105	291,376	12,193	48,058	14,336		18,657	156,792	40	135	1,394	30	
North Carolina.....		30	43,328	965,522	34,873	110,470	264,705	43	19,249	418,312	3,786	4,873	28,434	1,135	
South Carolina.....		50	13,931	207,206	6,247	21,602	9,848		1,447	60,724	478	5	9,562	1,570	
Georgia.....			33,351	617,793	16,833	115,300	55,932	99	7,574	325,259	2,428	465	3,776	484	
Florida.....		450	44,650	818,359	16,195	96,972	40,911	1,009	12,644	385,996	872	2,436	54,023	952	
Alabama.....			14,019	265,119	6,051	62,508	2,651		1,920	157,102	441	34	1,512	90	
Mississippi.....		280	16,363	434,806	7,133	116,350	49,029	19	3,506	164,908	25		161		
Louisiana.....		47	26,825	468,759	7,885	207,154	52,909		7,823	208,527	2,267	349	9,657	623	
Texas.....			65,033	1,488,909	22,937	173,044	60,878	1,135	27,981	395,920	148	16	59,723		
Arkansas.....			13,785	349,938	5,531	43,773	13,057		3,286	101,391	32	421	739	25	
Kentucky.....		50	31,231	823,817	21,775	77,874	153,276	66	8,264	226,132	2,718	5	14,263	15	
Tennessee.....			24,780	414,084	10,804	65,956	10,468		4,182	310,838	30	67	16,364	709	
Total Southern States.	200	1,987	376,366	7,718,562	181,496	1,207,251	794,111	2,500	127,742	3,357,975	16,816	10,674	237,643	6,102	



Ohio.....	100	365	117,465	2,599,767	107,648	210,174	124,989	2,748	45,204	2,334,824	1,152	681	92,411	135	-----
Indiana.....	244	-----	36,307	2,932,791	29,010	164,358	7,925	-----	13,402	635,306	326	160	20,853	1,731	-----
Illinois.....	-----	-----	105,467	2,540,429	77,880	153,768	195,994	4,127	47,274	1,597,517	72	40	82,633	-----	-----
Michigan.....	-----	2,115	102,509	1,573,577	53,497	230,301	42,486	1,127	40,711	1,950,806	2,492	26	50,387	70	-----
Wisconsin.....	415	1,885	47,357	1,010,006	31,063	90,420	29,351	49	21,896	1,020,886	25	176	6,532	59	-----
Minnesota.....	-----	-----	29,499	510,706	12,763	78,504	3,349	-----	11,089	845,599	6	205	15,151	-----	-----
Iowa.....	-----	485	46,710	1,093,025	29,178	170,246	22,127	-----	15,939	600,748	25	141	304	-----	-----
Missouri.....	375	370	95,473	1,943,571	48,586	203,996	371,011	2,108	17,946	771,097	815	77	31,138	32	-----
Total Middle Western.....	1,134	5,220	580,787	12,203,872	389,625	1,301,767	797,232	10,159	213,461	9,756,783	4,913	1,506	299,409	2,027	-----
North Dakota.....	-----	-----	8,086	176,399	3,071	64,049	2,726	-----	1,627	83,643	22	-----	52,937	-----	-----
South Dakota.....	40	-----	6,748	176,905	2,972	28,368	2,173	-----	1,968	81,033	8	10	6,719	-----	-----
Nebraska.....	-----	-----	14,200	325,545	6,736	36,148	2,655	9	2,679	52,051	5	5	1,187	-----	-----
Kansas.....	-----	10	25,323	521,292	10,727	151,496	12,706	-----	6,287	200,501	14	26	31,092	4	-----
Montana.....	-----	-----	7,685	220,806	4,819	35,786	17,942	-----	3,149	93,766	90	4	4,288	-----	-----
Wyoming.....	-----	120	1,555	61,313	907	13,576	878	-----	689	27,959	17	5	1,337	-----	-----
Colorado.....	-----	-----	16,265	297,632	6,736	36,865	27,908	-----	8,528	144,766	1,251	-----	13,699	30	-----
New Mexico.....	-----	-----	4,725	104,333	4,239	25,638	509	-----	1,923	34,266	2,128	302	6,507	-----	-----
Oklahoma.....	-----	-----	12,313	264,974	5,078	46,000	5,519	-----	5,196	100,539	910	15	543	100	-----
Total Western States.....	40	130	96,900	2,149,199	45,285	437,926	73,016	9	32,046	818,524	4,440	367	117,289	134	-----
Washington.....	-----	-----	7,315	140,363	3,520	18,875	3,256	967	2,547	450,585	20	-----	27	550	-----
Oregon.....	-----	-----	7,405	89,243	2,516	16,875	1,158	132	1,550	107,728	-----	-----	9,239	345	-----
California.....	-----	1,237	131,167	2,518,713	73,571	115,165	214,789	21,882	75,380	2,253,807	2,837	19	221,309	6,140	8,515
Idaho.....	-----	-----	3,788	73,897	1,340	14,881	855	-----	1,115	45,245	-----	-----	-----	-----	-----
Utah.....	110	-----	9,821	184,890	4,312	45,935	26,714	3	3,534	155,544	11	10	23,839	50	-----
Nevada.....	-----	-----	2,636	45,114	970	14,623	1,207	-----	2,284	34,270	17	-----	304	-----	-----
Arizona.....	-----	-----	5,710	118,056	2,941	19,372	1,844	284	3,467	53,964	-----	-----	9,447	-----	-----
Total Pacific States.....	-----	1,347	167,842	3,170,276	89,170	245,726	249,823	23,268	89,877	3,101,143	2,885	29	264,165	7,085	8,515
Total United States (exclusive of posses- sions).....	49,030	14,325	2,388,621	51,099,393	1,736,507	4,513,148	5,483,979	1,194,213	1,834,288	55,984,052	69,324	13,218	1,131,595	144,815	724,079
Alaska.....	-----	-----	1,085	16,210	3,435	3,340	569	-----	102	8,832	26	17	3,445	-----	-----
Canal Zone (Panama).....	-----	-----	-----	7,142	11,820	-----	76	266	113	1,627	400	-----	-----	-----	-----
Guam.....	-----	-----	-----	5,715	3,882	1,530	-----	-----	460	6,977	690	-----	1,774	-----	-----
The Territory of Hawaii.....	-----	-----	10,662	121,822	13,562	22,726	6,995	589	1,388	109,440	374	486	15,271	11	10
Puerto Rico.....	-----	-----	37,791	171,855	10,410	44,485	5,715	404	8,681	150,515	4,224	50	35,098	2,053	-----
American Samoa.....	-----	-----	100	299	124	339	-----	65	8	449	-----	-----	441	-----	-----
Virgin Islands of the United States.....	-----	-----	313	1,250	78	1,842	-----	-----	22	2,081	-----	-----	1,560	-----	-----
Total possessions.....	-----	49,951	324,293	43,311	74,262	13,355	1,324	10,774	279,921	5,714	553	57,589	2,064	10	-----
Total United States and possessions.....	49,030	14,325	2,438,572	51,423,686	1,779,818	4,587,410	5,497,334	1,195,537	1,845,062	56,263,973	75,038	13,771	1,189,184	146,879	724,089

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

TABLE NO. 44.—Assets and liabilities of active State commercial banks, Dec. 31, 1957<sup>1</sup>

## 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 bank	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.....	27	154,613	100,037	14,988	7,793	1,512	11,201	41,261	4,530	240	472	-----	1,041	337,688
New Hampshire.....	24	67,947	30,630	5,899	4,173	4,381	1,909	7,839	1,653	104	45	-----	217	124,797
Vermont.....	26	101,450	39,949	14,432	1,915	754	3,376	18,778	1,551	94	278	4	338	182,919
Massachusetts.....	62	796,110	481,696	115,075	33,512	4,317	41,353	333,062	24,041	222	832	1,077	6,592	1,837,889
Rhode Island.....	5	197,066	95,145	19,017	10,016	2,727	10,813	52,049	3,614	26	511	6	1,077	392,067
Connecticut.....	51	553,950	345,355	116,792	11,227	8,274	32,933	194,984	18,643	66	-----	6	2,776	1,285,006
Total New England States.....	195	1,871,136	1,092,812	286,203	68,636	21,965	101,585	647,973	54,032	752	2,138	1,093	12,041	4,160,366
New York.....	183	15,626,271	6,372,917	1,474,764	313,545	98,294	242,393	8,082,889	249,544	352	5,557	596,489	195,743	33,258,758
New Jersey.....	102	1,275,377	805,560	327,342	70,805	11,144	67,349	421,562	35,889	233	105	145	13,337	3,028,848
Pennsylvania.....	268	2,827,024	1,438,961	387,645	134,068	32,876	123,540	1,141,681	67,970	5,209	7,030	1,421	21,781	6,189,206
Delaware.....	20	297,122	213,473	25,652	6,214	4,074	12,544	105,710	6,350	1,161	1,321	8	2,522	676,151
Maryland.....	92	515,229	443,363	75,778	29,651	4,503	35,897	205,332	13,673	99	72	325	9,149	1,333,071
District of Columbia.....	9	254,045	163,364	6,268	12,761	840	11,626	115,996	5,234	-----	4,136	-----	2,932	577,202
Total Eastern States.....	674	20,795,068	9,437,638	2,297,449	567,044	151,731	493,349	10,073,170	378,660	7,054	18,221	598,388	245,464	45,063,236
Virginia.....	181	580,167	371,704	73,496	25,701	1,509	34,118	232,936	17,301	201	2,575	-----	2,578	1,342,286
West Virginia.....	106	218,866	223,413	36,010	5,138	1,370	17,305	107,605	5,037	108	905	215	1,414	617,386
North Carolina.....	165	828,654	432,409	187,186	90,629	2,492	54,709	430,399	24,514	471	83	-----	12,748	2,064,294
South Carolina.....	118	114,398	102,664	38,799	18,040	273	13,885	62,117	3,355	147	38	-----	523	354,239
Georgia.....	309	501,362	370,840	53,539	23,508	1,278	33,428	259,165	15,640	624	81	980	4,040	1,264,485
Florida.....	172	548,521	560,190	100,841	14,820	729	42,089	249,861	23,860	831	468	279	5,314	1,547,803
Alabama.....	170	190,130	172,020	51,501	17,515	245	15,760	93,027	5,391	71	238	1	759	546,658
Mississippi.....	168	287,952	220,942	126,048	9,713	546	23,633	162,719	8,505	244	104	188	4,181	844,775
Louisiana.....	141	327,657	300,916	123,778	5,907	522	30,791	239,649	10,347	364	1,364	125	1,927	1,043,347
Texas.....	488	903,889	599,089	150,916	66,124	3,002	58,816	542,999	34,366	1,534	675	80	4,273	2,365,763
Arkansas.....	182	185,315	162,623	54,359	15,792	283	13,420	131,082	4,328	121	8	-----	356	567,687
Kentucky.....	276	551,776	445,251	41,766	26,052	1,290	30,053	348,461	8,405	152	19	16	1,812	1,455,053
Tennessee.....	224	380,276	231,079	66,718	21,639	725	23,880	169,411	12,559	526	162	292	1,563	917,830
Total Southern States.....	2,700	5,627,963	4,193,140	1,104,957	340,578	14,264	391,887	3,029,431	173,608	5,394	6,720	2,176	41,488	14,931,606

Ohio.....	382	2,455,976	1,685,155	373,987	55,095	7,999	115,490	900,816	42,229	221	10,884	553	18,288	5,666,693
Indiana.....	335	653,624	767,568	89,038	21,706	1,145	44,561	299,896	12,362	226	842	42	3,075	1,894,088
Illinois.....	545	1,756,660	1,826,720	376,508	154,778	14,480	63,301	859,379	26,248	1,629	9,052	764	19,179	5,108,698
Michigan.....	322	1,709,381	1,434,684	304,716	28,233	5,391	84,827	586,881	46,953	457	255	151	9,926	4,301,855
Wisconsin.....	455	908,669	845,326	152,246	38,485	1,209	48,173	344,106	18,762	487	3,154	75	6,124	2,366,816
Minnesota.....	505	522,120	441,375	81,326	63,079	232	33,392	168,236	11,072	143	144	51	2,588	1,313,752
Iowa.....	565	856,467	652,484	174,654	22,944	1,099	36,741	322,269	10,278	148	1,565	-----	1,487	2,110,136
Missouri.....	532	1,407,447	1,112,371	241,941	77,109	16,925	55,330	783,005	25,143	311	1,258	3,339	9,019	3,733,198
Total Middle Western States.....	3,641	10,300,344	8,765,683	1,884,416	461,429	48,483	471,815	4,264,582	193,047	3,622	27,154	4,975	69,686	26,495,236
North Dakota.....	116	102,090	196,315	45,319	31,549	32	4,509	40,420	2,026	4	-----	-----	362	422,626
South Dakota.....	138	108,949	138,117	16,701	9,226	133	4,527	49,172	1,400	29	5	-----	229	328,488
Nebraska.....	298	172,674	186,294	21,123	8,725	177	7,117	80,114	1,905	157	3	-----	726	479,015
Kansas.....	426	360,576	329,826	124,269	5,913	439	16,185	183,239	5,331	514	42	-----	882	1,027,216
Montana.....	74	142,528	133,768	25,418	17,228	372	5,484	77,730	2,827	208	15	-----	814	406,387
Wyoming.....	28	36,269	45,889	5,283	1,729	94	1,839	23,986	852	82	1	-----	80	116,104
Colorado.....	94	250,803	165,735	23,570	1,951	478	9,673	130,304	4,799	255	225	-----	2,685	590,478
New Mexico.....	26	71,804	71,473	7,709	1,469	48	5,150	32,598	3,251	35	70	-----	489	194,096
Oklahoma.....	190	176,784	141,835	42,425	5,241	173	10,024	91,580	2,830	42	121	-----	663	471,718
Total Western States.....	1,390	1,422,477	1,409,252	311,817	83,026	1,946	64,508	709,143	25,221	1,326	482	-----	6,930	4,036,128
Washington.....	63	123,255	104,354	28,586	5,328	263	7,258	46,553	4,151	30	206	-----	488	320,472
Oregon.....	43	79,116	72,104	17,514	373	81	4,816	31,152	3,513	110	-----	-----	506	209,285
California.....	80	2,783,847	1,580,586	408,341	79,993	6,322	60,021	981,895	69,287	514	1,398	5,529	27,512	6,005,245
Idaho.....	19	69,175	41,043	9,975	795	146	2,667	23,700	1,482	197	1	-----	554	149,735
Utah.....	42	210,094	137,823	19,349	4,759	631	6,986	94,360	4,312	73	1,688	-----	1,088	481,163
Nevada.....	3	47,879	33,369	3,158	973	94	3,031	15,638	2,320	2	-----	-----	272	106,736
Arizona.....	4	100,137	62,846	12,881	4,026	150	5,744	37,635	5,927	470	381	-----	2,165	232,362
Total Pacific States.....	254	3,413,503	2,032,125	499,804	96,247	7,687	90,523	1,230,933	90,992	1,396	3,674	5,529	32,585	7,504,998
Total United States (exclusive of possessions).....	8,854	43,430,491	26,930,650	6,384,646	1,616,960	246,076	1,613,667	19,955,232	915,560	19,544	58,389	612,161	408,194	102,191,570
Alaska.....	10	12,491	14,361	2,121	2,112	-----	1,557	4,980	465	13	130	-----	54	38,284
Canal Zone (Panama).....	(2)	1,138	-----	-----	-----	-----	1,718	1,894	19	-----	-----	-----	16,680	21,449
Guam.....	(2)	9,068	-----	-----	-----	-----	630	9	251	75	-----	-----	10,943	21,516
The Territory of Hawaii.....	9	140,886	85,325	18,360	3,803	1,514	11,089	55,079	7,060	294	-----	289	1,606	325,395
Puerto Rico.....	10	325,059	65,090	34,559	19,198	1,007	26,272	37,618	5,698	208	-----	1,059	20,645	536,413
American Samoa.....	1	277	1,309	-----	-----	-----	89	202	2	-----	-----	12	18	1,909
Virgin Islands of the United States.....	1	2,694	3,554	-----	-----	-----	412	481	40	-----	-----	-----	54	7,235
Total possessions.....	31	492,153	169,639	55,040	25,113	2,521	41,767	100,263	13,535	590	130	1,360	50,090	952,201
Total United States and possessions.....	8,885	43,922,644	27,100,289	6,439,686	1,642,073	248,597	1,655,434	20,055,495	929,095	20,134	58,519	613,521	458,284	103,143,771

<sup>1</sup> Includes stock savings banks.

<sup>2</sup> 2 branches of a national bank and 2 branches of a State member bank in New York.

<sup>3</sup> Branch of a national bank in California.

<sup>4</sup> Asset and liability items include data for branches of a national bank and a State member bank in New York.

TABLE No. 44.—Assets and liabilities of active State commercial banks, Dec. 31, 1957—Continued

## LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock <sup>1</sup>	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	162,899	141,493	304,392	175	-----	3,509	9,780	10,040	8,916	876
New Hampshire.....	25,525	85,630	111,155	50	-----	893	2,331	5,926	4,329	113
Vermont.....	57,615	108,499	166,114	-----	4	882	5,797	5,710	3,865	547
Massachusetts.....	1,403,977	233,633	1,637,610	22	1,079	33,326	50,841	78,350	31,653	5,008
Rhode Island.....	229,878	118,150	348,028	-----	63	7,453	9,335	22,222	4,712	254
Connecticut.....	845,591	320,050	1,165,641	28	6	17,312	33,484	50,685	16,265	1,585
Total New England States.....	2,725,485	1,007,455	3,732,940	275	1,152	63,375	111,568	172,933	69,740	8,383
New York.....	24,086,406	5,026,880	29,113,286	4,011	622,345	585,995	840,706	1,519,777	551,798	20,840
New Jersey.....	1,626,005	1,151,781	2,777,786	250	145	32,993	66,826	103,068	39,542	8,238
Pennsylvania.....	3,931,238	1,590,720	5,521,958	1,230	1,439	79,060	144,886	329,281	99,833	11,519
Delaware.....	491,840	113,907	605,747	-----	8	8,964	13,556	35,856	12,008	112
Maryland.....	856,408	356,459	1,212,867	-----	325	15,123	27,436	56,083	16,191	5,046
District of Columbia.....	366,774	154,764	521,538	-----	-----	7,945	12,020	24,750	7,663	3,286
Total Eastern States.....	31,358,671	8,394,411	39,753,082	5,491	624,262	730,080	1,105,430	2,068,815	727,035	49,041
Virginia.....	731,552	489,997	1,221,549	200	-----	17,307	34,045	47,982	19,167	2,036
West Virginia.....	384,620	158,391	543,011	4,800	215	5,161	16,305	30,602	14,248	3,044
North Carolina.....	1,394,862	456,540	1,851,402	1,205	-----	47,926	43,358	90,477	22,657	7,269
South Carolina.....	246,350	72,339	318,689	105	-----	1,612	13,981	13,446	5,437	969
Georgia.....	806,605	331,674	1,138,279	207	980	15,130	32,618	40,657	26,608	10,006
Florida.....	986,090	444,279	1,430,369	-----	279	13,246	45,100	41,497	14,325	2,987
Alabama.....	338,249	159,179	497,428	-----	1	3,044	14,019	18,467	13,067	632
Mississippi.....	610,843	165,094	775,937	525	188	4,540	16,643	44,626	1,347	2,969
Louisiana.....	744,530	221,423	965,953	-----	125	6,985	26,872	28,585	12,088	2,739
Texas.....	1,731,645	448,357	2,180,002	2	80	14,128	63,543	60,873	37,705	9,430
Arkansas.....	415,585	102,608	518,193	-----	-----	1,144	13,785	17,406	14,890	2,299
Kentucky.....	1,085,072	243,133	1,328,205	-----	154	11,416	31,281	56,560	24,868	2,569
Tennessee.....	505,494	328,008	833,502	-----	292	11,017	24,780	26,675	18,852	2,712
Total Southern States.....	9,981,497	3,621,022	13,602,519	7,044	2,314	152,656	376,330	517,853	225,229	47,661

Ohio.....	3,090,155	2,113,414	5,203,569	575	553	57,127	117,930	216,768	67,275	2,896
Indiana.....	1,137,006	606,725	1,743,731	-----	42	18,750	36,476	53,218	39,563	2,308
Illinois.....	3,019,472	1,680,262	4,699,734	3,600	764	47,245	105,467	126,869	75,771	49,248
Michigan.....	1,941,548	2,003,571	3,945,110	-----	151	55,654	104,604	123,012	58,898	14,417
Wisconsin.....	1,182,687	1,006,500	2,189,187	100	75	9,459	49,657	71,766	41,907	4,665
Minnesota.....	616,083	587,272	1,203,355	345	51	7,206	29,490	37,427	27,960	7,909
Iowa.....	1,321,374	599,837	1,921,211	4,406	-----	4,419	46,990	66,788	59,231	7,091
Missouri.....	2,587,218	803,150	3,390,377	1,575	3,349	37,579	96,218	107,626	89,958	6,516
Total Middle Western States.....	14,895,543	9,400,740	24,296,283	10,601	4,985	237,439	586,841	803,474	460,563	95,050
North Dakota.....	247,872	136,602	384,474	195	-----	1,123	8,086	11,579	10,208	6,961
South Dakota.....	212,356	87,770	300,156	-----	-----	638	6,788	8,626	10,321	1,959
Nebraska.....	373,772	52,243	426,015	3,014	-----	2,030	14,200	17,412	14,409	1,935
Kansas.....	702,508	231,637	934,145	1,692	-----	2,735	25,333	35,726	26,200	1,385
Montana.....	282,502	98,128	380,630	-----	-----	2,543	7,685	9,184	5,862	483
Wyoming.....	77,363	29,318	106,681	-----	-----	310	1,675	3,984	3,103	351
Colorado.....	377,669	159,746	537,415	867	-----	9,089	16,265	16,011	9,484	1,347
New Mexico.....	136,642	43,203	179,845	-----	-----	1,730	4,725	4,617	1,871	1,308
Oklahoma.....	326,767	102,107	428,874	760	-----	2,903	12,313	12,879	13,217	772
Total Western States.....	2,737,481	940,754	3,678,235	6,528	-----	23,101	97,070	120,018	94,675	16,501
Washington.....	169,488	122,380	291,868	90	-----	2,812	7,315	11,515	6,221	651
Oregon.....	111,473	80,228	191,701	-----	-----	1,527	7,405	6,021	2,384	247
California.....	3,019,500	2,492,627	5,512,127	200	6,111	81,680	132,404	181,885	85,879	4,959
Idaho.....	92,088	45,245	137,333	-----	-----	1,734	3,788	4,734	1,798	348
Utah.....	265,388	179,454	444,842	-----	-----	6,452	9,931	14,576	5,306	56
Nevada.....	64,198	34,591	98,789	-----	-----	1,677	2,636	2,314	1,320	-----
Arizona.....	145,964	63,411	209,375	-----	-----	5,196	5,710	8,976	2,345	760
Total Pacific States.....	3,868,099	3,017,936	6,886,035	290	6,111	101,078	169,189	230,021	105,253	7,021
Total United States (exclusive of possessions).....	65,566,776	26,382,318	91,949,094	30,229	638,824	1,307,729	2,446,428	3,913,114	1,682,495	223,657
Alaska.....	22,871	12,126	34,997	3	-----	96	1,035	1,065	774	314
Canal Zone (Panama).....	19,417	2,027	21,444	-----	-----	5	-----	-----	-----	-----
Guam.....	11,587	9,441	21,028	-----	-----	488	-----	-----	-----	-----
The Territory of Hawaii.....	167,082	125,592	292,674	111	289	3,625	10,662	12,025	4,564	1,445
Puerto Rico.....	241,550	191,940	433,490	17,531	1,059	31,517	37,791	11,419	1,996	1,610
American Samoa.....	835	890	1,725	-----	12	17	100	25	2	28
Virgin Islands of the United States.....	3,192	3,451	6,643	-----	-----	95	313	100	84	-----
Total possessions.....	466,534	345,467	812,001	17,645	1,360	35,843	49,901	24,634	7,420	3,397
Total United States and possessions.....	66,033,310	26,727,785	92,761,095	47,874	640,184	1,343,572	2,496,329	3,937,748	1,689,915	227,054

<sup>1</sup> Includes capital notes and debentures. (See classification on pp. 200 and 201).

TABLE No. 44.—Assets and liabilities of active State commercial banks, Dec. 31, 1957—Continued

(In thousands of dollars)

Location	Loans and discounts													
	Real estate loans			Loans to banks	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers (excluding loans on real estate)	Commercial and industrial loans (including open market paper)	Other loans to individuals for personal expenditures	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.....	3,935	44,060	16,891	-----	521	1,062	63	4,834	42,882	40,530	2,425	157,203	2,590	154,613
New Hampshire.....	1,148	41,001	10,124	-----	-----	410	-----	469	6,629	8,076	241	68,098	151	67,947
Vermont.....	6,202	42,335	13,401	-----	368	772	-----	5,499	17,201	16,525	727	103,030	1,580	101,450
Massachusetts.....	1,334	98,970	57,220	496	28,510	12,982	-----	2,713	374,781	213,272	20,556	810,834	14,724	796,110
Rhode Island.....	285	32,331	23,781	-----	6,344	598	-----	231	86,198	41,368	9,394	200,530	3,464	197,066
Connecticut.....	2,452	170,015	30,702	-----	6,622	6,253	6	4,282	157,939	171,652	13,583	563,506	9,556	553,950
Total New England States.....	15,356	428,712	152,119	496	42,365	22,077	69	18,028	685,630	491,423	46,926	1,903,201	32,065	1,871,136
New York.....	20,701	1,056,252	345,733	396,349	1,035,376	413,413	492	35,891	10,210,211	1,845,303	606,390	15,966,111	339,840	15,626,271
New Jersey.....	2,759	451,549	101,259	-----	77,014	8,363	-----	3,086	299,022	333,181	32,906	1,309,139	33,762	1,275,377
Pennsylvania.....	18,143	488,302	178,743	3,202	49,639	71,636	7	14,213	1,093,031	876,528	97,396	2,890,840	63,816	2,827,024
Delaware.....	7,767	58,662	25,880	-----	2,366	3,708	28	3,111	91,277	102,091	5,541	300,371	3,249	297,122
Maryland.....	13,456	149,374	40,371	50	10,405	4,622	3	9,445	123,815	147,024	26,110	524,675	9,446	515,229
District of Columbia.....	1,249	46,795	18,920	-----	10,529	272	-----	101	75,378	86,019	16,053	255,316	1,271	254,045
Total Eastern States.....	64,075	2,250,934	710,906	399,601	1,185,269	502,014	530	65,847	11,892,734	3,390,146	784,396	21,246,452	451,384	20,795,068
Virginia.....	22,024	129,540	35,326	175	4,280	2,826	989	21,830	144,263	212,347	13,780	587,380	7,213	580,167
West Virginia.....	7,509	66,745	19,042	100	113	5,512	-----	4,352	36,425	76,081	6,253	222,132	3,266	218,866
North Carolina.....	30,230	88,981	48,851	3,200	16,226	17,900	1,548	26,152	321,316	269,035	23,446	846,885	18,231	828,654
South Carolina.....	8,002	26,011	7,523	-----	700	3,991	1,898	7,887	20,341	38,492	2,149	116,494	2,096	114,398
Georgia.....	32,411	104,506	29,859	1,318	2,475	12,467	7,318	24,809	142,006	143,362	9,023	509,054	7,692	501,362
Florida.....	15,892	85,728	53,943	219	5,945	6,153	-----	15,015	188,516	177,048	8,776	557,235	8,714	548,521
Alabama.....	16,650	38,509	13,158	-----	14	1,261	4,240	16,912	38,487	61,178	3,241	193,650	3,520	190,130
Mississippi.....	23,887	30,090	17,268	235	1,426	8,631	4,750	28,308	107,939	67,607	5,183	295,324	7,372	287,952
Louisiana.....	18,322	66,408	39,013	80	1,253	2,142	3,128	13,751	88,671	88,855	12,622	334,245	6,588	327,657
Texas.....	12,711	61,037	45,022	60	440	17,768	42,425	93,460	293,440	337,023	11,285	914,671	10,782	903,889
Arkansas.....	15,725	26,131	14,721	35	731	3,192	9,448	26,782	39,619	48,787	2,213	187,384	2,069	185,315
Kentucky.....	49,032	94,793	34,587	-----	1,255	8,992	851	36,324	164,058	149,001	21,733	560,626	8,850	551,776
Tennessee.....	36,489	69,702	21,833	-----	1,667	2,945	2,756	29,171	72,383	152,332	7,525	395,606	6,030	389,576
Total Southern States.....	288,884	888,181	380,146	5,422	35,025	93,783	79,351	343,753	1,657,464	1,821,148	127,229	5,720,386	92,423	5,627,963

Ohio.....	56,937	704,714	172,724	446	100,524	113,939	1,878	54,758	656,391	560,393	74,642	2,497,346	41,370	2,455,976
Indiana.....	42,086	208,849	42,568	-----	1,140	2,931	5,345	76,619	105,309	173,361	7,317	665,525	11,901	653,624
Illinois.....	28,423	303,599	60,304	455	80,257	71,318	16,182	130,401	712,044	340,842	38,949	1,791,774	35,114	1,756,660
Michigan.....	42,758	596,594	124,256	-----	4,442	17,822	385	65,093	342,000	496,213	42,778	1,732,341	22,960	1,709,381
Wisconsin.....	64,438	298,270	88,573	12	3,959	7,294	36	76,714	205,277	157,631	25,585	927,789	19,120	908,669
Minnesota.....	32,650	148,820	30,288	35	162	3,449	17,730	129,339	61,236	95,862	4,737	527,308	5,188	522,120
Iowa.....	60,439	160,040	42,438	290	2,136	5,309	42,863	281,951	145,375	139,109	7,933	896,883	10,416	886,467
Missouri.....	46,851	343,121	93,282	94	15,934	16,812	11,813	96,133	443,133	322,602	36,951	1,426,726	19,279	1,407,447
Total Middle Western States.....	374,582	2,773,007	663,433	1,332	208,554	238,874	96,232	911,008	2,670,765	2,289,013	238,892	10,465,692	165,348	10,300,344
North Dakota.....	7,258	15,405	1,866	-----	85	217	23,913	31,451	8,329	14,592	1,070	104,186	2,096	102,090
South Dakota.....	3,273	17,708	3,338	-----	-----	233	13,063	50,962	9,597	11,840	779	110,793	1,844	108,949
Nebraska.....	7,253	14,175	4,828	20	420	661	12,296	91,995	19,933	21,782	2,464	175,827	3,153	172,674
Kansas.....	17,125	47,770	13,630	25	777	2,381	22,250	122,701	65,374	67,222	4,664	363,919	3,343	360,576
Montana.....	2,414	31,497	6,610	-----	125	1,231	11,729	31,052	28,015	32,461	768	145,902	3,374	142,528
Wyoming.....	765	8,133	3,065	-----	3	211	4,771	11,921	6,097	5,941	85	36,692	423	36,269
Colorado.....	2,618	30,927	12,970	1,312	878	1,999	2,358	32,919	74,280	90,266	4,977	255,504	4,701	250,803
New Mexico.....	1,433	7,565	6,446	-----	-----	579	528	10,030	24,341	21,648	801	73,371	1,567	71,804
Oklahoma.....	5,460	12,887	7,892	1	263	828	7,225	37,118	36,595	69,385	1,191	178,845	2,061	176,784
Total Western States.....	47,599	186,067	60,645	1,358	2,551	8,340	93,833	420,149	272,561	335,137	16,799	1,445,039	22,562	1,422,477
Washington.....	3,834	28,011	10,685	9	101	582	4,266	7,649	40,941	27,719	970	124,767	1,512	123,255
Oregon.....	2,486	20,807	8,126	-----	29	724	321	4,830	20,671	20,168	1,962	80,124	1,008	79,116
California.....	30,658	940,894	241,758	2,127	43,896	20,792	58,933	922,559	503,377	50,135	2,824,129	40,282	2,783,847	2,783,847
Idaho.....	1,646	7,367	3,484	-----	6	574	3,116	17,648	17,477	18,575	428	70,321	1,146	69,175
Utah.....	4,541	54,582	14,634	-----	181	2,709	854	17,040	58,896	56,907	4,068	213,412	3,318	210,094
Nevada.....	569	7,120	6,965	-----	-----	21	-----	4,660	13,962	14,629	460	48,386	507	47,879
Arizona.....	583	20,464	2,799	-----	-----	-----	-----	5,812	36,050	34,026	1,519	101,253	1,116	100,137
Total Pacific States.....	44,317	1,079,245	288,451	2,136	44,213	25,402	8,557	116,572	1,110,556	674,401	68,542	3,462,392	48,889	3,413,503
Total United States (exclusive of possessions).....	834,813	7,606,146	2,255,700	410,345	1,517,977	890,490	278,572	1,875,357	18,289,710	9,001,268	1,282,784	44,243,162	812,671	43,430,491
Alaska.....	183	4,417	2,497	-----	-----	16	-----	190	2,484	2,562	357	12,706	215	12,491
Canal Zone (Panama).....	-----	-----	-----	-----	-----	7	-----	-----	916	202	13	1,138	-----	1,138
Guam.....	-----	2,053	-----	-----	-----	-----	-----	13	2,432	5,108	2	9,608	-----	9,608
The Territory of Hawaii.....	210	49,501	26,222	-----	11,075	18	-----	20,134	24,463	1,184	141,807	921	140,886	140,886
Puerto Rico.....	7,305	43,343	15,535	8,241	81	-----	-----	15,117	174,247	57,460	5,208	326,537	1,478	325,059
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	8	104	129	36	277	-----	277
Virgin Islands of the United States.....	-----	871	154	-----	-----	-----	-----	-----	734	1,000	1	2,760	66	2,694
Total possessions.....	7,698	100,185	44,408	8,241	-----	11,179	-----	15,346	210,051	90,924	6,801	494,833	2,680	492,153
Total United States and possessions.....	842,511	7,706,331	2,300,108	418,586	1,517,977	901,669	278,572	1,890,703	18,499,761	9,092,192	1,289,585	44,737,995	815,351	43,922,644

TABLE NO. 44.—Assets and liabilities of active State commercial banks, Dec. 31, 1957—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. <sup>1</sup>	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		100	9,680	128,179	5,413	19,783	3,983		5,541	140,858	30		605		
New Hampshire.....			2,331	20,295	599	3,595	599		437	85,467			163		
Vermont.....		316	5,481	45,897	1,996	7,690	539		1,493	107,681	8	40	763	7	
Massachusetts.....		800	50,041	1,136,228	41,445	111,593	67,749	1,583	45,379	230,029	1,015	72	2,452	65	
Rhode Island.....			9,335	195,395	7,095	11,080	7,271	630	8,407	115,203	1,264	135	1,548		
Connecticut.....			33,484	705,058	27,260	58,274	25,140	7	29,852	319,625	10	40	375		
Total New England States.....		1,216	110,352	2,231,052	83,808	212,015	105,281	2,220	91,109	998,863	2,327	287	5,906	72	
New York.....	40,640	1,784	798,282	17,378,004	742,569	710,754	3,024,411	1,123,314	1,107,354	4,040,492	23,610		125,160	126,754	710,864
New Jersey.....	7,016	2,281	57,529	1,355,178	49,150	131,069	31,456	405	58,747	1,138,170	161		13,412	13	25
Pennsylvania.....		210	144,676	3,273,121	107,597	163,594	322,929	6,224	57,773	1,545,870	1,505	336	41,389	1,620	
Delaware.....			13,556	415,622	17,553	35,416	8,092		15,157	103,305	920		9,582		
Maryland.....		150	27,286	715,346	21,080	66,856	45,262	1,066	6,798	344,161	3,500	19	8,774	5	
District of Columbia.....			12,020	334,406	5,355	20	14,099	1,454	11,440	143,106	8,233				3,425
Total Eastern States.....	47,656	4,425	1,053,349	23,471,677	943,304	1,107,709	3,446,249	1,132,463	1,257,269	7,315,104	37,929	355	198,317	128,392	714,314
Virginia.....		1,080	32,965	572,874	13,039	68,190	66,111	129	11,209	446,074	3,551	1,868	38,035	469	
West Virginia.....		200	16,105	291,376	12,193	48,058	14,336		18,657	156,792	40	135	1,394	30	
North Carolina.....		30	43,328	965,522	34,873	110,470	264,705	43	19,249	418,312	3,786	4,873	28,434	1,135	
South Carolina.....		50	13,931	207,206	6,247	21,602	9,848		1,447	60,724	478	5	9,562	1,570	
Georgia.....			32,618	610,943	16,833	115,277	55,922	99	7,531	324,532	2,428	465	3,785	484	
Florida.....		450	44,650	818,359	16,195	96,972	40,911	1,009	12,644	385,996	872	2,436	54,023	952	
Alabama.....			14,019	265,119	6,051	62,508	2,651		1,920	157,102	441	34	1,512	90	
Mississippi.....		280	16,363	434,806	7,133	116,350	49,029	19	3,506	164,908	25		161		
Louisiana.....		47	26,825	468,759	7,885	207,154	52,909		7,823	208,527	2,267	349	9,657	623	
Texas.....			63,543	1,449,963	22,663	170,056	60,302	1,135	27,526	389,295	145	16	58,901		
Arkansas.....			13,785	349,938	5,531	43,773	13,057		3,286	101,391	32	421	739	25	
Kentucky.....		50	31,231	823,817	21,775	77,874	153,276	66	8,264	226,132	2,718	5	14,263	15	
Tennessee.....			24,780	414,084	10,804	65,956	10,468		4,182	310,838	30	67	16,364	709	
Total Southern States.....	200	1,987	374,143	7,672,766	181,222	1,204,240	793,525	2,500	127,244	3,350,623	16,813	10,674	236,810	6,102	
Ohio.....	100	365	117,465	2,599,517	107,648	210,174	124,989	2,748	45,079	2,020,553	1,152	681	90,893	135	
Indiana.....	244		26,232	924,731	28,658	162,504	7,925		13,188	584,057	326	160	20,462	1,720	
Illinois.....			105,467	2,540,429	77,880	153,768	195,994	4,127	47,274	1,597,517	72	40	82,633		



Michigan.....	-----	2, 115	102, 489	1, 573, 443	53, 496	230, 285	42, 486	1, 127	40, 711	1, 950, 596	2, 492	26	50, 387	70	-----
Wisconsin.....	415	1, 885	47, 357	1, 009, 913	31, 058	90, 420	29, 351	49	21, 896	999, 708	25	176	6, 532	59	-----
Minnesota.....	-----	-----	29, 499	510, 706	12, 763	78, 504	3, 349	-----	10, 761	571, 910	6	205	15, 151	-----	-----
Iowa.....	-----	485	46, 505	1, 084, 303	29, 178	169, 827	22, 127	-----	15, 939	599, 367	25	141	304	-----	-----
Missouri.....	375	370	95, 473	1, 943, 571	48, 586	203, 996	371, 011	2, 108	17, 946	771, 097	815	77	31, 138	32	-----
Total Middle Western States.....	1, 134	5, 220	580, 487	12, 186, 613	389, 267	1, 299, 478	797, 232	10, 159	212, 794	9, 094, 805	4, 913	1, 506	297, 500	2, 016	-----
North Dakota.....	-----	-----	8, 086	176, 399	3, 071	64, 049	2, 726	-----	1, 627	83, 643	22	-----	52, 937	-----	-----
South Dakota.....	40	-----	6, 748	176, 905	2, 972	28, 368	2, 173	-----	1, 068	81, 033	8	10	6, 719	-----	-----
Nebraska.....	-----	-----	14, 200	325, 545	6, 736	36, 148	2, 655	9	2, 679	52, 051	5	5	187	-----	-----
Kansas.....	-----	10	25, 323	521, 292	10, 727	151, 496	12, 706	-----	6, 287	200, 501	14	26	31, 092	4	-----
Montana.....	-----	-----	7, 685	220, 806	4, 819	35, 786	17, 942	-----	3, 149	93, 766	90	4	4, 288	-----	-----
Wyoming.....	-----	120	1, 555	61, 313	907	13, 576	878	-----	689	27, 959	17	5	1, 337	-----	-----
Colorado.....	-----	-----	16, 265	297, 632	6, 736	36, 865	27, 908	-----	8, 528	144, 766	1, 251	-----	13, 699	30	-----
New Mexico.....	-----	-----	4, 725	104, 333	4, 239	25, 638	509	-----	1, 923	34, 266	2, 128	302	6, 507	-----	-----
Oklahoma.....	-----	-----	12, 313	264, 974	5, 078	46, 000	5, 519	-----	5, 196	100, 539	910	15	543	100	-----
Total Western States.....	40	130	96, 900	2, 149, 199	45, 285	437, 926	73, 016	9	32, 046	818, 524	4, 440	367	117, 289	134	-----
Washington.....	-----	-----	7, 315	140, 363	3, 480	18, 875	3, 256	967	2, 547	121, 783	20	-----	27	550	-----
Oregon.....	-----	-----	7, 405	89, 243	2, 515	16, 875	1, 158	132	1, 550	71, 004	-----	-----	9, 224	-----	-----
California.....	1, 237	-----	131, 167	2, 518, 713	73, 571	115, 165	214, 789	21, 882	75, 380	2, 253, 807	2, 837	19	221, 309	6, 140	8, 515
Idaho.....	-----	-----	3, 788	73, 897	1, 340	14, 881	855	-----	1, 115	45, 245	-----	-----	-----	-----	-----
Utah.....	110	-----	9, 821	184, 890	4, 312	45, 935	26, 714	3	3, 534	155, 544	11	10	23, 839	50	-----
Nevada.....	-----	-----	2, 636	45, 114	970	14, 623	1, 207	-----	2, 284	34, 270	17	-----	304	-----	-----
Arizona.....	-----	-----	5, 710	118, 056	2, 941	19, 372	1, 844	284	3, 467	53, 964	-----	-----	9, 447	-----	-----
Total Pacific States.....	-----	1, 347	167, 842	3, 170, 276	89, 129	245, 726	249, 823	23, 268	89, 877	2, 735, 617	2, 885	29	264, 150	6, 740	8, 515
Total United States (exclusive of possessions).....	49, 030	14, 325	2, 383, 073	50, 881, 583	1, 732, 015	4, 507, 094	5, 465, 126	1, 170, 619	1, 810, 339	24, 313, 536	69, 307	13, 218	1, 119, 972	143, 456	722, 829
Alaska.....	-----	-----	1, 035	15, 657	3, 385	3, 160	569	-----	100	8, 728	26	17	3, 355	-----	-----
Canal Zone (Panama).....	-----	-----	7, 142	11, 820	-----	-----	76	266	113	1, 627	400	-----	-----	-----	-----
Guam.....	-----	-----	5, 715	3, 882	1, 530	-----	-----	-----	460	6, 977	690	-----	1, 774	-----	-----
The Territory of Hawaii.....	-----	-----	10, 662	121, 822	13, 562	22, 726	6, 995	589	1, 388	109, 440	374	486	15, 271	11	10
Puerto Rico.....	-----	-----	37, 791	171, 855	10, 410	44, 485	5, 715	404	8, 681	150, 515	4, 224	50	35, 098	2, 053	-----
American Samoa.....	-----	-----	100	299	124	339	-----	65	8	449	-----	-----	441	-----	-----
Virgin Islands of the United States.....	-----	-----	313	1, 250	78	1, 842	-----	-----	22	1, 891	-----	-----	1, 560	-----	-----
Total possessions.....	-----	-----	49, 901	323, 740	43, 261	74, 082	13, 355	1, 324	10, 772	279, 627	5, 714	553	57, 499	2, 064	10
Total United States and possessions.....	49, 030	14, 325	2, 432, 974	51, 205, 323	1, 775, 276	4, 581, 176	5, 478, 481	1, 171, 943	1, 821, 111	24, 593, 163	75, 021	13, 771	1, 177, 471	145, 520	722, 839

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

TABLE NO. 45.—Assets and liabilities of active mutual savings banks, Dec. 31, 1957

## 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.....	32	171,629	125,074	14,109	52,249	21,794	2,379	10,906	2,064	518			262	400,984
New Hampshire.....	34	296,926	137,622	6,621	21,273	31,552	1,576	10,601	4,855	686			292	512,004
Vermont.....	7	106,127	21,493	620	1,989	1,829	867	3,746	1,145	66			50	137,932
Massachusetts.....	186	3,113,537	1,693,163	52,394	331,951	237,533	21,835	90,630	33,453	1,470			19,322	5,595,293
Rhode Island.....	8	242,954	100,873	5,623	74,323	23,060	3,071	8,617	2,799	28			613	461,961
Connecticut.....	71	1,283,245	600,924	32,696	230,736	110,119	11,443	46,853	12,936	929			15,838	2,345,719
Total New England States.....	338	5,214,418	2,679,149	112,063	712,521	425,892	41,171	171,353	57,252	3,697			36,377	9,453,893
New York.....	128	13,537,854	3,784,805	414,930	1,815,337	287,405	75,897	446,589	124,162	2,059			183,271	20,672,309
New Jersey.....	23	688,448	294,700	30,701	192,692	17,876	7,345	37,674	11,234	112			9,084	1,289,866
Pennsylvania.....	7	817,161	323,566	71,175	577,540	23,516	7,605	31,310	9,882	62			9,832	1,871,649
Delaware.....	2	33,710	18,484	15,149	71,346	7,095	213	4,622	1,252	243			3	152,117
Maryland.....	7	267,107	201,209	5,161	69,591		2,230	15,729	3,237	77			35,036	599,377
Total Eastern States.....	167	15,344,280	4,622,764	537,116	2,726,506	335,892	93,290	535,924	149,767	2,553			237,226	24,585,318
Ohio.....	3	196,660	81,106	3,448	36,243	5,453	2,856	17,836	2,931	5			1,611	348,149
Indiana.....	4	28,296	23,069	2,909	1,997	26	420	3,934	395	9			209	61,264
Wisconsin.....	4	9,966	9,005	1,510	649	50	260	1,779	128				13	23,360
Minnesota.....	1	186,866	24,545	22,436	51,963		521	7,978	615	44			1,020	295,988
Total Middle Western States.....	12	421,788	137,725	30,303	90,852	5,529	4,057	31,527	4,069	58			2,853	728,761
Washington.....	4	209,325	104,287	2,078	31,789	186	937	9,472	1,281				891	360,246
Oregon.....	1	26,535	8,370	15	2,290		261	1,552	65	34			257	39,379
Total Pacific States.....	5	235,860	112,657	2,093	34,079	186	1,198	11,024	1,346	34			1,148	399,625
Total United States (exclusive of possessions).....	522	21,216,346	7,552,295	681,575	3,563,958	767,499	139,716	749,828	212,434	6,342			277,604	35,167,597
Virgin Islands of the United States.....	1	164			6		11	60					22	263
Total United States and possessions.....	523	21,216,510	7,552,295	681,575	3,563,964	767,499	139,727	749,888	212,434	6,342			277,626	35,167,860

TABLE No. 45.—Assets and liabilities of active mutual savings banks, Dec. 31, 1957—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	Surplus <sup>1</sup>	Undivided profits	Reserves and retirement account for capital notes and debentures
Maine.....	4	352, 474	352, 478	-----	-----	2, 355	25, 757	19, 079	1, 315
New Hampshire.....	-----	450, 290	450, 290	1, 200	-----	4, 674	31, 444	22, 388	2, 008
Vermont.....	892	124, 502	125, 394	12	-----	612	3, 439	4, 051	4, 424
Massachusetts.....	648	4, 972, 305	4, 972, 953	-----	-----	62, 555	319, 516	227, 934	12, 335
Rhode Island.....	231	418, 559	418, 790	-----	-----	3, 805	35, 518	3, 735	113
Connecticut.....	1, 055	2, 102, 106	2, 103, 161	-----	-----	18, 888	126, 680	82, 734	14, 256
Total New England States.....	2, 830	8, 420, 236	8, 423, 066	1, 212	-----	92, 889	542, 354	359, 921	34, 451
New York.....	3, 381	18, 648, 279	18, 651, 660	2, 000	-----	274, 353	1, 318, 328	297, 275	128, 693
New Jersey.....	14, 719	1, 165, 524	1, 180, 243	-----	-----	12, 414	84, 779	471	11, 959
Pennsylvania.....	351	1, 733, 769	1, 734, 120	-----	-----	11, 294	117, 103	4, 682	4, 450
Delaware.....	-----	131, 940	131, 940	-----	-----	15	19, 693	225	244
Maryland.....	3, 988	536, 601	540, 589	-----	-----	7, 771	20, 720	30, 222	75
Total Eastern States.....	22, 439	22, 216, 113	22, 238, 552	2, 000	-----	305, 847	1, 560, 623	332, 875	145, 421
Ohio.....	375	315, 789	316, 164	-----	-----	6, 502	24, 265	344	874
Indiana.....	4, 823	50, 711	55, 534	-----	-----	61	4, 570	472	627
Wisconsin.....	98	21, 178	21, 276	-----	-----	166	1, 724	184	10
Minnesota.....	328	273, 689	274, 017	-----	-----	941	17, 000	1, 689	2, 341
Total Middle Western States.....	5, 624	661, 367	666, 991	-----	-----	7, 670	47, 559	2, 689	3, 852
Washington.....	40	328, 802	328, 842	-----	-----	3, 329	20, 760	3, 482	3, 833
Oregon.....	1	37, 084	37, 085	-----	-----	743	900	651	-----
Total Pacific States.....	41	365, 886	365, 927	-----	-----	4, 072	21, 660	4, 133	3, 833
Total United States (exclusive of possessions).....	30, 934	31, 663, 602	31, 694, 536	3, 212	-----	410, 478	2, 172, 196	699, 618	187, 557
Virgin Islands of the United States.....	-----	190	190	-----	-----	4	-----	69	-----
Total United States and possessions.....	30, 934	31, 663, 792	31, 694, 726	3, 212	-----	410, 482	2, 172, 196	699, 687	187, 557

<sup>1</sup> Includes guaranty fund.

TABLE NO. 45.—Assets and liabilities of active mutual savings banks, Dec. 31, 1957—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Real estate loans			Loans to banks	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers (excluding loans on real estate)	Commercial and industrial loans (including open market paper)	Other loans to individuals for personal expenditures	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.....	1,291	147,716	16,504			15		22	550	4,863	1,025	171,986	357	171,629
New Hampshire.....	1,707	237,836	48,052			2		51	3,497	6,491	704	298,340	1,414	296,926
Vermont.....	6,189	82,656	9,066			1,858		1,485	1,039	3,947	319	106,559	432	106,127
Massachusetts.....	6,397	2,707,503	351,475			862			175	57,842	4,773	3,129,027	15,490	3,113,537
Rhode Island.....	189	231,300	8,528			361			833	5,931		247,142	4,188	242,954
Connecticut.....	5,592	1,200,066	60,726			1,906		24	1,308	18,623	140	1,288,385	5,140	1,283,245
Total New England States.....	21,365	4,607,077	494,351			5,004		1,582	7,402	97,697	6,961	5,241,439	27,021	5,214,418
New York.....	8,533	12,179,133	1,451,230			2,985			13,653	41,186	11,580	13,708,300	170,446	13,537,854
New Jersey.....	202	644,687	47,898			64				2,580	23	695,454	7,006	688,448
Pennsylvania.....	618	781,043	37,057						900	871		820,489	3,328	817,161
Delaware.....	860	32,671	79						53	47		33,710		33,710
Maryland.....	788	231,803	18,618							16,731	916	268,856	1,749	267,107
Total Eastern States.....	11,001	13,869,337	1,554,882			3,049			14,606	61,415	12,519	15,526,809	182,529	15,344,280
Ohio.....	3,610	143,622	791						27,765	20,480	7,213	203,491	6,821	196,669
Indiana.....	2,434	22,983	2,459			178		60	75	385	8	28,582	286	28,296
Wisconsin.....	36	9,207	653							46	25	9,967	1	9,966
Minnesota.....	18,367	160,988	10,741							166		190,262	3,396	186,866
Total Middle Western States.....	24,447	336,800	14,644			178		60	27,840	21,077	7,246	432,292	10,504	421,788
Washington.....	437	171,991	36,003							994		209,425	100	209,325
Oregon.....		24,476	2,007							52		26,535		26,535
Total Pacific States.....	437	196,467	38,010							1,046		235,960	100	235,860
Total United States (exclusive of possessions).....	57,250	19,009,681	2,101,887			8,231		1,642	49,848	181,235	26,726	21,436,500	220,154	21,216,346
Virgin Islands of the United States.....		102									62	164		164
Total United States and possessions.....	57,250	19,009,783	2,101,887			8,231		1,642	49,848	181,235	26,788	21,436,664	220,154	21,216,510

TABLE NO. 45.—Assets and liabilities of active mutual savings banks, Dec. 31, 1957—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. <sup>1</sup>	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....						4	350,940	14		1,520		
New Hampshire.....							450,220			70		
Vermont.....	842	3	43			4	123,751			729	22	
Massachusetts.....		400				248	4,972,151			154		
Rhode Island.....		19	1			211	418,559					
Connecticut.....	40	528				487	2,100,503			849	754	
Total New England States.....	882	950	44			954	8,416,124	14		3,322	776	
New York.....	869	2,183				329	18,648,278			1		
New Jersey.....	11,835	305	559	25		1,995	1,160,035			5,269	220	
Pennsylvania.....		351					1,733,732			37		
Delaware.....							181,843			97		
Maryland.....	270	28	4	318		3,368	536,594				7	
Total Eastern States.....	12,974	2,867	563	343		5,692	22,210,482			5,404	227	
Ohio.....	250					125	314,271			1,518		
Indiana.....	2,949	340	1,328			206	50,424			276	11	
Wisconsin.....	93	5					21,178					
Minnesota.....						328	273,689					
Total Middle Western States.....	3,292	345	1,328			659	659,562			1,794	11	
Washington.....		40					328,802					
Oregon.....		1					36,724			15	345	
Total Pacific States.....		41					365,526			15	345	
Total United States (exclusive of possessions).....	17,148	4,203	1,935	343		7,305	31,651,694	14		10,535	1,359	
Virgin Islands of the United States.....							190					
Total United States and possessions.....	17,148	4,203	1,935	343		7,305	31,651,884	14		10,535	1,359	

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

TABLE NO. 46.—Assets and liabilities of active private banks, Dec. 31, 1957

## 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	1,048	639	-----	58	27	86	402	68	-----	-----	-----	4	2,332
New York.....	2	84,364	44,723	43,515	1,371	7,009	380	51,124	727	-----	-----	15,717	3,471	252,401
Pennsylvania.....	5	4,011	5,884	475	228	44	405	1,354	67	17	-----	-----	-----	12,485
Total Eastern States.....	7	88,375	50,607	43,990	1,599	7,053	785	52,478	794	17	-----	15,717	3,471	264,886
Georgia.....	35	4,743	628	83	46	16	528	3,010	155	89	-----	-----	85	9,383
Texas.....	10	16,920	15,529	7,572	3,394	161	1,384	10,955	668	28	-----	-----	97	56,708
Total Southern States.....	45	21,663	16,157	7,655	3,440	177	1,912	13,965	823	117	-----	-----	182	66,091
Indiana.....	5	1,702	4,168	311	4	-----	127	918	20	-----	-----	-----	3	7,253
Michigan.....	1	54	179	3	5	-----	16	156	-----	-----	-----	-----	-----	413
Iowa.....	7	5,166	3,436	362	4	-----	185	1,984	45	-----	-----	-----	-----	11,182
Total Middle Western States.....	13	6,922	7,783	676	13	-----	328	3,058	65	-----	-----	-----	3	18,848
Total United States (exclusive of possessions).....	67	118,008	75,186	52,321	5,110	7,257	3,111	69,903	1,750	134	-----	15,717	3,660	352,157
Alaska.....	1	343	278	-----	98	-----	96	216	8	50	-----	-----	2	1,091
Total United States and possessions.....	68	118,351	75,464	52,321	5,208	7,257	3,207	70,119	1,758	184	-----	15,717	3,662	353,248

TABLE NO. 46.—*Assets and liabilities of active private banks, Dec. 31, 1957—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.....	1,598	422	2,020	-----	-----	4	25	283	-----	-----
New York.....	192,229	3,950	196,179	8,569	19,726	6,159	3,000	13,808	223	4,737
Pennsylvania.....	4,877	6,072	10,949	-----	-----	3	-----	1,479	-----	54
Total Eastern States.....	197,106	10,022	207,128	8,569	19,726	6,162	3,000	15,287	223	4,791
Georgia.....	6,926	738	7,664	11	-----	57	733	530	348	40
Texas.....	43,239	7,450	50,689	-----	-----	25	1,490	3,410	593	501
Total Southern States.....	50,165	8,188	58,353	11	-----	82	2,223	3,940	941	541
Indiana.....	5,657	940	6,597	-----	-----	17	75	334	196	34
Michigan.....	151	210	361	-----	-----	-----	20	16	4	12
Iowa.....	9,141	1,381	10,522	-----	-----	-----	205	189	185	81
Total Middle Western States.....	14,949	2,531	17,480	-----	-----	17	300	539	385	127
Total United States (exclusive of possessions).....	263,818	21,163	284,981	8,580	19,726	6,265	5,548	20,049	1,549	5,459
Alaska.....	785	194	979	-----	-----	-----	50	25	27	10
Total United States and possessions.....	264,603	21,357	285,960	8,580	19,726	6,265	5,598	20,074	1,576	5,469

TABLE NO. 46.—*Assets and liabilities of active private banks, Dec. 31, 1957—Continued*

[In thousands of dollars]

Location	Loans and discounts													
	Real estate loans			Loans to banks	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers (excluding loans on real estate)	Commercial and industrial loans (including open market paper)	Other loans to individuals for personal expenditures	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.....	4	332	53					9	288	340	22	1,048		1,048
New York.....				187	9,759	11,457			59,638	535	3,025	84,601	237	84,364
Pennsylvania.....	173	663	233			23		113	318	986	1,502	4,011		4,011
Total Eastern States.....	173	663	233	187	9,759	11,480		113	59,956	1,521	4,527	88,612	237	88,375
Georgia.....	786	843	223		30	17	27	493	738	1,527	67	4,751	8	4,743
Texas.....	216	1,283	764				15	1,957	5,284	6,955	446	16,920		16,920
Total Southern States.....	1,002	2,126	987		30	17	42	2,450	6,022	8,482	513	21,671	8	21,663
Indiana.....	56	597	89			1	30	391	237	297	24	1,722	20	1,702
Michigan.....	5	5						23	9	11	1	54		54
Iowa.....	396	416	132				244	3,167	414	353	44	5,166		5,166
Total Middle Western States.....	457	1,018	221			1	274	3,581	660	661	69	6,942	20	6,922
Total United States (exclusive of possessions).....	1,636	4,139	1,494	187	9,789	11,498	316	6,153	66,926	11,004	5,131	118,273	265	118,008
Alaska.....		160	41						33	100	14	348	5	343
Total United States and possessions.....	1,636	4,299	1,535	187	9,789	11,498	316	6,153	66,959	11,104	5,145	118,621	270	118,351



TABLE NO. 46.—Assets and liabilities of active private banks, Dec. 31, 1957—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. <sup>1</sup>	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Connecticut.....	1, 595					3	422					
New York.....	134, 498	2	100	17, 924	23, 594	16, 111	2, 560			140		1, 250
Pennsylvania.....	4, 806		47			24	6, 072					
Total Eastern States.....	139, 304	2	147	17, 924	23, 594	16, 135	8, 632			140		1, 250
Georgia.....	6, 850		23	10		43	727			11		
Texas.....	38, 946	274	2, 988	576		455	6, 625	3		822		
Total Southern States.....	45, 796	274	3, 011	586		498	7, 352	3		833		
Indiana.....	5, 111	12	526			8	825			115		
Michigan.....	134	1	16				210					
Iowa.....	8, 722		419				1, 381					
Total Middle Western States.....	13, 967	13	961			8	2, 416			115		
Total United States (exclusive of possessions).....	200, 662	289	4, 119	18, 510	23, 594	16, 644	18, 822	3		1, 088		1, 250
Alaska.....	553	50	180			2	104			90		
Total United States and possessions.....	201, 215	339	4, 299	18, 510	23, 594	16, 646	18, 926	3		1, 178		1, 250

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

TABLE No. 47.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1957*

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Maine.....	955,000	872,193	275,998	596,195	\$913.29	\$289.00	\$624.29
New Hampshire.....	579,000	756,934	174,591	582,343	1,307.31	301.51	1,005.77
Vermont.....	381,000	431,093	112,685	318,408	1,131.48	295.76	835.72
Massachusetts.....	4,919,000	8,932,022	3,280,115	5,651,907	1,815.82	666.82	1,149.00
Rhode Island.....	875,000	1,153,247	406,628	746,619	1,318.00	464.72	853.28
Connecticut.....	2,280,000	4,074,534	1,429,093	2,645,441	1,787.08	626.80	1,160.28
Total New England States.....	9,989,000	16,220,023	5,679,110	10,540,913	1,623.79	568.54	1,055.25
New York.....	16,004,000	48,143,166	23,101,060	25,042,106	3,008.20	1,443.46	1,564.74
New Jersey.....	5,714,000	6,746,033	3,002,338	3,743,695	1,180.61	525.43	655.18
Pennsylvania.....	11,154,000	13,120,048	7,357,776	5,762,272	1,176.26	659.65	516.61
Delaware.....	450,000	678,665	430,899	247,766	1,508.14	957.56	550.59
Maryland.....	2,945,000	2,368,754	1,267,652	1,101,112	804.06	430.30	373.76
District of Columbia.....	835,000	1,261,970	935,122	326,848	1,511.34	1,119.01	391.43
Total Eastern States.....	37,103,000	72,318,646	36,094,847	36,223,799	1,949.13	972.83	976.30
Virginia.....	3,864,000	2,360,417	1,388,442	971,975	610.87	359.33	251.54
West Virginia.....	1,993,000	958,779	628,532	330,247	481.07	315.37	165.70
North Carolina.....	4,568,000	1,896,273	1,361,214	535,059	415.12	297.99	117.13
South Carolina.....	2,404,000	715,772	573,344	142,428	297.74	238.50	59.24
Georgia.....	3,834,000	1,934,942	1,375,919	559,023	504.68	358.87	145.81
Florida.....	4,227,000	3,149,341	2,243,396	905,945	745.05	530.73	214.32
Alabama.....	3,183,000	1,450,004	999,033	450,971	455.55	313.87	141.68
Mississippi.....	2,213,000	826,146	595,803	230,343	373.31	269.23	104.08
Louisiana.....	3,113,000	1,954,607	1,439,302	515,395	627.91	462.35	165.56
Texas.....	9,284,000	7,747,944	6,270,215	1,477,729	834.55	675.38	159.17
Arkansas.....	1,781,000	885,050	676,188	208,862	496.94	379.67	117.27
Kentucky.....	3,077,000	1,745,272	1,364,291	380,981	567.20	443.38	123.82
Tennessee.....	3,504,000	2,123,924	1,327,179	796,745	606.14	378.76	227.38
Total Southern States.....	47,045,000	27,748,561	20,242,858	7,505,703	589.83	430.29	159.54
Ohio.....	9,314,000	9,132,465	5,389,600	3,742,865	980.51	578.66	401.85
Indiana.....	4,606,000	3,659,768	2,335,800	1,323,968	794.56	507.12	287.44
Illinois.....	9,767,000	13,106,173	8,784,783	4,321,390	1,341.88	899.43	442.45
Michigan.....	7,957,000	6,921,004	3,656,699	3,264,305	869.80	459.56	410.24
Wisconsin.....	3,920,000	3,555,384	1,954,941	1,600,443	906.99	498.71	408.28
Minnesota.....	3,370,000	3,281,761	1,754,334	1,527,427	973.81	520.57	453.24
Iowa.....	2,837,000	2,389,344	1,580,750	808,594	842.21	557.19	285.02
Missouri.....	4,307,000	4,272,175	3,183,369	1,088,806	991.91	739.11	252.80
Total Middle Western States.....	46,078,000	46,318,074	28,640,276	17,677,798	1,005.21	621.56	383.65

TABLE NO. 47.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1957—Continued*

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
North Dakota.....	648,000	543,141	361,532	181,609	838.18	557.92	280.26
South Dakota.....	711,000	532,067	358,604	173,463	748.34	504.37	243.97
Nebraska.....	1,473,000	1,161,866	699,442	462,424	788.78	678.51	110.27
Kansas.....	2,164,000	1,544,477	1,172,230	372,247	713.71	541.69	172.02
Montana.....	677,000	628,713	437,257	191,456	928.67	645.87	282.80
Wyoming.....	313,000	289,844	198,529	91,315	911.46	624.31	287.15
Colorado.....	1,705,000	1,401,988	988,730	413,259	822.28	579.80	242.38
New Mexico.....	845,000	441,803	329,197	112,606	522.84	389.58	133.26
Oklahoma.....	2,305,000	1,842,648	1,484,517	359,131	799.85	644.04	155.81
Total Western States.....	10,846,000	8,387,548	6,330,038	2,057,510	773.33	583.63	189.70
Washington.....	2,761,000	2,483,720	1,362,684	1,121,036	899.57	493.55	406.02
Oregon.....	1,796,000	1,543,477	844,484	698,993	859.40	470.20	389.20
California.....	14,223,000	17,472,063	9,132,218	8,339,875	1,228.44	642.07	586.37
Idaho.....	651,000	490,013	292,036	197,977	752.71	448.60	304.11
Utah.....	869,000	664,410	368,640	295,770	764.57	424.21	340.36
Nevada.....	274,000	267,782	150,319	117,463	977.31	548.61	428.70
Arizona.....	1,167,000	760,556	526,810	233,746	651.72	451.42	200.30
Total Pacific States.....	21,741,000	23,682,051	12,677,191	11,004,860	1,089.28	583.10	506.18
Total United States (exclusive of possessions).....	172,802,000	194,674,903	109,664,320	85,010,583	1,126.58	634.63	491.95
Alaska.....	167,000	112,987	73,324	39,663	676.57	439.07	237.50
Canal Zone (Panama).....	40,000	8,769	7,142	1,627	219.23	178.55	40.68
Guam.....	50,000	12,692	5,715	6,977	253.84	114.30	139.54
The Territory of Hawaii.....	568,000	398,243	212,244	185,999	701.13	373.67	327.46
Puerto Rico.....	2,279,000	322,370	171,855	150,515	141.45	75.41	66.04
American Samoa.....	21,000	748	299	449	35.62	14.24	21.38
Virgin Islands of the United States.....	24,000	11,196	4,309	6,887	496.50	179.54	286.96
Total possessions.....	3,149,000	867,005	474,858	392,117	275.33	150.81	124.52
Total United States and possessions.....	175,951,000	195,541,908	110,139,208	85,402,700	1,111.34	625.96	485.38

TABLE NO. 48.—Officials of State banking departments and number of each class of active banks in December 1957

Location	Names of officials	Titles	Total number of banks	State commercial <sup>1</sup>			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.....	Carleton L. Bradbury.....	State Bank Commissioner.....	59	6	15	6		21	11	
New Hampshire.....	Winfield J. Phillips.....	Bank Commissioner.....	58	1	12	11		12	22	
Vermont.....	Alexander H. Miller.....	Commissioner of Banking and Insurance.....	33	1	24	1		7		
Massachusetts.....	Edward A. Counihan III.....	Commissioner of Banks.....	248	24	33	5		6	180	
Rhode Island.....	Alexander Chmielewski.....	Bank Commissioner.....	13	1	2	2		7	1	
Connecticut.....	Henry H. Pierce, Jr.....	do.....	124	11	32	8		5	66	2
Total New England States.....			535	44	118	33		58	280	2
New York.....	George A. Mooney.....	Superintendent of Banks.....	313	124	50	9		128		2
New Jersey.....	Charles R. Howell.....	Commissioner of Banking and Insurance.....	125	58	41	3		23		
Pennsylvania.....	Robert L. Myers.....	Secretary of Banking.....	280	88	172	8		7		5
Delaware.....	Randolph Hughes.....	State Bank Commissioner.....	22	2	17	1		1	1	
Maryland.....	William H. Kirkwood, Jr.....	Bank Commissioner.....	99	11	80	1		6	1	
District of Columbia.....			9	5	4					
Total Eastern States.....			848	288	364	22		165	2	7
Virginia.....	Logan R. Ritchie.....	Commissioner of Banking.....	181	70	110	1				
West Virginia.....	Donald L. Taylor.....	do.....	106	36	66	4				
North Carolina.....	Ben R. Roberts.....	Commissioner of Banks.....	165	6	158	1				
South Carolina.....	C. V. Pierce.....	Chief Bank Examiner.....	118	6	105	7				
Georgia.....	A. P. Persons.....	Superintendent of Banks.....	344	13	288	8				35
Florida.....	Ray E. Green.....	State Commissioner of Banking.....	172	13	154	5				
Alabama.....	Lonnie W. Gentry.....	Superintendent of Banks.....	170	25	145					
Mississippi.....	W. P. McMullan, Jr.....	State Comptroller.....	168	7	158	3				
Louisiana.....	J. W. Jeansonne.....	State Bank Commissioner.....	141	11	129	1				
Texas.....	J. M. Falkner.....	Commissioner, Department of Banking.....	498	122	352	14				10
Arkansas.....	Dick Simpson.....	State Bank Commissioner.....	182	20	157	5				
Kentucky.....	S. Albert Phillips.....	Commissioner, Department of Banking.....	276	20	243	13				
Tennessee.....	H. B. Clarke.....	Superintendent of Banks.....	224	9	208	7				
Total Southern States.....			2,745	358	2,273	69				45
Ohio.....	Paul Hinkle.....	Superintendent of Banks.....	385	162	219	1		3		
Indiana.....	Joseph McCord.....	Director, Department of Financial Institutions.....	344	109	224	3	1	3		4

Illinois.....	Elbert S. Smith.....	Auditor of Public Accounts.....	545	129	410	6			
Michigan.....	Alonzo L. Wilson.....	Commissioner, State Banking Department.....	323	151	167	5			1
Wisconsin.....	G. M. Matthews.....	Commissioner of Banks.....	459	65	385	5	2	1	1
Minnesota.....	I. C. Rasmussen.....	do.....	506	29	466	10		1	
Iowa.....	Joe H. Gronstal.....	Superintendent of Banking.....	572	71	457	37			7
Missouri.....	G. H. Bates.....	Commissioner of Finance.....	532	97	416	19			
Total Middle Western States.....			3,666	813	2,744	85	3	8	12
North Dakota.....	G. H. Russ, Jr.....	State Examiner.....	116	2	110	4			
South Dakota.....	Gorden H. Maxam.....	Superintendent of Banks.....	138	26	112				
Nebraska.....	J. Floyd McLain.....	Director of Banking.....	298	17	242	39			
Kansas.....	R. B. Medlin.....	State Bank Commissioner.....	426	43	340	43			
Montana.....	R. E. Towle.....	Superintendent of Banks.....	74	44	29	1			
Wyoming.....	Norris E. Hartwell.....	State Examiner.....	28	15	13				
Colorado.....	Frank E. Goldy.....	State Bank Commissioner.....	94	18	63	13			
New Mexico.....	F. P. Weddington.....	State Bank Examiner.....	26	8	18				
Oklahoma.....	O. B. Mothersead.....	Bank Commissioner.....	190	26	156	8			
Total Western States.....			1,390	199	1,083	108			
Washington.....	Joseph C. McMurray.....	Supervisor of Banking.....	67	10	51	2		4	
Oregon.....	Marshall A. Case.....	Superintendent of Banks.....	44	7	34	2		1	
California.....	William A. Burkett.....	do.....	80	26	48	6			
Idaho.....	R. U. Spaulding.....	Commissioner of Finance.....	19	8	11				
Utah.....	Seth H. Young.....	Bank Commissioner.....	42	13	24	5			
Nevada.....	Grant L. Robison.....	Superintendent of Banks.....	3	2	1				
Arizona.....	D. O. Saunders.....	do.....	4	1	2	1			
Total Pacific States.....			259	67	171	16		5	
Total United States (exclusive of possessions).....			9,443	1,769	6,753	333	3	236	66
Alaska.....		Secretary, Territorial Banking Board.....	11		6	4			1
The Territory of Hawaii.....		Supervising Bank Examiner.....	9		3	6			
Puerto Rico.....		Secretary of the Treasury.....	10		7	3			
American Samoa.....			1			1			
Virgin Islands of the United States.....			2		1			1	
Total possessions.....			33		17	14			1
Total United States and possessions.....			9,476	1,769	6,770	347	3	236	67

<sup>1</sup> Includes stock savings banks.

<sup>2</sup> Includes 1 private bank.

<sup>3</sup> Includes 1 trust company which is a member of the Federal Reserve System.

TABLE NO. 49.—*Assets and liabilities of all active banks, Dec. 31, 1936 to 1957*

[Amounts in thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks <sup>1</sup>	Other assets	Total assets	Capital <sup>2</sup>	Surplus and undivided profits <sup>3</sup>	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
1936	15,704	21,613,328	17,497,059	10,700,905	1,025,586	15,871,668	3,402,165	70,110,711	3,293,014	4,849,310	61,155,014	57,247	756,126
1937	15,463	22,342,879	16,660,068	9,828,984	907,871	15,065,962	3,271,994	68,077,758	3,223,110	4,949,834	59,109,903	50,816	744,095
1938	15,265	21,535,406	18,002,042	9,664,255	(4)	18,373,644	3,258,252	70,833,599	3,192,493	5,016,435	61,907,761	36,612	680,298
1939	15,096	22,374,700	19,447,464	9,348,161	1,196,539	22,197,935	3,010,458	77,575,257	3,125,524	5,169,647	68,566,043	25,551	688,492
1940	14,956	23,967,476	21,028,798	9,499,776	1,407,364	26,846,418	2,822,070	85,571,902	3,070,519	5,339,039	76,407,885	25,060	729,399
1941	14,885	26,838,365	25,553,809	9,035,537	1,545,018	25,942,377	2,538,588	91,453,694	3,034,361	5,460,776	82,233,260	22,593	702,704
1942	14,722	24,001,146	46,059,111	8,312,249	1,463,836	27,371,581	2,334,654	109,542,577	2,985,391	5,619,637	100,265,638	18,638	653,273
1943	14,621	23,674,539	66,259,384	7,466,862	1,612,252	26,999,933	2,109,008	128,121,978	3,011,600	6,034,091	118,336,126	51,650	688,511
1944	14,579	26,101,639	86,414,755	7,596,205	1,801,370	29,175,791	1,857,424	152,947,184	3,052,950	6,640,166	142,310,824	125,624	817,620
1945	14,598	30,466,867	101,904,073	8,611,660	2,025,088	33,589,693	1,753,694	178,351,075	3,187,368	7,424,243	166,530,093	227,150	982,221
1946	14,633	35,822,868	87,093,517	9,543,221	2,221,793	32,995,748	1,729,215	169,406,362	3,299,469	8,138,479	156,801,396	48,403	1,118,615
1947	14,755	43,231,136	81,636,938	10,760,398	2,392,970	36,167,173	1,835,487	176,024,102	3,342,600	8,654,798	162,728,682	74,614	1,223,408
1948	14,735	48,452,743	74,462,553	11,470,848	2,145,156	37,490,369	2,053,761	176,075,430	3,423,195	9,130,608	162,041,889	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
1952	14,596	75,928,803	73,010,835	17,449,091	2,938,679	42,825,197	2,677,998	214,830,603	4,016,796	11,437,192	196,431,356	196,234	2,749,025
1953	14,538	80,920,155	72,872,466	18,452,644	2,690,476	43,301,133	2,895,929	221,132,803	4,173,707	12,035,657	201,978,297	66,803	2,878,339
1954	14,388	86,058,272	78,004,064	20,519,756	2,657,128	42,097,116	3,348,420	232,684,756	4,428,194	12,936,050	212,030,341	32,915	3,257,256
1955	14,265	100,575,185	70,309,691	20,754,037	2,873,239	45,105,892	3,486,967	243,105,011	4,706,970	13,503,336	221,391,573	174,195	3,328,937
1956	14,188	110,632,011	66,795,281	20,556,588	3,454,476	46,382,257	4,144,714	251,965,327	5,007,583	14,342,869	228,578,958	88,202	3,947,715
1957	14,103	115,759,782	66,066,124	23,051,813	3,532,901	46,006,103	4,770,796	259,187,519	5,308,140	15,228,280	234,178,092	97,990	4,375,017

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

*Back figures.*—See reference in heading of table 46, p. 190, in 1953 annual report, to reports containing figures since 1834. (Comparable figures for years prior to 1936 covered June 30 only.)

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

TABLE NO. 50.—*Assets and liabilities of all active national banks, Dec. 31, 1936 to 1957*

[Amounts in thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Gov- ernment obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks <sup>1</sup>	Other assets	Total assets	Capital	Surplus and undivided profits <sup>2</sup>	Total de- posits	Bills pay- able and redis- counts, etc.	Other liabilities
1936	5,331	8,271,210	8,685,554	4,094,490	518,503	8,462,578	1,032,327	31,064,662	1,598,815	1,572,195	27,608,397	3,495	281,760
1937	5,266	8,813,547	8,072,882	3,690,122	422,490	8,128,003	977,186	30,104,230	1,577,831	1,666,367	26,540,694	10,839	308,499
1938	5,230	8,489,120	8,705,950	3,753,234	555,304	9,151,105	1,011,455	31,666,177	1,570,622	1,757,522	28,050,676	5,608	281,749
1939	5,193	9,043,632	9,073,935	3,737,641	615,698	11,887,915	960,436	35,319,257	1,532,903	1,872,215	31,612,992	2,882	298,265
1940	5,150	10,027,773	9,752,605	3,915,435	718,799	14,401,268	918,082	39,733,962	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	1,503,082	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	64,531,917	1,531,515	2,427,927	60,156,181	8,155	408,139
1944	5,031	11,497,802	43,478,789	3,543,540	904,500	16,732,749	792,479	76,949,859	1,566,905	2,707,960	72,128,937	54,180	491,877
1945	5,023	13,948,042	51,467,706	4,143,903	1,008,644	19,170,145	797,316	90,535,756	1,658,839	2,996,898	85,242,947	77,969	559,103
1946	5,013	17,309,767	41,843,532	4,799,284	1,094,721	18,972,446	830,513	84,850,263	1,756,621	3,393,178	79,049,639	20,047	630,578
1947	5,011	21,480,457	38,825,435	5,184,531	1,168,042	20,907,548	880,987	88,447,000	1,779,766	3,641,558	82,275,356	45,135	705,185
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	38,270,532	5,937,227	1,059,663	19,885,295	1,058,178	90,239,179	1,916,340	4,018,001	83,344,318	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	94,431,561	15,484	1,621,397
1952	4,916	36,119,673	35,936,442	8,359,843	1,446,134	24,953,269	1,321,382	108,132,743	2,224,852	4,834,369	99,257,776	75,921	1,739,825
1953	4,864	37,944,146	35,588,703	8,021,470	1,292,254	25,253,264	1,416,802	110,116,699	2,301,757	5,107,759	100,947,233	14,851	1,745,099
1954	4,796	39,827,678	39,506,999	9,425,259	1,279,171	24,442,726	1,608,736	116,150,569	2,485,844	5,618,398	106,145,813	11,096	1,889,416
1955	4,700	43,559,726	33,690,806	9,166,524	1,388,250	24,375,190	1,569,791	113,750,287	2,472,624	5,463,305	104,217,989	107,796	1,488,573
1956	4,659	48,248,332	31,680,085	8,823,307	1,706,507	25,375,990	1,867,761	117,701,982	2,638,108	5,834,024	107,494,823	18,654	1,716,373
1957	4,627	50,502,277	31,338,076	9,043,633	1,734,533	25,130,601	2,173,520	120,522,640	2,806,213	6,287,004	109,436,311	38,324	1,954,788

<sup>1</sup> Includes reserve balances and cash items in process of collection.<sup>2</sup> Includes reserve accounts.

*Back figures.*—See reference in heading of table 47, p. 191, in 1953 annual report, to reports containing figures since 1863.

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

TABLE NO. 51.—*Assets and liabilities of all active banks other than national, Dec. 31, 1936 to 1957*

[Amounts in thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Gov- ernment obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks <sup>1</sup>	Other assets	Total assets	Capital stock	Capital notes and debentures	Surplus and undivided profits <sup>2</sup>	Total deposits	Bills pay- able and redis- counts, etc.	Other liabili- ties
1936	10, 373	13, 342, 118	8, 811, 505	6, 606, 415	507, 083	7, 409, 090	2, 369, 838	39, 046, 049	1, 489, 354	204, 845	3, 277, 115	33, 546, 617	53, 752	474, 366
1937	10, 197	13, 529, 332	8, 587, 186	6, 138, 862	485, 381	6, 937, 959	2, 294, 808	37, 973, 528	1, 471, 533	173, 746	3, 283, 467	32, 569, 209	39, 977	435, 596
1938	10, 035	13, 046, 286	9, 296, 083	5, 911, 021	( <sup>3</sup> )	8, 667, 235	2, 246, 797	39, 167, 422	1, 459, 015	162, 856	3, 258, 913	33, 857, 085	31, 004	398, 549
1939	9, 903	13, 331, 068	10, 373, 529	5, 610, 520	580, 841	10, 310, 020	2, 050, 022	42, 256, 000	1, 450, 873	141, 748	3, 297, 432	36, 953, 051	22, 669	390, 227
1940	9, 806	13, 939, 703	11, 276, 193	5, 584, 341	688, 565	12, 445, 150	1, 903, 988	45, 837, 940	1, 420, 148	123, 134	3, 329, 878	40, 555, 461	21, 933	387, 386
1941	9, 762	15, 086, 573	13, 480, 757	5, 221, 081	758, 517	11, 726, 948	1, 641, 584	47, 915, 460	1, 410, 373	108, 194	3, 327, 471	42, 678, 488	18, 815	372, 119
1942	9, 635	13, 800, 348	22, 233, 760	4, 654, 812	730, 337	11, 854, 810	1, 487, 532	54, 761, 599	1, 382, 507	99, 202	3, 384, 964	49, 616, 822	15, 122	262, 982
1943	9, 575	13, 541, 007	32, 080, 829	4, 141, 164	804, 283	11, 727, 238	1, 295, 540	63, 590, 061	1, 389, 943	90, 142	3, 606, 164	58, 179, 945	43, 495	280, 372
1944	9, 548	14, 603, 837	42, 935, 966	4, 052, 665	898, 870	12, 443, 042	1, 064, 945	75, 997, 325	1, 403, 725	82, 320	3, 932, 206	70, 181, 887	71, 444	325, 743
1945	9, 575	16, 518, 825	50, 436, 367	4, 467, 757	1, 016, 444	14, 419, 548	956, 378	87, 815, 319	1, 456, 449	72, 080	4, 427, 345	81, 287, 146	149, 181	423, 118
1946	9, 620	18, 513, 101	45, 249, 985	4, 743, 937	1, 127, 072	14, 023, 302	898, 702	84, 556, 099	1, 475, 054	67, 794	4, 745, 301	77, 751, 557	28, 356	488, 037
1947	9, 744	21, 750, 679	42, 811, 503	5, 575, 867	1, 224, 928	15, 259, 625	954, 500	87, 577, 102	1, 500, 807	62, 027	5, 013, 240	80, 453, 326	29, 479	518, 223
1948	9, 738	24, 634, 230	39, 482, 290	6, 222, 758	1, 104, 393	15, 506, 863	989, 844	87, 940, 378	1, 546, 005	48, 431	5, 288, 479	80, 393, 373	22, 990	641, 100
1949	9, 724	25, 899, 869	40, 483, 150	6, 745, 324	1, 125, 593	14, 505, 243	1, 044, 755	89, 803, 934	1, 583, 954	48, 437	5, 598, 858	81, 899, 726	19, 633	653, 326
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
1952	9, 680	39, 809, 130	37, 074, 393	9, 093, 248	1, 492, 545	17, 871, 928	1, 356, 616	106, 697, 860	1, 745, 470	46, 474	6, 602, 823	97, 173, 580	120, 313	1, 009, 200
1953	9, 674	42, 976, 009	37, 283, 703	9, 831, 174	1, 398, 222	18, 047, 969	1, 479, 127	111, 016, 104	1, 828, 615	43, 335	6, 927, 898	101, 031, 064	51, 952	1, 133, 240
1954	9, 592	46, 230, 594	38, 497, 065	11, 094, 497	1, 377, 957	17, 654, 390	1, 679, 684	116, 534, 187	1, 896, 592	45, 758	7, 317, 652	105, 884, 528	21, 817	1, 367, 840
1955	9, 565	57, 015, 459	36, 618, 885	11, 587, 513	1, 484, 989	20, 730, 702	1, 917, 176	129, 354, 724	2, 183, 182	51, 164	8, 040, 031	117, 173, 584	66, 399	1, 840, 364
1956	9, 529	62, 383, 679	35, 115, 196	11, 733, 281	1, 747, 969	21, 006, 267	2, 276, 953	134, 263, 345	2, 319, 177	50, 298	8, 508, 845	121, 084, 135	69, 548	2, 231, 342
1957	9, 476	65, 257, 505	34, 728, 048	13, 408, 180	1, 798, 368	20, 875, 502	2, 597, 276	138, 664, 879	2, 452, 897	49, 030	8, 941, 276	124, 741, 781	59, 666	2, 420, 229

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

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

Back figures.—See reference in heading of table 48, p. 192, in 1953 annual report, to reports containing figures since 1834. (Comparable figures for years prior to 1936 covered June 30 only.)



TABLE No. 52—Summary of results of liquidation of all national banks<sup>1</sup> placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, 1957<sup>10</sup>

	Receiverships completely liquidated and finally closed		
	Total	District of Columbia nonnational banks <sup>2</sup>	National banks
Number of receiverships.....	\$ 2,822	4 15	5 2,807
Total assets taken charge of by receivers.....	\$3,744,487,469	\$27,143,017	\$3,717,344,452
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).....	2,220,756,553	18,624,923	2,202,131,630
Offsets allowed and settled (against assets).....	254,007,887	2,089,895	251,917,992
Losses on assets compounded or sold under order of court.....	1,226,881,974	6,401,713	1,220,480,261
Book value of assets returned to shareholders' agents.....	42,786,982	26,486	42,760,496
Book value of remaining assets.....	54,073		54,073
Total.....	3,744,487,469	27,143,017	3,717,344,452
Collections:			
Collections from assets as above.....	2,220,756,553	18,624,923	2,202,131,630
Collections from stock assessments.....	179,773,344	619,261	179,154,083
Earnings collected: interest, premiums, rents, etc. (unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933).....	163,800,514	1,429,275	162,371,239
Offsets allowed and settled (against assets).....	254,007,887	2,089,895	251,917,992
Unpaid balance Reconstruction Finance Corporation loans.....	233,649		233,649
Total.....	2,818,571,947	22,763,354	2,795,808,593
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).....	1,416,596,686	10,893,071	1,405,703,615
Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929).....	34,624,491	35,202	34,589,289
Distributions by conservators to unsecured creditors.....	209,124,039	2,838,102	206,285,937
Distributions by conservators to secured creditors.....	1,372,006	10,750	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).....	705,913,688	4,901,281	701,012,407
Offsets allowed and settled (against liabilities).....	254,007,887	2,089,895	251,917,992
Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926).....	8,068,166	18,839	8,049,327
Payments of receivers' salaries, legal and other expenses.....	170,226,845	1,767,254	168,459,591
Payments of conservators' salaries, legal and other expenses.....	11,016,322	201,010	10,815,312
Amounts returned to shareholders in cash.....	7,600,970	7,950	7,593,020
Cash balances in hands of Comptroller and receivers.....	20,847		20,847
Total.....	2,818,571,947	22,763,354	2,795,808,593

See footnotes at end of table.

TABLE No. 52—*Summary of results of liquidation of all national banks<sup>1</sup> placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, 1957<sup>10</sup>—Continued*

	Receiverships completely liquidated and finally closed		
	Total	District of Columbia nonnational banks <sup>2</sup>	National banks
Capital stock at date of failure.....	7 402, 912, 595	8 2, 352, 920	9 400, 559, 675
United States bonds held at failure to secure circulating notes.....	176, 392, 631	-----	176, 392, 631
United States bonds held to secure circulation, sold and circulation redeemed.....	176, 392, 631	-----	176, 392, 631
Circulation outstanding at date of failure.....	170, 552, 785	-----	170, 552, 785
Assessments upon shareholders.....	329, 073, 807	1, 912, 920	327, 160, 887
Deposits at date of failure.....	2, 378, 540, 723	19, 147, 196	2, 359, 393, 527
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	515, 478, 134	5, 194, 938	510, 283, 196
Additional liabilities established subsequent to date of failure.....	97, 187, 693	809, 871	96, 377, 822
Claims proved (both secured and unsecured).....	2, 126, 785, 373	17, 850, 201	2, 108, 935, 172
Average percent dividends paid to claims proved.....	78. 13	77. 18	78. 14
Average percent total payments to creditors to total liabilities established.....	87. 64	82. 57	87. 69
Average percent total costs of liquidation to total collections including offsets allowed.....	6. 72	8. 73	6. 70

<sup>1</sup> Including District of Columbia nonnational banks and building and loan associations.

<sup>2</sup> Including building and loan associations.

<sup>3</sup> Does not include 159 banks restored to solvency.

<sup>4</sup> Does not include 1 bank restored to solvency.

<sup>5</sup> Does not include 158 banks restored to solvency.

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

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

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

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

<sup>10</sup> Does not include 4 banks placed in receivership subsequent to the Federal Deposit Insurance Act of 1950 (Public Law 797) approved Sept. 21, 1950.

TABLE NO. 53.—Number and deposits of national and District of Columbia nonnational banks <sup>1</sup> placed in receivership, period Apr. 14, 1865 to Dec. 31, 1957, by groups according to percentages of dividends paid to Dec. 31, 1957 <sup>2</sup>

Periods and bank groups	Liquidation banks												Re- stored to sol- vency banks <sup>2</sup>	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 per- cent		Total banks		Number of banks	Number of 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 1956 (2,980 banks): Apr. 14, 1865, to Oct. 31, 1930— data for individual annual re- port years unavailable; depos- its 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	9,602,212	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	-----	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	-----	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	-----	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	-----	112
Nov. 1, 1940, to Oct. 31, 1941.....	* 7	18,147,843	39	68,673,118	* 42	76,497,725	* 10	10,540,731	4	8,201,086	102	182,060,503	-----	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	-----	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	-----	30
Jan. 1, 1944, to Dec. 31, 1944.....	3	412,269,316	1	4,613,782	5	28,787,475	1	141,119	-----	-----	10	445,811,692	-----	10
Jan. 1, 1945, to Dec. 31, 1945.....	1	1,796,607	2	2,390,914	-----	-----	1	-----	-----	-----	4	4,187,521	-----	4
Jan. 1, 1946, to Dec. 31, 1946.....	-----	-----	2	616,710	-----	-----	-----	-----	-----	-----	2	616,710	-----	2
Jan. 1, 1947, to Dec. 31, 1947.....	-----	-----	1	26,966,990	1	183,818	-----	-----	-----	-----	2	27,150,808	-----	2
Jan. 1, 1948, to Dec. 31, 1948.....	1	1,204,158	1	421,461	1	305,253	-----	-----	-----	-----	3	1,930,872	-----	3
Jan. 1, 1949, to Dec. 31, 1949.....	-----	-----	1	2,015,717	1	2,299,269	-----	-----	-----	-----	2	4,314,986	-----	2
Jan. 1, 1950, to Dec. 31, 1950.....	2	5,058,728	-----	-----	-----	-----	-----	-----	-----	-----	2	5,058,728	-----	2
Jan. 1, 1951, to Dec. 31, 1951.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Jan. 1, 1952, to Dec. 31, 1952.....	-----	-----	-----	-----	-----	-----	-----	-----	1	-----	1	-----	-----	1
Jan. 1, 1953, to Dec. 31, 1953.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----

See footnotes at end of table.

TABLE NO. 53.—*Number and deposits of national and District of Columbia nonnational banks<sup>1</sup> placed in receivership, period Apr. 14, 1865 to Dec. 31, 1957, by groups according to percentages of dividends paid to Dec. 31, 1957<sup>8</sup>—Continued*

Periods and bank groups	Liquidation banks												Re- stored to sol- vency banks <sup>2</sup>	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 per- cent		Total banks			
	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Num- ber of banks
Receiverships completely liquidated and finally closed or restored to solvency, 1865 to 1956—Continued														
Jan. 1, 1954, to Dec. 31, 1954														
Jan. 1, 1955, to Dec. 31, 1955														
Jan. 1, 1956, to Dec. 31, 1956														
Jan. 1, 1957, to Dec. 31, 1957	1	4, 165, 850									1	4, 165, 850		1
Total 1931-57 (2,007 banks).....	343	705, 158, 267	526	674, 718, 003	538	464, 765, 652	318	191, 834, 170	200	56, 948, 864	1, 925	2, 093, 424, 956	82	2, 007
Active receiverships as of Dec. 31, 1957 (None).....														
Grand total (2,981 banks).....	551	782, 454, 873	689	739, 290, 550	749	531, 718, 342	474	237, 299, 195	359	87, 777, 763	2, 822	2, 378, 540, 723	159	2, 981

<sup>1</sup> Including building and loan associations.<sup>2</sup> Deposits for banks restored to solvency unavailable.<sup>3</sup> 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.<sup>4</sup> 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.<sup>5</sup> 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.<sup>6</sup> 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.<sup>7</sup> 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.)<sup>8</sup> Does not include 4 banks placed in receivership subsequent to the Federal Deposit Insurance Act of 1950 (Public Law 797) approved Sept. 21, 1950.

TABLE No. 54.—*National bank receivership completely liquidated and finally closed, during the year ended Dec. 31, 1957*Name of bank: Salt Springs National Bank, Syracuse, New York <sup>1</sup>

	(Liquidation No. 2697)
Charter number.....	1287
Date of organization.....	May 20, 1865
Date receiver appointed.....	Jan. 22, 1934
Capital stock at date of failure.....	\$800,000
Claims proved (both secured and unsecured).....	\$3,638,886
<b>Liabilities:</b>	
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	\$1,144,260
Deposits at date of failure.....	4,165,850
Additional liabilities established to date of report.....	82,118
Total liabilities established to date of report.....	5,392,228
<b>Assets and assessments:</b>	
Book value of assets at date of failure.....	6,365,136
Additional assets received since date of failure.....	311,012
Assessments upon shareholders.....	800,000
Total assets and stock assessments.....	7,476,148
<b>Disposition of assets and assessments:</b>	
Collections from assets.....	4,586,277
Offsets allowed and settled.....	286,346
Collections from stock assessments.....	506,461
Losses on assets compounded or sold under order of court.....	1,803,525
Book value of uncollected assets.....	
Book value of remaining uncollected stock assessments.....	293,539
Total disposition of assets and assessments.....	7,476,148
<b>Progress of liquidation to date of this report:</b>	
Cash collections from assets.....	4,586,277
Cash collections from stock assessments.....	506,461
Receivership earnings, cash collections from interest, premium, rent, etc.....	562,004
Offsets allowed and settled.....	286,346
Total collections from all sources, including offsets allowed....	5,941,088
<b>Disposition of proceeds of liquidation:</b>	
Dividends paid by receivers on secured claims.....	
Dividends paid by receivers on unsecured claims.....	3,702,689
Secured and preferred liabilities paid except through dividends, including offsets allowed.....	1,737,141
Cash advanced in protection of assets.....	13,084
Conservator's salary, legal and other expenses.....	45,597
Receivers' salaries, legal and other expenses.....	442,577
Cash in hands of Comptroller and receiver.....	
Total disposition of proceeds of liquidation.....	5,941,088
Percent dividends paid to claims proved.....	101.20
Percent total payments to creditors to total liabilities established..	100.88
Percent total costs of liquidation to total collections including offsets allowed.....	8.44
Date finally closed.....	Dec. 30, 1957

<sup>1</sup> Formerly in conservatorship.

TABLE No. 55.—*National bank placed in charge of receiver during year ended Dec. 31, 1957*Name of bank: Del Rio National Bank, Del Rio, Texas <sup>1</sup>

Charter number.....	(Receivership No. 2969) 7433
Date of organization.....	Sept. 29, 1904
Date receiver appointed.....	June 20, 1957
Capital stock at date of failure.....	\$250, 000
Deposits at date of failure.....	\$10, 451, 000

<sup>1</sup> Restored to solvency July 2, 1957.

TABLE NO. 56.—*Bank suspensions since inauguration of Federal deposit insurance, years ended Dec. 31, 1934 to 1957*

Year ended Dec. 31—	Number				Capital stock (in thousands of dollars) <sup>1</sup>					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			National	State	Insured	Nonin- sured
1934.....	57	1		8	48	3,822	25		416	3,381	42		1,912	34,985
1935.....	34	4		22	8	1,518	405		633	480	5,399		3,763	939
1936.....	44	1		40	3	1,961	88		1,678	195	524		10,207	592
1937.....	58	3	2	47	6	3,435	685	671	2,004	75	3,825	1,708	10,156	480
1938.....	56	1	1	47	7	2,467	25	25	2,052	365	13,837	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
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
1952.....	3			7	2	52			37	15	1,414		1,279	135
1953.....	4		1	10	2	750		200	550		44,802	19,478	24,934	390
1954.....	3			13	1	45			25	20	2,880		930	1,950
1955.....	4	14	2	15	2	140	75		65		4,606		1,892	
1956.....	3	18	1	17	1	550	280		250	20	11,823	6,520	4,703	600
1957.....	3	19	1	20	1	303	250	35		18	12,869	10,451	1,163	1,255
Total.....	364	25	8	227	104	23,747	3,145	4,531	10,846	5,225	227,474	41,183	47,189	86,951

<sup>1</sup> Includes capital notes and debentures, if any, outstanding at date of suspension.<sup>2</sup> Located in the State of Indiana.<sup>3</sup> Private bank located in the State of Georgia.<sup>4</sup> 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 \$1,245,000.<sup>5</sup> Private bank located in the State of Georgia.<sup>6</sup> Comprises a commercial bank in the State of Kansas with capital of \$10,000 and total deposits of \$237,000, and 2 private banks in the State of Michigan with capital of \$110,000 and total deposits of \$2,876,000.<sup>7</sup> Comprises a commercial bank in the State of Arkansas with capital of \$25,000 and total deposits of \$480,000; and a commercial bank in the State of Illinois with capital of \$12,000 and total deposits of \$799,000.<sup>8</sup> Commercial bank located in the State of Georgia.<sup>9</sup> Commercial bank located in the State of Illinois.<sup>10</sup> Commercial banks located in the State of Illinois.<sup>11</sup> Commercial bank located in the State of Colorado.<sup>12</sup> Commercial bank located in the State of Kentucky.<sup>13</sup> Comprises a private bank in the State of Georgia (capital and deposit figures not available); and a commercial bank in the State of Kansas with capital of \$20,000 and total deposits of \$1,950,000.<sup>14</sup> Comprises 1 bank in the State of California with capital of \$50,000 and total deposits of \$3,714,000; and 1 bank in the State of Texas with capital of \$25,000 and total deposits of \$892,000.<sup>15</sup> Commercial banks in the State of Idaho.<sup>16</sup> Located in the State of New York.<sup>17</sup> Commercial bank located in the State of Texas.<sup>18</sup> Commercial bank located in the State of Kansas.<sup>19</sup> Located in the State of Texas.<sup>20</sup> Located in the State of Texas.<sup>21</sup> Private bank located in the State of Texas.

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.

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