U.S.

79TH CONGRESS : : : : 1ST SESSION

JANUARY 3–DECEMBER 21, 1945

HOUSE DOCUMENTS

VOL. 24

UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1945

AUTHENTICATED
U.S. GOVERNMENT
INFORMATION
GPO

J66
SERIAL 10977
Copy 2

4
Copy 2
12
17
46

79th Congress, 1st Session House Document No. 171

EIGHTY-SECOND ANNUAL REPORT

OF THE

Comptroller of the Currency

1944

UNITED STATES
GOVERNMENT PRINTING OFFICE
WASHINGTON : 1945

TREASURY DEPARTMENT
Document No. 3137
Comptroller of the Currency

LETTER OF TRANSMITTAL

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., July 1, 1945.

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 1944.

Respectfully,

PRESTON DELANO,
Comptroller of the Currency.

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

ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

In this our fourth year of war, I have the honor to report to the Congress that the national banks of the country are in a sound condition, that their resources and powers are being fully utilized wherever needed in the war effort, and that they can be depended upon to contribute toward the solution of many problems that will arise as the conflict is brought to a successful conclusion.

One striking phenomenon of wartime America has been an enormous increase in the number of people requiring some form of banking service. The physical capacity of the banks has been strained by additional duties arising out of war financing operations, the sale and redemption of bonds, the cashing of Government and pay-roll checks, ration banking, withheld taxes, and an increased activity in the use of checks. The number of officers and employees of national banks increased from 125,128 in 1939 to 148,803 in 1944. Despite this substantial increase in personnel, they have been shorthanded. The devotion to duty on the part of officers and employees, whose ranks have frequently been depleted and staffed with hastily-trained men and women, deserves recognition.

The assets of national banks continue the trend noticed in previous war years. During 1944, investments in government securities increased $9.3 billion, and cash reserves increased $1.6 billion, while total assets have grown $12.4 billion. Earnings for the year show a moderate increase, and with very few exceptions are adequate for banks in all size groups. Net earnings have been slightly under 10 percent of total capital funds, and cash dividends amounted to 3.4 percent thereof. It is worthy of note that this results in a major portion of earnings being employed to build up capital funds.

While deposit liabilities increased $12 billion, capital funds increased only $315 million, adding to the already pronounced stretching of the ratio between deposit liabilities and invested capital. Of this increase in capital funds, a total of $268 million was earned. While the aggregate of deposits may well remain at present heights or mount even higher, a return to normal business conditions will necessarily bring about some shifting of deposits between geographical areas, and wise bankers are giving this factor weight in determining investment policy.

The national banking system has shown gratifying stability during the year. While the number of units declined from 5,046 to 5,031, the situation remains generally favorable to the continued growth and success of the system. More than one-half of the assets of the commercial banks of the Nation are now held by the national banks.

The growth in the size of national banks in the 10 years from the end of 1934 to the end of 1944 is striking. In 1934, 3,374 national banks, or over 60 percent of the total number, had deposits of $1 million or less. By the end of 1944, banks in this category had dropped to one-fifth of that number, constituting less than 15 percent of all national banks. This tendency is especially noticeable among the very smallest banks, those with deposits of $500,000 or less, which fell from over 2,000 in 1934 to approximately 100 in 1944.

The trend referred to resulted only slightly from expansion of branch banking and consolidation of existing banks. The shift is due largely to steadily increasing deposits of existing banks, particularly in the case of banks with deposits of over $2 million, which tripled in number during the 10-year period. At the present time, it might be said that the typical national bank has deposits of between $1 million and $10 million, since institutions in that category make up over 70 percent of all national banks—as compared with less than 35 percent 10 years ago.

The same tendency appears also among banks of the very largest size—those with deposits of over $100 million—of which there were 97 in 1944 as compared with 25 in 1934. Although these institutions (which are located in over 50 cities in two-thirds of the States) actually hold a very large percentage of the liquid funds of the country, they are, of course, large city banks. In spite of their importance in financial activities, they cannot be regarded as characteristic of the entire system, in view of the fact that even today they constitute less than 2 percent of all national banks.

Because of the size of deposits and the prospective increase in risk assets, discussed hereafter, it has been our policy to urge upon banks that capital be strengthened wherever necessary, both through sale of new common stock and through conservation of earnings. In this connection it is to be again noted that 65 percent of the net profits of national banks was retained to strengthen capital structure.

Preferred stock held by the Reconstruction Finance Corporation and by the public was reduced during the year by almost 28 percent and was entirely eliminated by 353 national banks. Practically all of this preferred stock was replaced with common stock. There are 545 national banks with preferred stock still outstanding.

It is evident that more capital is one of the primary needs of the banking system, not only for its current operations, but to protect the further expansion of liabilities and of risk assets which can be foreseen in the post-war period. It must be kept in mind that while the aggregate capital of all banks (State as well as national) amounted to about $9.7 billion both in 1929 and 1944, deposits increased over the same period from $58 billion to $142 billion. This disproportionate development is attributable to many factors, including war and the reduction of the number of banks from 25,000 to less than 15,000 (at which level, incidentally, at least temporary stabilization has taken place). Of course, this marked shift in the capital-deposit ratio is not as foreboding as it might superficially appear, because of the large amount of Government obligations included in bank assets, and because of the present high liquidity. The picture could change, however, if the proportion of risk assets were to increase much more rapidly than capital. Many national banks either on their own initiative or at our suggestion are taking advantage of the present market to increase their capital.

The period immediately following the war will present many problems

to the banking system, and bankers are showing commendable foresight in the measures now in the course of adoption. For instance, the formation of credit groups in the larger cities is designed to stimulate the financing of many borrowers, in the difficult transition from war to peacetime operations, by private enterprise rather than by Government. The banks are preparing to handle a large demand for the so-called G. I. loans to veterans. A return to normal manufacturing and merchandising will give rise to an unknown volume of consumer loans and the building trades promise a large increase in housing.

The utmost diligence must be exercised both by bankers and supervisory officials to see that safe, though perhaps original, banking procedures and standards are employed in meeting different needs and in entering new fields. It is because of the fact that the needs and requirements are not foreseeable that we are refraining from recommending any additional legislation in this report. Recommendations will be made from time to time as the problems arise and solutions requiring legislation become discernible.

The difficulties of foreseeing the future trends of banking and the safeguards which must be set up are emphasized by a consideration of the place of commercial banks in the era toward which we are moving—a period in which the reconversion from war to peace will be accelerated, an era in which there will be a gradual return of an economy of free production, plenty in place of scarcity, and a substantial reduction in governmental expenditures and demands.

It is not generally realized to what an extent the nature and functions of banks have changed within a comparatively few years. Even as late as 1939, the largest portion of the earnings of banks was derived from interest on loans; and bankers, the public, and Government generally felt that the chief function of a commercial bank and its chief justification for profitable existence was the furnishing of short-term credit to commerce and industry. Today the commercial loan activities of banks—in other words, their risk activities, calling for the exercise of informed judgment on the short-term prospects of an industry and of a single unit within that industry—have receded to a subsidiary position; in their place we find investment in securities of the Federal Government and in loans guaranteed by agencies of that Government.

Bank portfolios reflect the great changes in the country's debt structure, both public and private. The striking extent of these changes is indicated by the following comparison: In 1939, the assets of the national banks of the country included loans in the amount of $9 billion; at the end of 1944, there was a total of $11.5 billion of loans, many of which were covered either in whole or in part by Government guaranties. During the same period their holdings of Government securities more than quadrupled—from $9.1 billion to $43.5 billion. In this connection it should be noted that the deposits of these banks have risen from $31.6 billion to $72.1 billion, while the aggregate capital structure has only risen from $3.4 billion to $4.3 billion.

Likewise, the enormous increase in the liquid assets of individuals and corporations has emphasized the service function of banks as depositaries and clearing agents of funds, and the importance of this segment of a bank's function has been impressed upon the public by the almost general adoption of service charges which have now become an important source of banking income. The quasi-public nature of banks, and their suitability for use in many of the increasingly intimate relationships between

Government, business, and the public, have been emphasized through the services banks have performed during the war years in connection with rationing, distribution of Government securities, furnishing banking facilities to the armed services, and the like, heretofore mentioned.

Concretely, we have today a national banking system whose main functions are the handling of the Nation's current funds, the investment of those funds in Government securities and Government-guaranteed loans, the direct creation of credit for governmental use, and the performance of certain quasi-governmental services. In other words, without detracting from the important part the banks are taking in meeting the credit needs of business through the making of loans, it can be stated that to a considerable extent the principal functions of banks today tend to become matters of efficient routine operation and adherence to a predetermined schedule of appropriate security maturities. This *modus vivendi* unquestionably reduces risk and has proved to be profitable. It cannot be charged to any dereliction of duty or unwillingness to assume responsibility on the part of national bankers. It is one of the consequences of modern total war. The question before us is whether in the years to come banks can and should continue to operate primarily on this basis.

In facing problems of this magnitude it is not to be expected that solutions can be developed out of hand. Much depends upon the attitude both of bankers and Government, as well as upon economic factors. To what extent will the banks be able to meet the credit needs of business in this transitional period; to what extent will Government guaranties be used; and to what extent will the banks be required, and be able, to meet the competition of Government lending agencies? These are all questions of importance and upon their determination will depend to a large extent the future of our banking system.

It is essential that we appreciate clearly the nature of the alternatives presented for the future of American banking, and also that these alternatives involve widely differing advantages and disadvantages. Banking as it existed in the United States during the first three-quarters of a century under the National Bank Act is by no means the only possible banking structure. Many men still active in banking can recall the day when the privilege of issuing bank notes was an important factor in the operation and profitableness of national banks. We have seen this function terminated with benefit to the country generally and without injury to the banking system as a whole. The banking systems of other countries—those of pre-war continental Europe, for example—perform economic roles which differ widely from our own, especially by acting as suppliers of long-term capital to commerce and industry, thereby assuming a larger role in the direction of corporations in those fields. Up to the present, the genius of our American economic system has not developed along these lines, but there is reason to believe that the issue, always latent, may be soon forced to the forefront by the inexorable economic consequences of the war.

It is generally conceded, both by business and by Government, that the goal of a sustained high level of employment and production requires, among other things, a ready source of funds for the establishment of new enterprises and the expansion of small business concerns. There is a possibility that the sources tapped for these purposes in the past—direct investment of individual savings—may be insufficient hereafter. If other sources fail, Government may regard itself as obligated to supply the

deficiency; in fact, it has traveled some distance along this road during the past decade.

The line between furnishing permanent capital for new or growing enterprises, and meeting the current credit needs traditionally taken care of by American banks, is by no means clear and definite. Nor is it certain that governmental lending agencies—created to furnish credit in situations not traditionally considered "bankable"—can avoid being forced by the pressure of borrowers to extend their operations into the area which bankers and bank supervisory officials presently regard as suitable for investment of funds of depositors. Bankers and Government, as well as the public, must face the fact that banks may ultimately have to choose between the tendency toward assuming the narrower and safer role of depositary of the nation's current funds and investor of those funds, as far as possible, in the ultimate safety of government securities and guaranteed loans; or on the other hand, broadening their field to include not only such service functions and the relatively diminishing strict "commercial loan" functions of the past and present, but also the duties of active initiators and more permanent financiers of industrial and commercial enterprises of the first magnitude.

The problem outlined above is perhaps the most important which must be faced during the next few years by all who are concerned with the future of American banking and with the national welfare. It is worthy of our most thoughtful consideration.

There is a school of thought which would have the commercial banks move deep into the risk sector of the economy, thus filling the vacuum left by the reduction in the normal flow of venture capital. It has been argued that this process will save our society of free enterprise. This point of view has been received with approval in certain quarters, and, of course, the difficulties of our times demand great care in the examination of any remedies thoughtfully proposed. However, the economic scene at the present time is not such as to persuade the Office of the Comptroller of the Currency to acquiesce in this doctrine.

It seems clear that the economic forces now at work throughout the world, and largely outside the realm of banking, are fundamental. It seems equally clear that these forces cannot be controlled by any such device as the employment of commercial bank deposits in a field which properly should be reserved for more speculative funds. The survival of a competitive economy and the American system depends on other and more basic factors. The Comptroller of the Currency strongly endorses a vigorous and courageous policy by the commercial banks and one which will meet all legitimate demands for credit accommodation. Such a policy should include the intensive development of the newly formed credit groups and the full exploitation of the term loan. The Comptroller feels, however, that adventures of this nature into new fields must be restrained before the extension of credit becomes in reality a participation in ownership. An entry into the realm of junior financing made in the guise of loans secures none of the advantages which normally accompany such an operation and is not consistent with the responsibilities inherent in the trusteeship of deposit funds.

At the end of 1944, the National Banking System was composed of 5,031 active national banking associations operating 1,618 branches, making a total of 6,649 banking offices.

A comparison of the assets and liabilities of the banks in the National Banking System as of December 31, 1943, April 13, June 30, and December 30, 1944, 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, 1943 (5,046 banks)	Apr. 13, 1944 (5,048 banks)	June 30, 1944 (5,042 banks)	Dec. 30, 1944 (5,031 banks)
ASSETS				
Loans and discounts, including overdrafts	10,133,532	9,950,486	11,229,680	11,497,802
U. S. Government securities, direct obligations	32,552,251	36,732,082	38,156,365	42,836,320
Obligations guaranteed by U. S. Government	1,626,304		634,504	642,469
Obligations of States and political subdivisions	1,933,187	1,996,461	2,032,998	2,056,722
Other bonds, notes, and debentures	1,243,450	1,291,048	1,318,488	1,345,369
Corporate stocks, including stocks of Federal Reserve banks	149,061	146,186	146,168	141,449
Total loans and securities	*47,637,785*	*50,116,263*	*53,518,203*	*58,520,131*
Cash, balances with other banks, including reserve balances, and cash items in process of collection	16,080,664	15,399,509	16,059,734	17,637,249
Bank premises owned, furniture and fixtures	547,470	542,465	532,377	513,522
Real estate owned other than bank premises	33,990	30,764	25,582	18,158
Investments and other assets indirectly representing bank premises or other real estate	47,275	49,374	49,356	47,640
Customers' liability on acceptances outstanding	26,207	32,582	34,003	42,721
Interest, commissions, rent, and other income earned or accrued but not collected	101,664	103,024	116,883	122,223
Other assets	56,862	59,153	64,807	48,215
Total assets	64,531,917	66,333,134	70,400,945	76,949,859
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations	33,254,837	33,557,069	32,745,584	36,320,754
Time deposits of individuals, partnerships, and corporations	9,926,259	10,494,797	11,056,548	12,655,090
Deposits of U. S. Government and postal savings	5,951,128	7,201,664	10,825,128	11,171,856
Deposits of States and political subdivisions	2,934,654	2,947,639	2,998,352	3,070,539
Deposits of banks	7,160,133	6,985,579	7,403,551	8,058,120
Other deposits (certified and cashiers' checks, etc.)	929,170	623,232	804,090	852,578
Total deposits	60,156,181	61,809,980	65,833,253	72,128,937
Demand deposits	*49,847,504*	*50,927,316*	*54,408,676*	*59,094,187*
Time deposits	*10,308,677*	*10,882,664*	*11,424,577*	*13,034,750*
Bills payable, rediscounts, and other liabilities for borrowed money	8,155	56,600	6,205	54,180
Mortgages or other liens on bank premises and other real estate	61	61	60	109
Acceptances executed by or for account of reporting banks and outstanding	31,642	37,838	37,869	48,469
Interest, discount, rent, and other income collected but not earned	23,881	24,472	23,867	24,565
Interest, taxes, and other expenses accrued and unpaid	118,469	138,829	147,566	168,465
Other liabilities	234,086	199,550	241,516	250,269
Total liabilities	60,572,475	62,267,330	66,290,336	72,674,994
CAPITAL ACCOUNTS				
Capital stock (see memoranda below)	1,531,515	1,547,780	1,553,578	1,566,905
Surplus	1,619,769	1,628,622	1,692,172	1,808,959
Undivided profits	541,595	613,174	604,198	632,000
Reserves and retirement account for preferred stock	266,563	276,228	260,661	267,001
Total capital accounts	3,959,442	4,065,804	4,110,609	4,274,865
Total liabilities and capital accounts	64,531,917	66,333,134	70,400,945	76,949,859
MEMORANDA				
Par value of capital stock:				
Class A preferred stock	118,053	110,421	105,385	86,498
Class B preferred stock	9,551	8,645	6,835	5,468
Common stock	1,404,492	1,429,232	1,441,841	1,475,226
Total	1,532,096	1,548,298	1,554,061	1,567,192
Retirable value of preferred capital stock:				
Class A preferred stock	159,903	151,447	146,077	125,454
Class B preferred stock	11,258	10,356	8,237	6,731
Total	171,161	161,803	154,314	132,185

Assets and liabilities of national banks on dates indicated—Continued

[In thousands of dollars]

	Dec. 31, 1943 (5,046 banks)	Apr. 13, 1944 (5,048 banks)	June 30, 1944 (5,042 banks)	Dec. 30, 1944 (5,031 banks)
MEMORANDA—continued				
Pledged assets and securities loaned:				
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	10,889,550	12,743,873	15,331,400	15,811,794
Other assets pledged to secure deposits and other liabilities, including notes and bills rediscounted and securities sold under repurchase agreement	427,818	421,334	448,854	386,236
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	97,745	100,960	99,549	99,097
Securities loaned	14,365	12,550	2,24	4,425
Total	11,429,478	13,278,717	15,882,049	16,301,552
Secured liabilities:				
Deposits secured by pledged assets pursuant to requirements of law	8,627,686	9,777,077	13,352,898	13,925,562
Borrowings secured by pledged assets, including rediscounts and repurchase agreements	8,155	51,600	5,755	48,180
Other liabilities secured by pledged assets	330	574	464	203
Total	8,636,171	9,829,251	13,359,117	13,973,945

TRENDS IN BANKING

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

Distribution of assets and liabilities of national banks, Dec. 31, 1941–44

	1941	1942	1943	1944
ASSETS				
Securities:	*Percent*	*Percent*	*Percent*	*Percent*
U. S. Government, direct and guaranteed	27.73	43.49	52.96	56.50
Obligations of States and political subdivisions	4.65	3.69	3.00	2.67
Stock of Federal Reserve banks	.20	.16	.15	.13
Other bonds and securities	3.91	2.83	2.01	1.81
Total securities	36.49	50.17	58.12	61.11
Loans and discounts	26.99	18.62	15.70	14.94
Cash and balances with other banks, excluding reserves	17.46	14.60	11.97	10.85
Reserve with Reserve banks	16.99	15.06	12.95	12.07
Bank premises, furniture and fixtures	1.36	1.06	.85	.67
Other real estate	.19	.11	.05	.02
All other assets	.52	.38	.36	.34
Total assets	100.00	100.00	100.00	100.00
LIABILITIES				
Deposits:				
Demand of individuals, partnerships and corporations	47.04	48.80	51.53	47.20
Time of individuals, partnerships and corporations	18.29	15.17	15.38	16.45
U. S. Government	2.59	8.82	9.21	14.51
States and political subdivisions	5.95	4.92	4.55	3.99
Banks	15.60	13.51	11.10	10.47
Other deposits (including postal savings)	1.38	1.24	1.45	1.11
Total deposits	90.85	92.46	93.22	93.73
Demand deposits	*71.44*	*76.62*	*77.25*	*76.79*
Time deposits	*19.41*	*15.84*	*15.97*	*16.94*
Other liabilities	.77	.72	.64	.71
Capital funds:				
Capital stock	3.48	2.74	2.38	2.04
Surplus	3.19	2.63	2.51	2.35
Undivided profits and reserves	1.71	1.45	1.25	1.17
Total capital funds	8.38	6.82	6.14	5.56
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, 1944

The net operating earnings of national banks in the year ended December 31, 1944, were $481,000,000, or $89,900,000 more than those of the preceding year.

Gross earnings in 1944 were $1,206,300,000, or $144,500,000 more than those in 1943. Interest and dividends on securities amounted to $632,500,000, an increase of $128,400,000 over 1943; interest and discount on loans $359,900,000, a decrease of $5,700,000, and service charges on deposit accounts $60,200,000, an increase of $6,600,000. Operating expenses were $54,600,000 more than in the preceding year, amounting to $725,200,000. Of this, salaries, wages and fees to directors accounted for $337,400,000, an increase of $22,700,000 over 1943; interest on time and savings deposits $97,800,000, an increase of $13,200,000; taxes other than on net income $53,900,000, a decrease of $1,900,000, and recurring depreciation on banking house, furniture and fixtures $24,500,000, an increase of $700,000. Profits on securities sold or redeemed were $69,000,000, recoveries on securities were $50,300,000, and recoveries on loans $50,300,000. Losses and charge-offs were $142,500,000. Losses on securities were $67,600,000, and losses on loans $41,000,000. Taxes on net income amounted to $120,800,000, of which $112,100,000 was paid to the Federal Government, and the balance to State Governments. Net profits before dividends were thus $411,800,000, and were $61,300,000 more than in the previous year. The ratio of net profits to capital funds was 10.01 percent. Cash dividends declared on common and preferred stock in 1944 totaled $144,300,000, in comparison with $131,600,000 of dividends declared in the previous year.

Interest and dividends on securities were 52 percent of gross earnings in the year ended December 31, 1944, with the banks in Federal Reserve district No. 11 showing the smallest ratio of 42 percent and those in district No. 2 the largest ratio of 59 percent. Interest and discount on loans accounted for 30 percent of the gross earnings, varying in ratio from 25 percent in district No. 7 to 38 percent in district No. 11. Salaries, wages, and fees were 28 percent of gross earnings, ranging from 26 percent in districts Nos. 3 and 7 to 32 percent in district No. 10. The net operating earnings were 40 percent of gross earnings, with averages ranging from 35 percent in district No. 4 to 44 percent in district No. 2.

Interest and discount on loans to the average total of loans in the year was 3¼ percent and varied from 2¼ percent in district No. 2 to 4¼ percent in district No. 12. Interest and dividends on securities averaged 1½ percent on total securities held, the banks in district No. 1 showing the lowest ratio of nearly 1½ percent, while the banks in district No. 3 showed the highest ratio of almost 2 percent.

Net operating earnings were 12 percent of average total capital funds, the lowest ratio being 8 percent in district No. 4, and the highest ratio 16 percent in district No. 12. The net profits before dividends for the period were 10 percent of average capital funds, the ratios ranging from nearly 7 percent in district No. 3 to 13 percent in district No. 12.

Summaries of the earnings, expenses, and dividends of national banks for the years ended December 31, 1943, and December 31, 1944, are shown in the following table:

Earnings, expenses, and dividends of national banks for years ended Dec. 31, 1943 and 1944

[In millions of dollars]

	1943	1944
Number of banks [1]	5,046	5,031
Capital stock (par value) [2]	1,508.2	1,551.1
Capital funds [2]	3,860.4	4,115.0
Earnings from current operations:		
Interest and dividends on securities	504.1	632.5
Interest and discount on loans	365.6	359.9
Service charges on deposit accounts	53.6	60.2
Other current earnings	138.5	153.7
Total	1,061.8	1,206.3
Current operating expenses:		
Salaries, wages, and fees	314.7	337.4
Interest on time deposits (including savings deposits)	84.6	97.8
Taxes other than on net income	55.8	53.9
Recurring depreciation on banking house, furniture, and fixtures	23.8	24.5
Other current operating expenses	191.8	211.6
Total	670.6	725.2
Net earnings from current operations	391.1	481.0
Recoveries and profits:		
Recoveries on securities	59.7	50.3
Profits on securities sold or redeemed	54.1	69.0
Recoveries on loans	52.9	50.3
All other	20.7	24.5
Total	187.3	194.1
Losses and charge-offs:		
On securities	66.0	67.6
On loans	43.1	41.0
All other	43.1	33.9
Total	152.2	142.5
Profits before income taxes	426.3	532.7
Taxes on net income:		
Federal	69.0	112.1
State	6.8	8.8
Total	75.8	120.8
Net profits before dividends	350.5	411.8
Dividends:		
On preferred stock	6.2	5.3
On common stock:		
Cash dividends	125.4	139.0
Stock dividends	41.4	33.9
Total	172.9	178.2
Ratios:		
Expenses to gross earnings	63.16	60.12
Net profits before dividends to capital funds	9.08	10.01
Cash dividends to capital stock	8.72	9.30
Cash dividends to capital funds	3.41	3.51

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

[2] Averages of amounts from reports of condition made in each year.

NOTE:—Taxes on net income are excluded from current operating expenses and shown separately for the year 1943, instead of being included with other taxes as published previously for that year.

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

STRUCTURAL CHANGES IN THE NATIONAL BANKING SYSTEM

The authorized capital stock of the 5,037 national banks in existence at the close of business on December 31, 1944, including 6 inactive banks, consisted of common capital stock aggregating $1,475,388,778, a net increase during the year of $71,311,538, and preferred capital stock aggregating $93,383,195, a net decrease during the year of $35,428,381.

During the year ended December 31, 1944, in addition to 4 applications with proposed capital stock of $1,750,000 carried over from the previous year, 39 applications were received to organize national banks and to convert State banks into national banking associations, with proposed capital stock aggregating $4,855,000. Of these applications, 22 with proposed capital stock aggregating $3,330,000 were approved; 5 with proposed capital stock aggregating $375,000 were rejected; and the remainder were still pending or had been abandoned on December 31, 1944. From the applications carried over from the previous period and the 22 applications approved during the current year, 21 national banking associations with common capital stock aggregating $3,815,000 were authorized to commence business. Of the 21 charters issued, 13 with common capital stock aggregating $2,955,000 were the result of the conversions of State banks.

During the year ended December 31, 1944, 3 national banks and 6 State banks, were consolidated into 9 national banking associations, under authority of the act of November 7, 1918, as amended, the common capital stock of the consolidated banks being $9,261,000. Additional assets of approximately $10,294,318 were brought into the national banking system by reason of the State banks consolidated with the national banks. Also, during this period national banks reported the purchase of the business of 6 State banks, with aggregate capital stock of $340,000 and aggregate assets of approximately $14,068,075.

During the year ended December 31, 1944, 30 national banks with common capital stock of $2,365,800, among which were 13 with preferred capital stock aggregating $863,950, went into voluntary liquidation in the manner provided by sections 5220 and 5221, U. S. R. S. Of these banks, 6 with common capital stock of $256,000, and assets of $4,736,533, including 3 with preferred capital stock of $99,000, paid their depositors and quit business; 11 with common capital stock of $449,800 and assets aggregating $26,855,177, including 6 with preferred capital stock of $425,200, were succeeded by other national banks; and 13 with common capital stock of $1,660,000, and assets aggregating $183,451,583, including 4 with preferred capital stock of $339,750, were succeeded by State banks.

Changes in the number and capital stock of national banks during the year ended December 31, 1944, are shown in the following summary:

Organization, capital stock changes, and liquidations of national banks during the year ended Dec. 31, 1944

	Number of banks	Capital stock	
		Common	Preferred
Charters issued:			
Conversions of state banks	13	$2,955,000	.....
Primary organizations	8	860,000	.....
Increases of capital stock:			
Preferred:			
4 banks, by new issues	.....	.....	$1,255,870
Common:			
233 banks, by regular cash increases	.....	36,479,827	.....
107 banks, by regular stock dividends under sec. 5142, U. S. R. S.	.....	25,470,663	.....
400 banks, by stock dividends under provisions of their articles of association	.....	8,161,198	.....
14 banks, by conversion of preferred capital stock	.....	1,082,600	.....
7 banks, by consolidation under act Nov. 7, 1918, as amended	.....	1,696,000	.....
Total increases	21	76,705,288	1,255,870
Voluntary liquidations:			
Succeeded by national banks	11	449,800	425,200
Succeeded by state banks	13	1,660,000	339,750
Quit business	6	256,000	99,000
Decreases of capital stock:			
Preferred:			
841 banks, by retirement	.....	.....	35,695,301
Common: 17 banks, by reduction	.....	3,027,950	.....
Capital stock decreases incident to consolidation (act Nov. 7, 1918, as amended)	3	.....	125,000
Total decreases	33	5,393,750	36,684,251
Net change	−12	+71,311,538	−35,428,381
Charters in force Dec. 31, 1943, and authorized capital stock	5,049	1,404,077,240	128,811,576
Charters in force Dec. 31, 1944, and authorized capital stock	5,037	1,475,388,778	93,383,195

BRANCHES

On December 31, 1944, 220 national banks were operating 1,618 branches. This total includes 5 branches temporarily discontinued for the duration of the emergency and 4 seasonal offices.

During the year ended December 31, 1944, 23 branches were brought into the national banking system. Of the 23 branches entering the system, 20 were authorized to operate in places other than the city in which the parent bank is located. During the same period 9 branches were relinquished, of which number 7 were discontinued through action of the boards of directors of the parent banks and 2 through voluntary liquidation of the parent bank.

Of the 23 branches authorized, 22 were operating on December 31, 1944; 2 branches authorized in 1943 did not begin operations until 1944. As a net result of these operations there was a gain for the system of 15 branches during the year.

NATIONAL BANK NOTES OUTSTANDING

There were, as of December 31, 1944, $123,989,137 of national bank notes outstanding.

DISTRIBUTION OF ALL BANKS

On December 30, 1944, there were 14,579 banks in the United States and its possessions, of which 5,025, or 34 percent, were national banks, members of the Federal Reserve System. Of these, 13,460, or 92 percent, were insured banks. All banks had deposits of $142,310,824,000, 51 percent of which was in member national banks and 95 percent of which was in insured banks. There were 535 mutual savings banks which had $13,350,649,000 of deposits.

Classification of all banks, Dec. 30, 1944

	Banks			Deposits		
	Number	Percent of grand total	Change in 12 months (percent of grand total)	Amount (000 omitted)	Percent of grand total	Change in 12 months (percent of grand total)
National banks	5,025	34.47	0	71,857,551	50.50	−0.17
State member banks:						
Commercial	1,786	12.25	+.66	39,046,898	27.44	+.15
Mutual savings	3	.02	0	12,097	.01	0
Nonmember insured banks:						
State commercial [1]	6,457	44.29	−.44	14,847,346	10.43	+.41
Mutual savings	189	1.30	+.06	8,898,241	6.25	−.11
Total insured banks	13,460	92.33	+.28	134,662,133	94.63	+.28
Nonmember uninsured banks:						
State commercial and private [2]	776	5.32	−.22	3,208,380	2.25	+.13
Mutual savings	343	2.35	−.06	4,440,311	3.12	−.41
Total	14,579	100.00	.....	142,310,824	100.00	.....

[1] Includes 4 nonmember insured national banks and 1 insured private bank.
[2] Includes 2 nonmember uninsured national banks.

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

The assets of all classes of active banks in the United States and possessions on December 30, 1944 amounted to $152,947,000,000, and exceeded by $24,825,000,000, or more than 19 percent, the assets reported as of December 31, 1943.

Loans and discounts increased $2,427,000,000 and amounted to $26,102,000,000. The increase in loans is chiefly in advances made to brokers and dealers in securities, and in loans to others for the purpose of purchasing or carrying securities. While commercial and industrial loans amounting to $8,033,000,000 showed an increase of $154,000,000, this increase was more than offset by the decline of $206,000,000 in real estate loans, which at the end of 1944 were $8,735,000,000.

On December 30, 1944 holdings by banks of United States Government obligations direct and guaranteed totaled $86,415,000,000, an increase of $20,155,000,000, or more than 30 percent since December 1943. Obligations of States and political subdivisions held at the end of 1944 amounted to $3,659,000,000, an increase of $95,000,000. Other securities held increased $34,000,000 in the year and amounted to $3,937,000,000. The aggregate of all securities held by the banks on December 30, 1944 was $94,011,000,000, and represented more than 61 percent of their total assets. Cash and balances with other banks, including reserve balances, in December 1944 were $30,977,000,000, which was an increase of $2,365,000,000 in the year; and real estate owned other than banking premises of $168,000,000 showed a decrease of $164,000,000, or nearly 50 percent in the year.

The total deposits of banks on December 30, 1944 reached a new high level and amounted to $142,311,000,000, in comparison with $118,336,000,000 at the end of 1943, an increase of $23,975,000,000, or more than 20 percent. Demand deposits of individuals, partnerships and corporations of $65,316,000,000 exceeded by $5,932,000, or almost 10 per cent, the total of this class of deposits reported as of the close of the previous year. Time deposits of individuals, partnerships and corporations were $37,229,000,000, an increase of $6,504,000,000, or more than 21 percent, and

deposits of the United States Government, including postal savings, were $20,926,000,000, which was an increase of nearly 100 percent in the year.

Total capital accounts on December 30, 1944 were $9,693,000,000, compared with $9,046,000,000 on December 31, 1943. The common stock was $2,764,000,000, an increase of $96,000,000, or nearly twice the amount of preferred capital retired in the year. The total of surplus, profits and reserves at the end of 1944 was $6,640,000,000, an increase of $606,000,000, or 10 percent.

A statement of the assets and liabilities of all classes of active banks in the country at the end of December 1943 and 1944 follows:

Assets and liabilities of all banks in the United States and possessions, 1943 and 1944

[In millions of dollars]

	Dec. 31, 1943	Dec. 30, 1944
Number of banks	[1] 14,621	[1] 14,579
ASSETS		
Loans on real estate	8,941	8,735
Commercial and industrial loans (including open-market paper)	7,879	8,033
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying securities	2,375	4,584
Other loans, including overdrafts	4,480	4,750
Total loans	23 675	26,102
U. S. Government obligations, direct and guaranteed	66,260	86,415
Obligations of States and political subdivisions	3,564	3,659
Other bonds, notes, and debentures	3,352	3,383
Corporate stocks, including stocks of Federal Reserve banks	551	554
Total securities	73,727	94,011
Currency and coin	1,612	1,801
Balances with other banks, including reserve balances	27,000	29,176
Bank premises owned, furniture and fixtures	1,128	1,066
Real estate owned other than bank premises	332	168
Investments and other assets indirectly representing bank premises or other real estate	102	86
Customers' liability on acceptances outstanding	49	68
Interest, commissions, rent, and other income earned or accrued but not collected	220	261
Other assets	277	208
Total assets	128,122	152,947
LIABILITIES		
Deposits of individuals, partnerships, and corporations:		
Demand	59,384	65,316
Time	30,725	37,229
U. S. Government and postal savings deposits	10,532	20,926
Deposits of States and political subdivisions	4,972	5,196
Deposits of banks	11,032	12,264
Other deposits (certified and cashiers' checks, etc.)	1,691	1,380
Total deposits	118,336	142,311
Bills payable, rediscounts, and other liabilities for borrowed money	52	126
Acceptances executed by or for account of reporting banks	60	78
Interest, discount, rent, and other income collected but not earned	45	47
Interest, taxes, and other expenses accrued and unpaid	208	294
Other liabilities	375	398
Total liabilities	119,076	143,254
CAPITAL ACCOUNTS		
Capital notes and debentures	90	82
Preferred stock	254	207
Common stock	2,668	2,764
Surplus	4,105	4,489
Undivided profits	1,370	1,574
Reserves and retirement account for preferred stock and capital notes and debentures	559	577
Total capital accounts	9,046	9,693
Total liabilities and capital accounts	128,122	152,947

[1] Excludes banks in Guam and the Philippines on account of the war.

REPORTS FROM BANKS

National banks in the continental United States, Alaska, the Territory of Hawaii, and the Virgin Islands of the United States were, in accordance with the provisions of section 5211 of the Revised Statutes, called upon to submit three reports of condition during the year ended December 31, 1944. Reports were required as of April 13, June 30, and December 30. Summaries from all condition reports, by States, are published in pamphlet form. National banks were also required by the statute to obtain reports of their affiliates and holding-company affiliates other than member banks and to submit such reports to the Comptroller as of the three dates for which condition reports of the banks were obtained.

Under the general powers conferred upon him by law, the Comptroller required from each national bank during the period indicated semiannual reports of earnings, expenses, and dividends; also reports of condition of foreign branches of national banks as of December 30, 1944.

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 30, 1944.

In accordance with section 298 of the Code of Law for the District of Columbia, banks other than national in the District were required to make to the Comptroller condition reports and reports of earnings, expenses, and dividends identical with those obtained from national banks during the year. Building and loan associations and credit unions in the District of Columbia under the supervision of the Comptroller were required to submit reports of their assets and liabilities as of December 30, 1944, and reports of receipts and disbursements for the year ended December 31, 1944.

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

AFFILIATES AND HOLDING COMPANY AFFILIATES OF NATIONAL BANKS

The Federal statute requires each national bank to obtain and submit to the Comptroller periodically reports of its affiliates, as defined in sections 2(b) and (c) of the Banking Act of 1933, as amended, unless waived by the Comptroller. At the end of December 1944, 874 of the national banks reported 11,771 affiliates and holding company affiliates, of which 10,007 were duplications reported by 277 banks. The actual number of affiliates, or 1,764, included 24 holding company affiliates which controlled 182 active and 1 liquidating national banks, varying in number from 1 to 48 associations. Under the waiver of requirement for reports of affiliates, it was necessary for only 351 banks to submit and publish 418 reports of affiliates and holding company affiliates. Of the latter number 165 were duplications of reports of holding company affiliates.

EXAMINATION OF NATIONAL BANKS

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

During the year ended December 31, 1944, 9,920 examinations of banks, 3,110 examinations of branches, 2,007 examinations of trust de-

partments, and 81 examinations of affiliates were conducted. Twenty-one State banks were examined in connection with conversions to or consolidations with national banks. Investigations were also conducted in connection with applications for 19 new charters and 20 new branches.

LIQUIDATION OF INSOLVENT NATIONAL BANKS

During the year ended December 31, 1944, there were no failures of national banks. The number of receiverships in process of liquidation has been reduced from 26 to 17. Of the 17, 10 are in charge of the Federal Deposit Insurance Corporation. Of the remaining 7, 4 are involved in litigation and 3 have assets to be liquidated before final dividends can be paid.

ISSUE AND REDEMPTION OF NOTES

One thousand six hundred forty shipments of Federal Reserve currency were made from Washington, D. C., during the year ended December 31, 1944, to Federal Reserve agents and Federal Reserve branch banks, aggregating $8,373,460,000, and, in addition, 44 deliveries were made to the Treasurer of the United States aggregating $437,800,000.

Four thousand five hundred fifty lots of unfit Federal Reserve currency were received for verification and certification for destruction consisting of 272,015,854 notes aggregating $2,467,507,606.

Forty-five lots of national bank notes were received for verification and certification for retirement and destruction consisting of 441,845 notes aggregating $6,028,488.

Ten thousand three hundred ninety-one fragments or charred Federal Reserve and national bank notes aggregating $169,880, were presented by the Treasurer of the United States for identification and approval.

ORGANIZATION AND STAFF

On December 31, 1944, the personnel of the Office of the Comptroller of the Currency consisted of 888 persons. Of this number 252 were located in the Washington office, including 86 in the Division of Insolvent National Banks. There was a reduction of 108 during the year in the total number employed, due in part to inductions into the armed forces.

During the calendar year 1944, 22 national bank examiners and 99 assistant national bank examiners left the service. Of these, 5 examiners and 45 assistant examiners were placed on military furlough. In the same period 10 assistant examiners were promoted to examiners and 44 persons were given appointments as assistant examiners, the latter being for the duration of the war and 6 months thereafter.

As of December 31, 1944, 222 field employees and 41 Washington office employees, a total of 263, were serving in the armed forces.

EXPENSES OF THE BUREAU

The expenses of the Office incident to the supervision of banks are met largely by fees assessed against the banks. This figure for the calendar year 1944 was $3,852,199.34.

This amount was supplemented by Congressional appropriations totaling $289,805.06.

The expenses of the Division of Insolvent National Banks are paid from assessments against the banks in process of liquidation. Such expenses for the calendar year 1944 were $297,726.29.

The expenses of the Division of Federal Reserve Issue and Redemption are paid by the Federal Reserve banks. This item for 1944 was $40,685.91.

APPENDIX

CONTENTS

TABLES

Page

No. 1. Total number of national banks organized, consolidated under act November 7, 1918, as amended, insolvent, in voluntary liquidation, and in existence on December 31, 1944 21

No. 2. Number and authorized capital stock of national banks chartered and the number and capital stock of national banks closed in each year ended October 31, from 1935 to 1941, inclusive, for the fourteen month period from November 1, 1941, to December 31, 1942, inclusive, and for the years ended December 31, 1943 and December 31, 1944 22

No. 3. National banks chartered during the year ended December 31, 1944 .. 23

No. 4. National banks chartered which were conversions of State banks during the year ended December 31, 1944 24

No. 5. National banks reported in liquidation during the year ended December 31, 1944, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital 25

No. 6. National and State banks consolidated during the year ended December 31, 1944, under act November 7, 1918, as amended 26

No. 7. Number of domestic branches of national banks authorized during the year ended December 31, 1944 27

No. 8. Number and class of domestic branches of national banks closed during the year ended December 31, 1944 28

No. 9. Principal items of assets and liabilities of national banks, by size of banks, according to deposits, December 31, 1943 and 1944 29

No. 10. Dates of reports of condition of national banks, 1914 to 1944 30

No. 11. Assets and liabilities of national banks on April 13, June 30, and December 30, 1944, by States and Territories 31

No. 12. Earnings, expenses, and dividends of national banks by States, for the year ended December 31, 1944 86

No. 13. Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended December 31, 1944 92

No. 14. Earnings, expenses, and dividends of national banks, by size of banks, for the year ended December 31, 1944 94

No. 15. Earnings, expenses, and dividends of national banks, years ended December 31, 1943 and 1944 96

No. 16. Number of national banks, capital stock, capital funds, net profits, dividends and ratios, years ended December 31, 1929–44 97

No. 17. National-bank investments in U. S. Government securities and other bonds and securities, loans and discounts (including overdrafts), and losses charged off on account of bonds and securities and loans and discounts, years ended December 31, 1929–44 98

No. 18. Foreign branches of American national banks, December 30, 1944 99

No. 19. Consolidated statement of assets and liabilities of foreign branches of national banks, December 30, 1944 100

No. 20. Assets and liabilities of banks in the District of Columbia, by classes, December 30, 1944 101

No. 21. Assets and liabilities of all banks in District of Columbia at date of each call during year ended December 31, 1944 103

No. 22. Assets and liabilities of non-national banks in District of Columbia at date of each call during year ended December 31, 1944 104

No. 23. Earnings, expenses, and dividends of banks in the District of Columbia, years ended December 31, 1944 and 1943 105

No. 24. Number of banks, capital stock, capital funds, net profits, interest and dividends, and ratios, all banks in the District of Columbia, years ended December 31, 1929–44 106

Page

No. 25. Loans and securities and losses charged off on loans and securities by all banks in the District of Columbia, years ended December 31, 1929–44 107
No. 26. Summary of assets and liabilities December 30, 1944, and receipts and disbursements in year ended December 31, 1944, of the 26 building and loan associations in the District of Columbia 108
No. 27. Summary of assets and liabilities December 30, 1944, and receipts and disbursements in year ended December 31, 1944, of the 23 District of Columbia credit unions 109
No. 28. Assets and liabilities of all active banks in the United States and possessions, by classes, December 30, 1944 110
No. 29. Assets and liabilities of all active banks in the United States and possessions, by States and Territories, December 30, 1944 112
No. 30. Assets and liabilities of active national banks, by States and Territories, December 30, 1944 120
No. 31. Assets and liabilities of all active banks other than national, by States and Territories, December 30, 1944 128
No. 32. Assets and liabilities of active State commercial banks, by States and Territories, December 30, 1944 136
No. 33. Assets and liabilities of active mutual savings banks, by States, December 30, 1944 144
No. 34. Assets and liabilities of active private banks, by States, December 30, 1944 148
No. 35. Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, by States, December 30, 1944 152
No. 36. Officials of State banking departments and number of each class of active banks under their supervision in December 1944 153
No. 37. Assets and liabilities of all active banks, 1936 to 1944 155
No. 38. Assets and liabilities of all active national banks, 1936 to 1944 156
No. 39. Assets and liabilities of all active banks other than national, 1936 to 1944 157
No. 40. Summary of status, progress and results of liquidation of all national banks placed in charge of receivers from the date of the first national bank failure, April 14, 1865 to December 31, 1944 158
No. 41. Number and deposits of national and District of Columbia nonnational banks placed in receivership period Apr. 14, 1865 to December 31, 1944, by groups according to percentages of dividends paid to December 31, 1944 160
No. 42. Liquidation statement, 27 receiverships in liquidation during year ended December 31, 1944 161
No. 43. Liquidation statement, 10 administered receiverships completely liquidated and finally closed, during year ended December 31, 1944 162
No. 44. Liquidation statement, 17 active receiverships as of December 31, 1944 163
No. 45. National banks in charge of receivers during year ended December 31, 1944, dates of organization, appointment of receivers and final closing, with nominal amounts of total assets and total liabilities at date of failure, capital stock and stock assessments, amounts collected from all sources, including offsets allowed and earnings, together with the disposition of such collections, and various other data indicating the progress and results of liquidation to December 31, 1944 164
No. 45–A. District of Columbia State chartered banks, and banks incorporated under the laws of the District of Columbia, under the supervision of the Comptroller of the Currency, in charge of receivers during year ended December 31, 1944, dates of organization, appointment of receivers, and final closing, with nominal amounts of total assets and total liabilities at date of failure, capital stock and stock assessments, amounts collected from all sources, including offsets allowed and earnings, together with the disposition of such collections, and various other data indicating the progress and results of liquidation to December 31, 1944 170
No. 46. Bank suspensions since inauguration of Federal Deposit Insurance, years ended December 31, 1934 to 1944 172
No. 47. Fiduciary activities of national banks as of December 30, 1944 173
No. 48. Fiduciary activities of national banks by Federal Reserve districts as of December 30, 1944 174
No. 49. Classification of investments in living and court trust accounts under administration by the active national bank trust departments, December 30, 1944 174

TABLE NO. 1.—*Total number of National banks organized, consolidated under act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, and in existence on Dec. 31, 1944*

States	Organized	Consolidated under act Nov. 7, 1918	Insolvent	In liquidation	In existence
Maine	127	5	13	74	35
New Hampshire	80	2	5	21	52
Vermont	85	1	17	28	39
Massachusetts	370	21	28	197	124
Rhode Island	67	2	2	52	11
Connecticut	120	4	7	58	51
Total New England States	849	35	72	430	312
New York	991	53	129	405	404
New Jersey	417	17	59	121	220
Pennsylvania	1,277	43	211	357	666
Delaware	30	.....	1	16	13
Maryland	140	1	17	59	63
District of Columbia	31	4	7	11	9
Total Eastern States	2,886	118	424	969	1,375
Virginia	248	17	28	73	130
West Virginia	190	11	38	64	77
North Carolina	150	4	44	57	45
South Carolina	120	6	43	49	22
Georgia	182	8	42	85	47
Florida	140	1	42	41	56
Alabama	173	2	45	60	66
Mississippi	77	4	16	34	23
Louisiana	104	3	16	53	32
Texas	1,166	33	140	554	439
Arkansas	145	1	39	54	51
Kentucky	246	9	37	107	93
Tennessee	206	7	36	93	70
Total Southern States	3,147	106	566	1,324	1,151
Ohio	691	24	112	315	240
Indiana	434	12	98	200	124
Illinois	878	15	227	286	350
Michigan	314	10	77	152	75
Wisconsin	271	9	54	112	96
Minnesota	486	6	116	180	184
Iowa	544	4	204	238	98
Missouri	290	9	58	143	80
Total Middle Western States	3,908	89	946	1,626	1,247
North Dakota	259	3	100	114	42
South Dakota	219	12	93	78	36
Nebraska	403	1	83	189	130
Kansas	447	4	76	191	176
Montana	193	3	76	73	41
Wyoming	59	.....	12	21	26
Colorado	218	3	55	83	77
New Mexico	82	.....	25	35	22
Oklahoma	739	12	84	443	200
Total Western States	2,619	38	604	1,227	750
Washington	221	17	51	112	41
Oregon	148	2	30	91	25
California	510	12	64	343	91
Idaho	110	.....	35	59	16
Utah	38	3	6	17	12
Nevada	17	1	4	6	6
Arizona	31	1	6	19	5
Total Pacific States	1,075	36	196	647	196
Alaska	5	.....	.....	1	4
Territory of Hawaii	6	1	.....	4	1
Puerto Rico	1	.....	.....	1	.....
Virgin Islands	1	.....	.....	.....	1
Total possessions	13	1	.....	6	6
Total United States and possessions	[1] 14,497	423	[2] 2,808	[3] 6,229	5,037

[1] Includes 456 organized under act Feb. 25, 1863, 9,279 under act of June 3, 1864, as amended, 10 under Gold Currency Act of July 12, 1870, and 4,752 under act of Mar. 14, 1900.

[2] Exclusive of those restored to solvency.

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

TABLE NO. 2.—*Number and authorized capital stock of national banks chartered and the number and capital stock of national banks closed in each year ended Oct. 31, from 1935 to 1941, inclusive, for the fourteen month period from Nov. 1, 1941, to Dec. 31, 1942, inclusive, and for the years ended Dec. 31, 1943 and Dec. 31, 1944*

Year	Chartered		Closed						Net yearly increase (exclusive of existing banks increasing their capital)		Net yearly decrease (exclusive of existing banks decreasing their capital)	
			Consolidated under act Nov. 7, 1918		In voluntary liquidation		Insolvent					
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital	No.	Capital	No.	Capital
1935	49	$7,780,000	13	[1] $447,100	189	$19,615,250	25	$4,305,020	....	.....	158	$14,827,370
1936	20	2,465,000	3	[1] [2] 15,000	76	7,680,000	6	10,200,000	....	.....	59	5,230,000
1937	29	5,355,000	8	[1] 302,875	98	11,049,540	11	1,987,150	....	.....	82	7,269,565
1938	8	875,000	3	.....	47	4,550,500	2	50,000	....	.....	43	3,700,500
1939	19	2,925,000	1	[1] [2] 75,000	56	7,066,000	6	745,000	....	.....	42	4,436,000
1940	19	3,282,000	4	[1] 582,500	53	5,178,250	....	.....	....	.....	38	2,478,750
1941	15	5,545,000	6	[1] 25,000	41	5,319,180	3	282,000	....	.....	35	81,180
1942	9	1,177,089	1	[1] 42,000	48	6,604,100	2	160,000	....	.....	42	5,629,011
1943	12	2,175,000	1	.....	50	5,129,155	2	650,000	....	.....	41	3,604,155
1944	21	3,815,000	3	[1] [2] 125,000	30	[3] 3,229,750	....	.....	....	$460,250	12	.....

[1] Amount of capital reductions incident to consolidations.
[2] Preferred capital stock reductions.
[3] Includes $863,950 preferred capital stock.

TABLE NO. 3.—*National banks chartered during the year ended Dec. 31, 1944*

Charter No.	Title	Capital stock	
		Common	Preferred
	ALABAMA		
14495	First National Bank of Attalla	$50,000	
	ARKANSAS		
14493	First National Bank, Batesville	100,000	
	CALIFORNIA		
14496	Citizens National Bank of Bellflower	100,000	
	FLORIDA		
14497	Florida National Bank at Coral Gables	100,000	
	GEORGIA		
14483	American National Bank of Brunswick	230,000	
	ILLINOIS		
14478	First National Bank of Red Bud	50,000	
14479	Buena Vista National Bank of Chester	50,000	
14486	Lincoln Security National Bank, Chicago	200,000	
14489	First National Bank of Ursa	50,000	
14492	Mason City National Bank, Mason City	50,000	
14494	Palatine National Bank, Palatine	50,000	
	Total	450,000	
	KENTUCKY		
14491	St. Matthews National Bank, St. Matthews	100,000	
	LOUISIANA		
14477	National American Bank of New Orleans	1,500,000	
14484	Security National Bank, Alexandria, Louisiana	125,000	
	Total	1,625 000	
	MINNESOTA		
14488	The Merchants National Bank of Winona	200 000	
	MISSISSIPPI		
14487	Gulf National Bank of Gulfport	100.000	
	NEBRASKA		
14480	Fort Kearney National Bank of Kearney	100.000	
	NORTH CAROLINA		
14481	Citizens National Bank of Concord	100.000	
	PENNSYLVANIA		
14490	Portage National Bank, Portage	60 000	
	TENNESSEE		
14485	Commercial National Bank, Knoxville	300,000	
	TEXAS		
14482	American National Bank of Oak Cliff, Dallas, Texas	200,000	
	Total United States (21 banks)	3,815,000	

TABLE No. 4.—*National banks chartered which were conversions of State banks during the year ended Dec. 31, 1944*

Charter No.	Title and location	State	Effective Date of charter	Authorized capital	Approximate surplus and undivided profits	Approximate assets
			1944			
14477	National American Bank of New Orleans...	Louisiana.....	Jan. 4	$1,500,000	$2,417,257	$67,181,669
14478	First National Bank of Red Bud.....	Illinois.....	Feb. 1	50,000	45,758	1,190,372
14479	Buena Vista National Bank of Chester.....	.....do.....	Mar. 1	50,000	44,296	1,182,665
14480	Fort Kearney National Bank of Kearney...	Nebraska.....	Mar. 28	100,000	71,330	4,871,481
14481	Citizens National Bank of Concord.....	North Carolina	Apr. 1	100,000	179,974	3,153,974
14483	American National Bank of Brunswick.....	Georgia.....	May 1	230,000	85,708	7,643,765
14484	Security National Bank, Alexandria, Louisiana.....	Louisiana.....	June 1	125,000	92,594	4,501,704
14485	Commercial National Bank, Knoxville.....	Tennessee.....	June 5	300,000	222,566	8,548,736
14488	The Merchants National Bank of Winona..	Minnesota.....	July 1	200,000	426,811	9,868,422
14489	First National Bank of Ursa.....	Illinois.....	July 6	50,000	17,156	472,184
14491	St. Matthews National Bank, St. Matthews	Kentucky.....	Aug. 17	100,000	45,062	2,905,897
14493	First National Bank, Batesville.....	Arkansas.....	Oct. 11	100,000	35,649	3,535,468
14495	First National Bank of Attalla.....	Alabama.....	Nov. 1	50,000	14,468	1,121,249
	Total (13 banks).....	.....	.....	2,955,000	3,698,629	116,177,586

TABLE NO. 5.—*National banks reported in liquidation during the year ended Dec. 31, 1944, the names, where known, of succeeding banks in cases of succession, with date of liquidation and capital*

Name and location of bank	Date of liquidation	Capital	
		Common	Preferred
The Central National Bank of New Rochelle, N. Y. (12548), absorbed by First National Bank of New Rochelle	Dec. 31, 1943	$19,800	$95,200
The First National Bank of Walsenburg, Colo. (7022)	Dec. 18, 1943	60,000	30,000
The Douglas National Bank of Roseburg, Oreg. (9423), absorbed by The United States National Bank of Portland, Oreg.	Dec. 17, 1943	60,000	40,000
The First National Bank of Twin Valley, Minn. (6401), succeeded by Twin Valley State Bank	Jan. 6, 1944	25,000	.....
The First National Bank of St. Elmo, Ill. (9388), absorbed by The First National Bank of Vandalia, Ill.	Jan. 12, 1944	25,000	.....
The First National Bank of DeWitt, Iowa (3182)	May 25, 1944	25,000	40,000
The City National Bank of Susquehanna, Pa. (3144), absorbed by The First and Farmers National Bank and Trust Company of Montrose, Pa.	May 27, 1944	50,000	55,000
Fairport National Bank and Trust Company, Fairport, N. Y. (10869), absorbed by Security Trust Company of Rochester, N. Y.	May 31, 1944	100,000	32,750
The Pittsford National Bank, Pittsford, N. Y. (12535), absorbed by Security Trust Company of Rochester, N. Y.	May 31, 1944	5,000	47,000
The First National Bank of Purdy, Mo. (10122), succeeded by First State Bank of Purdy	June 19, 1944	50,000	.....
The First National Bank of Susquehanna, Pa. (1053), absorbed by The First and Farmers National Bank and Trust Company of Montrose, Pa.	May 29, 1944	25,000	175,000
The First National Bank of Clovis, Calif. (10213), absorbed by Bank of America National Trust and Savings Association, San Francisco, Calif.	July 21, 1944	30,000	20,000
The Citizens National Bank of Potsdam, N. Y. (5228), absorbed by The Peoples' Bank of Potsdam, which changed its title to Potsdam Bank and Trust Company	June 30, 1944	100,000	170,000
The First National Bank of Laton, Calif. (9818), absorbed by Bank of America National Trust and Savings Association, San Francisco, Calif.	July 15, 1944	35,000	.....
The Whitestown National Bank of Whitesboro, Whitesboro, N. Y. (11284), absorbed by The Oneida National Bank and Trust Company of Utica, N. Y.	Aug. 2, 1944	50,000	.....
The First National Bank of Mayetta, Kans. (9934), absorbed by The Kansas State Bank in Holton, Kans.	June 29, 1944	25,000	.....
The Jordan National Bank, Jordan, N. Y. (12375), absorbed by The Merchants National Bank & Trust Company of Syracuse, N. Y.	Aug. 21, 1944	25,000	.....
The First National Bank of Chatfield, Minn. (6608)	Aug. 22, 1944	50,000	.....
The First National Bank of Lamanda Park, Pasadena, Calif. (10894), absorbed by First Trust and Savings Bank of Pasadena	Aug. 15, 1944	50,000	.....
The First National Bank of Bosworth, Mo. (7573), succeeded by Bosworth State Bank	Sept. 5, 1944	50,000	.....
The Citizens Union National Bank of Louisville, Ky.[1] (2164), absorbed by Fidelity and Columbia Trust Company, Louisville, which later changed its title to Citizens Fidelity Bank and Trust Company	Sept. 30, 1944	1,000,000	.....
Keokuk National Bank, Keokuk, Iowa (14309), absorbed by Security State Bank, Keokuk	Oct. 3, 1944	120,000	90,000
The First National Bank of Stuart, Iowa (2721), succeeded by First State Bank, Stuart	Oct. 5, 1944	35,000	.....
The Clay City National Bank, Clay City, Ky. (4217)	Oct. 16, 1944	25,000	.....
The First National Bank of Newark, Ark. (9022), absorbed by The Citizens Bank & Trust Company, Batesville, Ark. which converted into "First National Bank" (14493)	Oct. 11, 1944	50,000	.....
The First National Bank of Milledgeville, Ga. (9672)	Oct. 26, 1944	46,000	29,000
The First National Bank of Prescott, Wis. (10522), absorbed by Bank of Ellsworth, Wis.	Nov. 10, 1944	50,000	.....
The Citizens National Bank of Gettysburg, Ohio (10058), absorbed by Greenville National Bank, Greenville, Ohio	Oct. 21, 1944	30,000	.....
The Lineville National Bank, Lineville, Ala. (7551)	Dec. 12, 1944	50,000	.....
National Bank of West New York, N. J. (14305), absorbed by The First National Bank of Jersey City, N. J.	Dec. 16, 1944	100,000	40,000
Total (30 banks)	.....	2,365,800	863,950

[1] With 2 branches in Louisville.

TABLE NO. 6.—*National and State banks consolidated during the year ended Dec. 31, 1944, under act Nov. 7, 1918, as amended*

	Capital stock		Surplus	Undivided profits	Total assets
	Common	Preferred			
First Trust Company of Philadelphia, Pa., with	$200,000	.....	$200,000	$127,565	$533,765
and The First National Bank of Philadelphia, Pa. (No. 1), which had	3,111,000	.....	4,000,000	2,286,832	160,957,195
consolidated Jan. 26, 1944, under charter and title of the latter bank (No. 1). The consolidated bank at date of consolidation had	3,111,000	.....	5,000,000	2,923,914	179,567,789
The Merchants National Bank of South Bend, Ind., (No. 6334), with	300,000	.....	250,000	43,956	9,517,419
and The City National Bank and Trust Company of South Bend, Ind., (No. 13987), which had	500,000	.....	120,000	174,762	10,408,304
consolidated Mar. 31, 1944, under charter of the latter bank (No. 13987) and title "The National Bank and Trust Company of South Bend," Ind. The consolidated bank at date of consolidation had	900,000	.....	450,000	144,188	21,837,245
The East Washington Savings Bank of Washington, D. C., with	100,000	.....	100,000	71,957	2,336,385
and The National Capital Bank of Washington, D. C., (No. 4107), which had	200,000	.....	200,000	20,734	5,141,078
consolidated June 10, 1944, under charter and title of the latter bank (No. 4107). The consolidated bank at date of consolidation had	300,000	.....	300,000	52,226	8,091,480
The First National Bank of Morristown, N. J., (No. 1188), with	500,000	.....	215,000	87,699	11,577,118
and The National Iron Bank of Morristown, N. J., (No. 1113), which had	300,000	.....	300,000	100,901	11,432,240
consolidated July 31, 1944, under charter of the latter bank (No. 1113) and title "The First National Iron Bank of Morristown," N. J. The consolidated bank at date of consolidation had	800,000	.....	500,000	296,946	22,863,343
The Middletown Trust Company, Middletown, Conn., with	100,000	.....	100,000	34,443	329,025
and The Central National Bank of Middletown, Conn., (No. 1340), which had	100,000	$125,000	15,000	51,834	5,631,169
consolidated Aug. 5, 1944, under charter of the latter bank (No. 1340) and title "The Central National Bank and Trust Company of Middletown," Conn. The consolidated bank at date of consolidation had	250,000	.....	150,000	49,845	6,572,338
Ocean County Trust Company, Toms River, N. J., with	200,000	.....	100,000	97,819	3,495,457
and The First National Bank of Toms River, N. J. (No. 2509), which had	350,000	.....	500,000	180,873	8,427,953
consolidated Sept. 30, 1944, under charter and title of the latter bank (No. 2509). The consolidated bank at date of consolidation had	500,000	.....	500,000	216,115	12,358,589
San Jacinto National Bank of Houston, Tex., (No. 13925), with	379,000	.....	105,000	43,310	20,061,513
and The Second National Bank of Houston, Tex. (No. 8645), which had	1,000,000	.....	1,000,000	1,058,795	72,508,226
consolidated Nov. 30, 1944, under charter and title of the latter bank (No. 8645). The consolidated bank at date of consolidation had	2,500,000	.....	2,500,000	820,131	104,291,094
Billerica Trust Company, Billerica, Mass., with	12,500	37,500	8,688	5,823	1,180,400
and Middlesex County National Bank of Everett, Mass. (No. 614), which had	600,000	.....	600,000	381,757	24,060,910
consolidated Dec. 2, 1944, under charter and title of the latter bank (No. 614). The consolidated bank at date of consolidation had	700,000	.....	700,000	662,283	27,323,221
Clinton Savings Bank, Clinton, Iowa, with	100,000	.....	25,000	72,725	2,419,286
and The Clinton National Bank, Clinton, Iowa, (No. 994), which had	100,000	.....	25,000	62,159	4,247,280
consolidated Dec. 30, 1944, under charter and title of the latter bank (No. 994). The consolidated bank at date of consolidation had	200,000	.....	100,000	108,117	6,567,592

TABLE NO. 7.—*Number of domestic branches of national banks authorized during the year ended Dec. 31, 1944*

Charter No.	Title and location	Branches authorized under act Feb. 25, 1927, as amended		
		Local	Other than local	Total
	ARIZONA			
3728	First National Bank of Arizona, Phoenix		1	1
14324	The Valley National Bank of Phoenix		1	1
	GEORGIA			
14483	American National Bank of Brunswick		1	1
13068	The Citizens and Southern National Bank, Savannah	1		1
	HAWAII			
5550	Bishop National Bank of Hawaii at Honolulu		1	1
	IDAHO			
14444	First Security Bank of Idaho, National Association, Boise		1	1
	INDIANA			
14468	Gary National Bank, Gary		1	1
	MASSACHUSETTS			
614	Middlesex County National Bank of Everett		1	1
	MICHIGAN			
13739	Community National Bank of Pontiac		1	1
	NEW JERSEY			
374	The First National Bank of Jersey City		1	1
2509	The First National Bank of Toms River, N. J.		1	1
	NEW YORK			
255	Oswego County National Bank, Oswego		2	2
1122	First National Bank of Canajoharie		1	1
1342	The Merchants National Bank & Trust Company of Syracuse		1	1
1392	The Oneida National Bank and Trust Company of Utica		2	2
	OREGON			
4514	The United States National Bank of Portland		1	1
	PENNSYLVANIA			
2223	The First and Farmers National Bank and Trust Company of Montrose		1	1
	VIRGINIA			
10194	The Seaboard Citizens National Bank of Norfolk	1		1
	WASHINGTON			
4375	The National Bank of Commerce of Seattle	1	1	2
	Total (19 banks)	3	19	22

TABLE No. 8.—*Number and class of domestic branches of national banks closed during the year ended Dec. 31, 1944*

Charter No.	Title and location	Manner of closing	Branches closed			
			Branches under act of Feb. 25, 1927, as amended		State bank branches in operation Feb. 25, 1927, which were converted or consolidated	Total
			Additional offices which became branches Feb. 25, 1927	Branches authorized since Feb. 25, 1927		
	KENTUCKY					
2164	The Citizens Union National Bank of Louisville	Shareholders		2		2
	MASSACHUSETTS					
200	The First National Bank of Boston	Board of directors		1		1
	MICHIGAN					
13622	The National Bank of Bay City	do		2		2
	NEW YORK					
2370	The Chase National Bank of the City of New York	do		1		1
11034	The Public National Bank and Trust Company of New York	do		1		1
	PENNSYLVANIA					
14107	The First National Bank at McKees Rocks	do		1		1
	Total (6 banks)			8		8

TABLE NO. 9.—*Principal items of assets and liabilities of national banks, by size of banks, according to deposits, Dec. 31, 1943 and 1944*

[In thousands of dollars]

	Number of banks	Loans and securities				Cash, balances with other banks including reserves with Federal Reserve banks	Real estate assets	Total assets	Capital stock	Surplus, profits and reserves	Deposits		
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities						Total	Demand	Time
1943[1]													
Banks with deposits —													
$500,000 and under	255	69,254	23,734	38,105	7,415	40,698	1,392	111,378	8,261	5,490	97,481	77,028	20,453
$500,001 to $750,000	377	177,816	54,433	104,624	18,759	83,610	3,211	264,728	15,632	12,548	236,002	170,586	65,416
$750,001 to $1,000,000	401	256,333	72,322	155,698	28,313	125,445	4,272	386,221	18,504	18,487	348,555	251,830	96,725
$1,000,001 to $2,000,000	1,368	1,489,178	378,941	942,525	167,712	647,734	26,312	2,164,712	85,876	99,690	1,976,578	1,393,334	583,244
$2,000,001 to $5,000,000	1,434	3,422,290	761,702	2,266,734	393,854	1,351,998	57,452	4,835,989	158,577	217,497	4,452,044	3,097,721	1,354,323
$5,000,001 to $10,000,000	590	3,162,401	609,661	2,222,687	330,053	1,170,547	57,217	4,396,253	129,807	190,359	4,067,827	2,838,201	1,229,626
$10,000,001 to $25,000,000	357	4,171,520	813,323	2,959,447	398,750	1,537,647	75,687	5,796,474	158,076	208,861	5,417,554	4,047,577	1,369,977
$25,000,001 to $50,000,000	109	2,851,161	538,883	2,120,882	191,396	1,136,345	48,721	4,045,886	91,639	136,352	3,803,797	3,124,519	679,278
$50,000,001 to $100,000,000	74	3,961,391	853,942	2,836,553	270,896	1,517,314	57,357	5,556,169	115,642	173,421	5,245,758	4,484,928	760,830
$100,000,001 to $500,000,000	69	11,222,041	2,386,337	8,321,152	514,552	3,974,765	128,127	15,369,162	307,615	523,761	14,482,306	12,716,371	1,765,935
$500,000,001 and over	10	16,851,798	3,640,226	12,207,688	1,003,884	4,494,420	168,986	21,602,189	440,186	840,729	20,028,279	17,645,409	2,382,870
Total	5,044	47,635,183	10,133,504	34,176,095	3,325,584	16,080,523	628,734	64,529,161	1,529,815	2,427,195	60,156,181	49,847,504	10,308,677
1944[2]													
Banks with deposits of —													
$500,000 and under	114	30,280	8,765	18,703	2,812	19,558	483	50,348	3,697	2,565	44,046	37,494	6,552
$500,001 to $750,000	273	127,992	34,151	84,193	9,648	62,656	1,695	192,445	10,150	8,059	173,861	131,245	42,616
$750,001 to $1,000,000	288	187,437	44,060	127,638	15,739	88,577	2,357	278,512	12,567	12,223	253,465	188,045	65,420
$1,000,001 to $2,000,000	1,216	1,354,405	287,063	956,477	110,865	578,798	16,086	1,950,393	65,003	80,452	1,803,243	1,304,969	498,274
$2,000,001 to $5,000,000	1,632	3,990,431	729,807	2,906,010	354,614	1,495,756	47,804	5,537,970	151,570	222,450	5,157,570	3,640,797	1,516,773
$5,000,001 to $10,000,000	740	4,059,156	637,702	3,084,561	336,893	1,381,293	48,553	5,495,260	130,576	209,966	5,145,904	3,603,840	1,542,064
$10,000,001 to $25,000,000	452	5,506,683	886,241	4,198,511	421,931	1,828,208	73,417	7,421,162	169,771	254,461	6,981,487	5,098,381	1,883,106
$25,000,001 to $50,000,000	133	3,653,912	586,411	2,818,406	249,095	1,308,582	45,455	5,019,859	100,327	157,684	4,747,549	3,760,102	987,447
$50,000,001 to $100,000,000	85	4,696,427	829,673	3,609,398	257,356	1,630,377	54,518	6,397,650	112,103	188,779	6,076,224	5,051,877	1,024,347
$100,000,001 to $500,000,000	83	13,237,919	2,773,362	9,917,415	547,142	4,224,141	126,444	17,654,108	318,242	541,654	16,719,247	14,624,118	2,095,129
$500,000,001 and over	14	21,673,183	4,680,567	15,755,225	1,237,391	5,019,212	162,508	26,949,746	491,399	1,028,953	25,026,341	21,653,319	3,373,022
Total	5,030	58,517,825	11,497,802	43,476,537	3,543,486	17,637,158	579,320	76,947,453	1,565,405	2,707,246	72,128,937	59,094,187	13,034,750

[1] Excludes 2 banks without deposits.

[2] Excludes 1 bank without deposits.

TABLE No. 10.—*Dates of reports of condition of national banks, 1914 to 1944*

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

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

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 report of condition of the bank. The report of each affiliate shall contain such information as in the judgment of the Comptroller shall be necessary to disclose fully the relations between the affiliate and the bank and to enable the Comptroller to inform himself as to the effect of such relations upon the affairs of the bank.

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

TABLE No. 11

ASSETS AND LIABILITIES OF NATIONAL BANKS ON APRIL 13, JUNE 30, AND DECEMBER 30, 1944 BY STATES AND TERRITORIES

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944

ALABAMA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	66 banks	66 banks	66 banks
ASSETS			
Loans and discounts	94,172	108,625	102,584
Overdrafts	90	66	43
U. S. Government securities, direct obligations	302,733	308,881	371,144
Obligations guaranteed by U. S. Government		7,489	4,369
Obligations of States and political subdivisions	46,272	45,878	48,370
Other bonds, notes, and debentures	6,336	7,024	7,590
Corporate stocks, including stock of Federal Reserve bank	1,221	1,130	1,100
Reserve with Federal Reserve bank	71,276	72,121	85,203
Currency and coin	14,762	13,687	15,130
Balances with other banks, and cash items in process of collection	96,291	94,733	111,472
Bank premises owned, furniture and fixtures	6,423	6,328	6,414
Real estate owned other than bank premises	420	174	59
Investments and other assets indirectly representing bank premises or other real estate	823	803	770
Customers' liability on acceptances outstanding	755	667	445
Interest, commissions, rent, and other income earned or accrued but not collected	834	864	954
Other assets	1,010	1,157	1,544
Total assets	643,418	669,627	757,191
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	329,159	320,466	379,551
Time deposits of individuals, partnerships, and corporations	104,188	110,032	125,303
Postal savings deposits	10	10	15
Deposits of U. S. Government	59,467	91,117	80,615
Deposits of States and political subdivisions	56,563	49,426	60,780
Deposits of banks	49,833	48,437	63,127
Other deposits (certified and cashiers' checks, etc.)	2,323	8,510	4,152
Total deposits	*601,543*	*627,998*	*713,543*
Demand deposits	*495,400*	*516,084*	*586,368*
Time deposits	*106,143*	*111,914*	*127,175*
Bills payable, rediscounts, and other liabilities for borrowed money	300		
Acceptances executed by or for account of reporting banks and outstanding	755	672	461
Interest, discount, rent, and other income collected but not earned	296	268	329
Interest, taxes, and other expenses accrued and unpaid	916	863	990
Other liabilities	162	303	335
Total liabilities	603,972	630,104	715,658
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	2,475	2,175	1,833
Common stock	14,727	14,727	15,084
Total capital stock	*17,202*	*16,902*	*16,917*
Surplus	13,588	14,195	15,790
Undivided profits	6,191	5,749	5,960
Reserves and retirement account for preferred stock	2,465	2,677	2,866
Total capital accounts	39,446	39,523	41,533
Total liabilities and capital accounts	643,418	669,627	757,191

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

ALASKA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	4 banks	4 banks	4 banks
ASSETS			
Loans and discounts	1,279	1,533	1,709
Overdrafts	3	15	10
U. S. Government securities, direct obligations	9,806	12,226	13,041
Obligations guaranteed by U. S. Government			
Obligations of States and political subdivisions	136	136	133
Other bonds, notes, and debentures	395	368	350
Reserve with approved national banking associations	8,183	9,868	9,712
Currency and coin	3,587	2,928	2,728
Balances with other banks, and cash items in process of collection	697	796	1,080
Bank premises owned, furniture and fixtures	149	157	137
Other assets	7	7	36
Total assets	24,242	28,034	28,936
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	14,182	15,421	16,807
Time deposits of individuals, partnerships, and corporations	4,761	4,919	5,502
Postal savings deposits	5	5	5
Deposits of U. S. Government	3,168	5,376	4,180
Deposits of States and political subdivisions	722	655	765
Deposits of banks	80	125	225
Other deposits (certified and cashiers' checks, etc.)	182	356	179
Total deposits	*23,100*	*26,857*	*27,663*
Demand deposits	*18,334*	*21,933*	*22,156*
Time deposits	*4,766*	*4,924*	*5,507*
Bills payable, rediscounts, and other liabilities for borrowed money			
Other liabilities	1	2	2
Total liabilities	23,101	26,859	27,665
Capital stock: Common stock	300	300	350
Surplus	550	550	675
Undivided profits	177	185	174
Reserves and retirement account for preferred stock	114	140	72
Total capital accounts	1,141	1,175	1,271
Total liabilities and capital accounts	24,242	28,034	28,936

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

ARIZONA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	5 banks	5 banks	5 banks
ASSETS			
Loans and discounts	35,814	37,128	39,809
Overdrafts	258	44	59
U. S. Government securities, direct obligations	101,192	105,004	121,644
Obligations guaranteed by U. S. Government		2,131	2,967
Obligations of States and political subdivisions	659	804	557
Other bonds, notes, and debentures	591	884	1,063
Corporate stocks, including stock of Federal Reserve bank	125	185	185
Reserve with Federal Reserve bank	21,451	20,795	23,398
Currency and coin	4,398	4,380	5,170
Balances with other banks, and cash items in process of collection	25,34	24,230	28,490
Bank premises owned, furniture and fixtures	1,273	1,259	1,224
Real estate owned other than bank premises	102	86	43
Investments and other assets indirectly representing bank premises or other real estate	45	45	45
Interest, commissions, rent, and other income earned or accrued but not collected	454	541	616
Other assets	144	180	185
Total assets	191,940	197,696	225,455
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	118,905	120,411	139,947
Time deposits of individuals, partnerships, and corporations	28,420	30,472	36,467
Postal savings deposits	26	26	5
Deposits of U. S. Government	17,926	18,066	21,413
Deposits of States and political subdivisions	13,965	15,962	12,782
Deposits of banks	3,745	2,240	3,291
Other deposits (certified and cashiers' checks, etc.)	2,855	2,566	3,203
Total deposits	*185,842*	*189,743*	*217,108*
Demand deposits	*157,299*	*159,143*	*180,535*
Time deposits	*28,543*	*30,600*	*36,573*
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	248	232	244
Interest, taxes, and other expenses accrued and unpaid	487	395	496
Other liabilities	13	58	80
Total liabilities	186,590	190,428	217,928
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	700	700	700
Common stock	1,725	2,725	2,725
Total capital stock	*2,425*	*3,425*	*3,425*
Surplus	1,716	2,722	2,738
Undivided profits	923	712	1,033
Reserves and retirement account for preferred stock	286	409	331
Total capital accounts	5,350	7,268	7,527
Total liabilities and capital accounts	191,940	197,696	225,455

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

ARKANSAS

[In thousands of dollars

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	51 banks	51 banks	51 banks
ASSETS			
Loans and discounts	37,189	42,323	42,167
Overdrafts	85	92	34
U. S. Government securities, direct obligations	138,851	136,439	181,224
Obligations guaranteed by U. S. Government		4,744	4,549
Obligations of States and political subdivisions	16,797	16,388	16,261
Other bonds, notes, and debentures	3,118	3,292	3,342
Corporate stocks, including stock of Federal Reserve bank	473	472	484
Reserve with Federal Reserve bank	35,690	37,822	44,763
Currency and coin	5,237	5,263	6,067
Balances with other banks, and cash items in process of collection	52,523	50,219	67,906
Bank premises owned, furniture and fixtures	1,838	1,908	1,854
Real estate owned other than bank premises	137	125	109
Investments and other assets indirectly representing bank premises or other real estate	54	30	30
Customers' liability on acceptances outstanding	93	30	.....
Interest, commissions, rent, and other income earned or accrued but not collected	122	181	188
Other assets	151	160	172
Total assets	292,358	299,488	369,150
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	159,968	155,593	201,214
Time deposits of individuals, partnerships, and corporations	32,851	34,473	39,597
Postal savings deposits	21	21	21
Deposits of U. S. Government	21,388	29,782	32,835
Deposits of States and political subdivisions	21,884	23,040	24,113
Deposits of banks	37,465	37,744	51,344
Other deposits (certified and cashiers' checks, etc.)	1,369	1,266	1,964
Total deposits	*274,946*	*281,919*	*351,088*
Demand deposits	*241,404*	*246,768*	*310,576*
Time deposits	*33,542*	*35,151*	*40,512*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Acceptances executed by or for account of reporting banks and outstanding	93	30	.....
Interest, discount, rent, and other income collected but not earned	140	137	143
Interest, taxes, and other expenses accrued and unpaid	186	238	122
Other liabilities	2	136	125
Total liabilities	275,367	282,460	351,478
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	364	364	334
Class B preferred stock	155	155	155
Common stock	5,964	5,964	6,019
Total capital stock	*6,483*	*6,483*	*6,508*
Surplus	6,060	6,190	6,634
Undivided profits	3,570	3,465	3,609
Reserves and retirement account for preferred stock	878	890	921
Total capital accounts	16,991	17,028	17,672
Total liabilities and capital accounts	292,358	299,488	369,150

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

CALIFORNIA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	93 banks	91 banks	91 banks
ASSETS			
Loans and discounts	1,320,555	1,350,352	1,414,419
Overdrafts	1,762	1,576	1,749
U. S. Government securities, direct obligations	3,801,599	3,916,584	4,545,147
Obligations guaranteed by U. S. Government		97,241	158,223
Obligations of States and political subdivisions	294,391	308,468	342,671
Other bonds, notes, and debentures	80,582	80,197	109,489
Corporate stocks, including stock of Federal Reserve bank	9,097	9,059	8,813
Reserve with Federal Reserve bank	819,532	875,671	994,475
Currency and coin	66,777	69,181	74,144
Balances with other banks, and cash items in process of collection	477,306	512,487	658,086
Bank premises owned, furniture and fixtures	50,844	49,286	48,098
Real estate owned other than bank premises	2,973	2,056	1,090
Investments and other assets indirectly representing bank premises or other real estate	24,951	25,295	24,632
Customers' liability on acceptances outstanding	1,254	3,240	1,454
Interest, commissions, rent, and other income earned or accrued but not collected	13,979	15,345	16,204
Other assets	5,981	5,845	4,139
Total assets	6,971,583	7,321,883	8,402,833
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	3,230,068	3,241,421	3,813,053
Time deposits of individuals, partnerships, and corporations	2,086,775	2,200,195	2,550,138
Postal savings deposits	373	376	356
Deposits of U. S. Government	554,008	735,580	754,223
Deposits of States and political subdivisions	359,724	390,073	418,726
Deposits of banks	230,578	230,150	254,894
Other deposits (certified and cashiers' checks, etc.)	118,070	134,281	154,104
Total deposits	*6,579,596*	*6,932,076*	*7,945,494*
Demand deposits	*4,386,413*	*4,636,555*	*5,303,280*
Time deposits	*2,193,183*	*2,295,521*	*2,642,214*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	2,644	4,120	2,019
Interest, discount, rent, and other income collected but not earned	4,453	4,320	4,321
Interest, taxes, and other expenses accrued and unpaid	19,605	19,758	18,084
Other liabilities	6,987	5,479	18,712
Total liabilities	6,613,285	6,965,753	7,988,630
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	17,749	17 567	16,629
Common stock	116,641	116,732	127,440
Total capital stock	*134,390*	*134,299*	*144,069*
Surplus	140,475	140,839	178,827
Undivided profits	42,579	54,014	59,526
Reserves and retirement account for preferred stock	40,854	26,978	31,781
Total capital accounts	358,298	356,130	414,203
Total liabilities and capital accounts	6,971,583	7,321,883	8,402,833

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

COLORADO

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	77 banks	77 banks	77 banks
ASSETS			
Loans and discounts	66,120	69,585	78,288
Overdrafts	56	106	32
U. S. Government securities, direct obligations	325,194	323,772	366,088
Obligations guaranteed by U. S. Government		4,641	4,627
Obligations of States and political subdivisions	8,502	8,269	8,570
Other bonds, notes, and debentures	10,947	10,505	10,477
Corporate stocks, including stock of Federal Reserve bank	739	743	777
Reserve with Federal Reserve bank	87,844	80,085	100,726
Currency and coin	8,532	8,094	8,213
Balances with other banks, and cash items in process of collection	113,915	113,513	131,584
Bank premises owned, furniture and fixtures	2,596	2,540	2,410
Real estate owned other than bank premises	69	68	65
Interest, commissions, rent, and other income earned or accrued but not collected	578	605	629
Other assets	398	503	357
Total assets	625,490	623,029	712,843
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	345,152	333,658	387,128
Time deposits of individuals, partnerships, and corporations	97,564	101,370	116,820
Postal savings deposits	5	5	5
Deposits of U. S. Government	43,098	55,526	59,601
Deposits of States and political subdivisions	24,704	22,127	16,820
Deposits of banks	76,355	69,864	91,227
Other deposits (certified and cashiers' checks, etc.)	4,177	5,184	4,879
Total deposits	*591,055*	*587,734*	*676,480*
Demand deposits	*489,808*	*482,708*	*555,974*
Time deposits	*101,247*	*105,026*	*120,506*
Bills payable, rediscounts, and other liabilities for borrowed money		200	
Interest, discount, rent, and other income collected but not earned	67	65	61
Interest, taxes, and other expenses accrued and unpaid	692	893	1,208
Other liabilities	54	39	101
Total liabilities	591,868	588,931	677,850
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	277	277	240
Common stock	11,033	11,058	11,082
Total capital stock	*11,310*	*11,335*	*11,322*
Surplus	11,051	11,215	12,553
Undivided profits	8,310	8,374	8,084
Reserves and retirement account for preferred stock	2,951	3,174	3,034
Total capital accounts	33,622	34,098	34,993
Total liabilities and capital accounts	625,490	623,029	712,843

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

CONNECTICUT

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	51 banks	51 banks	51 banks
ASSETS			
Loans and discounts	78,913	78,043	76,326
Overdrafts	20	13	10
U. S. Government securities, direct obligations	440,831	471,621	522,521
Obligations guaranteed by U. S. Government		2,559	2,630
Obligations of States and political subdivisions	28,894	27,296	20,194
Other bonds, notes, and debentures	13,347	13,512	12,065
Corporate stocks, including stock of Federal Reserve bank	1,316	1,266	1,264
Reserve with Federal Reserve bank	65,244	63,728	73,945
Currency and coin	14,624	12,415	14,858
Balances with other banks, and cash items in process of collection	84,780	100,798	96,767
Bank premises owned, furniture and fixtures	9,658	9,433	8,966
Real estate owned other than bank premises	344	190	198
Investments and other assets indirectly representing bank premises or other real estate	11	9	3
Customers' liability on acceptances outstanding	8	30	31
Interest, commissions, rent, and other income earned or accrued but not collected	700	869	885
Other assets	236	140	141
Total assets	738,926	781,922	830,804
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	414,022	382,797	420,373
Time deposits of individuals, partnerships, and corporations	123,129	127,304	139,938
Postal savings deposits	35	35	15
Deposits of U. S. Government	103,287	163,925	164,995
Deposits of States and political subdivisions	18,648	25,662	21,737
Deposits of banks	19,869	16,708	19,562
Other deposits (certified and cashiers' checks, etc.)	10,954	15,670	12,631
Total deposits	*689,944*	*732,101*	*779,251*
Demand deposits	*564,893*	*603,175*	*637,558*
Time deposits	*125,051*	*128,926*	*141,693*
Bills payable, rediscounts, and other liabilities for borrowed money	300	200	.....
Acceptances executed by or for account of reporting banks and outstanding	8	30	31
Interest, discount, rent, and other income collected but not earned	349	354	352
Interest, taxes, and other expenses accrued and unpaid	1,315	1,467	2,048
Other liabilities	98	391	368
Total liabilities	692,014	734,543	782,050
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	2,312	2,239	1,619
Class B preferred stock	1,047	127	127
Common stock	17,631	18,636	19,117
Total capital stock	*20,990*	*21,002*	*20,863*
Surplus	16,778	17,280	18,570
Undivided profits	6,370	6,206	6,765
Reserves and retirement account for preferred stock	2,774	2,891	2,556
Total capital accounts	46,912	47,379	48,754
Total liabilities and capital accounts	738,926	781,922	830,804

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

DELAWARE

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	13 banks	13 banks	13 banks
ASSETS			
Loans and discounts	5,933	6,075	5,683
Overdrafts	1	.....	1
U. S. Government securities, direct obligations	15,399	15,980	20,176
Obligations guaranteed by U. S. Government		104	8
Obligations of States and political subdivisions	630	744	962
Other bonds, notes, and debentures	2,277	2,091	2,025
Corporate stocks, including stock of Federal Reserve bank	125	125	121
Reserve with Federal Reserve bank	2,803	2,814	3,640
Currency and coin	811	773	831
Balances with other banks, and cash items in process of collection	1,974	2,656	2,752
Bank premises owned, furniture and fixtures	525	520	509
Real estate owned other than bank premises	42	43	23
Investments and other assets indirectly representing bank premises or other real estate	7	7	7
Interest, commissions, rent, and other income earned or accrued but not collected	1	3	2
Other assets	14	19	23
Total assets	30,542	31,954	36,763
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	14,881	15,456	18,025
Time deposits of individuals, partnerships, and corporations	8,751	8,945	9,776
Deposits of U. S. Government	1,058	1,601	1,895
Deposits of States and political subdivisions	141	353	1,882
Deposits of banks	294	170	357
Other deposits (certified and cashiers' checks, etc.)	208	189	235
Total deposits	*25,333*	*26,714*	*32,170*
Demand deposits	*16,571*	*17,763*	*22,392*
Time deposits	*8,762*	*8,951*	*9,778*
Bills payable, rediscounts, and other liabilities for borrowed money	681	690	.....
Interest, taxes, and other expenses accrued and unpaid	3	2	1
Other liabilities	1	45	47
Total liabilities	26,018	27,451	32,218
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	30	28	25
Common stock	1,448	1,451	1,454
Total capital stock	*1,478*	*1,479*	*1,479*
Surplus	2,232	2,237	2,390
Undivided profits	627	593	549
Reserves and retirement account for preferred stock	187	194	127
Total capital accounts	4,524	4,503	4,545
Total liabilities and capital accounts	30,542	31,954	36,763

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

DISTRICT OF COLUMBIA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	9 banks	9 banks	9 banks
ASSETS			
Loans and discounts	50,372	56,584	55,122
Overdrafts	21	23	59
U. S. Government securities, direct obligations	282,404	287,923	328,100
Obligations guaranteed by U. S. Government		1,421	1,722
Obligations of States and political subdivisions	268	285	222
Other bonds, notes, and debentures	9,610	10,526	11,179
Corporate stocks, including stock of Federal Reserve bank	534	548	555
Reserve with Federal Reserve bank	71,769	68,731	83,245
Currency and coin	10,801	9,205	9,798
Balances with other banks, and cash items in process of collection	42,257	47,560	48,216
Bank premises owned, furniture and fixtures	6,621	6,564	6,477
Real estate owned other than bank premises	74	61	73
Interest, commissions, rent, and other income earned or accrued but not collected	320	237	118
Other assets	504	433	758
Total assets	475,555	490,101	545,644
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	296,326	289,834	326,134
Time deposits of individuals, partnerships, and corporations	64,287	68,516	76,536
Postal savings deposits	25	25	25
Deposits of U. S. Government	45,814	61,444	65,739
Deposits of States and political subdivisions	66	53	72
Deposits of banks	38,027	40,563	45,150
Other deposits (certified and cashiers' checks, etc.)	6,902	5,025	6,100
Total deposits	*451,447*	*465,460*	*519,756*
Demand deposits	*387,060*	*396,844*	*443,120*
Time deposits	*64,387*	*68,616*	*76,636*
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	45	35	495
Interest, taxes, and other expenses accrued and unpaid	472	746	432
Other liabilities	677	364	766
Total liabilities	452,641	466,605	521,449
CAPITAL ACCOUNTS			
Capital stock: Common stock	7,700	7,800	7,800
Surplus	8,890	9,265	9,550
Undivided profits	5,601	5,782	6,204
Reserves and retirement account for preferred stock	723	649	641
Total capital accounts	22,914	23,496	24,195
Total liabilities and capital accounts	475,555	490,101	545,644

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

FLORIDA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	55 banks	55 banks	56 banks
ASSETS			
Loans and discounts	111,167	151,282	126,695
Overdrafts	21	16	18
U. S. Government securities, direct obligations	504,195	512,015	561,749
Obligations guaranteed by U. S. Government		4,605	6,177
Obligations of States and political subdivisions	31,731	32,316	37,028
Other bonds, notes, and debentures	7,165	7,925	7,612
Corporate stocks, including stock of Federal Reserve bank	1,307	1,311	1,375
Reserve with Federal Reserve bank	116,301	125,559	125,774
Currency and coin	21,591	17,894	20,931
Balances with other banks, and cash items in process of collection	160,367	181,727	186,376
Bank premises owned, furniture and fixtures	11,727	11,604	11,058
Real estate owned other than bank premises	364	285	237
Investments and other assets indirectly representing bank premises or other real estate	65	50	25
Interest, commissions, rent, and other income earned or accrued but not collected	1,577	1,644	1,751
Other assets	880	655	620
Total assets	968,458	1,048,888	1,087,426
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	519,876	497,287	552,344
Time deposits of individuals, partnerships, and corporations	91,992	98,966	119,088
Postal savings deposits	54	53	46
Deposits of U. S. Government	90,889	174,360	118,131
Deposits of States and political subdivisions	74,979	64,359	78,513
Deposits of banks	134,453	154,930	156,675
Other deposits (certified and cashiers' checks, etc.)	8,379	9,545	10,474
Total deposits	*920,622*	*999,500*	*1,035,271*
Demand deposits	*816,014*	*888,169*	*905,837*
Time deposits	*104,608*	*111,331*	*129,434*
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	351	357	347
Interest, taxes, and other expenses accrued and unpaid	1,460	1,682	2,193
Other liabilities	228	327	303
Total liabilities	922,661	1,001,866	1,038,114
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	150	150	50
Common stock	19,455	19,455	19,905
Total capital stock	*19,605*	*19,605*	*19,955*
Surplus	18,249	19,363	21,197
Undivided profits	5,207	5,348	5,327
Reserves and retirement account for preferred stock	2,736	2,706	2,833
Total capital accounts	45,797	47,022	49,312
Total liabilities and capital accounts	968,458	1,048,888	1,087,426

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

GEORGIA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	47 banks	48 banks	47 banks
ASSETS			
Loans and discounts	133,609	226,680	164,645
Overdrafts	91	100	255
U. S. Government securities, direct obligations	381,258	389,938	445,905
Obligations guaranteed by U. S. Government		2,536	2,536
Obligations of States and political subdivisions	22,864	23,948	25,813
Other bonds, notes, and debentures	12,219	11,372	9,622
Corporate stocks, including stock of Federal Reserve bank	1,096	1,133	1,176
Reserve with Federal Reserve bank	95,607	106,980	120,908
Currency and coin	11,367	10,184	11,898
Balances with other banks, and cash items in process of collection	110,663	113,431	130,809
Bank premises owned, furniture and fixtures	7,832	7,786	7,674
Real estate owned other than bank premises	99	78	56
Investments and other assets indirectly representing bank premises or other real estate	3	3	3
Customers' liability on acceptances outstanding	36	67	42
Interest, commissions, rent, and other income earned or accrued but not collected	1,178	1,258	1,477
Other assets	501	306	474
Total assets	778,423	895,800	923,293
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	390,446	384,664	431,548
Time deposits of individuals, partnerships, and corporations	91,334	99,732	115,597
Postal savings deposits	71	72	34
Deposits of U. S. Government	94,050	188,231	96,961
Deposits of States and political subdivisions	34,695	48,023	58,325
Deposits of banks	124,571	129,006	167,877
Other deposits (certified and cashiers' checks, etc.)	1,870	4,005	9,334
Total deposits	*737,037*	*853,733*	*879,676*
Demand deposits	*643,476*	*751,860*	*761,731*
Time deposits	*93,561*	*101,873*	*117,945*
Bills payable, rediscounts, and other liabilities for borrowed money	264		
Acceptances executed by or for account of reporting banks and outstanding	36	67	42
Interest, discount, rent, and other income collected but not earned	748	618	534
Interest, taxes, and other expenses accrued and unpaid	1,128	1,046	1,394
Other liabilities	78	701	468
Total liabilities	739,291	856,165	882,114
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	644	594	80
Common stock	16,328	16,529	17,027
Total capital stock	*16,972*	*17,123*	*17,107*
Surplus	12,667	14,524	16,237
Undivided profits	6,176	4,522	4,397
Reserves and retirement account for preferred stock	3,317	3,466	3,438
Total capital accounts	39,132	39,635	41,179
Total liabilities and capital accounts	778,423	895,800	923,293

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

THE TERRITORY OF HAWAII

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	1 bank	1 bank	1 bank
ASSETS			
Loans and discounts	14,594	14,199	15,706
Overdrafts	18	16	25
U. S. Government securities, direct obligations	125,266	130,753	165,226
Obligations guaranteed by U. S. Government		5,613	5,603
Obligations of States and political subdivisions	4,279	4,121	4,279
Other bonds, notes, and debentures	2,971	3,058	2,559
Reserve with approved national banking associations	27,215	23,750	25,824
Currency and coin	11,726	14,498	18,912
Balances with other banks, and cash items in process of collection	6,496	8,338	8,397
Bank premises owned, furniture and fixtures	1,847	1,813	1,799
Customers' liability on acceptances outstanding	20	.....	.....
Interest, commissions, rent, and other income earned or accrued but not collected	869	482	548
Other assets	57	18,717	33
Total assets	195,358	225,358	248,911
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	58,099	59,646	69,295
Time deposits of individuals, partnerships, and corporations	67,188	72,419	86,478
Postal savings deposits	1,889	1,889	1,913
Deposits of U. S. Government	44,212	68,190	64,437
Deposits of States and political subdivisions	12,412	11,769	11,584
Deposits of banks	1,056	1,270	1,583
Other deposits (certified and cashiers' checks, etc.)	1,132	1,514	4,176
Total deposits	*185,988*	*216,697*	*239,466*
Demand deposits	*116,783*	*142,268*	*150,939*
Time deposits	*69,205*	*74,429*	*88,527*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Acceptances executed by or for account of reporting banks and outstanding	20	.....	.....
Interest, discount, rent, and other income collected but not earned	5	5	5
Interest, taxes, and other expenses accrued and unpaid	259	256	405
Other liabilities	304	76	313
Total liabilities	186,576	217,034	240,189
CAPITAL ACCOUNTS			
Capital stock: Common stock	3,350	3,350	3,350
Surplus	2,250	2,250	2,300
Undivided profits	983	275	423
Reserves and retirement account for preferred stock	2,199	2,449	2,649
Total capital accounts	8,782	8,324	8,722
Total liabilities and capital accounts	195,358	225,358	248,911

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

IDAHO

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	16 banks	16 banks	16 banks
ASSETS			
Loans and discounts	24,679	27,308	33,232
Overdrafts	55	35	44
U. S. Government securities, direct obligations	129,982	129,871	163,821
Obligations guaranteed by U. S. Government		3,521	2,526
Obligations of States and political subdivisions	3,969	3,872	3,929
Other bonds, notes, and debentures	562	498	553
Corporate stocks, including stock of Federal Reserve bank	225	225	224
Reserve with Federal Reserve bank	23,829	23,383	28,182
Currency and coin	3,759	4,214	4,327
Balances with other banks, and cash items in process of collection	26,395	27,030	38,464
Bank premises owned, furniture and fixtures	1,353	1,350	1,319
Interest, commissions, rent, and other income earned or accrued but not collected	9	9	35
Other assets	171	77	389
Total assets	214,988	221,393	277,045
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	127,387	127,047	166,186
Time deposits of individuals, partnerships, and corporations	41,050	43,191	51,479
Postal savings deposits	12	12	11
Deposits of U. S. Government	14,596	17,698	21,409
Deposits of States and political subdivisions	16,219	17,883	20,212
Deposits of banks	4,416	3,759	4,784
Other deposits (certified and cashiers' checks, etc.)	1,538	1,652	1,895
Total deposits	*205,218*	*211,242*	*265,976*
Demand deposits	*162,439*	*166,322*	*212,769*
Time deposits	*42,779*	*44,920*	*53,207*
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	15	13	12
Interest, taxes, and other expenses accrued and unpaid	171	285	349
Other liabilities	131	111	125
Total liabilities	205,535	211,651	266,462
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	255	255	5
Common stock	4,005	4,005	4,555
Total capital stock	*4,260*	*4,260*	*4,560*
Surplus	3,071	3,151	3,288
Undivided profits	1,212	1,370	1,769
Reserves and retirement account for preferred stock	910	961	966
Total capital accounts	9,453	9,742	10,583
Total liabilities and capital accounts	214,988	221,393	277,045

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

ILLINOIS

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	346 banks	346 banks	350 banks
ASSETS			
Loans and discounts	1,042,659	1,157,087	1,279,102
Overdrafts	714	633	712
U. S. Government securities, direct obligations	3,989,177	4,240,323	4,652,408
Obligations guaranteed by U. S. Government		41,424	37,996
Obligations of States and political subdivisions	200,280	215,954	181,465
Other bonds, notes, and debentures	121,762	128,661	138,571
Corporate stocks, including stock of Federal Reserve bank	20,977	20,491	17,908
Reserve with Federal Reserve bank	889,103	921,428	1,021,872
Currency and coin	73,734	73,262	75,543
Balances with other banks, and cash items in process of collection	650,038	641,195	697,471
Bank premises owned, furniture and fixtures	28,989	28,745	28,068
Real estate owned other than bank premises	247	214	166
Investments and other assets indirectly representing bank premises or other real estate	801	616	585
Customers' liability on acceptances outstanding	2,924	3,309	2,992
Interest, commissions, rent, and other income earned or accrued but not collected	14,154	14,861	14,952
Other assets	7,630	6,467	4,673
Total assets	7,043,189	7,494,670	8,154,484
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	3,639,389	3,592,929	3,798,511
Time deposits of individuals, partnerships and corporations	882,285	939,315	1,093,509
Postal savings deposits	195	179	174
Deposits of U. S. Government	838,541	1,089,879	1,342,431
Deposits of States and political subdivisions	221,677	312,710	277,992
Deposits of banks	998,555	1,073,919	1,141,899
Other deposits (certified and cashiers' checks, etc.)	40,142	54,257	46,138
Total deposits	*6,620,784*	*7,063,188*	*7,700,654*
Demand deposits	*5,715,620*	*6,100,858*	*6,567,642*
Time deposits	*905,164*	*962,330*	*1,133,012*
Bills payable, rediscounts, and other liabilities for borrowed money			
Mortgages or other liens on bank premises and other real estate			49
Acceptances executed by or for account of reporting banks and outstanding	3,080	3,443	3,063
Interest, discount, rent, and other income collected but not earned	2,286	2,222	2,286
Interest, taxes, and other expenses accrued and unpaid	22,290	19,321	25,369
Other liabilities	9,090	7,729	8,431
Total liabilities	6,657,530	7,095,903	7,739,852
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	2,683	2,438	1,657
Class B preferred stock	123	123	98
Common stock	162,570	162,915	164,921
Total capital stock	*165,376*	*165,476*	*166,676*
Surplus	149,433	160 557	164,762
Undivided profits	34,748	36,613	45,168
Reserves and retirement account for preferred stock	36,102	36,121	38,026
Total capital accounts	385,659	398,767	414,632
Total liabilities and capital accounts	7,043,189	7,494 670	8,154,484

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

INDIANA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	124 banks	124 banks	124 banks
ASSETS			
Loans and discounts	139,251	140,703	148,934
Overdrafts	48	32	28
U. S. Government securities, direct obligations	656,063	669,147	783,340
Obligations guaranteed by U. S. Government		19,814	19,591
Obligations of States and political subdivisions	53,424	52,226	51,449
Other bonds, notes, and debentures	29,128	28,502	26,292
Corporate stocks, including stock of Federal Reserve bank	1,524	1,602	1,650
Reserve with Federal Reserve bank	136,294	143,717	158,032
Currency and coin	24,685	23,610	25,074
Balances with other banks, and cash items in process of collection	156 214	174,479	198,154
Bank premises owned, furniture and fixtures	9,391	9,094	8,920
Real estate owned other than bank premises	150	36	20
Investments and other assets indirectly representing bank premises or other real estate	5	2	1
Customers' liability on acceptances oustanding	17	.....	.....
Interest, commissions, rent, and other income earned or accrued but not collected	1,576	1,809	1,868
Other assets	572	482	577
Total assets	1,208,342	1,265,255	1,423,930
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	616,656	589,159	679,150
Time deposits of individuals, partnerships, and corporations	210,503	223,019	255,835
Postal savings deposits	315	311	306
Deposits of U. S. Government	115,442	166,114	190,648
Deposits of States and political subdivisions	90,880	104,664	95,102
Deposits of banks	95,339	100,014	114,920
Other deposits (certified and cashiers' checks, etc.)	10,534	12,642	16,476
Total deposits	*1,139,669*	*1,195,923*	*1,352,437*
Demand deposits	*923,633*	*967,347*	*1,091,083*
Time deposits	*216,036*	*228,576*	*261,354*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Acceptances executed by or for account of reporting banks and outstanding	17	.....	.....
Interest, discount, rent, and other income collected but not earned	300	287	299
Interest, taxes, and other expenses accrued and unpaid	1,294	1,524	1,591
Other liabilities	112	385	482
Total liabilities	1,141,392	1,198,119	1,354,809
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	2,757	2,032	1,440
Class B preferred stock	540	440	115
Common stock	22,541	23,641	24,507
Total capital stock	*25,838*	*26,113*	*26,062*
Surplus	22 559	26,323	27,488
Undivided profits	14,260	11,025	12,193
Reserves and retirement account for preferred stock	4,293	3,675	3,378
Total capital accounts	66,950	67,136	69,121
Total liabilities and capital accounts	1,208,342	1,265,255	1,423,930

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

IOWA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	101 banks	100 banks	98 banks
ASSETS			
Loans and discounts	73,406	79,067	90,648
Overdrafts	94	67	64
U. S. Government securities, direct obligations	303,497	311,206	329,440
Obligations guaranteed by U. S. Government		8,797	8,894
Obligations of States and political subdivisions	43,083	43,487	44,321
Other bonds, notes, and debentures	9,939	9,684	9,569
Corporate stocks, including stock of Federal Reserve bank	732	732	751
Reserve with Federal Reserve bank	73,502	77,854	76,410
Currency and coin	8,979	8,543	8,320
Balances with other banks, and cash items in process of collection	78,721	90,354	82,472
Bank premises owned, furniture and fixtures	3,663	3,619	3,258
Investments and other assets indirectly representing bank premises or other real estate	1,285	1,255	1,020
Customers' liability on acceptances outstanding	11	17	21
Interest, commissions, rent, and other income earned or accrued but not collected	800	680	699
Other assets	503	180	195
Total assets	598,215	635,542	656,082
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	257,554	256,426	275,734
Time deposits of individuals, partnerships, and corporations	84,372	89,402	98,893
Postal savings deposits	50	51	51
Deposits of U. S. Government	52,486	81,616	91,457
Deposits of States and political subdivisions	59,768	57,146	53,470
Deposits of banks	108,675	115,228	99,728
Other deposits (certified and cashiers' checks, etc.)	2,658	3,268	3,627
Total deposits	*565,563*	*603,137*	*622,960*
Demand deposits	*479,370*	*511,914*	*522,240*
Time deposits	*86,193*	*91,223*	*100,720*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	11	17	21
Interest, discount, rent, and other income collected but not earned	169	174	193
Interest, taxes, and other expenses accrued and unpaid	516	494	599
Other liabilities	586	57	173
Total liabilities	566,845	603,879	623,946
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	502	462	331
Class B preferred stock	53	53	43
Common stock	12,235	12,210	12,206
Total capital stock	*12,790*	*12,725*	*12,580*
Surplus	11,172	11,671	12,491
Undivided profits	5,207	4,983	4,839
Reserves and retirement account for preferred stock	2,201	2,284	2,226
Total capital accounts	31,370	31,663	32,136
Total liabilities and capital accounts	598,215	635,542	656,082

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

KANSAS

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	177 banks	176 banks	176 banks
ASSETS			
Loans and discounts	75,703	82,380	91,648
Overdrafts	92	89	73
U. S. Government securities, direct obligations	338,660	336,718	389,280
Obligations guaranteed by U. S. Government		12,370	12,750
Obligations of States and political subdivisions	18,071	17,943	16,954
Other bonds, notes, and debentures	7,324	7,023	6,675
Corporate stocks, including stock of Federal Reserve bank	790	796	815
Reserve with Federal Reserve bank	80,747	87,518	107,660
Currency and coin	9,411	8,143	7,849
Balances with other banks, and cash items in process of collection	116,340	127,798	146,196
Bank premises owned, furniture and fixtures	4,531	4,415	4,198
Real estate owned other than bank premises	18	13	10
Investments and other assets indirectly representing bank premises or other real estate	152	152	146
Interest, commissions, rent, and other income earned or accrued but not collected	635	535	589
Other assets	816	917	342
Total assets	653,290	686,810	785,185
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	354,559	355,395	436,692
Time deposits of individuals, partnerships, and corporations	44,366	47,100	55,307
Postal savings deposits	37	37	37
Deposits of U. S. Government	60,783	86,472	80,616
Deposits of States and political subdivisions	69,880	71,335	79,812
Deposits of banks	83,508	86,064	91,356
Other deposits (certified and cashiers' checks, etc.)	4,662	4,511	5,019
Total deposits	*617,795*	*650,914*	*748,839*
Demand deposits	*572,189*	*602,313*	*692,065*
Time deposits	*45,606*	*48,601*	*56,774*
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	139	147	149
Interest, taxes, and other expenses accrued and unpaid	692	757	720
Other liabilities	80	191	164
Total liabilities	618,706	652,009	749,872
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	487	447	111
Class B preferred stock	109	109	109
Common stock	14,384	14,359	14,895
Total capital stock	*14,980*	*14,915*	*15,115*
Surplus	11,338	11,656	12,454
Undivided profits	6,482	6,315	6,378
Reserves and retirement account for preferred stock	1,784	1,915	1,366
Total capital accounts	34,584	34,801	35,313
Total liabilities and capital accounts	653,290	686,810	785,185

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

KENTUCKY

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	94 banks	94 banks	93 banks
ASSETS			
Loans and discounts	84,140	117,188	79,311
Overdrafts	78	78	59
U. S. Government securities, direct obligations	319,269	320,477	272,167
Obligations guaranteed by U. S. Government		1,140	1,062
Obligations of States and political subdivisions	14,380	14,145	13,715
Other bonds, notes, and debentures	12,787	12,164	8,895
Corporate stocks, including stock of Federal Reserve bank	1,072	1,046	888
Reserve with Federal Reserve bank	74,401	70,670	61,774
Currency and coin	10,822	9,475	9,564
Balances with other banks, and cash items in process of collection	84,039	81 621	90,442
Bank premises owned, furniture and fixtures	3,938	3,855	3,803
Real estate owned other than bank premises	98	82	13
Customers' liability on acceptances outstanding	62	.....	.....
Interest, commissions, rent, and other income earned or accrued but not collected	848	717	594
Other assets	179	143	185
Total assets	606,113	632,801	542,472
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	333,808	293,012	312,136
Time deposits of individuals, partnerships, and corporations	70,740	74,325	79,015
Postal savings deposits	17	17	17
Deposits of U S. Government	45,057	94,705	55,504
Deposits of States and political subdivisions	18,726	16,010	14,500
Deposits of banks	97,400	101,945	44,311
Other deposits (certified and cashiers' checks, etc.)	3,471	15,967	4,272
Total deposits	*569,219*	*595,981*	*509,755*
Demand deposits	*496,084*	*519,297*	*429,747*
Time deposits	*73,135*	*76,684*	*80,008*
Bills payable, rediscounts, and other liabilities for borrowed money	200	25	.....
Acceptances executed by or for account of reporting banks and outstanding	62	.....	.....
Interest, discount, rent, and other income collected but not earned	211	208	114
Interest, taxes, and other expenses accrued and unpaid	975	977	708
Other liabilities	118	297	367
Total liabilities	570,785	597,488	510,944
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	1,071	1,041	961
Class B preferred stock	25	.....	.....
Common stock	11,840	11,875	11,030
Total capital stock	*12,936*	*12,916*	*11,991*
Surplus	15,561	15,944	14,131
Undivided profits	5,437	5,011	4,089
Reserves and retirement account for preferred stock	1,394	1,442	1,317
Total capital accounts	35,328	35,313	31,528
Total liabilities and capital accounts	606,113	632,801	542,472

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

LOUISIANA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	31 banks	32 banks	32 banks
ASSETS			
Loans and discounts	107,468	116,108	125,632
Overdrafts	181	214	274
U. S. Government securities, direct obligations	434,402	447,145	517,492
Obligations guaranteed by U. S. Government		8,992	6,818
Obligations of States and political subdivisions	33,227	34,890	43,431
Other bonds, notes, and debentures	5,498	4,976	4,475
Corporate stocks, including stock of Federal Reserve bank	1,550	1,564	1,574
Reserve with Federal Reserve bank	123,440	119,669	132,394
Currency and coin	13,861	11,651	13,923
Balances with other banks, and cash items in process of collection	107,005	121,211	133,258
Bank premises owned, furniture and fixtures	9,574	9,398	9,222
Real estate owned other than bank premises	363	324	285
Investments and other assets indirectly representing bank premises or other real estate	2,497	2,497	2,490
Customers' liability on acceptances outstanding	1,861	2,121	1,933
Interest, commissions, rent, and other income earned or accrued but not collected	1,352	1,832	1,816
Other assets	1,376	1,324	1,089
Total assets	843,655	883,916	996,106
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	404,335	413,593	476,537
Time deposits of individuals, partnerships, and corporations	100,551	108,012	125,892
Postal savings deposits	57	57	57
Deposits of U. S. Government	59,383	88,638	89,773
Deposits of States and political subdivisions	67,127	65,682	60,553
Deposits of banks	159,654	154,616	185,559
Other deposits (certified and cashiers' checks, etc.)	5,715	5,269	7,155
Total deposits	*796,822*	*835,867*	*945,526*
Demand deposits	*692,682*	*724,356*	*814,991*
Time deposits	*104,140*	*111,511*	*130,535*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	2,634	2,702	2,598
Interest, discount, rent, and other income collected but not earned	266	265	256
Interest, taxes, and other expenses accrued and unpaid	1,254	1,817	2,049
Other liabilities	826	939	2,011
Total liabilities	801,802	841,590	952,440
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	2,502	2,502	2,289
Common stock	14,109	14,234	14,263
Total capital stock	*16,611*	*16,736*	*16,552*
Surplus	15,959	16,169	17,717
Undivided profits	6,874	6,690	6,726
Reserves and retirement account for preferred stock	2,409	2,731	2,671
Total capital accounts	41,853	42,326	43,666
Total liabilities and capital accounts	843,655	883,916	996,106

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

MAINE

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	35 banks	35 banks	35 banks
ASSETS			
Loans and discounts	24,235	23,410	26,244
Overdrafts	4	2	1
U. S. Government securities, direct obligations	130,043	139,138	155,226
Obligations guaranteed by U. S. Government		2,233	2,231
Obligations of States and political subdivisions	2,108	2,422	1,466
Other bonds, notes, and debentures	10,308	10,003	9,344
Corporate stocks, including stock of Federal Reserve bank	514	512	515
Reserve with Federal Reserve bank	21,589	22,234	25,274
Currency and coin	5,329	4,993	4,880
Balances with other banks, and cash items in process of collection	17,434	18,144	19,866
Bank premises owned, furniture and fixtures	1,247	1,209	1,143
Real estate owned other than bank premises	64	57	30
Investments and other assets indirectly representing bank premises or other real estate	378	324	313
Interest, commissions, rent, and other income earned or accrued but not collected	135	215	223
Other assets	136	144	154
Total assets	213,524	225,040	246,910
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	92,926	91,464	103,021
Time deposits of individuals, partnerships, and corporations	68,608	70,822	76,371
Postal savings deposits	16	16	16
Deposits of U. S. Government	15,578	29,045	32,567
Deposits of States and political subdivisions	7,430	6,594	6,899
Deposits of banks	6,327	6,487	6,556
Other deposits (certified and cashiers' checks, etc.)	1,793	1,189	1,799
Total deposits	*192,678*	*205,617*	*227,229*
Demand deposits	*123,660*	*134,556*	*150,512*
Time deposits	*69,018*	*71,061*	*76,717*
Bills payable, rediscounts, and other liabilities for borrowed money	1,680		
Interest, discount, rent, and other income collected but not earned	32	30	27
Interest, taxes, and other expenses accrued and unpaid	146	228	295
Other liabilities	2	162	170
Total liabilities	194,538	206,037	227,721
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	331	245	26
Class B preferred stock	285	285	100
Common stock	7,037	7,187	7,502
Total capital stock	*7,653*	*7,717*	*7,628*
Surplus	6,987	7,232	7,414
Undivided profits	3,613	3,195	3,351
Reserves and retirement account for preferred stock	733	859	796
Total capital accounts	18,986	19,003	19,189
Total liabilities and capital accounts	213,524	225,040	246,910

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

MARYLAND

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	63 banks	63 banks	63 banks
ASSETS			
Loans and discounts	65,763	106,681	84,081
Overdrafts	32	17	16
U. S. Government securities, direct obligations	418,112	429,457	504,497
Obligations guaranteed by U. S. Government		2,472	2,449
Obligations of States and political subdivisions	5,339	5,274	4,485
Other bonds, notes, and debentures	12,119	11,999	11,959
Corporate stocks, including stock of Federal Reserve bank	890	886	900
Reserve with Federal Reserve bank	78,504	86,200	88,750
Currency and coin	12,313	9,441	9,940
Balances with other banks, and cash items in process of collection	72,542	82,064	85,151
Bank premises owned, furniture and fixtures	4,775	4,719	4,678
Real estate owned other than bank premises	277	240	155
Investments and other assets indirectly representing bank premises or other real estate	14	14	12
Customers' liability on acceptances outstanding	105	33	12
Interest, commissions, rent, and other income earned or accrued but not collected	1,173	1,215	1,290
Other assets	494	1,420	482
Total assets	672,452	742,132	798,857
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	315,605	314,324	347,959
Time deposits of individuals, partnerships, and corporations	112,135	115,267	125,818
Postal savings deposits	14	14	13
Deposits of U. S. Government	95,480	164,001	170,655
Deposits of States and political subdivisions	31,610	30,408	26,638
Deposits of banks	76,011	75,586	84,195
Other deposits (certified and cashiers' checks, etc.)	2,394	2,429	2,826
Total deposits	*633,249*	*702,029*	*758,104*
Demand deposits	*515,263*	*580,874*	*626,854*
Time deposits	*117,986*	*121,155*	*131,250*
Bills payable, rediscounts, and other liabilities for borrowed money		25	
Acceptances executed by or for account of reporting banks and outstanding	105	33	12
Interest, discount, rent, and other income collected but not earned	81	81	75
Interest, taxes, and other expenses accrued and unpaid	2,206	2,351	1,705
Other liabilities	50	508	732
Total liabilities	635,691	705,027	760,628
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	1,836	1,826	712
Class B preferred stock	50	50	50
Common stock	11,401	11,401	12,351
Total capital stock	*13,287*	*13,277*	*13,113*
Surplus	14,750	15,031	16,210
Undivided profits	5,795	5,460	6,038
Reserves and retirement account for preferred stock	2,929	3,337	2,868
Total capital accounts	36,761	37,105	38,229
Total liabilities and capital accounts	672,452	742,132	798,857

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

MASSACHUSETTS

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	124 banks	124 banks	124 banks
ASSETS			
Loans and discounts	544,667	606,776	605,613
Overdrafts	226	479	211
U. S. Government securities, direct obligations	1,675,693	1,810,028	1,951,536
Obligations guaranteed by U. S. Government		8,449	6,906
Obligations of States and political subdivisions	36,963	42,958	17,059
Other bonds, notes, and debentures	40,970	38,499	31,146
Corporate stocks, including stock of Federal Reserve bank	7,567	7,436	7,069
Reserve with Federal Reserve bank	353,515	348,237	373,944
Currency and coin	49,001	43,844	51,742
Balances with other banks, and cash items in process of collection	188,361	191,862	211,031
Bank premises owned, furniture and fixtures	27,933	27,598	26,546
Real estate owned other than bank premises	1,573	1,472	1,266
Investments and other assets indirectly representing bank premises or other real estate	92	90	125
Customers' liability on acceptances outstanding	5,734	4,621	10,410
Interest, commissions, rent, and other income earned or accrued but not collected	6,327	6,282	6,452
Other assets	13,430	1,077	1,489
Total assets	2,952,052	3,139,708	3,302,545
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,527,929	1,454,162	1,534,961
Time deposits of individuals, partnerships, and corporations	304,341	319,686	359,740
Postal savings deposits	96	91	91
Deposits of U. S. Government	471,511	707,185	711,597
Deposits of States and political subdivisions	102,870	101,588	112,996
Deposits of banks	276,682	280,499	299,684
Other deposits (certified and cashiers' checks, etc.)	24,656	22,231	24,528
Total deposits	*2,708,085*	*2,885,442*	*3,043,597*
Demand deposits	*2,401,047*	*2,563,148*	*2,681,305*
Time deposits	*307,038*	*322,294*	*362,292*
Bills payable, rediscounts, and other liabilities for borrowed money	3,700	2,035	2,270
Acceptances executed by or for account of reporting banks and outstanding	6,609	5,450	11,766
Interest, discount, rent, and other income collected but not earned	1,337	1,327	1,335
Interest, taxes, and other expenses accrued and unpaid	8,742	9,621	11,261
Other liabilities	4,707	16,768	9,524
Total liabilities	2,733,180	2,920,643	3,079,753
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	3,048	3,041	1,906
Class B preferred stock	400	400	225
Common stock	69,404	69,404	70,405
Total capital stock	*72,852*	*72,845*	*72,536*
Surplus	99,268	99,946	102,371
Undivided profits	30,429	30,725	33,117
Reserves and retirement account for preferred stock	16,323	15,549	14,768
Total capital accounts	218,872	219,065	222,792
Total liabilities and capital accounts	2,952,052	3,139,708	3,302,545

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

MICHIGAN

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	75 banks	75 banks	75 banks
ASSETS			
Loans and discounts	258,435	289,802	308,504
Overdrafts	97	157	152
U. S. Government securities, direct obligations	1,435,348	1,533,643	1,640,336
Obligations guaranteed by U. S. Government		22,083	22,222
Obligations of States and political subdivisions	45,277	43,587	43,907
Other bonds, notes, and debentures	60,946	62,271	60,241
Corporate stocks, including stock of Federal Reserve bank	2,444	2,478	2,778
Reserve with Federal Reserve bank	298,909	269,000	300,720
Currency and coin	38,261	31,673	33,221
Balances with other banks, and cash items in process of collection	183,971	216,292	198,779
Bank premises owned, furniture and fixtures	10,166	9,965	9,662
Real estate owned other than bank premises	109	132	99
Investments and other assets indirectly representing bank premises or other real estate	152	108	106
Customers' liability on acceptances outstanding	.....	109	.....
Interest, commissions, rent, and other income earned or accrued but not collected	5,018	4,375	4,791
Other assets	1,067	935	941
Total assets	2,340,200	2,486,610	2,626,459
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,264,223	1,225,775	1,269,004
Time deposits of individuals, partnerships, and corporations	458,442	486,839	576,171
Postal savings deposits	40	40	40
Deposits of U. S. Government	284,975	431,913	407,486
Deposits of States and political subdivisions	91,670	87,667	96,749
Deposits of banks	126,674	138,969	154,205
Other deposits (certified and cashiers' checks, etc.)	14,145	13,927	16,742
Total deposits	*2,240,169*	*2,385,130*	*2,520,397*
Demand deposits	*1,777,843*	*1,894,559*	*1,940,078*
Time deposits	*462,326*	*490,571*	*580,319*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Acceptances executed by or for account of reporting banks and outstanding	.....	109	.....
Interest, discount, rent, and other income collected but not earned	1,174	1,171	1,194
Interest, taxes, and other expenses accrued and unpaid	4,639	4,320	5,429
Other liabilities	120	946	887
Total liabilities	2,246,102	2,391,676	2,527,907
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	11,598	11,571	11,398
Class B preferred stock	95	95	95
Common stock	26,769	26,797	28,129
Total capital stock	*38,462*	*38,463*	*39,622*
Surplus	28,962	30,174	39,132
Undivided profits	18,337	17,710	11,460
Reserves and retirement account for preferred stock	8,337	8,587	8,338
Total capital accounts	94,098	94,934	98,552
Total liabilities and capital accounts	2,340,200	2,486,610	2,626,459

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

MINNESOTA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	184 banks	184 banks	184 banks
ASSETS			
Loans and discounts	220,965	244,444	279,080
Overdrafts	138	100	113
U. S. Government securities, direct obligations	896,802	966,138	1,087,643
Obligations guaranteed by U. S. Government		11,287	11,322
Obligations of States and political subdivisions	37,721	37,603	33,996
Other bonds, notes, and debentures	29,711	27,349	30,006
Corporate stocks, including stock of Federal Reserve bank	2,357	2,405	2,279
Reserve with Federal Reserve bank	184,496	180,837	197,735
Currency and coin	15,268	14,856	14,834
Balances with other banks, and cash items in process of collection	170,338	196,602	218,492
Bank premises owned, furniture and fixtures	7,210	7,012	6,703
Real estate owned other than bank premises	6	7	2
Investments and other assets indirectly representing bank premises or other real estate	4,609	4,558	4,333
Customers' liability on acceptances outstanding	32	207	46
Interest, commissions, rent, and other income earned or accrued but not collected	3,330	3,670	3,783
Other assets	167	197	373
Total assets	1,573,150	1,697,272	1,890,740
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	664,914	641,128	716,058
Time deposits of individuals, partnerships, and corporations	266,260	279,166	324,787
Postal savings deposits	137	137	127
Deposits of U. S. Government	187,952	312,343	363,991
Deposits of States and political subdivisions	80,117	92,345	77,917
Deposits of banks	261,486	257,032	278,185
Other deposits (certified and cashiers' checks, etc.)	12,068	13,284	22,703
Total deposits	*1,472,934*	*1,595,435*	*1,783,768*
Demand deposits	*1,203,870*	*1,313,641*	*1,456,011*
Time deposits	*269,064*	*281,794*	*327,757*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	32	207	50
Interest, discount, rent, and other income collected but not earned	1,611	1,667	1,691
Interest, taxes, and other expenses accrued and unpaid	3,767	3,936	4,857
Other liabilities	326	839	278
Total liabilities	1,478,670	1,602,084	1,790,644
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	1,654	1,642	1,540
Class B preferred stock	40	30	30
Common stock	34,752	34,799	35,181
Total capital stock	*36,446*	*36,471*	*36,751*
Surplus	36,849	37,657	40,000
Undivided profits	13,641	13,202	14,486
Reserves and retirement account for preferred stock	7,544	7,858	8,859
Total capital accounts	94,480	95,188	100,096
Total liabilities and capital accounts	1,573,150	1,697,272	1,890,740

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

MISSISSIPPI

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	22 banks	22 banks	23 banks
ASSETS			
Loans and discounts	15,561	17,591	21,257
Overdrafts	62	27	108
U. S. Government securities, direct obligations	76,653	78,130	90,207
Obligations guaranteed by U. S. Government		614	623
Obligations of States and political subdivisions	14,144	13,990	14,069
Other bonds, notes, and debentures	407	360	259
Corporate stocks, including stock of Federal Reserve bank	282	283	269
Reserve with Federal Reserve bank	18,935	21,941	22,152
Currency and coin	3,616	3,563	3,831
Balances with other banks, and cash items in process of collection	29,978	36,524	37,238
Bank premises owned, furniture and fixtures	1,452	1,427	1,413
Real estate owned other than bank premises	94	61	35
Interest, commissions, rent, and other income earned or accrued but not collected	7	23	17
Other assets	127	129	132
Total assets	161,318	174,663	191,610
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	71,532	71,008	88,923
Time deposits of individuals, partnerships, and corporations	25,367	26,658	30,093
Postal savings deposits	18	18	19
Deposits of U. S. Government	20,781	30,613	24,459
Deposits of States and political subdivisions	16,279	14,716	15,463
Deposits of banks	17,655	21,690	22,182
Other deposits (certified and cashiers' checks, etc.)	671	937	1,064
Total deposits	*152,303*	*165,640*	*182,203*
Demand deposits	*124,169*	*136,215*	*149,496*
Time deposits	*28,134*	*29,425*	*32,707*
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	4	4	8
Interest, taxes, and other expenses accrued and unpaid	118	188	117
Other liabilities	29	32	153
Total liabilities	152,454	165,864	182,481
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	939	820	697
Class B preferred stock	50	50	50
Common stock	3,060	3,060	3,460
Total capital stock	*4,049*	*3,930*	*4,207*
Surplus	3,618	3,794	4,259
Undivided profits	771	643	352
Reserves and retirement account for preferred stock	426	432	311
Total capital accounts	8,864	8,799	9,129
Total liabilities and capital accounts	161,318	174,663	191,610

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

MISSOURI

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	82 banks	81 banks	80 banks
ASSETS			
Loans and discounts	223,231	240,956	253,026
Overdrafts	87	68	76
U. S. Government securities, direct obligations	691,616	704,054	785,390
Obligations guaranteed by U. S. Government		8,626	7,901
Obligations of States and political subdivisions	29,960	30,301	33,247
Other bonds, notes, and debentures	18,433	17,867	17,359
Corporate stocks, including stock of Federal Reserve bank	6,743	7,947	8,012
Reserve with Federal Reserve bank	179,361	168,520	200,670
Currency and coin	12,848	12,312	12,571
Balances with other banks, and cash items in process of collection	187,669	196,504	222,130
Bank premises owned, furniture and fixtures	4,113	4,015	3,949
Real estate owned other than bank premises	1,445	1,421	1,326
Investments and other assets indirectly representing bank premises or other real estate	315	354	374
Customers' liability on acceptances outstanding	391	733	493
Interest, commissions, rent, and other income earned or accrued but not collected	1,784	1,876	1,996
Other assets	776	804	1,200
Total assets	1,358,772	1,396,358	1,549,720
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	647,435	583,091	657,181
Time deposits of individuals, partnerships, and corporations	129,712	135,445	151,313
Postal savings deposits	142	132	131
Deposits of U. S. Government	114,539	191,695	181,559
Deposits of States and political subdivisions	42,085	38,977	51,730
Deposits of banks	347,556	367,982	420,787
Other deposits (certified and cashiers' checks, etc.)	5,990	6,643	13,468
Total deposits	*1,287,459*	*1,323,965*	*1,476,169*
Demand deposits	*1,152,678*	*1,183,411*	*1,319,463*
Time deposits	*134,781*	*140,554*	*156,706*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	407	733	496
Interest, discount, rent, and other income collected but not earned	280	308	311
Interest, taxes, and other expenses accrued and unpaid	2,003	2,128	2,100
Other liabilities	98	858	587
Total liabilities	1,290,247[1]	1,327,992	1,479,663
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	1,562	1,487	698
Common stock	26,718	26,672	27,546
Total capital stock	*28,280*	*28,159*	*28,244*
Surplus	21,495	22,267	23,496
Undivided profits	15,875	14,990	15,566
Reserves and retirement account for preferred stock	2,875	2,950	2,751
Total capital accounts	68,525	68,366	70,057
Total liabilities and capital accounts	1,358,772	1,396,358	1,549,720

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

MONTANA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	41 banks	41 banks	41 banks
ASSETS			
Loans and discounts	15,510	14,842	18,165
Overdrafts	17	21	15
U. S. Government securities, direct obligations	103,835	106,304	132,626
Obligations guaranteed by U. S. Government		998	1,281
Obligations of States and political subdivisions	3,086	2,945	2,803
Other bonds, notes, and debentures	2,525	2,433	2,207
Corporate stocks, including stock of Federal Reserve bank	225	225	230
Reserve with Federal Reserve bank	25,556	24,217	29,239
Currency and coin	2,846	2,730	2,894
Balances with other banks, and cash items in process of collection	22,613	26,392	29,857
Bank premises owned, furniture and fixtures	1,814	1,729	1,649
Real estate owned other than bank premises	8	9	.....
Investments and other assets indirectly representing bank premises or other real estate	6	7	6
Interest, commissions, rent, and other income earned or accrued but not collected	312	356	374
Other assets	13	6	10
Total assets	178,366	183,214	221,356
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	103,970	97,704	126,278
Time deposits of individuals, partnerships, and corporations	27,254	28,626	33,860
Postal savings deposits	15	15	15
Deposits of U. S. Government	10,851	18,077	16,081
Deposits of States and political subdivisions	13,421	16,367	18,094
Deposits of banks	11,384	10,594	14,386
Other deposits (certified and cashiers' checks, etc.)	1,803	1,736	2,039
Total deposits	*168,698*	*173,119*	*210,753*
Demand deposits	*141,311*	*144,361*	*176,761*
Time deposits	*27,387*	*28,758*	*33,992*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Interest, discount, rent, and other income collected but not earned	24	23	29
Interest, taxes, and other expenses accrued and unpaid	165	212	226
Other liabilities	.....	9	47
Total liabilities	168,887	173,363	211,055
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	103	103	100
Common stock	4,366	4,366	4,394
Total capital stock	*4,469*	*4,469*	*4,494*
Surplus	2,988	3,003	3,230
Undivided profits	1,737	2,070	2,203
Reserves and retirement account for preferred stock	285	309	374
Total capital accounts	9,479	9,851	10,301
Total liabilities and capital accounts	178,366	183,214	221,356

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

NEBRASKA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	130 banks	130 banks	130 banks
ASSETS			
Loans and discounts	76,827	82,906	98,302
Overdrafts	108	77	80
U. S. Government securities, direct obligations	372,817	388,625	410,226
Obligations guaranteed by U. S. Government		5,126	5,015
Obligations of States and political subdivisions	29,087	29,671	29,975
Other bonds, notes, and debentures	9,303	9,577	8,613
Corporate stocks, including stock of Federal Reserve bank	829	839	852
Reserve with Federal Reserve bank	99,954	108,825	106,272
Currency and coin	7,050	6,737	6,399
Balances with other banks, and cash items in process of collection	107,684	113,478	119,362
Bank premises owned, furniture and fixtures	4,629	4,552	4,446
Real estate owned other than bank premises	18	15	13
Customers' liability on acceptances outstanding			14
Interest, commissions, rent, and other income earned or accrued but not collected	989	1,103	1,096
Other assets	240	1,003	997
Total assets	709,535	752,534	791,662
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	360,821	367,671	409,898
Time deposits of individuals, partnerships, and corporations	59,783	62,981	72,351
Postal savings deposits	25	23	24
Deposits of U. S. Government	55,611	88,808	94,984
Deposits of States and political subdivisions	35,404	32,444	27,360
Deposits of banks	156,105	158,957	143,874
Other deposits (certified and cashiers' checks, etc.)	4,989	4,171	4,694
Total deposits	*672,738*	*715,055*	*753,185*
Demand deposits	*612,785*	*651,909*	*680,675*
Time deposits	*59,953*	*63,146*	*72,510*
Bills payable, rediscounts, and other liabilities for borrowed money			275
Acceptances executed by or for account of reporting banks and outstanding			14
Interest, discount, rent, and other income collected but not earned	104	95	113
Interest, taxes, and other expenses accrued and unpaid	757	811	861
Other liabilities	80	141	183
Total liabilities	673,679	716,102	754,631
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	327	272	89
Common stock	14,608	14,663	15,001
Total capital stock	*14,935*	*14,935*	*15,090*
Surplus	11,916	12,357	12,787
Undivided profits	5,276	5,463	5,655
Reserves and retirement account for preferred stock	3,729	3,677	3,499
Total capital accounts	35,856	36,432	37,031
Total liabilities and capital accounts	709,535	752,534	791,662

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

NEVADA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	6 banks	6 banks	6 banks
ASSETS			
Loans and discounts	13,124	13,482	13,431
Overdrafts	33	32	36
U. S. Government securities, direct obligations	56,149	56,457	69,339
Obligations guaranteed by U. S. Government		591	590
Obligations of States and political subdivisions	3,353	3,863	4,434
Other bonds, notes, and debentures	304	301	268
Corporate stocks, including stock of Federal Reserve bank	76	76	91
Reserve with Federal Reserve bank	10,475	10,325	12,038
Currency and coin	1,814	1,794	1,743
Balances with other banks, and cash items in process of collection	9,174	9,673	8,073
Bank premises owned, furniture and fixtures	820	808	799
Real estate owned other than bank premises	4	3	3
Investments and other assets indirectly representing bank premises or other real estate	1	.....	.....
Interest, commissions, rent, and other income earned or accrued but not collected	201	300	338
Other assets	62	122	450
Total assets	95,590	97,827	111,633
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	47,347	47,670	54,571
Time deposits of individuals, partnerships, and corporations	24,877	26,439	30,008
Deposits of U. S. Government	6,822	6,735	10,598
Deposits of States and political subdivisions	8,449	8,637	9,076
Deposits of banks	750	764	641
Other deposits (certified and cashiers' checks, etc.)	1,991	2,310	1,681
Total deposits	*90,236*	*92,555*	*106,575*
Demand deposits	*65,228*	*65,985*	*76,436*
Time deposits	*25,008*	*26,570*	*30,139*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Interest, discount, rent, and other income collected but not earned	29	29	48
Interest, taxes, and other expenses accrued and unpaid	272	253	256
Other liabilities	766	720	232
Total liabilities	91,303	93,557	107,111
CAPITAL ACCOUNTS			
Capital stock: Common stock	1,360	1,360	1,360
Surplus	1,184	1,187	1,693
Undivided profits	1,693	1,673	1,419
Reserves and retirement account for preferred stock	50	50	50
Total capital accounts	4,287	4,270	4,522
Total liabilities and capital accounts	95,590	97,827	111,633

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

NEW HAMPSHIRE

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	52 banks	52 banks	52 banks
ASSETS			
Loans and discounts	26,831	26,477	25,590
Overdrafts	4	5	3
U. S. Government securities, direct obligations	78,026	84,818	99,481
Obligations guaranteed by U. S. Government		462	437
Obligations of States and political subdivisions	4,008	3,815	3,576
Other bonds, notes, and debentures	6,122	5,926	6,157
Corporate stocks, including stock of Federal Reserve bank	376	373	377
Reserve with Federal Reserve bank	15,022	16,064	19,122
Currency and coin	3,939	3,685	4,016
Balances with other banks, and cash items in process of collection	13,952	14,545	16,943
Bank premises owned, furniture and fixtures	1,812	1,835	1,768
Real estate owned other than bank premises	29	13	3
Investments and other assets indirectly representing bank premises or other real estate	127	72	72
Interest, commissions, rent, and other income earned or accrued but not collected	6	5	6
Other assets	94	72	86
Total assets	150,348	158,167	177,637
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	74,081	71,926	82,579
Time deposits of individuals, partnerships, and corporations	27,821	28,861	31,261
Postal savings deposits	60	55	55
Deposits of U. S. Government	15,670	26,166	29,250
Deposits of States and political subdivisions	8,243	6,994	9,125
Deposits of banks	5,074	5,408	6,262
Other deposits (certified and cashiers' checks, etc.)	2,759	2,484	2,685
Total deposits	*133,708*	*141,894*	*161,217*
Demand deposits	*105,157*	*112,283*	*129,450*
Time deposits	*28,551*	*29,611*	*31,767*
Bills payable, rediscounts, and other liabilities for borrowed money	570	320	265
Interest, discount, rent, and other income collected but not earned	19	11	12
Interest, taxes, and other expenses accrued and unpaid	61	98	107
Other liabilities	5	98	105
Total liabilities	134,363	142,421	161,706
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	426	245	122
Class B preferred stock	300	.....	.....
Common stock	5,315	5,506	5,553
Total capital stock	*6,041*	*5,751*	*5,675*
Surplus	5,792	6,267	6,563
Undivided profits	3,178	3,039	3,012
Reserves and retirement account for preferred stock	974	689	681
Total capital accounts	15,985	15,746	15,931
Total liabilities and capital accounts	150,348	158,167	177,637

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

NEW JERSEY

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	222 banks	222 banks	220 banks
ASSETS			
Loans and discounts	226,846	239,682	246,799
Overdrafts	19	25	34
U. S. Government securities, direct obligations	995,762	1,053,405	1,271,940
Obligations guaranteed by U. S. Government		10,007	7,797
Obligations of States and political subdivisions	59,539	59,880	67,049
Other bonds, notes, and debentures	52,499	55,520	53,866
Corporate stocks, including stock of Federal Reserve bank	3,046	3,042	3,128
Reserve with Federal Reserve bank	156,093	170,319	193,543
Currency and coin	31,559	25,589	30,782
Balances with other banks, and cash items in process of collection	119,833	149,229	158,401
Bank premises owned, furniture and fixtures	21,958	21,658	20,907
Real estate owned other than bank premises	3,957	3,268	2,419
Investments and other assets indirectly representing bank premises or other real estate	1,961	1,924	1,724
Customers' liability on acceptances outstanding	69	28	83
Interest, commissions, rent, and other income earned or accrued but not collected	2,490	3,515	3,583
Other assets	1,111	1,123	1,293
Total assets	1,676,742	1,798,214	2,063,348
LIABILITIES			
Demand deposits of individuals, partnerships and corporations	669,255	679,451	779,747
Time deposits of individuals, partnerships, and corporations	570,110	600,695	676,855
Deposits of U. S. Government	164,506	248,894	300,291
Deposits of States and political subdivisions	108,593	110,865	134,576
Deposits of banks	18,192	16,496	21,138
Other deposits (certified and cashiers' checks, etc.)	16,152	15,302	20,605
Total deposits	*1,546,808*	*1,671,703*	*1,933,212*
Demand deposits	*968,664*	*1,064,162*	*1,249,468*
Time deposits	*578,144*	*607,541*	*683,744*
Bills payable, rediscounts, and other liabilities for borrowed money	5,725	725	190
Acceptances executed by or for account of reporting banks and outstanding	69	28	83
Interest, discount, rent, and other income collected but not earned	841	822	886
Interest, taxes, and other expenses accrued and unpaid	1,646	1,591	2,077
Other liabilities	255	557	715
Total liabilities	1,555,344	1,675,426	1,937,163
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	12,758	12,505	9,773
Class B preferred stock	2,157	2,091	1,843
Common stock	39,186	39,660	42,860
Total capital stock	*54,101*	*54,256*	*54,476*
Surplus	37,536	39,306	43,287
Undivided profits	18,252	17,533	16,720
Reserves and retirement account or preferred stock	11,509	11,693	11,702
Total capital accounts	121,398	122,788	126,185
Total liabilities and capital accounts	1,676,742	1,798,214	2,063,348

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

NEW MEXICO

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	22 banks	22 banks	22 banks
ASSETS			
Loans and discounts	20,188	22,317	24,608
Overdrafts	20	42	32
U. S. Government securities, direct obligations	61,353	62,249	68,562
Obligations guaranteed by U. S. Government		1,008	656
Obligations of States and political subdivisions	3,530	3,808	4,396
Other bonds, notes, and debentures	1,385	1,308	1,642
Corporate stocks, including stock of Federal Reserve bank	125	125	129
Reserve with Federal Reserve bank	15,682	15,483	16,276
Currency and coin	2,626	2,720	3,251
Balances with other banks, and cash items in process of collection	25,495	23,405	35,611
Bank premises owned, furniture and fixtures	666	656	644
Real estate owned other than bank premises	67	63	60
Customers' liability on acceptances outstanding	18	22	.....
Interest, commissions, rent, and other income earned or accrued but not collected	2	14	13
Other assets	9	10	87
Total assets	131,166	133,230	155,967
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	75,802	74,014	91,740
Time deposits of individuals, partnerships, and corporations	16,293	16,993	19,665
Postal savings deposits	11	11	11
Deposits of U. S. Government	8,506	11,573	11,942
Deposits of States and political subdivisions	16,245	16,958	15,994
Deposits of banks	7,363	6,659	9,105
Other deposits (certified and cashiers' checks, etc.)	1,425	1,443	1,718
Total deposits	*125,645*	*127,651*	*150,175*
Demand deposits	*109,233*	*110,539*	*130,391*
Time deposits	*16,412*	*17,112*	*19,784*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Acceptances executed by or for account of reporting banks and outstanding	18	22	.....
Interest, discount, rent, and other income collected but not earned	5	3	5
Interest, taxes, and other expenses accrued and unpaid	.....	1	.....
Other liabilities	5	9	21
Total liabilities	125,673	127,686	150,201
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	229	229	221
Common stock	1,896	1,946	2,004
Total capital stock	*2,125*	*2,175*	*2,225*
Surplus	2,021	2,121	2,372
Undivided profits	532	345	222
Reserves and retirement account for preferred stock	815	903	947
Total capital accounts	5,493	5,544	5,766
Total liabilities and capital accounts	131,166	133,230	155,967

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

NEW YORK

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	409 banks	407 banks	403 banks
ASSETS			
Loans and discounts	1,947,075	2,375,802	2,419,736
Overdrafts	505	437	380
U. S. Government securities, direct obligations	7,150,585	7,211,137	7,720,739
Obligations guaranteed by U. S. Government		166,720	151,189
Obligations of States and political subdivisions	312,701	313,098	315,637
Other bonds, notes, and debentures	274,300	295,800	313,778
Corporate stocks, including stock of Federal Reserve bank	41,633	41,391	39,653
Reserve with Federal Reserve bank	1,579,279	1,509,404	1,695,631
Currency and coin	70,219	54,329	66,090
Balances with other banks, and cash items in process of collection	547,107	699,064	514,155
Bank premises owned, furniture and fixtures	97,976	96,936	90,879
Real estate owned other than bank premises	6,310	5,538	4,749
Investments and other assets indirectly representing bank premises or other real estate	1,717	1 722	1 686
Customers' liability on acceptances outstanding	13,956	13,352	18,289
Interest, commissions, rent, and other income earned or accrued but not collected	17,706	24,746	26,442
Other assets	5,833	4,246	5,497
Total assets	12,066,902	12,813,722	13,384,530
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	6,320,000	5,972,324	6,281,955
Time deposits of individuals, partnerships, and corporations	945,309	985,642	1,122,093
Deposits of U. S. Government	1,762,044	2,545,137	2,680,732
Deposits of States and political subdivisions	214,809	236,934	227,832
Deposits of banks	1,581,820	1,714,688	1,710,942
Other deposits (certified and cashiers' checks, etc.)	154,167	266,663	182,671
Total deposits	*10,978,149*	*11,721,388*	*12,206,225*
Demand deposits	*10,011,005*	*10,714,817*	*11,062,615*
Time deposits	*967,144*	*1,006,571*	*1,143,610*
Bills payable, rediscounts, and other liabilities for borrowed money	36,800	1,235	50,875
Mortgages or other liens on bank premises and other real estate	10	10	10
Acceptances executed by or for account of reporting banks and outstanding	15,462	14,428	20,362
Interest, discount, rent, and other income collected but not earned	3,485	3,281	3,414
Interest, taxes, and other expenses accrued and unpaid	28,504	35,171	42,108
Other liabilities	167,250	192,658	194,194
Total liabilities	11,229,660	11,968,171	12,517,188
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	9,392	8,879	7,651
Class B preferred stock	2,030	1,830	1,713
Common stock	270,568	271,203	271,923
Total capital stock	*281,990*	*281,912*	*281,287*
Surplus	409,529	419,000	428,632
Undivided profits	118,766	120,563	132,469
Reserves and retirement account for preferred stock	26,957	24,076	24,954
Total capital accounts	837,242	845,551	867,342
Total liabilities and capital accounts	12,066,902	12,813,722	13,384,530

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

NORTH CAROLINA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	45 banks	45 banks	45 banks
ASSETS			
Loans and discounts	45,427	50,509	51,909
Overdrafts	9	10	17
U. S. Government securities, direct obligations	149,036	150,928	207,088
Obligations guaranteed by U. S. Government		2,512	1,570
Obligations of States and political subdivisions	13,830	14,061	14,513
Other bonds, notes, and debentures	1,016	910	942
Corporate stocks, including stock of Federal Reserve bank	457	468	476
Reserve with Federal Reserve bank	31,766	34,125	42,866
Currency and coin	7,260	6,353	8,555
Balances with other banks, and cash items in process of collection	50,614	56,694	72,079
Bank premises owned, furniture and fixtures	2,615	3,088	2,985
Real estate owned other than bank premises	84	75	57
Investments and other assets indirectly representing bank premises or other real estate	5	2	2
Customers' liability on acceptances outstanding	150	150	150
Interest, commissions, rent, and other income earned or accrued but not collected	296	322	375
Other assets	165	212	237
Total assets	302,730	320,419	403,821
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	176,082	167,125	219,813
Time deposits of individuals, partnerships, and corporations	43,339	45,482	54,395
Postal savings deposits	1		
Deposits of U. S. Government	25,653	49,723	61,228
Deposits of States and political subdivisions	18,049	18,869	20,252
Deposits of banks	16,681	16,703	23,038
Other deposits (certified and cashiers' checks, etc.)	4,671	4,193	6,021
Total deposits	*284,476*	*302,095*	*384,747*
Demand deposits	*239,290*	*254,747*	*328,597*
Time deposits	*45,186*	*47,348*	*56,150*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	150	150	150
Interest, discount, rent, and other income collected but not earned	318	300	326
Interest, taxes, and other expenses accrued and unpaid	274	272	408
Other liabilities	8	65	67
Total liabilities	285,226	302,882	385,698
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	117	117	45
Class B preferred stock	10	10	
Common stock	6,673	6,673	6,780
Total capital stock	*6,800*	*6,800*	*6,825*
Surplus	6,971	7,483	7,919
Undivided profits	2,664	2,197	2,269
Reserves and retirement account for preferred stock	1,069	1,057	1,110
Total capital accounts	17,504	17,537	18,123
Total liabilities and capital accounts	302,730	320,419	403,821

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

NORTH DAKOTA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	42 banks	42 banks	42 banks
ASSETS			
Loans and discounts	13,844	14,799	21,395
Overdrafts	55	29	21
U. S. Government securities, direct obligations	87,654	90,530	109,437
Obligations guaranteed by U. S. Government		549	998
Obligations of States and political subdivisions	2,279	2,172	2,471
Other bonds, notes, and debentures	1,487	1,479	1,450
Corporate stocks, including stock of Federal Reserve bank	172	175	179
Reserve with Federal Reserve bank	15,375	16,333	19,506
Currency and coin	1,748	1,873	2,025
Balances with other banks, and cash items in process of collection	17,853	18,347	20,008
Bank premises owned, furniture and fixtures	1,352	1,333	1,260
Customers' liability on acceptances outstanding	22	5	.....
Interest, commissions, rent, and other income earned or accrued but not collected	273	299	338
Other assets	25	41	61
Total assets	142,139	147,964	179,149
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	81,729	80,724	102,673
Time deposits of individuals, partnerships, and corporations	27,834	29,664	35,534
Postal savings deposits	10	11	10
Deposits of U. S. Government	9,150	14,650	17,870
Deposits of States and political subdivisions	5,197	4,806	3,661
Deposits of banks	9,606	9,220	9,829
Other deposits (certified and cashiers' checks, etc.)	853	1,012	1,158
Total deposits	*134,379*	*140,087*	*170,735*
Demand deposits	*106,423*	*110,264*	*135,053*
Time deposits	*27,956*	*29,823*	*35,682*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Acceptances executed by or for account of reporting banks and outstanding	22	5	.....
Interest, discount, rent, and other income collected but not earned	36	30	30
Interest, taxes, and other expenses accrued and unpaid	204	254	288
Other liabilities	28	10	13
Total liabilities	134,669	140,386	171,066
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	100	67	67
Common stock	3,096	3,144	3,219
Total capital stock	*3,196*	*3,211*	*3,286*
Surplus	2,520	2,610	2,735
Undivided profits	1,342	1,277	1,524
Reserves and retirement account for preferred stock	412	480	538
Total capital accounts	7,470	7,578	8,083
Total liabilities and capital accounts	142,139	147,964	179,149

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

OHIO

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	241 banks	241 banks	240 banks
ASSETS			
Loans and discounts	417,101	503,276	471,258
Overdrafts	80	149	148
U. S. Government securities, direct obligations	1,309,884	1,385,224	1,579,598
Obligations guaranteed by U. S. Government		20,579	19,273
Obligations of States and political subdivisions	111,941	112,718	107,213
Other bonds, notes, and debentures	47,458	48,352	46,849
Corporate stocks, including stock of Federal Reserve bank	4,831	4,924	4,921
Reserve with Federal Reserve bank	298,631	323,741	362,047
Currency and coin	41,887	38,427	41,091
Balances with other banks, and cash items in process of collection	264,566	267,154	293,727
Bank premises owned, furniture and fixtures	27,260	26,939	26,144
Real estate owned other than bank premises	261	212	49
Investments and other assets indirectly representing bank premises or other real estate	1,295	1,579	1,440
Customers' liability on acceptances outstanding	134	215	100
Interest, commissions, rent, and other income earned or accrued but not collected	3,188	3,716	3,613
Other assets	1,044	1,508	1,470
Total assets	2,529,561	2,738,713	2,958,941
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,267,594	1,235,958	1,420,838
Time deposits of individuals, partnerships, and corporations	505,127	532,796	609,815
Postal savings deposits	272	262	238
Deposits of U. S. Government	245,076	438,808	370,093
Deposits of States and political subdivisions	141,168	141,241	133,349
Deposits of banks	176,985	192,215	218,334
Other deposits (certified and cashiers' checks, etc.)	23,915	24,709	28,746
Total deposits	*2,360,137*	*2,565,989*	*2,781,413*
Demand deposits	*1,812,398*	*1,990,794*	*2,129,318*
Time deposits	*547,739*	*575,195*	*652,095*
Bills payable, rediscounts, and other liabilities for borrowed money	300		
Acceptances executed by or for account of reporting banks and outstanding	134	215	100
Interest, discount, rent, and other income collected but not earned	599	566	545
Interest, taxes, and other expenses accrued and unpaid	4,038	3,927	4,053
Other liabilities	1,969	1,230	1,044
Total liabilities	2,367,177	2,571,927	2,787,155
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	9,367	9,082	7,728
Class B preferred stock	280	130	100
Common stock	63,314	63,574	65,527
Total capital stock	*72,961*	*72,786*	*73,355*
Surplus	53,491	58,310	62,416
Undivided profits	23,311	22,792	23,759
Reserves and retirement account for preferred stock	12,621	12,898	12,256
Total capital accounts	162,384	166,786	171,786
Total liabilities and capital accounts	2,529,561	2,738,713	2,958,941

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

OKLAHOMA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	200 banks	200 banks	200 banks
ASSETS			
Loans and discounts	137,188	144,534	146,790
Overdrafts	149	107	111
U. S. Government securities, direct obligations	388,388	408,004	470,850
Obligations guaranteed by U. S. Government		5,658	4,498
Obligations of States and political subdivisions	52,851	51,549	53,857
Other bonds, notes, and debentures	4,955	4,900	4,821
Corporate stocks, including stock of Federal Reserve bank	1,370	1,371	1,393
Reserve with Federal Reserve bank	116,694	125,181	147,682
Currency and coin	11,039	11,176	11,429
Balances with other banks, and cash items in process of collection	176,995	204,194	207,796
Bank premises owned, furniture and fixtures	7,374	7,224	6,946
Real estate owned other than bank premises	25	24	23
Investments and other assets indirectly representing bank premises or other real estate	1,815	1,760	1,670
Customers' liability on acceptances outstanding	188	304	218
Interest, commissions, rent, and other income earned or accrued but not collected	693	894	896
Other assets	321	281	276
Total assets	900,045	967,161	1,059,256
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	499,138	502,917	555,453
Time deposits of individuals, partnerships, and corporations	55,744	58,483	64,733
Postal savings deposits	138	123	113
Deposits of U. S. Government	71,827	117,454	112,148
Deposits of States and political subdivisions	84,602	72,946	79,286
Deposits of banks	117,439	142,604	160,170
Other deposits (certified and cashiers' checks, etc.)	8,179	8,887	21,578
Total deposits	*837,067*	*903,414*	*993,481*
Demand deposits	*776,255*	*839,906*	*928,757*
Time deposits	*60,812*	*63,508*	*69,724*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	188	304	218
Interest, discount, rent, and other income collected but not earned	216	164	191
Interest, taxes, and other expenses accrued and unpaid	1,155	1,425	1,689
Other liabilities	330	330	367
Total liabilities	838,956	905,637	995,946
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	264	241	178
Common stock	23,559	23,582	23,700
Total capital stock	*23,823*	*23,823*	*23,878*
Surplus	19,913	20,369	21,346
Undivided profits	13,571	13,504	14,104
Reserves and retirement account for preferred stock	3,782	3,828	3,982
Total capital accounts	61,089	61,524	63,310
Total liabilities and capital accounts	900,045	967,161	1,059,256

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

OREGON

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	25 banks	25 banks	24 banks
ASSETS			
Loans and discounts	87,839	144,624	111,173
Overdrafts	592	282	304
U. S. Government securities, direct obligations	546,329	547,697	636,932
Obligations guaranteed by U. S. Government		2,842	8,283
Obligations of States and political subdivisions	18,516	22,842	47,354
Other bonds, notes, and debentures	27,476	29,504	24,824
Corporate stocks, including stock of Federal Reserve bank	817	824	823
Reserve with Federal Reserve bank	113,431	109,390	130,235
Currency and coin	13,624	13,917	14,323
Balances with other banks, and cash items in process of collection	80,397	75,682	78,941
Bank premises owned, furniture and fixtures	6,477	6,309	6,322
Real estate owned other than bank premises	21	133	12
Customers' liability on acceptances outstanding	15	16	24
Interest, commissions, rent, and other income earned or accrued but not collected	2,017	2,682	3,001
Other assets	771	1,084	3,634
Total assets	898,322	957,828	1,066,185
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	474,178	462,367	534,453
Time deposits of individuals, partnerships, and corporations	197,583	211,488	252,132
Postal savings deposits	15	14	14
Deposits of U. S. Government	81,515	147,774	116,863
Deposits of States and political subdivisions	61,845	51,933	67,072
Deposits of banks	31,852	32,779	39,236
Other deposits (certified and cashiers' checks, etc.)	11,969	10,567	13,321
Total deposits	*858,957*	*916,922*	*1,023,091*
Demand deposits	*655,044*	*699,209*	*766,107*
Time deposits	*203,913*	*217,713*	*256,984*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	15	16	24
Interest, discount, rent, and other income collected but not earned	162	154	136
Interest, taxes, and other expenses accrued and unpaid	2,163	2,074	2,510
Other liabilities	562	1,067	821
Total liabilities	861,859	920,233	1,026,582
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	22	22	12
Class B preferred stock	10	10	10
Common stock	11,908	11,908	12,193
Total capital stock	*11,940*	*11,940*	*12,215*
Surplus	15,407	15,532	15,364
Undivided profits	6,237	7,000	8,713
Reserves and retirement account for preferred stock	2,879	3,123	3,311
Total capital accounts	36,463	37,595	39,603
Total liabilities and capital accounts	898,322	957,828	1,066,185

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

PENNSYLVANIA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	667 banks	665 banks	666 banks
ASSETS			
Loans and discounts	685,874	678,256	645,205
Overdrafts	56	32	42
U. S. Government securities, direct obligations	2,778,646	2,965,907	3,315,613
Obligations guaranteed by U. S. Government		34,186	29,195
Obligations of States and political subdivisions	121,340	121,777	117,501
Other bonds, notes, and debentures	259,168	259,035	253,065
Corporate stocks, including stock of Federal Reserve bank	14,323	13,649	13,374
Reserve with Federal Reserve bank	582,170	624,189	649,744
Currency and coin	84,108	72,745	82,938
Balances with other banks, and cash items in process of collection	410,261	451,619	445,363
Bank premises owned, furniture and fixtures	64,197	60,732	58,417
Real estate owned other than bank premises	8,243	6,547	3,061
Investments and other assets indirectly representing bank premises or other real estate	966	903	866
Customers' liability on acceptances outstanding	3,919	4,217	5,534
Interest, commissions, rent, and other income earned or accrued but not collected	7,083	8,008	8,155
Other assets	5,632	6,048	6,344
Total assets	5,025,986	5,307,850	5,634,417
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	2,391,086	2,357,990	2,553,968
Time deposits of individuals, partnerships, and corporations	1,078,818	1,121,328	1,224,594
Postal savings deposits	583	530	502
Deposits of U. S. Government	424,433	664,190	649,677
Deposits of States and political subdivisions	159,946	135,127	132,997
Deposits of banks	452,475	506,864	542,763
Other deposits (certified and cashiers' checks, etc.)	28,302	32,263	28,436
Total deposits	*4,535,643*	*4,818,292*	*5,132,937*
Demand deposits	*3,406,101*	*3,651,583*	*3,865,395*
Time deposits	*1,129,542*	*1,166,709*	*1,267,542*
Bills payable, rediscounts, and other liabilities for borrowed money	3,465	200	155
Mortgages or other liens on bank premises and other real estate	14	14	14
Acceptances executed by or for account of reporting banks and outstanding	4,451	4,576	6,529
Interest, discount, rent, and other income collected but not earned	1,363	1,431	1,437
Interest, taxes, and other expenses accrued and unpaid	9,756	10,921	11,310
Other liabilities	972	3,515	3,266
Total liabilities	4,555,664	4,838,949	5,155,648
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	7,174	6,311	4,185
Class B preferred stock	568	489	362
Common stock	149,720	150,704	152,114
Total capital stock	*157,462*	*157,504*	*156,661*
Surplus	208,427	219,778	228,000
Undivided profits	77,670	67,066	69,817
Reserves and retirement account for preferred stock	26,763	24,553	24,291
Total capital accounts	470,322	468,901	478,769
Total liabilities and capital accounts	5,025,986	5,307,850	5,634,417

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

RHODE ISLAND

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	11 banks	11 banks	11 banks
ASSETS			
Loans and discounts	32,044	31,920	31,279
Overdrafts	4	3	5
U. S. Government securities, direct obligations	156,605	165,570	186,936
Obligations guaranteed by U. S. Government		1,315	2,354
Obligations of States and political subdivisions	2,889	2,988	2,560
Other bonds, notes, and debentures	5,040	4,982	4,144
Corporate stocks, including stock of Federal Reserve bank	458	458	462
Reserve with Federal Reserve bank	23,750	22,680	31,034
Currency and coin	5,020	4,908	5,477
Balances with other banks, and cash items in process of collection	13,989	17,607	19,842
Bank premises owned, furniture and fixtures	852	890	816
Real estate owned other than bank premises	72	68	64
Customers' liability on acceptances outstanding	54	40	29
Interest, commissions, rent, and other income earned or accrued but not collected	416	535	543
Other assets	69	45	48
Total assets	241,262	254,009	285,593
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	145,721	137,240	159,596
Time deposits of individuals, partnerships, and corporations	15,295	15,724	17,425
Postal savings deposits	49	50	50
Deposits of U. S. Government	42,583	68,544	72,328
Deposits of States and political subdivisions	6,840	5,609	6,314
Deposits of banks	9,013	7,065	9,058
Other deposits (certified and cashiers' checks, etc.)	1,461	1,609	2,031
Total deposits	*220,962*	*235,841*	*266,802*
Demand deposits	*205,386*	*219,635*	*248,895*
Time deposits	*15,576*	*16,206*	*17,907*
Bills payable, rediscounts, and other liabilities for borrowed money	2,250	.....	.....
Acceptances executed by or for account of reporting banks and outstanding	54	40	29
Interest, discount, rent, and other income collected but not earned	96	90	81
Interest, taxes, and other expenses accrued and unpaid	480	564	699
Other liabilities	34	143	153
Total liabilities	223,876	236,678	267,764
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	201	201	.....
Common stock	6,703	6,703	6,995
Total capital stock	*6,904*	*6,904*	*6,995*
Surplus	7,599	7,617	8,052
Undivided profits	2,692	2,616	2,605
Reserves and retirement account for preferred stock	191	194	177
Total capital accounts	17,386	17,331	17,829
Total liabilities and capital accounts	241,262	254,009	285,593

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

SOUTH CAROLINA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	22 banks	22 banks	22 banks
ASSETS			
Loans and discounts	40,515	42,426	47,674
Overdrafts	178	19	226
U. S. Government securities, direct obligations	136,452	136,109	172,432
Obligations guaranteed by U. S. Government		507	1,506
Obligations of States and political subdivisions	8,832	8,821	9,068
Other bonds, notes, and debentures	1,910	2,152	2,207
Corporate stocks, including stock of Federal Reserve bank	307	313	321
Reserve with Federal Reserve bank	30,810	29,555	32,663
Currency and coin	7,585	6,674	8,193
Balances with other banks, and cash items in process of collection	44,827	51,866	70,122
Bank premises owned, furniture and fixtures	1,812	1,797	1,789
Real estate owned other than bank premises	20	17	43
Customers' liability on acceptances outstanding	.....	5	18
Interest, commissions, rent, and other income earned or accrued but not collected	139	177	215
Other assets	1,379	1,724	1,425
Total assets	274,766	282,162	347,902
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	164,030	161,563	204,149
Time deposits of individuals, partnerships, and corporations	27,314	29,027	33,283
Postal savings deposits	7	7	7
Deposits of U. S. Government	18,876	31,891	39,346
Deposits of States and political subdivisions	33,692	30,535	32,891
Deposits of banks	14,449	12,834	20,085
Other deposits (certified and cashiers' checks, etc.)	2,817	2,251	3,523
Total deposits	*261,185*	*268,108*	*333,284*
Demand deposits	*232,062*	*237,291*	*298,872*
Time deposits	*29,123*	*30,817*	*34,412*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Acceptances executed by or for account of reporting banks and outstanding	.....	5	18
Interest, discount, rent, and other income collected but not earned	94	98	98
Interest, taxes, and other expenses accrued and unpaid	366	455	669
Other liabilities	72	71	104
Total liabilities	261,717	268,737	334,173
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	879	860	845
Common stock	4,796	4,840	4,880
Total capital stock	*5,675*	*5,700*	*5,725*
Surplus	4,261	4,479	4,854
Undivided profits	1,909	1,949	1,771
Reserves and retirement account for preferred stock	1,204	1,297	1,379
Total capital accounts	13,049	13,425	13,729
Total liabilities and capital accounts	274,766	282,162	347,902

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

SOUTH DAKOTA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	36 banks	36 banks	36 banks
ASSETS			
Loans and discounts	20,522	21,559	24,642
Overdrafts	45	41	40
U. S. Government securities, direct obligations	83,266	83,436	93,273
Obligations guaranteed by U. S. Government		2,250	2,244
Obligations of States and political subdivisions	5,255	5,239	5,515
Other bonds, notes, and debentures	659	663	883
Corporate stocks, including stock of Federal Reserve bank	190	192	198
Reserve with Federal Reserve bank	17,430	17,033	16,505
Currency and coin	2,314	2,261	2,446
Balances with other banks, and cash items in process of collection	17,410	17,912	20,960
Bank premises owned, furniture and fixtures	1,433	1,414	1,362
Customers' liability on acceptances outstanding	28	.....	.....
Interest, commissions, rent, and other income earned or accrued but not collected	379	387	384
Other assets	96	91	95
Total assets	149,027	152,478	168,547
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	80,954	79,940	91,885
Time deposits of individuals, partnerships, and corporations	22,327	23,480	27,294
Postal savings deposits	2	2	2
Deposits of U. S. Government	11,709	16,191	16,834
Deposits of States and political subdivisions	15,789	15,819	14,721
Deposits of banks	8,684	7,240	7,540
Other deposits (certified and cashiers' checks, etc.)	806	955	1,007
Total deposits	*140,271*	*143,627*	*159,283*
Demand deposits	*117,503*	*119,697*	*131,531*
Time deposits	*22,768*	*23,930*	*27,752*
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Mortgages or other liens on bank premises and other real estate	37	36	36
Acceptances executed by or for account of reporting banks and outstanding	28	.....	.....
Interest, discount, rent, and other income collected but not earned	29	31	31
Interest, taxes and other expenses accrued and unpaid	371	341	396
Other liabilities	4	25	35
Total liabilities	140,740	144,060	159,781
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	283	263	179
Class B preferred stock	5	5	.....
Common stock	3,365	3,385	3,474
Total capital stock	*3,653*	*3,653*	*3,653*
Surplus	2,652	2,739	3,076
Undivided profits	1,373	1,395	1,315
Reserves and retirement account for preferred stock	609	631	722
Total capital accounts	8,287	8,418	8,766
Total liabilities and capital accounts	149,027	152,478	168,547

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

TENNESSEE

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	69 banks	70 banks	70 banks
ASSETS			
Loans and discounts	151,721	166,063	203,504
Overdrafts	201	210	116
U. S. Government securities, direct obligations	470,308	480,652	576,392
Obligations guaranteed by U. S. Government		9,291	9,273
Obligations of States and political subdivisions	56,677	57,598	63,789
Other bonds, notes, and debentures	9,812	8,971	11,128
Corporate stocks, including stock of Federal Reserve bank	2,193	2,196	2,194
Reserve with Federal Reserve bank	123,061	126,577	156,626
Currency and coin	17,396	15,744	18,736
Balances with other banks, and cash items in process of collection	134,362	151,103	157,693
Bank premises owned, furniture and fixtures	10,377	10,270	10,089
Real estate owned other than bank premises	396	436	311
Investments and other assets indirectly representing bank premises or other real estate	78	74	71
Customers' liability on acceptances outstanding	175	162	18
Interest, commissions, rent, and other income earned or accrued but not collected	1,401	1,497	1,608
Other assets	561	556	586
Total assets	978,719	1,031,400	1,212,134
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	410,533	414,623	483,747
Time deposits of individuals, partnerships, and corporations	146,943	158,334	181,125
Postal savings deposits	59	59	58
Deposits of U. S. Government	81,032	118,396	137,691
Deposits of States and political subdivisions	62,854	62,976	49,837
Deposits of banks	215,522	213,319	290,896
Other deposits (certified and cashiers' checks, etc.)	5,679	6,903	9,369
Total deposits	*922,622*	*974,610*	*1,152,723*
Demand deposits	*767,928*	*810,771*	*961,802*
Time deposits	*154,694*	*163,839*	*190,921*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	179	162	18
Interest, discount, rent, and other income collected but not earned	522	534	504
Interest, taxes, and other expenses accrued and unpaid	1,841	1,641	1,562
Other liabilities	302	257	385
Total liabilities	925,466	977,204	1,155,192
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	4,168	4,106	4,006
Common stock	18,247	18,572	18,922
Total capital stock	*22,415*	*22,678*	*22,928*
Surplus	20,029	20,614	21,842
Undivided profits	7,767	7,819	8,996
Reserves and retirement account for preferred stock	3,042	3,085	3,176
Total capital accounts	53,253	54,196	56,942
Total liabilities and capital accounts	978,719	1,031,400	1,212,134

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

TEXAS

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	439 banks	439 banks	436 banks
ASSETS			
Loans and discounts	581,366	646,322	704,548
Overdrafts	1,390	1,168	1,361
U. S. Government securities, direct obligations	1,515,509	1,553,060	1,832,869
Obligations guaranteed by U. S. Government		44,463	37,883
Obligations of States and political subdivisions	83,661	78,527	80,874
Other bonds, notes, and debentures	16,413	15,945	14,533
Corporate stocks, including stock of Federal Reserve bank	4,507	4,576	4,706
Reserve with Federal Reserve bank	462,046	472,259	568,548
Currency and coin	49,610	50,617	55,785
Balances with other banks, and cash items in process of collection	582,211	651,679	749,903
Bank premises owned, furniture and fixtures	35,082	34,803	33,924
Real estate owned other than bank premises	1,107	1,025	1,267
Investments and other assets indirectly representing bank premises or other real estate	3,275	3,265	3,287
Customers' liability on acceptances outstanding	324	120	126
Interest, commissions, rent, and other income earned or accrued but not collected	1,365	1,790	1,859
Other assets	1,147	972	1,000
Total assets	3,339,013	3,560,591	4,092,473
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,997,162	1,999,301	2,259,010
Time deposits of individuals, partnerships, and corporations	212,561	224,886	258,410
Postal savings deposits	422	422	418
Deposits of U. S. Government	279,879	455,908	465,655
Deposits of States and political subdivisions	162,709	138,086	174,715
Deposits of banks	466,998	513,468	646,377
Other deposits (certified and cashiers' checks, etc.)	29,983	33,359	87,414
Total deposits	*3,149,714*	*3,365,430*	*3,891,999*
Demand deposits	*2,913,346*	*3,116,600*	*3,607,830*
Time deposits	*236,368*	*248,830*	*284,169*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	324	120	126
Interest, discount, rent, and other income collected but not earned	382	350	486
Interest, taxes, and other expenses accrued and unpaid	4,119	5,491	5,528
Other liabilities	477	1,060	1,037
Total liabilities	3,155,016	3,372,451	3,899,176
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	5,695	5,462	3,984
Class B preferred stock	6	6	
Common stock	70,282	72,851	75,808
Total capital stock	*75,983*	*78,319*	*79,792*
Surplus	63,418	66,587	73,822
Undivided profits	33,809	31,614	27,949
Reserves and retirement account for preferred stock	10,787	11,620	11,734
Total capital accounts	183,997	188,140	193,297
Total liabilities and capital accounts	3,339,013	3,560,591	4,092,473

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

UTAH

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	12 banks	12 banks	12 banks
ASSETS			
Loans and discounts	27,540	29,991	34,315
Overdrafts	169	78	108
U. S. Government securities, direct obligations	104,003	100,422	125,296
Obligations guaranteed by U. S. Government		3,694	1,827
Obligations of States and political subdivisions	6,320	6,289	6,430
Other bonds, notes, and debentures	1,438	1,341	1,090
Corporate stocks, including stock of Federal Reserve bank	223	223	226
Reserve with Federal Reserve bank	30,793	30,239	36,055
Currency and coin	2,113	2,174	2,370
Balances with other banks, and cash items in process of collection	21,510	19,099	25,793
Bank premises owned, furniture and fixtures	1,528	1,508	1,481
Real estate owned other than bank premises	21	20	4
Investments and other assets indirectly representing bank premises or other real estate	890	875	850
Interest, commissions, rent, and other income earned or accrued but not collected	4	13	45
Other assets	86	16	231
Total assets	196,638	195,982	236,121
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	100,760	97,037	113,336
Time deposits of individuals, partnerships, and corporations	36,890	38,790	45,228
Postal savings deposits	20	20	20
Deposits of U. S. Government	11,075	16,106	20,570
Deposits of States and political subdivisions	13,427	9,157	13,425
Deposits of banks	23,696	23,954	31,625
Other deposits (certified and cashiers' checks, etc)	969	789	1,303
Total deposits	*186,837*	*185,853*	*225,507*
Demand deposits	*148,082*	*145,198*	*178,414*
Time deposits	*38,755*	*40,655*	*47,093*
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	33	31	38
Interest taxes, and other expenses accrued and unpaid	267	349	492
Other liabilities	130	68	41
Total liabilities	187,267	186,301	226,078
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	36	36	36
Common stock	3,939	3,939	3,939
Total capital stock	*3,975*	*3,975*	*3,975*
Surplus	3,004	3,025	3,447
Undivided profits	1,344	1,603	1,470
Reserves and retirement account for preferred stock	1,048	1,078	1,151
Total capital accounts	9,371	9,681	10,043
Total liabilities and capital accounts	196,638	195,982	236,121

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

VERMONT

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	39 banks	39 banks	39 banks
ASSETS			
Loans and discounts	25,182	25,596	24,526
Overdrafts	6	4	7
U. S. Government securities, direct obligations	40,899	42,598	53,089
Obligations guaranteed by U. S. Government		158	156
Obligations of States and political subdivisions	2,579	2,798	2,394
Other bonds, notes, and debentures	6,320	6,411	6,431
Corporate stocks, including stock of Federal Reserve bank	284	274	252
Reserve with Federal Reserve bank	8,759	8,791	10,619
Currency and coin	1,817	1,695	2,003
Balances with other banks, and cash items in process of collection	8,921	9,476	10,806
Bank premises owned, furniture and fixtures	1,144	1,133	1,106
Real estate owned other than bank premises	100	72	29
Investments and other assets indirectly representing bank premises or other real estate			1
Interest, commissions, rent, and other income earned or accrued but not collected	124	141	159
Other assets	63	60	42
Total assets	96,198	99,207	111,620
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	36,970	36,751	41,508
Time deposits of individuals, partnerships, and corporations	40,707	42,400	46,406
Postal savings deposits	4	3	3
Deposits of U. S. Government	3,255	5,035	7,275
Deposits of States and political subdivisions	2,258	2,205	3,045
Deposits of banks	837	860	1,082
Other deposits (certified and cashiers' checks, etc.)	978	971	1,133
Total deposits	*85,009*	*88,225*	*100,452*
Demand deposits	*43,884*	*45,404*	*53,649*
Time deposits	*41,125*	*42,821*	*46,803*
Bills payable, rediscounts, and other liabilities for borrowed money	165		
Interest, discount, rent, and other income collected but not earned	139	152	135
Interest, taxes, and other expenses accrued and unpaid	59	85	123
Other liabilities	61	113	110
Total liabilities	85,433	88,575	100,820
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	382	115	87
Class B preferred stock	100	140	136
Common stock	4,222	4,323	4,398
Total capital stock	*4,704*	*4,578*	*4,621*
Surplus	3,152	3,370	3,511
Undivided profits	2,089	1,928	1,909
Reserves and retirement account for preferred stock	820	756	759
Total capital accounts	10,765	10,632	10,800
Total liabilities and capital accounts	96,198	99,207	111,620

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

VIRGINIA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	130 banks	130 banks	130 banks
ASSETS			
Loans and discounts	146,367	157,784	166,015
Overdrafts	61	48	49
U. S. Government securities, direct obligations	442,904	465,382	542,237
Obligations guaranteed by U. S. Government		6,765	6,710
Obligations of States and political subdivisions	21,537	21,574	21,824
Other bonds, notes, and debentures	13,191	13,238	13,188
Corporate stocks, including stock of Federal Reserve bank	1,758	1,710	1,722
Reserve with Federal Reserve bank	94,186	97,307	117,681
Currency and coin	21,292	19,110	20,203
Balances with other banks, and cash items in process of collection	95,600	111,610	134,004
Bank premises owned, furniture and fixtures	9,264	9,166	8,923
Real estate owned other than bank premises	629	558	436
Investments and other assets indirectly representing bank premises or other real estate	936	918	903
Customers' liability on acceptances outstanding	84	55	60
Interest, commissions, rent, and other income earned or accrued but not collected	862	980	1,036
Other assets	1,154	1,160	1,196
Total assets	849,825	907,365	1,036,187
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	390,290	389,644	433,777
Time deposits of individuals, partnerships, and corporations	181,231	188,468	205,731
Postal savings deposits	20	20	20
Deposits of U. S. Government	97,800	147,702	167,865
Deposits of States and political subdivisions	31,551	30,450	38,437
Deposits of banks	78,272	77,020	109,198
Other deposits (certified and cashiers' checks, etc.)	8,194	10,682	16,263
Total deposits	*787,358*	*843,986*	*971,291*
Demand deposits	*594,391*	*641,627*	*752,328*
Time deposits	*192,967*	*202,359*	*218,963*
Bills payable, rediscounts, and other liabilities for borrowed money		450	150
Acceptances executed by or for account of reporting banks and outstanding	84	55	60
Interest, discount, rent, and other income collected but not earned	419	443	376
Interest, taxes, and other expenses accrued and unpaid	1,526	1,278	1,879
Other liabilities	79	618	794
Total liabilities	789,466	846,830	974,550
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	421	396	285
Common stock	24,131	24,206	24,296
Total capital stock	*24,552*	*24,602*	*24,581*
Surplus	21,678	22,314	23,838
Undivided profits	10,310	9,682	9,183
Reserves and retirement account for preferred stock	3,819	3,937	4,035
Total capital accounts	60,359	60,535	61,637
Total liabilities and capital accounts	849,825	907,365	1,036,187

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	1 bank	1 bank	1 bank
ASSETS			
Loans and discounts	579	655	452
U. S. Government securities, direct obligations	1,974	2,720	2,939
Obligations guaranteed by U. S. Government		4	4
Other bonds, notes, and debentures	109	95	95
Reserve with approved national banking associations	1,022	542	359
Currency and coin	360	358	315
Balances with other banks, and cash items in process of collection	344	299	324
Bank premises owned, furniture and fixtures	10	10	9
Real estate owned other than bank premises	2	1	1
Customers' liability on acceptances outstanding	9	4	6
Interest, commissions, rent, and other income earned or accrued but not collected	3	16	20
Other assets	4	5	6
Total assets	4,416	4,709	4,530
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	1,377	1,470	1,460
Time deposits of individuals, partnerships, and corporations	1,462	1,506	1,507
Deposits of U. S. Government	147	256	236
Deposits of States and political subdivisions	1,107	1,191	1,005
Deposits of banks	37	22	33
Other deposits (certified and cashiers' checks, etc.)	6	5	16
Total deposits	*4,136*	*4,450*	*4,257*
Demand deposits	*2,487*	*2,763*	*2,569*
Time deposits	*1,649*	*1,687*	*1,688*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	12	6	6
Interest, taxes, and other expenses accrued and unpaid		4	7
Other liabilities	28	3	8
Total liabilities	4,176	4,463	4,278
CAPITAL ACCOUNTS			
Capital stock:			
Preferred stock	112	112	112
Common stock	38	38	38
Total capital stock	*150*	*150*	*150*
Surplus	23	22	24
Undivided profits	20	18	18
Reserves and retirement account for preferred stock	47	56	60
Total capital accounts	240	246	252
Total liabilities and capital accounts	4,416	4,709	4,530

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

WASHINGTON

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	41 banks	41 banks	41 banks
ASSETS			
Loans and discounts	179,755	207,072	228,408
Overdrafts	333	373	380
U. S. Government securities, direct obligations	819,262	887,393	1,043,316
Obligations guaranteed by U. S. Government		3,857	3,281
Obligations of States and political subdivisions	46,835	47,254	52,643
Other bonds, notes, and debentures	6,665	7,401	7,359
Corporate stocks, including stock of Federal Reserve bank	1,675	1,788	1,804
Reserve with Federal Reserve bank	179,843	174,995	203,335
Currency and coin	23,339	22,424	23,323
Balances with other banks, and cash items in process of collection	132,959	142,507	159,339
Bank premises owned, furniture and fixtures	7,387	7,262	7,194
Real estate owned other than bank premises	10	10	33
Investments and other assets indirectly representing bank premises or other real estate	2	2	1
Customers' liability on acceptances outstanding	103	88	162
Interest, commissions, rent, and other income earned or accrued but not collected	3,011	2,880	3,163
Other assets	241	180	110
Total assets	1,401,320	1,505,486	1,733,851
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	750,533	766,249	875,312
Time deposits of individuals, partnerships, and corporations	267,441	284,908	345,231
Postal savings deposits	20	20	20
Deposits of U. S. Government	144,230	213,024	259,683
Deposits of States and political subdivisions	88,413	87,529	81,897
Deposits of banks	77,535	78,203	87,979
Other deposits (certified and cashiers' checks, etc.)	11,933	11,475	16,674
Total deposits	*1,340,105*	*1,441,408*	*1,666,796*
Demand deposits	*1,068,779*	*1,152,612*	*1,318,939*
Time deposits	*271,326*	*288,796*	*347,857*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	104	88	162
Interest, discount, rent, and other income collected but not earned	410	412	412
Interest, taxes, and other expenses accrued and unpaid	3,416	3,103	3,597
Other liabilities	1,070	602	418
Total liabilities	1,345,105	1,445,613	1,671,385
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	780	780	766
Class B preferred stock	12	12	12
Common stock	21,261	23,761	23,775
Total capital stock	*22,053*	*24,553*	*24,553*
Surplus	16,030	17,679	18,833
Undivided profits	11,463	10,832	11,788
Reserves and retirement account for preferred stock	6,669	6,809	7,292
Total capital accounts	56,215	59,873	62,466
Total liabilities and capital accounts	1,401,320	1,505,486	1,733,851

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

WEST VIRGINIA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	77 banks	77 banks	76 banks
ASSETS			
Loans and discounts	50,016	55,542	51,282
Overdrafts	22	13	15
U. S. Government securities, direct obligations	182,771	184,633	229,207
Obligations guaranteed by U. S. Government		6,497	6,151
Obligations of States and political subdivisions	9,379	10,127	9,815
Other bonds, notes, and debentures	6,397	6,314	6,904
Corporate stocks, including stock of Federal Reserve bank	780	748	747
Reserve with Federal Reserve bank	37,237	38,173	46,252
Currency and coin	9,737	8,903	9,767
Balances with other banks, and cash items in process of collection	52,099	68,121	74,349
Bank premises owned, furniture and fixtures	4,672	4,584	4,415
Real estate owned other than bank premises	301	240	155
Investments and other assets indirectly representing bank premises or other real estate	26	26	26
Interest, commissions, rent, and other income earned or accrued but not collected	91	121	127
Other assets	361	485	403
Total assets	353,889	384,527	439,615
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	176,845	181,433	202,342
Time deposits of individuals, partnerships, and corporations	75,826	80,420	91,275
Postal savings deposits	69	69	39
Deposits of U. S. Government	31,216	48,369	60,437
Deposits of States and political subdivisions	18,028	19,119	24,509
Deposits of banks	21,523	24,027	26,372
Other deposits (certified and cashiers' checks, etc.)	2,685	3,207	6,066
Total deposits	*326,192*	*356,644*	*411,040*
Demand deposits	*248,893*	*275,387*	*318,964*
Time deposits	*77,299*	*81,257*	*92,076*
Bills payable, rediscounts, and other liabilities for borrowed money		100	
Mortgages or other liens on bank premises and other real estate			
Acceptances executed by or for account of reporting banks and outstanding			
Interest, discount, rent, and other income collected but not earned	89	90	77
Interest, taxes, and other expenses accrued and unpaid	296	290	370
Other liabilities	28	122	163
Total liabilities	326,605	357,246	411,650
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	245	245	198
Class B preferred stock	60	60	60
Common stock	11,173	11,173	11,144
Total capital stock	*11,478*	*11,478*	*11,402*
Surplus	10,367	10,683	11,063
Undivided profits	4,253	3,916	4,053
Reserves and retirement account for preferred stock	1,186	1,204	1,447
Total capital accounts	27,284	27,281	27,965
Total liabilities and capital accounts	353,889	384,527	439,615

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

WISCONSIN

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	97 banks	97 banks	96 banks
ASSETS			
Loans and discounts	108,049	118,545	115,040
Overdrafts	34	41	69
U. S. Government securities, direct obligations	729,167	768,684	859,457
Obligations guaranteed by U. S. Government		18,784	3,420
Obligations of States and political subdivisions	20,698	19,978	19,952
Other bonds, notes, and debentures	24,510	24,056	24,977
Corporate stocks, including stock of Federal Reserve bank	1,683	1,685	1,562
Reserve with Federal Reserve bank	128,448	131,474	140,251
Currency and coin	14,124	13,354	13,497
Balances with other banks, and cash items in process of collection	121,295	136,136	143,067
Bank premises owned, furniture and fixtures	9,542	9,397	9,071
Real estate owned other than bank premises	7	6	3
Investments and other assets indirectly representing bank premises or other real estate	15	15	15
Customers' liability on acceptances outstanding	31	36	11
Interest, commissions, rent, and other income earned or accrued but not collected	2,169	2,192	2,302
Other assets	1,329	1,329	1,920
Total assets	1,161,101	1,245,712	1,334,614
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	497,369	483,589	554,909
Time deposits of individuals, partnerships, and corporations	269,750	285,514	328,610
Postal savings deposits	47	47	47
Deposits of U. S. Government	130,916	226,475	208,025
Deposits of States and political subdivisions	90,077	63,769	44,683
Deposits of banks	98,669	109,031	114,308
Other deposits (certified and cashiers' checks, etc.)	6,923	8,937	12,360
Total deposits	*1,093,751*	*1,177,362*	*1,262,942*
Demand deposits	*822,867*	*890,370*	*932,869*
Time deposits	*270,884*	*286,992*	*330,073*
Bills payable, rediscounts, and other liabilities for borrowed money			
Acceptances executed by or for account of reporting banks and outstanding	31	36	11
Interest, discount, rent, and other income collected but not earned	409	392	336
Interest, taxes, and other expenses accrued and unpaid	1,705	1,615	2,693
Other liabilities	146	240	208
Total liabilities	1,096,042	1,179,645	1,266,190
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	884	715	430
Class B preferred stock	35	35	35
Common stock	25,575	25,694	26,040
Total capital stock	*26,494*	*26,444*	*26,505*
Surplus	20,811	21,106	25,090
Undivided profits	10,847	11,550	9,757
Reserves and retirement account for preferred stock	6,907	6,967	7,072
Total capital accounts	65,059	66,067	68,424
Total liabilities and capital accounts	1,161,101	1,245,712	1,334,614

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1944—Continued

WYOMING

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	26 banks	26 banks	26 banks
ASSETS			
Loans and discounts	14,833	15,456	14,430
Overdrafts	19	22	36
U. S. Government securities, direct obligations	46,453	47,810	61,698
Obligations guaranteed by U. S. Government		775	176
Obligations of States and political subdivisions	2,369	2,301	2,526
Other bonds, notes, and debentures	1,134	1,264	1,231
Corporate stocks, including stock of Federal Reserve bank	148	148	147
Reserve with Federal Reserve bank	12,099	11,390	13,231
Currency and coin	2,406	2,191	2,550
Balances with other banks, and cash items in process of collection	23,706	22,362	30,610
Bank premises owned, furniture and fixtures	744	725	675
Real estate owned other than bank premises	4	4	3
Interest, commissions, rent, and other income earned or accrued but not collected	44	66	55
Other assets	16	10	8
Total assets	103,975	104,524	127,376
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	54,106	53,736	68,285
Time deposits of individuals, partnerships, and corporations	17,186	18,023	20,806
Postal savings deposits	22	22	22
Deposits of U. S. Government	6,282	8,713	9,759
Deposits of States and political subdivisions	10,082	8,559	10,254
Deposits of banks	8,354	7,560	10,186
Other deposits (certified and cashiers' checks, etc.)	765	890	923
Total deposits	*96,797*	*97,503*	*120,235*
Demand deposits	*78,812*	*78,681*	*98,780*
Time deposits	*17,985*	*18,822*	*21,455*
Bills payable, rediscounts, and other liabilities for borrowed money	200	.....	.....
Interest, discount, rent, and other income collected but not earned	42	40	38
Interest, taxes, and other expenses accrued and unpaid	52	47	35
Other liabilities	9	42	34
Total liabilities	97,100	97,632	120,342
CAPITAL ACCOUNTS			
Capital stock:			
Class A preferred stock	130	118	118
Class B preferred stock	100	100	.....
Common stock	2,286	2,298	2,298
Total capital stock	*2,516*	*2,516*	*2,416*
Surplus	2,375	2,412	2,489
Undivided profits	1,674	1,597	1,717
Reserves and retirement account for preferred stock	310	367	412
Total capital accounts	6,875	6,892	7,034
Total liabilities and capital accounts	103,975	104,524	127,376

TABLE NO. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1944*

[In thousands of dollars]

Location	Number of banks [1]	Earnings from current operations							
		Interest and dividends on securities	Interest and discount on loans	Service charges and other fees on banks' loans	Service charges on deposit accounts	Other service charges, commissions, fees, and collection and exchange charges	Trust department	Other current earnings	Total earnings from current operations
Maine	35	2,673	1,109	2	243	132	233	190	4,582
New Hampshire	52	1,650	1,157	5	329	85	79	246	3,551
Vermont	39	1,071	1,358	9	132	61	61	117	2,809
Massachusetts	124	24,911	15,849	546	2,082	1,311	1,488	4,318	50,505
Rhode Island	11	2,361	963	14	183	48	144	103	3,816
Connecticut	51	6,632	3,392	46	842	286	1,177	972	13,347
Total New England States	312	39,298	23,828	622	3,811	1,923	3,182	5,946	78,610
New York	403	113,074	46,792	1,899	5,542	2,628	5,951	12,900	188,786
New Jersey	220	20,726	9,870	96	2,140	588	1,173	1,963	36,556
Pennsylvania	666	61,889	26,662	575	3,335	1,691	2,171	5,178	101,501
Delaware	13	386	300	2	24	20	23	13	768
Maryland	63	7,115	2,321	37	321	206	208	436	10,644
District of Columbia	9	4,173	2,116	22	585	102	310	363	7,671
Total Eastern States	1,374	207,363	88,061	2,631	11,947	5,235	9,836	20,853	345,926
Virginia	130	8,100	6,567	58	995	442	697	763	17,622
West Virginia	76	3,381	2,761	35	465	183	179	499	7,503
North Carolina	45	2,631	1,878	31	568	274	139	280	5,801
South Carolina	22	2,189	1,492	5	593	489	164	126	5,058
Georgia	47	6,130	4,976	70	1,066	1,371	509	855	14,977
Florida	56	9,144	3,763	25	1,238	1,076	452	1,594	17,292
Alabama	66	5,511	4,096	38	866	734	366	859	12,470
Mississippi	23	1,598	810	5	213	398	34	144	3,202
Louisiana	32	7,818	3,969	28	849	956	221	1,409	15,250
Texas	436	25,704	23,504	158	3,851	2,195	802	5,171	61,385
Arkansas	51	2,630	1,659	9	495	442	87	360	5,682
Kentucky	93	4,765	3,255	28	499	202	155	399	9,303
Tennessee	70	8,918	6,241	40	873	1,271	332	1,098	18,773
Total Southern States	-1,147	88,519	64,971	530	12,571	10,033	4,137	13,557	194,318

Ohio	240	22,368	14,595	250	2,360	1,024	1,842	3,155	45,594
Indiana	124	12,052	5,157	97	1,214	559	406	1,320	20,805
Illinois	350	69,994	31,156	1,708	5,166	1,826	6,721	7,238	123,809
Michigan	75	20,736	9,544	582	1,557	1,402	977	1,444	36,242
Wisconsin	96	13,051	4,039	136	771	635	343	1,100	20,075
Minnesota	184	15,373	8,280	184	1,479	2,240	1,224	1,333	30,113
Iowa	98	5,279	3,134	13	812	443	195	495	10,371
Missouri	80	10,522	7,119	152	777	652	614	646	20,482
Total Middle Western States	1,247	169,375	83,024	3,122	14,136	8,781	12,322	16,731	307,491
North Dakota	42	1,407	755	38	179	515	36	228	3,158
South Dakota	36	1,408	1,179	21	334	320	30	234	3,526
Nebraska	130	6,157	3,735	18	837	561	217	959	12,484
Kansas	176	5,292	3,611	36	984	433	125	792	11,273
Montana	41	1,776	813	10	287	241	18	299	3,444
Wyoming	26	821	803	3	199	102	19	129	2,076
Colorado	77	4,772	3,273	53	902	338	418	543	10,299
New Mexico	22	965	1,188	3	185	77	41	160	2,619
Oklahoma	200	7,333	6,849	69	1,346	677	267	1,524	18,065
Total Western States	750	29,931	22,206	251	5,253	3,264	1,171	4,868	66,944
Washington	41	13,535	8,375	123	1,680	1,094	567	927	26,301
Oregon	24	11,379	4,073	48	984	553	350	597	17,984
California	91	63,912	59,389	1,103	8,566	3,770	5,590	7,510	149,840
Idaho	16	2,315	1,404	8	400	148	26	198	4,499
Utah	12	1,747	1,232	21	254	97	37	274	3,662
Nevada	6	1,027	721	9	83	48	98	178	2,164
Arizona	5	1,519	1,783	120	246	118	71	339	4,196
Total Pacific States	195	95,434	76,977	1,432	12,213	5,828	6,739	10,023	208,646
Total United States (exclusive of possessions)	5,025	629,920	359,067	8,588	59,931	35,064	37,387	71,978	1,201,935
Alaska (nonmember banks)	4	195	110	1	19	235	3	34	597
The Territory of Hawaii (nonmember bank)	1	2,317	681	3	236	329	.....	62	3,628
Virgin Islands of the United States (nonmember bank)	1	39	25	.....	1	37	.....	1	103
Total possessions (nonmember banks)	6	2,551	816	4	256	601	3	97	4,328
Total United States and possessions	5,031	632,471	359,883	8,592	60,187	35,665	37,390	72,075	1,206,263
New York City (central Reserve city)	8	91,675	33,418	1,692	2,554	1,663	5,180	11,182	147,364
Chicago (central Reserve city)	9	48,811	20,466	1,280	696	377	5,962	5,226	82,818
Other Reserve cities	243	251,806	153,314	4,081	22,926	14,371	15,777	28,174	490,449
Country banks (member banks)	4,765	237,628	151,869	1,535	33,755	18,653	10,468	27,396	481,304
Possessions (nonmember banks)	6	2,551	816	4	256	601	3	97	4,328

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

TABLE NO. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1944*—Continued

[In thousands of dollars]

Location	Current operating expenses											Net earnings from current operations	Recoveries and profits				
	Salaries and wages				Fees paid to directors and members of executive, discount, and advisory committees	Interest on time deposits (including savings deposits)	Interest and discount on borrowed money	Taxes other than on net income	Recurring depreciation on banking house, furniture and fixtures	Other current operating expenses	Total current operating expenses		Recoveries on securities	Profits on securities sold or redeemed	Recoveries on loans	All other	Total recoveries and profits
	Officers		Employees other than officers														
	Amount	Number [1]	Amount	Number [2]													
Maine	558	144	672	441	55	660	3	226	66	726	2,966	1,616	132	307	192	24	655
New Hampshire	520	167	556	415	44	362	2	164	82	717	2,447	1,104	153	170	143	46	512
Vermont	359	131	377	276	43	559	.....	225	41	402	2,006	803	101	140	127	69	437
Massachusetts	4,794	836	8,931	5,266	259	2,848	21	1,851	1,026	9,064	28,794	21,711	1,361	3,625	4,755	1,951	11,692
Rhode Island	351	68	521	399	37	161	7	131	37	713	1,958	1,858	36	168	153	49	406
Connecticut	1,708	318	2,542	1,499	107	1,175	11	549	399	2,508	8,999	4,348	633	635	855	454	2,577
Total New England States	8,290	1,664	13,599	8,296	545	5,765	44	3,146	1,651	14,130	47,170	31,440	2,416	5,045	6,225	2,593	16,279
New York	15,841	2,379	33,641	17,196	778	8,211	215	6,257	3,239	34,794	102,976	85,810	18,172	19,354	12,550	2,547	52,623
New Jersey	4,093	961	5,782	3,714	404	4,895	24	1,835	1,041	6,483	24,557	11,999	951	2,871	1,739	835	6,396
Pennsylvania	9,861	2,424	15,376	9,263	1,063	10,975	18	5,312	2,603	15,506	60,714	40,787	7,238	7,708	4,117	2,842	21,905
Delaware	107	37	80	63	9	92	2	30	19	99	438	330	27	38	6	25	96
Maryland	943	230	1,468	897	88	1,192	.....	664	179	1,688	6,222	4,422	1,016	1,136	138	520	2,810
District of Columbia	860	136	1,670	913	43	490	.....	448	152	1,419	5,082	2,589	250	409	141	23	823
Total Eastern States	31,705	6,167	58,017	32,046	2,385	25,855	259	14,546	7,233	59,989	199,989	145,937	27,654	31,516	18,691	6,792	84,653
Virginia	2,080	562	2,677	1,882	141	1,958	3	858	418	3,084	11,219	6,403	273	666	699	157	1,795
West Virginia	894	248	1,178	824	67	895	3	277	240	1,289	4,843	2,660	92	283	327	248	950
North Carolina	780	187	966	681	30	394	1	246	154	1,173	3,744	2,057	23	235	82	91	431
South Carolina	643	157	896	646	33	213	3	88	97	1,101	3,074	1,984	10	92	61	37	200
Georgia	1,498	304	2,431	1,634	75	853	2	938	297	3,459	9,553	5,424	15	313	216	266	810
Florida	1,649	374	2,912	1,877	65	858	22	675	534	3,816	10,531	6,761	239	2,005	192	234	2,670
Alabama	1,366	322	2,211	1,405	60	1,033	9	374	217	2,284	7,554	4,916	48	437	444	348	1,277
Mississippi	433	101	546	404	33	250	.....	249	48	658	2,217	985	56	80	154	203	493
Louisiana	1,339	225	2,806	1,700	78	1,055	.....	1,317	510	2,919	10,024	5,226	129	605	295	575	1,604
Texas	8,292	2,153	10,478	7,041	330	1,915	14	4,268	1,425	11,833	38,555	22,830	774	2,046	2,243	1,594	6,657
Arkansas	822	221	879	660	50	294	.....	269	101	1,118	3,533	2,149	47	250	129	112	538
Kentucky	1,214	361	1,500	1,037	70	625	19	601	184	1,690	5,903	3,400	258	1,270	228	60	1,816
Tennessee	1,764	402	2,854	1,944	69	1,489	1	1,190	485	3,423	11,275	7,498	141	1,124	321	485	2,071
Total Southern States	22,774	5,617	32,334	21,735	1,101	11,832	77	11,350	4,710	37,847	122,025	72,293	2,105	9,406	5,391	4,410	21,312

Ohio	4,792	1,105	7,018	4,321	301	4,668	6	4,258	1,176	8,344	30,563	15,031	827	1,885	1,164	565	4,441
Indiana	2,103	556	3,186	2,140	117	2,084	.....	1,540	413	3,688	13,131	7,674	367	721	472	332	1,892
Illinois	10,420	1,839	19,885	10,833	428	8,463	1	6,276	1,527	20,659	67,659	56,150	7,659	5,718	6,451	3,120	22,948
Michigan	3,125	488	7,070	3,793	116	3,890	25	1,048	656	6,308	22,238	14,004	157	1,066	486	320	2,029
Wisconsin	2,104	460	3,683	2,174	133	2,266	3	472	446	3,652	12,759	7,316	634	1,704	576	457	3,371
Minnesota	3,538	847	5,067	3,283	213	2,799	18	734	421	5,577	18,367	11,746	1,358	658	1,017	717	3,750
Iowa	1,435	383	1,507	1,106	74	811	4	340	160	1,911	6,242	4,129	88	338	220	77	723
Missouri	2,275	448	3,863	2,478	81	1,091	2	1,352	316	3,977	12,957	7,525	754	632	697	1,015	3,098
Total Middle Western States	29,792	6,126	51,279	30,128	1,463	26,072	59	16,020	5,115	54,116	183,916	123,575	11,844	12,722	11,083	6,603	42,252
North Dakota	474	154	420	355	27	304	.....	88	71	608	1,992	1,166	82	33	128	108	351
South Dakota	609	182	521	412	40	271	2	90	81	656	2,270	1,256	49	33	102	86	270
Nebraska	1,768	477	1,842	1,339	86	536	5	583	297	2,654	7,771	4,713	1,383	819	447	161	2,810
Kansas	1,842	602	1,718	1,216	95	379	1	482	234	2,160	6,911	4,362	254	255	430	356	1,295
Montana	485	134	542	420	18	203	.....	287	78	649	2,262	1,182	232	32	234	58	556
Wyoming	366	100	371	230	17	147	.....	133	78	342	1,454	622	18	78	128	43	267
Colorado	1,325	331	1,936	1,261	70	784	1	314	182	1,897	6,509	3,790	518	376	325	144	1,363
New Mexico	363	89	481	320	14	157	.....	159	22	494	1,690	929	19	42	217	21	299
Oklahoma	2,721	811	2,971	2,074	72	537	2	456	487	3,389	10,635	7,430	167	441	609	225	1,442
Total Western States	9,953	2,880	10,802	7,627	439	3,318	11	2,592	1,530	12,849	41,494	25,450	2,722	2,109	2,620	1,202	8,653
Washington	2,671	514	5,399	3,044	71	2,808	2	528	601	4,416	16,496	9,805	167	789	456	208	1,620
Oregon	1,564	383	3,398	2,016	16	1,775	.....	350	292	2,298	9,693	8,291	124	267	222	118	731
California	13,525	2,725	30,209	15,063	321	17,894	.....	4,772	2,995	22,353	92,069	57,771	2,840	6,140	4,964	2,436	16,380
Idaho	595	141	742	577	9	485	.....	112	86	753	2,782	1,717	30	148	58	35	271
Utah	370	76	582	380	18	407	.....	88	71	624	2,160	1,502	13	160	45	52	270
Nevada	230	50	350	235	5	327	.....	133	29	296	1,370	794	18	7	15	13	53
Arizona	404	93	1,110	779	4	269	.....	163	91	1,080	3,121	1,075	357	537	470	32	1,396
Total Pacific States	19,359	3,982	41,790	22,094	444	23,965	2	6,146	4,165	31,820	127,691	80,955	3,549	8,048	6,230	2,894	20,721
Total United States (exclusive of possessions)	121,873	26,436	207,821	121,926	6,377	96,807	452	53,800	24,404	210,751	722,285	479,650	50,290	68,846	50,240	24,494	193,870
Alaska (nonmember banks)	74	13	96	38	7	53	.....	13	24	79	346	251	4	5	23	2	34
The Territory of Hawaii (nonmember bank)	371	49	755	321	8	942	.....	84	68	313	2,541	1,087	8	111	85	28	232
Virgin Islands of the United States (nonmember bank)	15	3	23	17	.....	24	.....	1	1	12	76	27	.....	1	.....	.....	1
Total possessions (nonmember banks)	460	65	874	376	15	1,019	.....	98	93	404	2,963	1,365	12	117	108	30	267
Total United States and possessions	122,333	26,501	208,695	122,302	6,392	97,826	452	53,898	24,497	211,155	725,248	481,015	50,302	68,963	50,348	24,524	194,137
New York City (central Reserve city)	10,256	872	27,058	12,701	304	2,238	185	4,850	2,253	27,397	74,541	72,823	16,736	16,284	10,637	1,812	45,469
Chicago (central Reserve city)	4,930	393	12,677	5,950	108	4,553	.....	4,396	730	12,885	40,279	42,539	6,872	4,093	5,656	2,546	19,167
Other Reserve cities	41,435	6,451	93,957	51,277	1,301	36,321	123	21,152	9,287	87,229	290,805	199,644	13,157	24,592	15,865	9,579	63,193
Country banks (member banks)	65,252	18,720	74,129	51,998	4,664	53,695	144	23,402	12,134	83,240	316,660	164,644	13,525	23,877	18,082	10,557	66,041
Possessions (nonmember banks)	460	65	874	376	15	1,019	.....	98	93	404	2,963	1,365	12	117	108	30	267

1 Number at end of period.

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

TABLE NO. 12.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1944*—Continued

[In thousands of dollars]

Location	Losses and charge-offs				Profits before income taxes	Taxes on net income		Net profits before dividends	Dividends				Capital funds [1]	Ratios	
	On securities	On loans	All other	Total losses and charge-offs		Federal	State		On preferred stock	On common stock		Total dividends		Net profits before dividends to capital funds	Expenses to gross earnings
										Cash dividends	Stock dividends				
														Percent	*Percent*
Maine	268	152	85	505	1,766	384	.....	1,382	30	446	265	741	18,913	7.31	64.73
New Hampshire	318	68	68	454	1,162	159	.....	1,003	34	325	11	370	15,744	6.37	68.91
Vermont	120	146	64	330	910	144	.....	766	21	228	59	308	10,644	7.20	71.41
Massachusetts	2,825	4,550	1,970	9,345	24,058	6,984	1,502	15,572	149	7,241	117	7,507	219,032	7.11	57.01
Rhode Island	124	41	118	283	1,981	566	80	1,335	5	580	67	652	17,388	7.68	51.31
Connecticut	414	270	685	1,369	5,556	1,035	102	4,419	142	1,185	23	1,350	47,318	9.34	67.42
Total New England States	4,069	5,227	2,990	12,286	35,433	9,272	1,684	24,477	381	10,005	542	10,928	329,039	7.44	60.01
New York	16,295	7,261	4,508	28,064	110,369	25,013	3,965	81,391	427	32,950	11,389	44,766	844,342	9.64	54.55
New Jersey	1,650	738	1,854	4,242	14,153	1,749	.....	12,404	759	1,895	2,477	5,131	122,768	10.10	67.18
Pennsylvania	9,483	4,695	9,326	23,504	39,188	7,467	.....	31,721	291	12,590	1,144	14,025	469,294	6.76	59.82
Delaware	17	32	37	86	340	68	.....	272	2	142	9	153	4,491	6.06	57.03
Maryland	415	96	129	640	6,592	1,674	.....	4,918	68	1,546	431	2,045	36,863	13.34	58.46
District of Columbia	231	110	116	457	2,955	868	.....	2,087	12	752	.....	764	23,644	8.83	66.25
Total Eastern States	28,091	12,932	15,970	56,993	173,597	36,839	3,965	132,793	1,559	49,875	15,450	66,884	1,501,402	8.84	57.81
Virginia	660	304	161	1,125	7,073	1,823	.....	5,250	12	2,142	106	2,260	60,245	8.71	63.66
West Virginia	199	147	228	574	3,036	612	.....	2,424	12	741	210	963	27,218	8.91	64.55
North Carolina	193	56	81	330	2,158	412	.....	1,746	6	553	22	581	17,414	10.03	64.54
South Carolina	42	17	29	88	2,096	658	45	1,393	26	459	59	544	13,280	10.49	60.78
Georgia	64	134	137	335	5,899	1,391	.....	4,508	12	1,671	48	1,731	39,521	11.41	63.78
Florida	508	79	418	1,005	8,426	2,182	.....	6,244	5	1,161	450	1,616	46,783	13.35	60.90
Alabama	284	311	357	952	5,241	673	244	4,324	89	1,223	166	1,478	39,995	10.81	60.58
Mississippi	239	46	105	390	1,088	89	.....	999	24	251	400	675	8,820	11.33	69.24
Louisiana	576	630	208	1,414	5,416	1,199	.....	4,217	78	1,020	20	1,118	40,705	10.36	65.73
Texas	2,147	1,796	1,860	5,803	23,684	5,503	.....	18,181	183	7,133	2,940	10,256	185,662	9.79	62.81
Arkansas	208	40	79	327	2,360	394	.....	1,966	20	631	21	672	17,006	11.56	62.18
Kentucky	649	121	179	949	4,267	754	.....	3,513	34	1,130	90	1,254	33,730	10.42	63.45
Tennessee	1,987	506	352	2,845	6,724	1,517	.....	5,207	128	1,758	10	1,896	54,447	9.56	60.06
Total Southern States	7,756	4,187	4,194	16,137	77,468	17,207	289	59,972	629	19,873	4,542	25,044	584,826	10.25	62.80

Ohio	1,364	282	826	2,472	17,000	2,728	.....	14,272	392	4,226	651	5,269	165,887	8.60	67.03
Indiana	1,096	218	700	2,014	7,552	1,442	.....	6,110	148	1,523	929	2,600	67,033	9.11	63.11
Illinois	10,666	3,955	2,565	17,186	61,912	13,871	.....	48,041	98	14,491	955	15,544	397,874	12.07	54.65
Michigan	1,280	294	603	2,177	13,856	3,047	.....	10,809	351	2,652	1,861	4,864	94,788	11.40	61.36
Wisconsin	961	111	352	1,424	9,263	1,571	19	7,673	30	1,866	489	2,385	65,853	11.65	63.56
Minnesota	1,091	367	666	2,124	13,372	2,344	603	10,425	53	3,151	262	3,466	95,937	10.87	60.99
Iowa	319	61	514	894	3,958	829	.....	3,129	18	716	184	918	31,427	9.96	60.19
Missouri	1,431	148	363	1,942	8,681	1,860	.....	6,821	48	2,551	971	3,570	68,241	10.00	63.26
Total Middle Western States	18,208	5,436	6,589	30,233	135,594	27,692	622	107,280	1,138	31,176	6,302	38,616	987,040	10.87	59.81
North Dakota	112	45	99	256	1,261	220	13	1,028	3	205	120	328	7,652	13.43	63.08
South Dakota	91	26	92	209	1,317	265	25	1,027	8	209	47	264	8,396	12.23	64.38
Nebraska	2,176	255	89	2,520	5,003	1,127	.....	3,876	11	1,304	402	1,717	35,973	10.77	62.25
Kansas	1,012	163	259	1,434	4,223	836	.....	3,387	23	1,145	366	1,534	34,470	9.83	61.31
Montana	292	100	106	498	1,240	172	.....	1,068	3	473	4	480	9,943	10.74	65.68
Wyoming	64	59	11	134	755	113	.....	642	8	248	12	268	6,897	9.31	70.04
Colorado	398	221	154	773	4,380	916	174	3,290	9	1,011	60	1,080	33,957	9.69	63.20
New Mexico	40	151	47	238	990	170	.....	820	7	212	115	334	5,493	14.93	64.53
Oklahoma	264	399	170	833	8,039	1,488	378	6,173	19	2,259	456	2,734	61,649	10.01	58.87
Total Western States	4,449	1,419	1,027	6,895	27,208	5,307	590	21,311	91	7,066	1,582	8,739	204,430	10.42	61.98
Washington	283	179	408	870	10,555	2,556	.....	7,999	25	2,438	1,500	3,963	58,713	13.62	62.72
Oregon	1,504	119	108	1,731	7,291	1,483	330	5,478	2	1,182	340	1,524	37,479	14.62	53.90
California	2,808	11,296	2,360	16,464	57,687	10,213	1,186	46,288	1,438	15,936	2,092	19,466	371,822	12.45	61.44
Idaho	66	12	19	97	1,891	258	4	1,629	9	333	550	892	9,830	16.57	61.84
Utah	52	12	51	115	1,657	401	46	1,210	1	347	450	798	9,635	12.56	58.98
Nevada	14	72	15	101	746	202	.....	544	.....	153	.....	153	4,308	12.63	63.31
Arizona	256	132	108	496	1,975	245	40	1,690	21	323	500	844	6,659	25.38	74.38
Total Pacific States	4,983	11,822	3,069	19,874	81,802	15,358	1,606	64,838	1,496	20,712	5,432	27,640	498,446	13.01	61.20
Total United States (exclusive of possessions)	67,556	41,023	33,839	142,418	531,102	111,675	8,756	410,671	5,294	138,707	33,850	177,851	4,105,183	10.00	60.09
Alaska (nonmember banks)	4	11	3	18	267	69	.....	198	.....	35	50	85	1,184	16.72	57.96
The Territory of Hawaii (nonmember bank)	13	5	16	34	1,285	330	.....	955	.....	268	.....	268	8,360	11.42	70.04
Virgin Islands of the United States (nonmember bank)	1	.....	1	2	26	6	.....	20	2	2	.....	4	245	8.16	73.79
Total possessions (nonmember banks)	18	16	20	54	1,578	405	.....	1,173	2	305	50	357	9,789	11.98	68.46
Total United States and possessions	67,574	41,039	33,859	142,472	532,680	112,080	8,756	411,844	5,296	139,012	33,900	178,208	4,114,972	10.01	60.12
New York City (central Reserve city)	14,781	6,068	3,647	24,496	93,796	22,881	3,512	67,403	.....	29,935	10,834	40,769	691,094	9.75	50.58
Chicago (central Reserve city)	8,664	3,458	1,987	14,109	47,597	11,802	.....	35,795	.....	11,680	.....	11,680	285,960	12.52	48.64
Other Reserve cities	22,692	20,573	14,196	57,461	205,376	48,439	3,344	153,593	2,561	54,158	8,586	65,305	1,536,892	9.99	59.29
Country banks (member banks)	21,419	10,924	14,009	46,352	184,333	28,553	1,900	153,880	2,733	42,934	14,430	60,097	1,591,237	9.67	65.79
Possessions (nonmember banks)	18	16	20	54	1,578	405	.....	1,173	2	305	50	357	9,789	11.98	68.46

[1] Represents aggregate book value of capital stock, surplus, undivided profits, reserves and retirement fund for preferred stock. Figures are averages of amounts reported for Dec. 31, 1943, June 30, 1944, and Dec. 30, 1944.

TABLE NO. 13.—*Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1944*

[In thousands of dollars]

	District No. 1	District No. 2	District No. 3	District No. 4	District No. 5	District No. 6	District No. 7	District No. 8	District No. 9	District No. 10	District No. 11	District No. 12	Non-member	Grand total
Earnings from current operations:														
Interest and dividends on securities	37,982	130,053	46,363	45,461	27,237	34,690	112,969	21,423	22,039	28,964	27,344	95,395	2,551	632,471
Interest and discount on loans	22,965	55,098	22,422	23,237	16,805	20,016	48,373	14,539	12,173	21,482	25,066	76,891	816	359,883
Service charges and other fees on banks' loans	614	1,978	364	498	186	171	2,470	232	278	197	168	1,432	4	8,592
Service charges on deposit accounts	3,648	7,271	2,952	3,547	3,500	4,570	8,635	2,052	2,565	4,770	4,213	12,208	256	60,187
Other service charges, commissions, fees, and collection and exchange charges	1,882	3,101	1,258	1,721	1,688	4,806	4,315	2,289	3,497	2,248	2,446	5,813	601	35,665
Trust department	3,026	7,064	1,741	2,609	1,663	1,708	8,467	693	1,331	1,495	851	6,739	3	37,390
Other current earnings	5,682	14,391	3,831	5,555	2,421	5,146	10,690	2,170	2,324	4,235	5,522	10,011	97	72,075
Total earnings from current operations	75,799	218,956	78,931	82,628	53,500	71,107	195,919	43,398	44,207	63,391	65,610	208,489	4,328	1,206,263
Current operating expenses:														
Salaries and wages:														
Officers	7,928	19,298	7,775	8,617	6,094	7,093	17,014	5,078	5,761	9,058	8,828	19,329	460	122,333
Employees other than officers	13,023	38,532	11,728	12,861	8,754	11,953	33,418	6 931	7,075	10,630	11,151	41,765	874	208,695
Number of officers [1]	*1,591*	*3,118*	*2,034*	*2,037*	*1,491*	*1,536*	*3,012*	*1,343*	*1,509*	*2,494*	*2,295*	*3,976*	*65*	*26,501*
Number of employees other than officers [1]	*7,937*	*20,278*	*7,337*	*7,796*	*5,772*	*7,826*	*18,562*	*4,767*	*4,880*	*7,203*	*7,491*	*22,077*	*376*	*122,302*
Fees paid to directors and members of executive, discount and advisory committees	521	1,081	1,008	537	393	340	711	272	340	370	360	444	15	6,392
Interest on time deposits (including savings deposits)	5,444	12,495	8,539	8,572	5,043	4,930	15,689	3,049	4,229	2,788	2,079	23,950	1,019	97,826
Interest and discount on borrowed money	42	239	22	8	9	33	31	21	22	9	14	2	.....	452
Taxes other than on net income	3,017	7,701	3,800	6,603	2,552	3,992	8,747	2,730	1,333	2,603	4,600	6,122	98	53,898
Recurring depreciation on banking house, furniture and fixtures	1,558	4,060	1,940	2,288	1,219	1,757	2,902	853	746	1,353	1,563	4,165	93	24,497
Other current operating expenses	13,626	40,306	12,221	13,908	9,612	14,417	33,567	8,164	8,167	12,252	12,708	31,803	404	211,155
Total current operating expenses	45,159	123,712	47,033	53,394	33,676	44,515	112,079	27,098	27,673	39,063	41,303	127,580	2,963	725,248
Net earnings from current operations	30,640	95,244	31,898	29,234	19,824	26,592	83,840	16,300	16,534	24,328	24,307	80,909	1,365	481,015
Recoveries and profits:														
Recoveries on securities	2,188	19,095	4,332	4,142	1,645	536	8,448	1,236	1,870	2,458	792	3,548	12	50,302
Profits on securities sold or redeemed	4,956	21,748	6,654	3,732	2,786	4,333	8,923	2,331	968	2,251	2,116	8,048	117	68,963
Recoveries on loans	6,126	13,943	3,379	2,508	1,421	1,394	7,800	1,021	1,619	2,422	2,385	6,222	108	50,348
All other	2,444	3,268	2,537	1,248	1,009	1,467	4,108	1,566	1,020	1,038	1,898	2,891	30	24,524
Total recoveries and profits	15,714	58,054	16,902	11,630	6,861	7,730	29,279	6,154	5,477	8,169	7,191	20,709	267	194,137
Losses and charge-offs:														
On securities	3,981	17,570	6,057	5,485	1,718	2,634	13,565	2,608	1,701	4,827	2,430	4,980	18	67,574
On loans	5,211	7,690	4,628	764	725	1,505	4,376	614	591	1,243	1,854	11,822	16	41,039
All other	2,796	5,383	9,515	2,019	692	1,484	4,439	658	1,064	823	1,900	3,066	20	33,859
Total losses and charge-offs	11,988	30,643	20,200	8,268	3,135	5,623	22,380	3,880	3,356	6,893	6,184	19,868	54	142,472
Profits before income taxes	34,366	122,655	28,600	32,596	23,550	28,699	90,739	18,574	18,655	25,604	25,314	81,750	1,578	532,680

Taxes on net income:														
Federal	9,095	26,782	5,527	5,198	5,967	6,191	19,980	3,338	3,151	5,362	5,741	15,343	405	112,080
State	1,671	3,978	.....	.....	45	244	14	.....	646	547	5	1,606	.....	8,756
Total	10,766	30,760	5,527	5,198	6,012	6,435	19,994	3,338	3,797	5,909	5,746	16,949	405	120,836
Net profits before dividends	23,600	91,895	23,073	27,398	17,538	22,264	70,745	15,236	14,858	19,695	19,568	64,801	1,173	411,844
Dividends:														
On preferred stock	332	922	519	484	135	336	565	133	85	103	184	1,496	2	5,296
On common stock:														
Cash dividends	9,882	34,509	10,404	7,638	6,076	5,994	20,073	4,918	4,368	6,660	7,498	20,687	305	139,012
Stock dividends	542	13,415	1,181	1,095	822	1,084	4,123	624	577	1,937	3,018	5,432	50	33,900
Total dividends	10,756	48,846	12,104	9,217	7,033	7,414	24,761	5,675	5,030	8,700	10,700	27,615	357	178,208
Number of banks [1]	301	557	563	491	337	265	536	318	356	637	470	194	6	5,031
Loans	753,720	2,410,381	551,254	676,031	438,968	614,370	1,705,013	444,952	335,964	517,010	679,827	1,808,988	17,193	10,953,671
Securities	2,720,823	9,031,520	2,472,007	2,892,630	1,823,656	2,201,028	7,674,480	1,431,085	1,468,079	2,035,996	1,837,635	6,524,346	158,416	42,271,701
Capital stock (par value)	114,343	322,231	124,641	129,878	67,959	85,934	248,705	54,868	53,690	78,166	81,676	185,208	3,817	1,551,116
Capital funds	320,227	942,227	339,789	351,782	174,521	199,919	608,437	137,994	134,541	201,698	195,853	498,195	9,789	4,114,972
Ratios to gross earnings:	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*
Interest and dividends on securities	50.11	59.40	58.74	55.02	50.91	48.78	57.66	49.36	49.85	45.69	41.68	45.75	58.94	52.43
Interest and discount on loans	30.30	25.16	28.41	28.12	31.41	28.15	24.69	33.50	27.54	33.89	38.20	36.88	18.85	29.84
Service charges on deposit accounts	4.81	3.32	3.74	4.29	6.54	6.43	4.41	4.73	5.80	7.52	6.42	5.86	5.92	4.99
All other current earnings	14.78	12.12	9.11	12.57	11.14	16.64	13.24	12.41	16.81	12.90	13.70	11.51	16.29	12.74
Total gross earnings	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Salaries, wages and fees	28.33	26.91	25.99	26.64	28.49	27.26	26.10	28.30	29.80	31.64	31.00	29.51	31.17	27.97
Interest on time deposits	7.18	5.70	10.82	10.38	9.43	6.93	8.01	7.02	9.57	4.40	3.17	11.49	23.54	8.11
All other current expenses	24.07	23.89	22.78	27.60	25.03	28.41	23.10	27.12	23.23	25.58	28.78	20.19	13.75	24.04
Total current expenses	59.58	56.50	59.59	64.62	62.95	62.60	57.21	62.44	62.60	61.62	62.95	61.19	68.46	60.12
Net current earnings	40.42	43.50	40.41	35.38	37.05	37.40	42.79	37.56	37.40	38.38	37.05	38.81	31.54	39.88
Ratios to loans:														
Interest and discount on loans	3.05	2.29	4.07	3.44	3.83	3.26	2.84	3.27	3.62	4.16	3.69	4.25	4.75	3.29
Recoveries on loans	.81	.58	.61	.37	.32	.23	.46	.23	.48	.47	.35	.34	.63	.46
Losses on loans	.69	.32	.84	.11	.17	.24	.26	.14	.18	.24	.27	.65	.09	.37
Ratios to securities:														
Interest and dividends on securities	1.40	1.44	1.88	1.57	1.49	1.58	1.47	1.50	1.50	1.42	1.49	1.46	1.61	1.50
Recoveries on securities	.08	.21	.18	.14	.09	.02	.11	.09	.13	.12	.04	.05	.01	.12
Profits on securities sold	.18	.24	.27	.13	.15	.20	.12	.16	.07	.11	.12	.12	.07	.16
Losses on securities	.15	.19	.25	.19	.09	.12	.18	.18	.12	.24	.13	.08	.01	.16
Ratios to capital stock (par value):														
Net current earnings	26.80	29.56	25.59	22.51	29.17	30.94	33.71	29.71	30.80	31.12	29.76	43.69	35.76	31.01
Net profits before dividends	20.64	28.52	18.51	21.10	25.81	25.91	28.45	27.77	27.67	25.20	23.96	34.99	30.73	26.55
Cash dividends	8.93	11.00	8.76	6.25	9.14	7.37	8.30	9.21	8.29	8.65	9.41	11.98	8.04	9.30
Ratios to capital funds:														
Net current earnings	9.57	10.11	9.39	8.31	11.36	13.30	13.78	11.81	12.29	12.06	12.41	16.24	13.94	11.69
Net profits before dividends	7.37	9.75	6.79	7.79	10.05	11.14	11.63	11.04	11.04	9.76	9.99	13.01	11.98	10.01
Cash dividends	3.19	3.76	3.21	2.31	3.56	3.17	3.39	3.66	3.31	3.35	3.92	4.45	3.14	3.51

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

NOTE.—The figures of loans, securities, capital stock, and capital funds are averages of amounts reported for Dec. 31, 1943, June 30, 1944, and Dec. 30, 1944.

TABLE NO. 14.—*Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1944*

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

	Banks operating throughout entire year [1] with deposits on Saturday Dec. 30, 1944, of—											
	$500,000 and under	$500,001 to $750,000	$750,001 to $1,000,000	$1,000,001 to $2,000,000	$2,000,001 to $5,000,000	$5,000,001 to $10,000,000	$10,000,001 to $25,000,000	$25,000,001 to $50,000,000	$50,000,001 to $100,000,000	$100,000,001 to $500,000,000	$500,000,001 and over	Total
Number of banks	112	271	286	1,212	1,627	737	450	133	84	83	14	5,009
Total deposits [2]	43,162	172,601	251,696	1,797,067	5,139,481	5,126,395	6,959,152	4,747,549	5,998,308	16,719,247	25,026,341	71,980,999
Capital stock, par value [2]	3,547	10,040	12,417	64,773	150,874	130,439	169,221	100,327	110,603	318,242	491,399	1,561,882
Capital funds [2]	6,042	18,064	24,586	145,050	372,708	339,700	422,970	258,011	296,638	859,896	1,520,352	4,264,017
Earnings from current operations:												
Interest and dividends on securities	383	1,546	2,327	16,475	48,607	49,934	64,941	41,716	49,466	134,755	220,424	630,574
Interest and discount on loans	581	2,005	2,469	15,688	37,154	30,286	36,615	21,345	27,207	74,144	111,570	359,064
Service charges and other fees on banks' loans	7	14	23	131	345	315	354	425	442	1,633	4,894	8,583
Service charges on deposit accounts	76	263	382	2,852	7,747	7,609	10,080	5,285	5,263	9,659	10,794	60,010
Other service charges, commissions, fees, and collection and exchange charges	75	275	379	2,180	4,849	3,667	4,273	2,324	2,689	8,192	6,588	35,491
Trust department	10	1	3	77	595	1,656	3,318	2,615	3,745	11,233	14,044	37,297
Other current earnings	32	148	237	1,505	4,558	5,228	7,731	5,902	7,124	14,832	24,671	71,968
Total earnings from current operations	1,164	4,252	5,820	38,908	103,855	98,695	127,312	79,612	95,936	254,448	392,985	1,202,987
Current operating expenses:												
Salaries and wages:												
Officers	361	1,073	1,367	7,982	17,099	13,377	14,760	8,198	9,536	21,097	27,127	121,977
Employees other than officers	80	304	520	3,902	13,370	15,389	22,718	14,642	18,156	48,402	70,644	208,127
Fees paid to directors and members of executive, discount, and advisory committees	15	66	89	595	1,413	1,037	973	433	442	742	563	6,368
Interest on time deposits (including savings deposits)	71	444	652	4,733	12,893	12,209	13,902	6,990	7,450	15,029	23,184	97,557
Interest and discount on borrowed money	.....	4	1	4	25	23	32	25	85	79	171	449
Taxes other than on net income	59	199	265	1,794	5,144	4,797	6,170	4,354	4,422	11,602	14,894	53,700
Recurring depreciation on banking house, furniture and fixtures	41	114	138	1,002	2,742	2,594	3,104	1,742	2,068	5,010	5,923	24,478
Other current operating expenses	210	730	974	6,173	16,649	16,754	23,259	15,563	18,264	48,975	62,818	210,369
Total current operating expenses	837	2,934	4,006	26,185	69,335	66,180	84,918	51,947	60,423	150,936	205,324	723,025
Net earnings from current operations	327	1,318	1,814	12,723	34,520	32,515	42,394	27,665	35,513	103,512	187,661	479,962

Recoveries and profits:												
Recoveries on securities	45	152	133	1,162	3,102	2,840	3,330	3,049	2,415	7,290	26,736	50,254
Profits on securities sold or redeemed	34	125	200	1,323	4,498	4,256	6,368	5,492	5,590	12,353	28,544	68,783
Recoveries on loans	80	224	298	1,475	3,625	3,304	4,971	2,981	2,120	8,620	22,561	50,259
All other	24	84	102	748	2,015	2,270	2,874	1,645	1,799	5,244	7,608	24,413
Total recoveries and profits	183	585	733	4,708	13,240	12,670	17,543	13,167	11,924	33,507	85,449	193,709
Losses and charge-offs:												
On securities	21	90	153	1,287	4,326	5,066	6,092	4,993	4,525	12,252	28,736	67,541
On loans	83	144	156	1,056	2,539	2,270	2,609	1,546	1,513	4,226	24,878	41,020
All other	30	81	125	816	2,922	2,776	3,976	2,705	2,479	7,314	10,591	33,815
Total losses and charge-offs	134	315	434	3,159	9,787	10,112	12,677	9,244	8,517	23,792	64,205	142,376
Profits before income taxes	376	1,588	2,113	14,272	37,973	35,073	47,260	31,588	38,920	113,227	208,905	531,295
Taxes on net income:												
Federal	53	169	256	1,644	4,394	4,786	7,844	6,353	8,763	25,917	51,668	111,847
State	4	14	21	144	315	331	475	244	454	2,001	4,749	8,752
Total	57	183	277	1,788	4,709	5,117	8,319	6,597	9,217	27,918	56,417	120,599
Net profits before dividends	319	1,405	1,836	12,484	33,264	29,956	38,941	24,991	29,703	85,309	152,488	410,696
Dividends:												
On preferred stock	4	19	41	143	413	539	756	344	681	1,282	1,064	5,286
On common stock:												
Cash dividends	121	452	575	3,914	9,973	8,653	10,801	6,259	7,399	27,587	62,978	138,712
Stock dividends	26	169	122	746	1,779	2,595	3,650	2,925	4,329	5,759	11,730	33,830
Total dividends	151	640	738	4,803	12,165	11,787	15,207	9,528	12,409	34,628	75,772	177,828
Average per bank:												
Gross earnings from current operations	10	16	20	32	64	134	283	599	1,142	3,066	28,070	240
Current operating expenses	7	11	14	22	43	90	189	391	719	1,819	14,666	144
Net earnings from current operations	3	5	6	10	21	44	94	208	423	1,247	13,404	96
Net profits before dividends	3	5	6	10	20	41	87	188	354	1,028	10,892	82
Per $100 of deposits:												
Net earnings from current operations	$0.76	$0.86	$0.72	$0.71	$0.67	$0.63	$0.61	$0.58	$0.59	$0.62	$0.75	$0.67
Net profits before dividends	.74	.92	.73	.69	.65	.58	.56	.53	.50	.51	.61	.57
Per $100 of capital funds:												
Net earnings from current operations	5.41	7.30	7.38	8.77	9.26	9.57	10.02	10.72	11.97	12.04	12.34	11.26
Net profits before dividends	5.28	7.78	7.47	8.60	8.92	8.82	9.21	9.69	10.01	9.92	10.03	9.63
Cash dividends	2.07	2.61	2.50	2.80	2.79	2.71	2.73	2.56	2.72	3.36	4.21	3.38
Number of officers at end of period	222	591	657	3,348	5,831	3,506	3,059	1,335	1,443	2,904	3,536	26,432
Number of employees other than officers at end of period	112	391	607	3,838	10,354	10,685	14,789	9,177	11,041	27,216	33,821	122,031

[1] Excludes 1 bank with no deposits.

[2] The deposits, capital stock, and capital funds shown in this table are as of end of period. The latter represents the aggregate book value of capital stock, surplus, undivided profits, reserves and retirement fund for preferred stock.

TABLE NO. 15.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1943 and 1944*

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

	1943		1944	
Number of banks [1]	5,046		5,031	
Capital stock, par value [2]	1,508,170		1,551,116	
Capital funds [2]	3,860,443		4,114,972	
	Amount	*Percent to total*	Amount	*Percent to total*
Earnings from current operations:				
Interest and dividends on securities	504,069	47.47	632,471	52.43
Interest and discount on loans	365,597	34.43	359,883	29.84
Service charges and other fees on banks' loans	6,544	.62	8,592	.71
Service charges on deposit accounts	53,594	5.05	60,187	4.99
Other service charges, commissions, fees, and collection and exchange charges	29,943	2.82	35,665	2.96
Trust department	34,307	3.23	37,390	3.10
Other current earnings	67,709	6.38	72,075	5.97
Total earnings from current operations	1,061,763	100.00	1,206,263	100.00
Current operating expenses:				
Salaries and wages:				
Officers	114,756	17.11	122,333	16.87
Employees other than officers	194,074	28.94	208,695	28.78
Number of officers [1]	*25,851*	.....	*26,501*	.....
Number of employees other than officers [1]	*121,459*	.....	*122,302*	.....
Fees paid to directors and members of executive, discount, and advisory committees	5,882	.88	6,392	.88
Interest on time deposits (including savings deposits)	84,606	12.62	97,826	13.49
Interest and discount on borrowed money	169	.02	452	.06
Taxes other than on net income	55,758	8.31	53,898	7.43
Recurring depreciation on banking house, furniture, and fixtures	23,789	3.55	24,497	3.38
Other current operating expenses	191,594	28.57	211,155	29.11
Total current operating expenses	670,628	100.00	725,248	100.00
Net earnings from current operations	391,135	.....	481,015	.....
Recoveries and profits:				
Recoveries on securities	59,652	31.84	50,302	25.91
Profits on securities sold or redeemed	54,122	28.89	68,963	35.52
Recoveries on loans	52,900	28.24	50,348	25.94
All other	20,669	11.03	24,524	12.63
Total recoveries and profits	187,343	100.00	194,137	100.00
Losses and charge-offs:				
On securities	66,008	43.36	67,574	47.43
On loans	43,101	28.32	41,039	28.80
All other	43,106	28.32	33,859	23.77
Total losses and charge-offs	152,215	100.00	142,472	100.00
Profits before income taxes	426,263	.....	532,680	.....
Taxes on net income:				
Federal	69,010	.....	112,080	.....
State	6,796	.....	8,756	.....
Total taxes on net income	75,806	.....	120,836	.....
Net profits before dividends	350,457	.....	411,844	.....
Dividends:				
On preferred stock	6,158	.....	5,296	.....
On common stock:				
Cash dividends	125,357	.....	139,012	.....
Stock dividends	41,378	.....	33,900	.....
Total dividends	172,893	.....	178,208	.....
Ratios to gross earnings:		*Percent*		*Percent*
Salaries, wages, and fees	.....	29.64	.....	27.97
Interest on time deposits	.....	7.97	.....	8.11
All other current expenses	.....	25.55	.....	24.04
Total current expenses	.....	63.16	.....	60.12
Total current earnings	.....	36.84	.....	39.88
Ratio of cash dividends to capital stock (par value)	.....	8.72	.....	9.30
Ratio of cash dividends to capital funds	.....	3.41	.....	3.51

[1] Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only. [2] Averages of amounts from reports of condition made in each year.

NOTE.—Taxes on net income are excluded from current operating expenses and shown separately for the year 1943, instead of being included with other taxes as published previously for that year.

TABLE NO. 16.—*Number of national banks, capital stock, capital funds, net profits, dividends and ratios, years ended Dec. 31, 1929–44*

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

	Number of banks	Capital stock (par value) [1]			Capital funds [1]	Net profits before dividends	Dividends			Ratios				
		Preferred	Common	Total			On preferred stock	On common stock		Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total cash dividends to capital funds	Net profits before dividends	
								Cash	Stock				To capital stock	To capital funds
										Percent	*Percent*	*Percent*	*Percent*	*Percent*
1929	7,408	.....	1,650,574	1,650,574	3,754,388	291,944	.....	226,662	21,235	.....	13.73	6.04	17.69	7.78
1930	7,038	.....	1,724,028	1,724,028	3,919,950	158,411	.....	211,272	5,015	.....	12.25	5.39	9.19	4.04
1931	6,373	.....	1,680,780	1,680,780	3,753,412	[2]54,550	.....	193,196	827	.....	11.49	5.15	[2]3.25	[2]1.45
1932	6,016	.....	1,597,037	1,597,037	3,323,536	[2]164,737	.....	135,381	.....	.....	8.48	4.07	[2]10.32	[2]4.96
1933	[3]5,159	92,469	1,507,834	1,600,303	2,981,678	[2]286,116	558	71,106	560	.60	4.72	2.40	[2]17.88	[2]9.60
1934	[3]5,467	349,470	1,359,573	1,709,043	2,982,008	[2]153,451	10,103	80,915	1,207	2.89	5.95	3.05	[2]8.98	[2]5.15
1935	5,392	510,511	1,280,813	1,791,324	3,084,092	158,491	18,862	94,377	4,409	3.69	7.37	3.67	8.85	5.14
1936	5,331	447,501	1,259,027	1,706,528	3,143,029	313,826	18,166	101,850	16,019	4.06	8.09	3.82	18.39	9.98
1937	5,266	305,842	1,285,946	1,591,788	3,206,194	228,021	11,532	110,231	26,572	3.77	8.57	3.80	14.32	7.11
1938	5,230	267,495	1,310,243	1,577,738	3,281,819	198,649	9,378	113,347	19,795	3.51	8.65	3.74	12.59	6.05
1939	5,193	241,075	1,320,446	1,561,521	3,380,749	251,576	8,911	122,267	8,309	3.70	9.26	3.88	16.11	7.44
1940	5,150	204,244	1,328,071	1,532,315	3,463,862	241,465	8,175	125,174	12,009	4.00	9.43	3.85	15.76	6.97
1941	5,123	182,056	1,341,398	1,523,454	3,596,865	269,295	7,816	124,805	14,965	4.29	9.30	3.69	17.68	7.49
1942	5,087	156,739	1,354,384	1,511,123	3,684,882	243,343	6,683	121,177	8,944	4.26	8.95	3.47	16.10	6.60
1943	5,046	135,713	1,372,457	1,508,170	3,860,443	350,457	6,158	125,357	41,378	4.54	9.13	3.41	23.24	9.08
1944	5,031	110,597	1,440,519	1,551,116	4,114,972	411,844	5,296	139,012	33,900	4.79	9.65	3.51	26.55	10.01

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

TABLE NO. 17.—*National-bank investments in U. S. Government securities and other bonds and securities, loans and discounts (including overdrafts) and losses charged off on account of bonds and securities and loans and discounts, years ended Dec. 31, 1929–44*

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

	U. S. Government securities [1]	Other bonds and securities [1]	Total bonds and securities [1]	Loans and discounts (including overdrafts) [1]	Losses charged off on bonds and securities	Losses charged off on loans and discounts	Percentage of losses charged off—	
							On bonds and securities to total bonds and securities	On account loans and discounts to total loans and discounts
1929	2,845,261	3,906,407	6,751,668	15,020,482	63,390	93,720	0.94	0.62
1930	2,712,172	4,111,428	6,823,600	14,749,952	71,399	135,294	1.05	.92
1931	3,113,913	4,346,085	7,459,998	13,139,634	184,305	212,770	2.47	1.62
1932	3,488,174	3,868,027	7,356,201	10,496,358	184,797	261,567	2.51	2.49
1933	4,093,314	3,486,875	7,580,189	8,583,467	244,924	305,234	3.23	3.56
1934	5,866,033	3,419,850	9,285,883	7,767,047	206,740	299,189	2.23	3.85
1935	7,311,843	3,575,737	10,887,580	7,434,095	116,309	160,121	1.07	2.15
1936	8,182,752	3,899,553	12,082,305	7,744,609	91,764	154,614	.76	2.00
1937	8,285,714	3,942,442	12,228,156	8,593,056	92,343	71,844	.76	.84
1938	8,266,999	3,719,867	11,986,866	8,513,452	115,281	80,290	.96	.94
1939	8,774,784	3,775,196	12,549,980	8,667,826	109,378	67,171	.87	.77
1940	9,227,258	3,815,824	13,043,082	9,327,731	107,960	58,249	.83	.62
1941	10,937,077	3,883,710	14,820,787	10,919,954	92,134	51,989	.62	.48
1942	15,902,368	3,757,470	19,659,838	11,105,924	73,253	43,134	.37	.39
1943	30,976,030	3,479,455	34,455,485	10,074,947	66,008	43,101	.19	.43
1944	38,816,071	3,455,630	42,271,701	10,953,671	67,574	41,039	.16	.37

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

TABLE NO. 18.—*Foreign branches of American national banks, Dec. 30, 1944*

BANK OF AMERICA NATIONAL TRUST AND SAVINGS ASSOCIATION, SAN FRANCISCO, CALIF.:
- England:
  - London.

FIRST NATIONAL BANK OF BOSTON, MASS.:
- Argentina:
  - Avellaneda.
  - Buenos Aires.
  - Buenos Aires (Alsina).
  - Buenos Aires (Constitucion).
  - Buenos Aires (Once).
  - Rosario.
- Cuba:
  - Cienfuegos.
  - Habana.
  - Habana (Avenida de Italia).
  - Habana (Avenida Maximo Gomez).
  - Sancti Spiritus.
  - Santiago de Cuba.

CHASE NATIONAL BANK OF NEW YORK, N. Y.:
- Canal Zone:
  - Balboa.
  - Cristobal.
- Cuba:
  - Habana.
- England:
  - London (Berkley Square).
  - London (Bush House, Aldwych).
  - London (Lombard).
- Panama:
  - Colon.
  - Panama City.
- Puerto Rico:
  - San Juan.

NATIONAL CITY BANK OF NEW YORK, N. Y.:
- Argentina:
  - Buenos Aires.
  - Buenos Aires (Flores).
  - Buenos Aires (Plaza Once).
  - Rosario.
- Brazil:
  - Pernambuco.
  - Rio de Janeiro.
  - Santos.
  - Sao Paulo.

NATIONAL CITY BANK OF NEW YORK, N. Y.—Con.
- Canal Zone:
  - Balboa.
  - Cristobal.
- Chile:
  - Santiago.
  - Valparaiso.
- Columbia:
  - Barranquilla.
  - Bogota.
  - Medellin.
- Cuba:
  - Caibarien.
  - Cardenas.
  - Habana.
  - Habana (Cuatro Caminos).
  - Habana (Galiano).
  - Habana (La Lonja).
  - Manzanillo.
  - Matanzas.
  - Santiago de Cuba.
- England:
  - London.
  - London (West End).
- India:
  - Bombay.
  - Calcutta.
- Mexico:
  - Mexico City.
- Panama:
  - Panama City.
- Peru:
  - Lima.
- Puerto Rico:
  - Arecibo.
  - Bayamon.
  - Caguas.
  - Mayaguez.
  - Ponce.
  - San Juan.
- Uruguay:
  - Montevideo.
- Venezuela:
  - Caracas.

NOTE.—Consolidated statement of the assets and liabilities of the above-named branches as of Dec. 30, 1944, appears in the following table.

TABLE NO. 19.—*Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 30, 1944*

[In thousands of dollars]

Number of branches	61
ASSETS	
Loans and discounts, including overdrafts	161,395
Securities	149,153
Currency and coin	128,339
Balances with other banks and cash items in process of collection	139,144
Due from home office and branches	168,879
Real estate, furniture and fixtures	4,578
Customers' liability on account of acceptances	5,775
Other assets	4,254
Total assets	761,517
LIABILITIES	
Demand deposits of individuals, partnerships, and corporations	442,807
Time deposits of individuals, partnerships, and corporations	73,517
Deposits of U. S. Government (including postal savings)	46,137
State and municipal deposits	57,932
Deposits of banks	100,023
Other deposits (certified and cashiers' checks, etc.)	10,205
Total deposits	730,621
Due to home office and branches	17,018
Bills payable and rediscounts	1,333
Acceptances executed by or for account of reporting branches and outstanding	6,034
Other liabilities	4,909
Total liabilities	759,915
CAPITAL ACCOUNTS	
Undivided profits, including reserve accounts	1,602
Total liabilities and capital accounts	761,517

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

TABLE NO. 20.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 30, 1944* [1]

[In thousands of dollars]

	Total all banks	National banks	Non-national banks
Number of banks	21	9	12
ASSETS			
Loans and discounts:			
Commercial and industrial loans (including open-market paper)	25,064	17,397	7,667
Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation (including participations in such loans, drafts, etc.)	250	250	.....
Other agricultural loans (including loans secured by livestock)	15	5	10
Loans to brokers and dealers in securities	1,497	571	926
Other loans for the purpose of purchasing or carrying stocks, bonds and other securities	8,823	5,601	3,222
Real-estate loans:			
Secured by farm land (including improvements)	58	35	23
Secured by residential properties (other than farm)	32,315	14,641	17,674
Secured by other properties	15,364	5,493	9,871
All other loans	27,025	11,129	15,896
Overdrafts	68	59	9
Total loans and discounts	110,479	55,181	55,298
Securities:			
U. S. Government obligations, direct and guaranteed:			
Direct obligations:			
Treasury bills	73,819	44,207	29,612
Treasury certificates of indebtedness	63,646	44,523	19,123
Treasury notes	126,467	95,507	30,960
United States savings bonds	1,910	851	1,059
Other bonds maturing in 5 years or less	40,039	11,568	28,471
Other bonds maturing in 5 to 10 years	163,895	101,369	62,526
Bonds maturing in 10 to 20 years	49,325	25,764	23,561
Bonds maturing after 20 years	8,030	4,311	3,719
Total	527,131	328,100	199,031
Obligations guaranteed by United States Government	3,547	1,722	1,825
Total	530,678	329,822	200,856
Obligations of States and political subdivisions	799	222	577
Other bonds, notes, and debentures	17,033	11,179	5,854
Stock of Federal Reserve bank	1,169	519	650
Other stocks	298	36	262
Total securities	549,977	341,778	208,199
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	23,115	15,494	7,621
Demand balances, excluding reciprocal balances, with banks in the United States (except private banks and American branches of foreign banks)	58,871	32,646	26,225
Other balances with banks in the United States (including private banks and American branches of foreign banks)	16	7	9
Balances with banks in foreign countries (including balances with foreign branches of other American banks)	77	69	8
Currency and coin	16,228	9,798	6,430
Reserve with Federal Reserve bank and approved reserve agencies	135,187	83,245	51,942
Total cash, balances with other banks, etc.	233,494	141,259	92,235
Bank premises owned, furniture and fixtures	14,293	6,477	7,816
Real estate owned other than bank premises	144	73	71
Investments and other assets indirectly representing bank premises or other real estate	1,550	.....	1,550
Income earned or accrued but not collected	691	118	573
Other assets	1,155	758	397
Total assets	911,783	545,644	366,139

[1] Exclusive of the Export-Import Bank of Washington.

TABLE No. 20.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 30, 1944*—Continued

[In thousands of dollars]

	Total all banks	National banks	Non-national banks
LIABILITIES			
Demand deposits:			
Deposits of individuals, partnerships, and corporations	525,761	326,134	199,627
Deposits of United States Government:			
War loan and Series E bond accounts	101,708	61,370	40,338
Other accounts	5,695	4,369	1,326
Deposits of States and political subdivisions	79	72	7
Deposits, excluding reciprocal balances, of banks in the United States (including private banks and American branches of foreign banks)	45,170	43,426	1,744
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)	1,661	1,649	12
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank (transit account)	8,572	6,100	2,472
Total demand deposits	688,646	443,120	245,526
Time deposits:			
Deposits of individuals, partnerships, and corporations	166,946	76,536	90,410
Deposits of United States Government	19	.....	19
Postal savings	25	25	.....
Deposits of States and political subdivisions	.....	.....	.....
Deposits of banks in the United States (including private banks and American branches of foreign banks)	75	75	.....
Deposits of banks in foreign countries (including balances of foreign branches of other American banks)	.....	.....	.....
Total time deposits	167,065	76,636	90,429
Total deposits	855,711	519,756	335,955
Bills payable, rediscounts, and other liabilities for borrowed money	.....	.....	.....
Income collected but not earned	744	495	249
Expenses accrued and unpaid	1,170	432	738
Other liabilities	1,026	766	260
Total liabilities	858,651	521,449	337,202
CAPITAL ACCOUNTS			
Capital stock (See memoranda below)	17,600	7,800	9,800
Surplus	22,720	9,550	13,170
Undivided profits	11,065	6,204	4,861
Reserves and retirement account for preferred stock	1,747	641	1,106
Total capital accounts	53,132	24,195	28,937
Total liabilities and capital accounts	911,783	545,644	366,139
MEMORANDA			
Par value of capital stock:			
Preferred stock	100	.....	100
Common stock	17,500	7,800	9,700
Total	17,600	7,800	9,800
Retirable value of preferred stock	102	.....	102
Pledged assets:			
U. S. Government obligations, direct and guaranteed, pledged to secure deposits and other liabilities	144,602	83,387	61,215
Other assets pledged to secure deposits and other liabilities (including notes and bills rediscounted and securities sold under repurchase agreement)	22	22	.....
Assets pledged to qualify for exercise of fiduciary or corporate powers, and for purposes other than to secure liabilities	4,410	2,105	2,305
Total	149,034	85,514	63,520
Secured liabilities:			
Deposits secured by pledged assets pursuant to requirements of law	121,572	71,622	49,950

TABLE NO. 21.—*Assets and liabilities of all banks in District of Columbia at date of each call during year ended Dec. 31, 1944*

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	22 banks	21 banks	21 banks
ASSETS			
Loans and discounts	104,930	112,193	110,411
Overdrafts	27	31	68
U. S. Government securities, direct obligations	447,228	456,229	527,131
Obligations guaranteed by U. S. Government		3,551	3,547
Obligations of States and political subdivisions	827	881	799
Other bonds, notes, and debentures	16,903	17,470	17,033
Corporate stocks, including stock of Federal Reserve bank	1,456	1,461	1,467
Reserve with Federal Reserve bank and approved reserve agencies	112,124	113,884	135,187
Currency and coin	18,133	15,115	16,228
Balances with other banks, and cash items in process of collection	70,609	77,584	82,079
Bank premises owned, furniture and fixtures	14,668	14,531	14,293
Real estate owned other than bank premises	173	133	144
Investments and other assets indirectly representing bank premises or other real estate	1,650	1,650	1,550
Interest, commissions, rent, and other income earned or accrued but not collected	786	765	691
Other assets	912	780	1,155
Total assets	790,426	816,258	911,783
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	470,910	457,135	525,761
Time deposits of individuals, partnerships, and corporations	146,027	150,680	166,946
Postal savings deposits	27	27	25
Deposits of U. S. Government	70,473	102,970	107,422
Deposits of States and political subdivisions	72	60	79
Deposits of banks	39,858	42,659	46,906
Other deposits (certified and cashiers' checks, etc.)	9,770	8,424	8,572
Total deposits	*737,137*	*761,955*	*855,711*
Demand deposits	*590,659*	*610,824*	*688,646*
Time deposits	*146,478*	*151,131*	*167,065*
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	296	274	744
Interest, taxes, and other expenses accrued and unpaid	1,069	1,494	1,170
Other liabilities	779	544	1,026
Total liabilities	739,281	764,267	858,651
CAPITAL ACCOUNTS			
Capital stock:			
Capital notes and debentures	92	92	
Preferred stock	100	100	100
Common stock	17,400	17,400	17,500
Total capital stock	*17,592*	*17,592*	*17,600*
Surplus	21,440	21,730	22,720
Undivided profits	10,294	10,899	11,065
Reserves and retirement account for preferred stock and capital notes and debentures	1,819	1,770	1,747
Total capital accounts	51,145	51,991	53,132
Total liabilities and capital accounts	790,426	816,258	911,783

TABLE NO. 22.—*Assets and liabilities of non-national banks in District of Columbia at date of each call during year ended Dec. 31, 1944*

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	13 banks	12 banks	12 banks
ASSETS			
Loans and discounts	54,558	55,609	55,289
Overdrafts	6	8	9
U. S. Government securities, direct obligations	164,824	168,306	199,031
Obligations guaranteed by U. S. Government		2,130	1,825
Obligations of States and political subdivisions	559	596	577
Other bonds, notes, and debentures	7,293	6,944	5,854
Corporate stocks, including stock of Federal Reserve bank	922	913	912
Reserve with Federal Reserve bank and approved reserve agencies	40,355	45,153	51,942
Currency and coin	7,332	5,910	6,430
Balances with other banks, and cash items in process of collection	28,352	30,024	33,863
Bank premises owned, furniture and fixtures	8,047	7,967	7,816
Real estate owned other than bank premises	99	72	71
Investments and other assets indirectly representing bank premises or other real estate	1,650	1,650	1,550
Interest, commissions, rent, and other income earned or accrued but not collected	466	528	573
Other assets	408	347	397
Total assets	314,871	326,157	366,139
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations	174,584	167,301	199,627
Time deposits of individuals, partnerships, and corporations	81,740	82,164	90,410
Postal savings deposits	2	2	
Deposits of U. S. Government	24,659	41,526	41,683
Deposits of States and political subdivisions	6	7	7
Deposits of banks	1,831	2,096	1,756
Other deposits (certified and cashiers' checks, etc.)	2,868	3,399	2,472
Total deposits	*285,690*	*296,495*	*335,955*
Demand deposits	*203,599*	*213,980*	*245,526*
Time deposits	*82,091*	*82,515*	*90,429*
Bills payable, rediscounts, and other liabilities for borrowed money			
Interest, discount, rent, and other income collected but not earned	251	239	249
Interest, taxes, and other expenses accrued and unpaid	597	748	738
Other liabilities	102	180	260
Total liabilities	286,640	297,662	337,202
CAPITAL ACCOUNTS			
Capital stock:			
Capital notes and debentures	92	92	
Preferred stock	100	100	100
Common stock	9,700	9,600	9,700
Total capital stock	*9,892*	*9,792*	*9,800*
Surplus	12,550	12,465	13,170
Undivided profits	4,693	5,117	4,861
Reserves and retirement account for preferred stock and capital notes and debentures	1,096	1,121	1,106
Total capital accounts	28,231	28,495	28,937
Total liabilities and capital accounts	314,871	326,157	366,139

TABLE NO. 23.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1944 and 1943* [1]

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1944	1943	1944	1943	1944	1943
Number of banks [2]	21	22	9	9	12	13
Capital stock, capital notes and debentures [3]	18,056	18,970	7,967	8,350	10,089	10,620
Capital funds [3]	52,301	51,393	23,644	22,895	28,657	28,498
Earnings from current operations:						
Interest and dividends on securities	7,072	5,821	4,173	3,294	2,899	2,527
Interest and discount on loans	4,593	4,861	2,116	2,156	2,477	2,705
Service charges and other fees on banks' loans	41	49	22	21	19	28
Service charges on deposit accounts	1,276	1,142	585	506	691	636
Other service charges, commissions, fees, and collection and exchange charges	403	378	102	69	301	309
Trust department	1,080	924	310	219	770	705
Other current earnings	1,108	1,082	363	355	745	727
Total earnings from current operations	15,573	14,257	7,671	6,620	7,902	7,637
Current operating expenses:						
Salaries and wages:						
Officers	1,708	1,611	860	808	848	803
Employees other than officers	3,636	3,406	1,670	1,561	1,966	1,845
Number of officers [2]	*285*	*266*	*136*	*129*	*149*	*137*
Number of employees other than officers [2]	*2,063*	*2,058*	*913*	*922*	*1,150*	*1,136*
Fees paid to directors and members of executive, discount, and advisory committees	104	108	43	50	61	58
Interest on time deposits (including savings deposits)	1,148	1,013	490	393	658	620
Interest and discount on borrowed money	1	.....	.....	.....	1	.....
Taxes other than on net income	979	1,004	448	453	531	551
Recurring depreciation on banking house, furniture, and fixtures	395	416	152	163	243	253
Other current operating expenses	2,907	2,634	1,419	1,260	1,488	1,374
Total current operating expenses	10,878	10,192	5,082	4,688	5,796	5,504
Net earnings from current operations	4,695	4,065	2,589	1,932	2,106	2,133
Recoveries and profits:						
Recoveries on securities	459	590	250	469	209	121
Profits on securities sold or redeemed	809	636	409	488	400	148
Recoveries on loans	434	297	141	113	293	184
All other	141	98	23	31	118	67
Total recoveries and profits	1,843	1,621	823	1,101	1,020	520
Losses and charge-offs:						
On securities	639	770	231	641	408	129
On loans	600	237	110	133	490	104
All other	314	1,492	116	498	198	994
Total losses and charge-offs	1,553	2,499	457	1,272	1,096	1,227
Profits before income taxes	4,985	3,187	2,955	1,761	2,030	1,426
Taxes on net income: Federal	1,412	719	868	336	544	383
Net profits before interest and dividends	3,573	2,468	2,087	1,425	1,486	1,043
Interest and dividends:						
On capital notes and debentures	6	15	.....	.....	6	15
On preferred stock	16	31	12	25	4	6
On common stock:						
Cash dividends	1,557	1,437	752	677	805	760
Stock dividends	50	125	.....	.....	50	125
Total interest and dividends	1,629	1,608	764	702	865	906
	Percent	*Percent*	*Percent*	*Percent*	*Percent*	*Percent*
Ratios to gross earnings:						
Salaries, wages, and fees	34.98	35.95	33.54	36.54	36.38	35.43
Interest on time deposits	7.37	7.10	6.39	5.94	8.33	8.12
All other current expenses	27.50	28.44	26.32	28.34	28.64	28.52
Total current expenses	69.85	71.49	66.25	70.82	73.35	72.07
Net current earnings	30.15	28.51	33.75	29.18	26.65	27.93
Ratio of interest and cash dividends to capital stock, capital notes and debentures	8.75	7.82	9.59	8.41	8.08	7.35
Ratio of interest and cash dividends to capital funds	3.02	2.89	3.23	3.07	2.84	2.74

[1] Excludes the Export-Import Bank of Washington.

[2] Number at end of period. Remaining figures include earnings, expenses, etc., of those banks which reported for the first half of the year only. [3] Averages of amounts from reports of condition made in each year.

NOTE.—Taxes on net income are excluded from current operating expenses and shown separately for the year 1943, instead of being included with other taxes as published previously for that year.

TABLE NO. 24.—*Number of banks, capital stock, capital funds, net profits, interest and dividends, and ratios, all banks in the District of Columbia, years ended Dec. 31, 1929–44*

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

	Number of banks	Capital [1]				Capital funds (1)	Net profits before dividends	Interest and dividends				Ratios					
		Capital notes and debentures	Preferred stock (par value)	Common stock (par value)	Total			On capital notes and debentures	On preferred stock	On common stock		Interest on capital notes and debentures to capital notes and debentures	Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total interest and cash dividends to capital funds	Net profits before dividends	
										Cash	Stock					To capital	To capital funds
1929	41			24,868	24,868	52,733	4,374			2,797	40			11.25	5.30	17.59	8.29
1930	39			24,008	24,008	52,638	2,983			2,755				11.48	5.23	12.43	5.67
1931	39			23,328	23,328	52,066	1,514			2,648				11.35	5.09	6.49	2.91
1932	34			23,072	23,072	50,062	[2] 1,218			2,278				9.87	4.55	[2] 5.28	[2] 2.43
1933	21	300		19,216	19,516	41,119	[2] 2,186			1,006				5.24	2.45	[2] 11.20	[2] 5.32
1934	22	1,340	1,575	18,345	21,260	39,849	[2] 416	31	34	901		2.31	2.16	4.91	2.42	[2] 1.96	[2] 1.04
1935	22	1,790	1,650	18,235	21,675	40,843	2,501	77	68	996		4.30	4.12	5.46	2.79	11.54	6.12
1936	22	1,536	1,650	18,243	21,429	42,263	3,744	58	68	1,083		3.78	4.12	5.94	2.86	17.47	8.86
1937	22	1,419	1,554	18,250	21,223	44,365	2,966	47	59	1,194		3.31	3.80	6.54	2.93	13.98	6.69
1938	22	1,303	1,355	18,060	20,718	45,481	2,480	41	50	1,248	50	3.15	3.69	6.91	2.94	11.97	5.45
1939	22	1,295	1,208	17,300	19,803	46,966	3,455	40	47	1,379		3.09	3.89	7.97	3.12	17.45	7.36
1940	22	999	1,288	17,338	19,625	48,191	2,986	28	56	1,416		2.80	4.35	8.17	3.11	15.22	6.20
1941	22	604	1,130	17,490	19,224	49,499	3,283	24	42	1,442	300	3.97	3.72	8.24	3.05	17.08	6.63
1942	22	454	969	17,669	19,092	50,425	2,436	11	38	1,439	25	2.42	2.39	8.14	2.95	12.76	4.83
1943	22	400	794	17,768	18,962	51,447	2,468	17	31	1,432	125	4.25	3.90	8.06	2.88	13.02	4.80
1944	21	123	317	17,616	18,056	52,301	3,573	6	16	1,557	50	4.88	5.05	8.84	3.02	19.79	6.83

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

TABLE NO. 25.—*Loans and securities and losses charged off on loans and securities by all banks in the District of Columbia, years ended Dec. 31, 1929–44*

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

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

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

TABLE No. 26.—*Summary of assets and liabilities Dec. 30, 1944, and receipts and disbursements in year ended Dec. 31, 1944, of the 26 building and loan associations in the District of Columbia*

[In thousands of dollars]

Assets	Amount	Liabilities	Amount
Real estate loans	155,060	Investment shares, unpledged	164,560
Stock loans	153	Mortgage pledged shares	719
Federal Home Loan Bank stock	1,300	Incomplete loans	1,387
Other securities	28,967	Bills payable	3,176
Cash and bank balances	5,920	Other liabilities	550
Real estate sold on contract	78		
Office building, furniture and fixtures	658	Total liabilities	170,392
Other real estate owned	59		
Interest accrued, not collected	56	CAPITAL ACCOUNTS	
Other assets	91		
		Surplus fund	13,621
		Net undivided profits	3,158
		Reserves	5,171
		Total capital accounts	21,950
Total assets	192,342	Total liabilities and capital accounts	192,342

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1944

Receipts	Amount	Disbursements	Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Real estate loans	44,789	Real estate loans	49,914
Stock loans	191	Stock loans	134
Bonds, securities, etc.	15,130	Bonds, securities, etc.	29,763
Investment shares, unpledged	31,940	Investment shares, unpledged	18,922
Mortgage pledged shares	1,415	Mortgage pledged shares	1,705
Incomplete loans	4,424	Incomplete loans	3,701
Bills payable	7,618	Bills payable	5,706
Interest accrued, not collected	3,813	Interest accrued, not collected	3,887
Other receipts	4,050	Other disbursements	3,883
Total capital receipts	113,370	Total capital disbursements	117,615
EARNINGS		EXPENSES	
Interest on loans	7,994	Salaries and fees paid officers and directors	472
Commission on loans	8	Salaries paid employees	339
Premium on loans	2	Taxes and insurance	203
Fees and fines	35	Rent paid	38
Commission on insurance	52	Interest on borrowed money	28
Rent received	40	Dividends	5,183
Profit on sale of assets	35	Losses and depreciation charged off	254
Recoveries on charged off assets	1	Other expenses	318
Other earnings	415		
Total earnings	8,582	Total expenses	6,835
Cash and bank balances at beginning of period	8,418	Cash and bank balances at end of period	5,920
Grand total	130,370	Grand total	130,370

Note.—Number of borrowing members, 37,915; nonborrowing, 115,975.
Number of associations members of Federal Home Loan Bank System, 20.
Number of associations with shares insured by the Federal Savings and Loan Insurance Corporation, 8.

TABLE NO. 27.—*Summary of assets and liabilities Dec. 30, 1944, and receipts and disbursements in year ended Dec. 31, 1944, of the 23 District of Columbia credit unions*

Assets	Amount	Liabilities	Amount
Loans	710,173	Shares paid in	1,841,953
Building association investments	423,406	Surplus fund	48,003
Other investments	676,390	Net undivided profits	80,254
Deposits in banks	215,090	Reserve fund for bad debts	116,560
Cash on hand	65,970	Bills payable	11,180
Furniture and fixtures	6,617	Other liabilities	1,007
Other assets	1,311		
Total assets	2,098,957	Total liabilities	2,098,957

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1944

Receipts	Amount	Disbursements	Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Loans repaid	1,299,133	Loans made	1,181,073
Payments on shares	606,273	Shares withdrawn	768,026
Building association shares redeemed	58,884	Building association shares purchased	21,663
Other investments sold	52,530	Other investments purchased	74,888
Bills payable	29,206	Bills payable	20,233
Entrance fees	901	Loans charged against reserve fund	20,091
Fines	716	Other disbursements	7,440
Recoveries on loans to reserve fund	11,001		
Depreciation on furniture and fixtures	1,276		
Other receipts	8,132		
Total capital receipts	2,068,052	Total capital disbursements	2,093,414
EARNINGS		EXPENSES	
Interest on loans	74,552	Salaries	40,113
Building association dividends	16,089	General expenses	17,714
Other income	29,354	Interest on borrowed money	828
		Dividends	41,433
		Depreciation on furniture and fixtures	1,277
Total earnings	119,995	Total expenses	101,365
Transferred to reserve fund for bad debts	14,023	Transferred to reserve fund for bad debts	14,023
Transferred to surplus	8,621	Transferred to surplus	8,621
Cash on hand at beginning of period	57,251	Cash on hand at end of period	65,970
Deposits in banks at beginning of period	230,541	Deposits in banks at end of period	215,090
Grand total	2,498,483	Grand total	2,498,483

NOTE.—Number of borrowing members, 5,947; nonborrowing, 12,769.

TABLE NO. 28.—*Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 30, 1944* [1]

[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State (commercial) [2]	Mutual savings	Private
Number of banks	14,579	5,031	9,548	8,971	535	42
ASSETS						
Loans and discounts:						
Commercial and industrial loans (including open-market paper)	8,033,062	4,769,259	3,263,803	3,236,162	90	27,551
Loans secured by agricultural commodities, covered directly or indirectly by purchase agreements of Commodity Credit Corporation	820,150	539,613	280,537	280,527	.....	10
Other agricultural loans	958,331	459,697	498,634	498,233	177	224
Loans to brokers and dealers in securities	2,281,564	984,058	1,297,506	1,289,139	30	8,337
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	2,301,849	1,166,639	1,135,210	1,123,023	460	11,727
Real-estate loans:						
Secured by farm land	470,451	168,788	301,663	293,528	7,850	285
Secured by residential properties	7,472,170	1,541,177	5,930,993	1,674,911	4,254,525	1,557
Secured by other properties	792,340	335,897	456,443	413,424	42,906	113
Loans to banks	59,476	21,430	38,046	38,046	.....	.....
All other loans, including overdrafts	2,912,246	1,511,244	1,401,002	1,340,842	56,297	3,863
Total loans and discounts	26,101,639	11,497,802	14,603,837	10,187,835	4,362,335	53,667
Securities:						
U. S. Government securities:						
Direct obligations	85,410,720	42,836,320	42,574,400	34,179,603	8,315,308	79,489
Guaranteed obligations	1,004,035	642,469	361,566	355,734	5,655	177
Obligations of States and political subdivisions	3,659,307	2,056,722	1,602,585	1,442,166	130,266	30,153
Other bonds, notes, and debentures	3,383,082	1,345,369	2,037,713	1,096,031	933,269	8,413
Corporate stocks, including stocks of Federal reserve banks	553,816	141,449	412,367	247,723	159,137	5,507
Total securities	94,010,960	47,022,329	46,988,631	37,321,257	9,543,635	123,739
Currency and coin	1,801,370	904,500	896,870	808,499	86,115	2,256
Balances with other banks, including reserve balances and cash items in process of collection	29,175,791	16,732,749	12,443,042	11,898,824	496,187	48,031
Bank premises owned, furniture and fixtures	1,066,158	513,522	552,636	450,332	101,770	534
Real estate owned other than bank premises	167,648	18,158	149,490	53,176	95,839	475
Investments and other assets indirectly representing bank premises or other real estate	86,172	47,640	38,532	29,024	9,482	26
Customers' liability on acceptances outstanding	67,924	42,721	25,203	20,150	.....	5,053
Interest, commissions, rent, and other income earned or accrued but not collected	260,972	122,223	138,749	97,291	40,978	480
Other assets	208,550	48,215	160,335	135,012	24,953	370
Total assets	152,947,184	76,949,859	75,997,325	61,001,400	14,761,294	234,631

LIABILITIES						
Demand deposits:						
Individuals, partnerships, and corporations	65,316,307	36,320,754	28,995,553	28,852,544	7,177	135,832
U. S. Government	20,814,673	11,086,386	9,728,287	9,726,449	1,395	443
States and political subdivisions	4,648,022	2,813,999	1,834,023	1,831,417	471	2,135
Banks in the United States	11,172,444	7,557,098	3,615,346	3,598,178	55	17,113
Banks in foreign countries	983,798	463,372	520,426	491,818	.....	28,608
Certified and cashiers' checks, etc.	1,379,885	852,578	527,307	524,554	896	1,857
Total demand deposits	104,315,129	59,094,187	45,220,942	45,024,960	9,994	185,988
Time deposits:						
Individuals, partnerships, and corporations	37,229,140	12,655,090	24,574,050	11,215,457	13,339,374	19,219
U. S. Government	103,175	80,252	22,923	22,923	.....	.....
Postal savings	8,056	5,218	2,838	2,838	.....	.....
States and political subdivisions	547,486	256,540	290,946	289,800	981	165
Banks in the United States	96,979	34,098	62,881	62,536	300	45
Banks in foreign countries	10,859	3,552	7,307	7,307	.....	.....
Total time deposits	37,995,695	13,034,750	24,960,945	11,600,861	13,340,655	19,429
Total deposits	142,310,824	72,128,937	70,181,887	56,625,821	13,350,649	205,417
Bills payable, rediscounts, and other liabilities for borrowed money	125,624	54,180	71,444	69,281	50	2,113
Acceptances executed by or for account of reporting banks and outstanding	78,146	48,469	29,677	24,298	.....	5,379
Interest, discount, rent, and other income collected but not earned	47,514	24,565	22,949	22,708	211	30
Interest, taxes, and other expenses accrued and unpaid	293,540	168,465	125,075	115,004	9,991	80
Other liabilities	398,420	250,378	148,042	122,524	25,200	318
Total liabilities	143,254,068	72,674,994	70,579,074	56,979,636	13,386,101	213,337
CAPITAL ACCOUNTS						
Capital notes and debentures	82,320	.....	82,320	77,467	4,853	.....
Preferred stock	207,044	91,966	115,078	115,078	.....	.....
Common stock	2,763,586	1,474,939	1,288,647	1,282,720	.....	5,927
Surplus	4,489,207	1,808,959	2,680,248	1,696,780	970,734	12,734
Undivided profits	1,574,364	632,000	942,364	582,131	359,854	379
Reserves and retirement account for preferred stock and capital notes and debentures	576,595	267,001	309,594	267,588	39,752	2,254
Total capital accounts	9,693,116	4,274,865	5,418,251	4,021,764	1,375,193	21,294
Total liabilities and capital accounts	152,947,184	76,949,859	75,997,325	61,001,400	14,761,294	234,631

[1] Excludes banks in Guam and The Philippines on account of the war.
[2] Includes trust companies and stock savings banks.

TABLE NO. 29.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 30, 1944 (includes National, State commercial, savings, and private banks)* [1]

ASSETS

[In thousands of dollars]

Location	Population (approximate) [2]	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine	779,824	97	82,100	398,217	3,115	7,424	48,282	4,417	12,940	86,938	4,153	1,945	567	.....	382	425	650,905
New Hampshire	451,891	107	90,123	257,945	2,165	14,727	36,105	17,896	5,566	49,328	3,562	2,455	72	.....	6	199	480,149
Vermont	315,068	80	90,530	132,745	484	4,325	14,689	2,440	4,373	32,093	3,017	904	2,170	.....	266	292	288,328
Massachusetts	4,080,052	383	1,648,343	4,306,727	8,626	43,798	287,842	66,962	86,670	854,036	55,113	14,703	1,105	10,426	8,143	8,210	7,400,704
Rhode Island	692,407	35	143,929	600,467	9,652	4,668	55,115	27,084	15,188	110,360	11,340	792	2,150	715	1,611	514	983,585
Connecticut	1,742,841	197	459,861	1,597,714	7,306	47,799	116,312	37,434	41,314	340,658	24,305	6,528	206	31	1,229	11,896	2,692,593
Total New England States	8,062,083	899	2,514,886	7,293,815	31,348	122,741	558,345	156,233	166,051	1,473,413	101,490	27,327	6,270	11,172	11,637	21,536	12,496,264
New York	12,403,207	828	9,400,263	25,568,884	216,802	657,554	740,961	170,875	235,964	6,068,117	303,192	74,214	13,348	39,505	115,810	24,954	43,630,443
New Jersey	4,067,506	378	642,809	2,729,713	35,773	143,897	158,358	18,750	71,719	675,918	54,929	10,793	2,869	136	10,080	4,217	4,559,961
Pennsylvania	9,243,746	1,044	1,321,566	6,107,919	89,701	208,626	670,537	67,455	155,148	1,837,241	122,220	31,437	11,502	7,124	18,127	15,926	10,664,529
Delaware	272,743	42	65,113	277,083	6,984	12,744	52,279	3,383	5,452	90,882	3,140	422	684	31	522	161	518,880
Maryland	1,976,640	184	282,876	1,290,974	4,828	13,912	51,957	3,880	28,612	355,619	14,076	4,692	53	12	2,815	4,085	2,058,391
District of Columbia	814,384	21	110,479	527,131	3,547	799	17,033	1,467	16,228	217,266	14,293	144	1,550	.....	691	1,155	911,783
Total Eastern States	28,778,226	2,497	11,823,106	36,501,704	357,635	1,037,532	1,691,125	265,810	513,123	9,245,043	511,850	121,702	30,006	46,808	148,045	50,498	62,343,987
Virginia	2,761,018	312	308,249	864,594	9,777	33,814	23,009	3,182	34,519	400,406	16,359	781	1,006	60	1,565	2,100	1,699,421
West Virginia	1,726,844	178	103,721	428,870	7,512	15,383	10,430	1,661	17,911	199,665	7,384	525	692	.....	366	1,137	795,257
North Carolina	3,336,341	227	244,340	797,681	18,623	63,393	12,044	2,665	37,264	436,697	9,004	114	2	203	2,902	5,752	1,630,684
South Carolina	1,783,970	146	70,506	250,131	1,972	18,648	3,345	567	13,625	176,940	2,383	187	.....	18	247	1,739	540,308
Georgia	2,967,177	293	292,033	715,394	5,046	35,475	13,150	2,537	24,863	432,576	12,472	921	4	70	2,027	1,820	1,538,388
Florida	2,005,646	173	163,242	770,961	8,527	53,926	8,306	1,475	32,238	426,136	13,098	382	194	.....	2,003	1,418	1,481,906
Alabama	2,709,627	217	156,893	517,426	12,457	61,182	9,328	1,487	23,390	299,116	7,950	330	1,031	445	1,267	2,498	1,094,800
Mississippi	1,989,984	202	104,859	247,563	2,193	72,162	1,120	468	17,013	210,530	4,133	293	1	7	125	635	661,102
Louisiana	2,309,312	149	174,048	652,446	7,234	86,541	5,334	2,188	27,620	415,814	11,538	450	3,045	1,933	1,909	1,432	1,391,532
Texas	6,239,673	834	862,653	2,131,626	42,290	104,148	15,907	6,977	71,160	1,592,842	37,748	1,394	3,294	126	1,960	1,258	4,873,383
Arkansas	1,730,044	213	86,226	301,713	7,379	28,038	4,922	602	11,540	221,473	2,921	178	30	.....	211	497	665,730
Kentucky	2,540,999	392	214,558	712,869	2,887	23,086	18,123	1,642	23,226	359,627	7,695	153	20	.....	1,110	2,845	1,367,841
Tennessee	2,809,263	292	280,536	802,663	10,210	89,410	13,923	4,156	29,698	459,664	14,093	1,058	71	18	1,925	1,182	1,708,607
Total Southern States	34,909,898	3,628	3,061,864	9,193,937	136,107	685,206	138,941	29,607	364,067	5,631,486	146,778	6,766	9,390	2,880	17,617	24,313	19,448,959

Ohio	6,806,633	682	1,120,475	3,675,834	43,799	204,711	145,162	9,391	107,603	1,362,116	51,379	1,574	2,468	239	9,733	5,791	6,740,275
Indiana	3,372,551	499	298,400	1,461,561	26,115	75,874	49,667	2,191	49,486	631,068	16,215	374	354	.....	2,376	1,575	2,615,256
Illinois	7,539,711	833	1,602,153	6,233,493	77,693	303,423	256,517	19,978	106,569	2,343,148	38,171	522	758	3,223	19,274	7,491	11,012,413
Michigan	5,360,239	428	548,745	2,857,693	32,017	129,753	104,128	4,565	69,982	898,758	24,418	208	216	4	7,112	2,380	4,679,979
Wisconsin	2,935,987	559	306,236	1,492,036	10,508	64,227	65,586	2,131	32,551	519,824	16,550	256	880	31	2,514	3,360	2,516,690
Minnesota	2,517,525	673	414,776	1,437,695	13,001	56,739	51,202	2,376	24,108	526,468	9,636	107	5,454	46	4,126	847	2,546,581
Iowa	2,269,633	640	298,188	996,026	12,903	78,893	19,753	1,226	27,293	413,962	7,840	275	1,886	21	766	536	1,859,568
Missouri	3,513,578	594	627,436	1,825,162	33,111	94,477	50,414	37,367	34,948	989,778	15,067	4,294	510	527	3,965	3,262	3,720,318
Total Middle Western States	34,315,857	4,908	5,216,409	19,979,500	249,147	1,008,097	742,429	79,225	452,540	7,685,122	179,276	7,610	12,526	4,091	49,866	25,242	35,691,080
North Dakota	534,804	153	50,993	242,286	2,978	9,093	2,006	202	4,223	87,909	1,706	43	.....	.....	420	111	401,970
South Dakota	543,132	164	53,057	159,582	2,334	10,582	1,410	256	4,351	72,104	2,035	16	.....	.....	400	137	306,264
Nebraska	1,172,282	407	140,971	537,364	5,678	33,401	10,167	883	8,969	294,819	5,263	20	.....	14	1,103	1,038	1,039,690
Kansas	1,673,381	619	192,437	648,207	14,834	32,127	8,361	1,137	14,058	431,397	6,366	56	498	1	601	807	1,350,887
Montana	468,538	111	43,045	241,512	3,478	5,396	3,555	375	5,453	119,245	2,332	20	6	.....	584	87	425,088
Wyoming	234,989	56	23,092	82,463	275	3,229	1,497	176	3,358	64,090	967	7	.....	.....	56	38	179,248
Colorado	1,063,701	141	106,966	450,495	4,894	12,806	12,715	880	10,833	287,731	3,037	65	1	5	803	1,003	892,234
New Mexico	488,560	41	31,050	94,000	812	5,166	1,679	174	5,051	70,958	807	62	2	.....	13	95	209,869
Oklahoma	1,981,618	382	184,177	547,919	4,723	64,302	5,033	1,421	14,576	425,664	7,462	24	1,670	218	924	437	1,258,550
Total Western States	8,161,005	2,074	825,788	3,003,828	40,006	176,102	46,423	5,504	70,872	1,853,917	29,975	313	2,177	238	4,904	3,753	6,063,800
Washington	1,899,177	128	294,084	1,252,770	3,401	68,288	17,309	1,897	28,207	422,332	8,329	46	11	162	3,720	206	2,100,762
Oregon	1,168,943	71	124,541	707,914	8,368	51,316	25,568	879	16,343	233,397	6,790	22	.....	24	3,070	3,925	1,182,157
California	7,856,666	206	1,959,006	6,273,016	161,990	457,790	147,878	12,674	106,381	2,215,343	69,302	3,178	24,676	2,543	19,818	9,120	11,462,715
Idaho	471,661	46	47,340	199,088	2,595	5,942	877	246	5,316	86,899	1,566	4	1	.....	37	424	350,335
Utah	581,716	57	7,680	249,581	3,934	13,268	1,897	472	5,234	122,915	2,116	77	1,061	.....	48	324	479,607
Nevada	130,222	9	15,981	78,166	596	4,681	282	100	2,287	23,030	912	9	.....	.....	358	459	126,861
Arizona	567,546	12	48,776	164,626	3,150	2,514	1,600	230	7,261	69,247	1,503	43	45	.....	650	249	299,894
Total Pacific States	12,675,931	529	2,568,408	8,925,161	184,034	603,799	195,411	16,498	171,029	3,173,163	90,518	3,379	25,794	2,729	27,701	14,707	16,002,331
Total United States (exclusive of possessions)	126,903,000	14,535	26,010,461	84,897,945	998,277	3,633,477	3,372,674	552,877	1,737,682	29,062,144	1,059,887	167,097	86,163	67,918	259,770	140,049	152,046,421
Alaska	79,860	17	5,664	29,668	.....	133	2,287	53	5,605	17,555	395	25	.....	.....	.....	37	61,422
Canal Zone (Panama)	58,032	2	931	1,735	.....	.....	.....	.....	4,281	950	61	.....	.....	.....	11	37,175	45,144
The Territory of Hawaii	451,029	9	40,922	324,980	5,754	11,643	7,130	886	30,414	72,056	3,811	471	9	.....	621	177	498,874
Puerto Rico	2,032,844	14	43,205	152,400	.....	14,054	891	.....	22,797	22,062	1,995	54	.....	.....	546	31,106	289,110
American Samoa	14,347	1	4	1,053	.....	.....	5	.....	276	341	.....	.....	.....	.....	4	.....	1,683
Virgin Islands of the United States	26,333	1	452	2,939	4	.....	95	.....	315	683	9		1	6	20	6	4,530
Total possessions [3]	2,662,445	44	91,178	512,775	5,758	25,830	10,408	939	63,688	113,647	6,271	551	9	6	1,202	68,501	900,763
Total United States and possessions	129,565,445	14,579	26,101,639	85,410,720	1,004,035	3,659,307	3,383,082	553,816	1,801,370	29,175,791	1,066,158	167,64	86,172	67,924	260,972	208,550	152,947,184

[1] Includes also loan and trust companies and stock savings banks, but excludes private banks which do not report to State banking departments.
[2] Civilian population only; excludes approximately 12,000,000 persons estimated to be in the armed forces as of Dec. 31, 1944.
[3] Excludes figures for Guam and the Philippines because of The war.

TABLE NO. 29.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 30, 1944 (includes National, State commercial, savings, and private banks)*—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock [1]	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine	257,100	334,518	591,618	150	.....	.....	53	389	383	15,533	23,154	16,738	2,887
New Hampshire	141,629	290,929	432,558	265	.....	.....	12	117	183	6,752	25,199	11,926	3,137
Vermont	85,363	173,104	258,467	20	.....	.....	135	316	403	14,288	5,818	5,420	3,461
Massachusetts	3,610,756	3,153,375	6,764,131	2,320	.....	11,782	2,188	15,056	14,840	107,907	300,097	154,851	27,532
Rhode Island	453,776	443,913	897,689	.....	.....	740	417	4,338	1,578	21,240	50,494	6,762	327
Connecticut	1,155,638	1,310,096	2,465,734	918	94	31	446	4,534	2,071	43,046	108,626	60,162	6,931
Total New England States	5,704,262	5,705,935	11,410,197	3,673	94	12,553	3,251	24,750	19,458	208,766	513,388	255,859	44,275
New York	29,985,075	9,927,071	39,912,146	113,643	18	45,822	9,310	102,742	279,888	791,294	1,721,324	526,250	128,006
New Jersey	2,464,109	1,782,082	4,246,191	190	.....	136	2,065	5,161	4,611	118,240	125,116	31,879	26,372
Pennsylvania	6,692,040	2,925,782	9,617,822	157	161	8,238	2,967	21,517	9,111	282,048	545,784	118,291	58,433
Delaware	352,739	111,890	464,629	.....	.....	31	186	1,038	478	11,504	25,421	7,037	8,556
Maryland	1,298,081	625,676	1,923,757	.....	.....	12	416	3,000	2,131	32,672	55,489	33,506	7,408
District of Columbia	688,646	167,065	855,711	.....	.....	.....	744	1,170	1,026	17,600	22,720	11,065	1,747
Total Eastern States	41,480,690	15,539,566	57,020,256	113,990	179	54,239	15,688	134,628	297,245	1,253,358	2,495,854	728,028	230,522
Virginia	1,181,538	405,136	1,586,674	650	.....	60	1,467	3,288	1,325	44,483	37,909	15,116	8,449
West Virginia	561,855	175,832	737,687	.....	.....	.....	120	959	340	24,064	21,821	7,725	2,541
North Carolina	1,335,985	213,377	1,549,362	247	.....	203	1,723	3,463	1,090	24,559	31,692	10,616	7,729
South Carolina	455,514	59,172	514,686	.....	.....	18	139	771	138	10,311	8,712	3,609	1,924
Georgia	1,235,784	216,411	1,452,195	401	.....	70	2,788	2,199	922	33,286	30,091	10,344	6,092
Florida	1,205,883	204,141	1,410,024	.....	.....	.....	408	2,414	523	27,298	29,251	7,904	4,084
Alabama	852,257	179,078	1,031,335	47	2	461	402	1,252	584	24,812	21,887	10,471	3,547
Mississippi	534,746	92,233	626,979	.....	.....	7	69	471	466	15,605	15,359	1,006	1,140
Louisiana	1,132,005	187,172	1,319,177	.....	.....	2,598	379	2,361	2,462	26,120	24,759	9,477	4,199
Texas	4,302,079	328,699	4,630,778	238	2	126	577	5,932	1,240	100,000	86,807	34,175	13,508
Arkansas	565,526	66,184	631,710	57	.....	.....	148	184	238	13,682	11,440	6,377	1,894
Kentucky	1,121,642	155,723	1,277,365	100	.....	.....	649	1,722	3,395	35,618	34,353	11,074	3,565
Tennessee	1,335,096	284,998	1,620,094	.....	.....	18	1,018	2,098	714	36,180	30,345	13,213	4,927
Total Southern States	15,819,910	2,568,156	18,388,066	1,740	4	3,561	9,887	27,114	13,437	416,018	384,426	141,107	63,599

Ohio	4,382,351	1,965,519	6,347,870	.....	.....	239	1,943	13,476	6,164	162,123	138,643	46,572	23,245
Indiana	1,872,665	599,218	2,471,883	.....	.....	.....	557	2,545	1,440	56,663	51,628	23,311	7,229
Illinois	8,650,522	1,760,066	10,410,588	.....	49	3,296	2,607	29,872	12,001	211,600	211,956	67,617	62,827
Michigan	2,967,821	1,491,446	4,459,267	.....	.....	4	2,144	7,090	2,634	89,067	73,754	27,186	18,833
Wisconsin	1,552,405	817,316	2,369,721	.....	.....	31	573	3,358	536	63,730	44,877	20,590	13,274
Minnesota	1,745,144	649,877	2,395,021	.....	.....	50	1,806	5,154	458	52,319	58,822	21,847	11,104
Iowa	1,394,981	366,626	1,761,607	.....	.....	21	279	768	315	38,096	34,840	17,043	6,599
Missouri	3,048,338	459,764	3,508,102	4,500	.....	530	778	4,792	6,522	85,366	60,344	39,143	10,241
Total Middle Western States	25,614,227	8,109,832	33,724,059	4,500	49	4,171	10,687	67,055	30,070	758,964	674,864	263,309	153,352
North Dakota	295,413	86,482	381,895	.....	.....	.....	44	364	70	8,413	4,809	4,305	2,070
South Dakota	237,793	50,522	288,315	.....	36	.....	35	410	62	7,402	5,465	3,454	1,085
Nebraska	887,225	98,271	985,496	450	.....	14	131	876	252	22,884	17,668	7,813	4,106
Kansas	1,163,837	116,059	1,279,896	34	.....	1	242	818	376	29,501	25,052	12,734	2,233
Montana	342,720	62,527	405,247	.....	.....	.....	35	367	55	8,413	6,251	3,913	807
Wyoming	136,848	31,694	168,542	.....	.....	.....	47	46	47	3,682	3,993	2,222	669
Colorado	689,632	155,390	845,022	.....	.....	5	95	1,629	151	14,790	16,469	10,169	3,904
New Mexico	176,131	25,898	202,029	.....	.....	.....	5	9	27	3,200	2,943	292	1,364
Oklahoma	1,096,391	85,013	1,181,404	.....	.....	218	258	1,726	481	28,762	25,052	16,329	4,320
Total Western States	5,025,990	711,856	5,737,846	484	36	238	892	6,245	1,521	127,047	107,702	61,231	20,558
Washington	1,469,678	544,589	2,014,267	.....	.....	162	586	3,805	994	28,676	28,400	14,543	9,329
Oregon	837,479	295,074	1,132,553	.....	.....	24	148	2,536	873	14,787	17,203	10,302	3,731
California	6,939,745	3,890,959	10,830,704	.....	1	3,192	5,759	24,961	29,804	204,351	235,616	86,722	41,605
Idaho	269,911	65,985	335,896	.....	.....	.....	13	349	154	5,843	4,370	2,496	1,214
Utah	327,281	127,218	454,499	.....	.....	.....	68	754	152	9,609	8,900	3,658	1,967
Nevada	87,270	33,701	120,971	.....	.....	.....	51	274	241	1,820	1,889	1,565	50
Arizona	227,626	60,451	288,077	.....	.....	.....	302	611	81	4,497	4,584	1,358	384
Total Pacific States	10,158,990	5,017,977	15,176,967	.....	1	3,378	6,927	33,290	32,299	269,583	300,962	120,644	58,280
Total United States (exclusive of possessions)	103,804,069	37,653,322	141,457,391	124,387	363	78,140	47,332	293,082	394,030	3,033,736	4,477,196	1,570,178	570,586
Alaska	44,089	14,040	58,129	.....	.....	.....	.....	.....	11	1,035	1,165	795	287
Canal Zone (Panama)	40,812	4,260	45,072	.....	.....	.....	.....	1	71	.....	.....	.....	.....
The Territory of Hawaii	285,424	187,451	472,875	.....	.....	.....	5	412	923	8,840	7,833	2,681	5,305
Puerto Rico	137,499	134,000	271,499	1,237	.....	.....	177	38	3,014	9,149	2,964	677	355
American Samoa	667	934	1,601	.....	.....	.....	.....	.....	.....	40	25	15	2
Virgin Islands of the United States	2,569	1,688	4,257	.....	.....	6	.....	7	8	150	24	18	60
Total possessions	511,060	342,373	853,433	1,237	.....	6	182	458	4,027	19,214	12,011	4,186	6,009
Total United States and possessions	104,315,129	37,995,695	142,310,824	125,624	363	78,146	47,514	293,540	398,057	3,052,950	4,489,207	1,574,364	576,595

Includes capital notes and debentures. (See classification on pp 118 and 119).

TABLE NO. 29.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 30, 1944 (includes National, State commercial, savings, and private banks)*—Continued

[In thousands of dollars]

Location	Loans and discounts									
	Commercial and industrial loans (including open-market paper)	Loans secured by agricultural commodities covered directly or indirectly by purchase agreements of Commodity Credit Corporation	Other agricultural loans	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real estate loans			Loans to banks	All other loans, including overdrafts
						Secured by farm land	Secured by residential properties	Secured by other properties		
Maine	17,130	4,009	2,736	704	3,898	1,541	33,374	6,966	75	11,667
New Hampshire	12,795	3	794	210	1,274	695	61,406	3,635	10	9,301
Vermont	6,861	33	4,512	46	1,356	10,141	52,197	6,103	.....	9,281
Massachusetts	382,778	63,980	2,057	55,569	39,185	951	901,654	40,161	3,051	158,957
Rhode Island	31,425	24	214	337	2,929	775	71,327	18,820	.....	18,078
Connecticut	52,154	1	1,881	524	16,966	1,448	330,891	12,038	310	43,648
Total New England States	503,143	68,050	12,194	57,390	65,608	15,551	1,450,849	87,723	3,446	250,932
New York	2,870,885	30,288	21,309	1,779,201	946,742	12,239	3,004,031	94,979	41,142	599,447
New Jersey	117,398	164	3,185	5,417	58,224	4,238	307,936	49,872	.....	96,375
Pennsylvania	491,836	2,048	12,173	51,760	64,955	21,357	349,649	74,326	4,276	249,186
Delaware	14,171	517	818	3,291	3,056	3,158	22,050	5,012	.....	13,040
Maryland	46,810	2,785	3,720	10,299	93,565	8,944	51,501	20,517	610	44,125
District of Columbia	25,064	250	15	1,497	8,823	58	32,315	15,364	.....	27,093
Total Eastern States	3,566,164	36,052	41,220	1,851,465	1,175,365	49,994	3,767,482	260,070	46,028	1,029,266
Virginia	92,136	4,180	11,602	3,405	24,214	13,393	63,173	15,430	114	80,602
West Virginia	18,358	61	2,004	227	12,105	4,747	30,508	8,978	.....	26,733
North Carolina	99,845	9,584	4,757	4,992	40,235	9,896	15,712	8,704	98	50,517
South Carolina	24,056	14,352	2,470	447	3,243	1,728	6,199	2,754	222	15,035
Georgia	107,735	51,376	10,900	2,071	25,235	6,697	26,532	6,147	114	55,226
Florida	64,780	4,485	5,727	2,584	27,093	2,784	13,746	8,707	20	33,316
Alabama	46,900	32,659	9,505	1,183	14,111	4,487	13,716	6,634	.....	27,698
Mississippi	23,584	23,789	17,452	1,508	9,173	5,589	7,108	2,833	15	13,808
Louisiana	81,984	10,776	5,127	2,415	14,969	4,399	12,230	6,452	84	35,612
Texas	294,149	222,062	92,913	6,177	86,743	11,863	28,379	16,457	189	103,721
Arkansas	14,688	26,736	10,589	798	5,051	3,456	6,082	2,335	10	16,481
Kentucky	65,852	2,325	16,986	2,441	23,302	20,522	25,016	6,963	458	50,693
Tennessee	121,660	17,522	15,159	4,555	29,222	12,894	17,539	6,027	154	55,804
Total Southern States	1,055,727	419,907	205,191	32,803	314,696	102,455	265,940	98,421	1,478	565,246

Ohio	295,215	3,186	19,172	86,940	171,905	38,614	271,886	50,023	65	183,469
Indiana	71,562	1,651	21,006	591	22,069	27,815	96,836	13,661	5	43,204
Illinois	846,980	21,448	49,367	162,212	194,613	20,517	130,261	24,412	1,504	150,839
Michigan	171,875	1,605	17,465	9,669	6,423	16,157	165,027	26,015	24	77,485
Wisconsin	89,842	319	23,560	1,079	21,369	25,745	88,495	16,945	151	38,731
Minnesota	123,624	6,721	49,426	7,268	36,785	18,539	96,691	5,978	3,385	66,359
Iowa	49,565	6,598	90,237	666	22,418	41,343	44,300	7,848	5	35,208
Missouri	242,225	15,016	47,602	8,042	48,121	22,750	116,119	20,973	2,256	104,332
Total Middle Western States	1,890,888	56,544	317,835	276,467	583,703	211,480	1,009,615	165,855	7,395	699,627
North Dakota	4,254	27,749	9,541	.....	497	754	4,452	431	.....	3,315
South Dakota	4,433	9,510	26,200	2	761	2,220	4,365	1,294	.....	4,272
Nebraska	23,933	7,503	61,694	578	11,889	6,043	7,093	1,799	450	19,989
Kansas	36,855	38,326	61,288	1,329	6,106	10,229	12,698	2,088	343	23,175
Montana	7,119	13,328	12,150	.....	1,223	899	3,610	736	.....	3,980
Wyoming	2,741	1,477	9,890	.....	391	927	4,313	1,147	3	2,203
Colorado	32,862	6,580	31,720	507	3,409	1,979	12,659	3,716	19	13,515
New Mexico	7,225	4,595	9,798	.....	622	728	4,219	730	.....	3,133
Oklahoma	70,056	33,903	29,961	417	4,652	4,450	13,234	3,621	.....	23,883
Total Western States	189,478	142,971	252,242	2,833	29,550	28,229	66,643	15,562	815	97,465
Washington	114,351	31,283	10,886	1,748	27,096	5,850	49,756	21,677	5	31,432
Oregon	51,034	18,562	7,733	358	8,680	1,449	12,949	4,071	.....	19,705
California	581,504	25,229	67,790	57,638	89,113	48,030	783,342	128,389	309	177,662
Idaho	10,244	8,620	10,672	4	1,973	1,100	8,522	1,839	.....	4,366
Utah	17,422	4,264	11,680	858	3,494	3,139	23,682	5,169	.....	8,972
Nevada	2,947	.....	2,489	.....	553	465	5,844	1,441	.....	2,242
Arizona	13,287	8,668	8,781	.....	631	456	10,940	661	.....	5,352
Total Pacific States	790,789	96,626	120,031	60,606	131,540	60,489	895,035	163,247	314	249,731
Total United States (exclusive of possessions)	7,996,189	820,150	948,713	2,281,564	2,297,462	468,198	7,455,564	790,878	59,476	2,892,267
Alaska	715	.....	.....	.....	17	.....	2,023	106	.....	2,803
Canal Zone (Panama)	.....	.....	.....	.....	.....	.....	.....	.....	.....	931
The Territory of Hawaii	15,285	.....	730	.....	3,533	294	12,067	1,148	.....	7,865
Puerto Rico	20,791	.....	8,885	.....	837	1,927	2,344	113	.....	8,308
American Samoa	2	.....	.....	.....	.....	.....	.....	.....	.....	2
Virgin Islands of the United States	80	.....	3	.....	.....	32	172	95	.....	70
Total possessions	36,873	.....	9,618	.....	4,387	2,253	16,606	1,462	.....	19,979
Total United States and possessions	8,033,062	820,150	958,331	2,281,564	2,301,849	470,451	7,472,170	792,340	59,476	2,912,246

TABLE NO. 29.—*Assets and liabilities of all active banks in the United States and possessions, Dec. 30, 1944 (includes National, State commercial, savings, and private banks)*—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc.[1]	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine	149	2,749	12,635	182,276	47,372	16,671	7,694	19	3,068	333,439	195	19	834	31	.....
New Hampshire	.....	297	6,455	90,120	31,079	10,529	7,106	.....	2,795	290,384	308	55	114	68	.....
Vermont	4,120	3,448	6,720	62,824	14,534	5,100	1,330	.....	1,575	171,273	149	8	1,597	77	.....
Massachusetts	.....	4,724	103,183	2,148,893	928,538	148,284	326,900	16,944	41,197	3,149,872	2,628	172	576	127	.....
Rhode Island	.....	1,100	20,140	302,942	113,026	18,717	11,163	825	7,103	442,550	677	50	236	300	.....
Connecticut	.....	3,966	39,080	769,707	284,265	43,300	39,980	.....	18,386	1,307,602	1,817	45	629	3	.....
Total New England States	4,269	16,284	188,213	3,556,762	1,418,814	242,601	394,173	17,788	74,124	5,695,220	5,774	349	3,986	606	.....
New York	39,609	32,797	718,888	16,751,244	8,091,202	557,566	3,289,955	883,479	411,629	9,811,028	14,051	.....	41,924	50,211	9,857
New Jersey	552	36,974	80,714	1,603,391	569,711	212,814	39,229	273	38,691	1,770,690	3,800	.....	7,038	554	.....
Pennsylvania	.....	16,094	265,954	4,615,649	1,215,349	168,391	634,854	9,189	48,608	2,850,598	3,290	619	66,003	5,272	.....
Delaware	59	25	11,420	270,010	60,113	13,331	3,325	.....	5,960	109,363	40	.....	2,477	10	.....
Maryland	2,065	1,089	29,518	751,109	369,641	57,555	112,426	495	6,855	617,890	1,613	30	2,769	3,374	.....
District of Columbia	.....	100	17,500	525,761	107,403	79	45,170	1,661	8,572	166,946	19	25	.....	75	.....
Total Eastern States	42,285	87,079	1,123,994	24,517,164	10,413,419	1,009,736	4,124,959	895,097	520,315	15,326,515	22,813	674	120,211	59,496	9,857
Virginia	.....	3,471	41,012	717,909	230,580	55,202	155,839	88	21,920	384,584	8,416	69	11,045	1,022	.....
West Virginia	1,422	258	22,384	355,050	118,421	42,042	36,242	.....	10,100	174,449	212	140	359	672	.....
North Carolina	.....	2,287	22,272	755,238	220,175	113,321	232,973	.....	14,278	205,674	3,949	192	2,370	1,192	.....
South Carolina	184	1,001	9,126	334,085	50,113	44,077	23,134	.....	4,105	57,540	642	18	732	240	.....
Georgia	1,295	80	31,911	780,446	153,839	79,232	209,904	18	12,345	212,928	2,505	137	361	480	.....
Florida	.....	453	26,845	788,627	145,898	98,757	157,824	1,452	13,325	190,389	3,780	177	9,070	725	.....
Alabama	.....	2,701	22,111	579,406	105,293	84,824	77,192	283	5,259	177,047	1,371	46	279	335	.....
Mississippi	20	4,111	11,474	370,343	54,876	49,789	57,078	179	2,481	89,109	2,997	100	2	25	.....
Louisiana	10	3,346	22,764	718,128	112,031	86,755	201,183	4,233	9,675	178,953	4,823	295	3,101	.....	.....
Texas	783	3,984	95,233	2,828,810	513,481	195,824	666,604	5,190	92,170	300,423	5,696	446	20,759	1,375	.....
Arkansas	.....	1,281	12,401	404,495	48,760	44,336	64,823	.....	3,112	64,847	1,090	35	102	110	.....
Kentucky	.....	3,127	32,491	768,651	142,767	50,110	150,770	.....	9,344	153,146	1,978	27	475	97	.....
Tennessee	.....	6,095	30,085	761,055	190,699	74,727	297,462	.....	11,153	273,713	5,620	109	1,364	4,192	.....
Total Southern States	3,714	32,195	380,109	10,162,243	2,086,933	1,018,996	2,331,028	11,443	209,267	2,462,802	43,079	1,791	50,019	10,465	.....

Ohio	15,999	8,438	137,686	2,993,851	835,414	170,876	316,901	2,495	62,814	1,878,378	394	459	82,960	3,328	.....
Indiana	5,533	1,555	49,575	1,270,746	281,308	171,976	124,052	139	24,444	591,948	1,558	487	44	5,181	.....
Illinois	571	1,755	209,274	5,230,815	1,755,841	293,002	1,290,033	16,415	64,416	1,703,359	1,251	216	55,234	6	.....
Michigan	.....	20,226	68,841	2,017,540	545,695	189,713	175,820	3,153	35,900	1,483,391	1,108	104	5,684	1,159	.....
Wisconsin	5,151	1,930	56,649	1,018,414	305,157	74,191	129,304	291	25,048	813,421	468	99	2,397	931	.....
Minnesota	834	1,590	49,895	939,929	398,679	98,768	277,351	1,742	28,675	644,079	375	231	4,217	975	.....
Iowa	.....	1,936	36,160	906,111	216,040	142,828	114,371	40	15,591	364,624	1,822	142	32	6	.....
Missouri	2,282	1,649	81,435	1,704,392	397,673	152,618	765,509	1,566	26,580	453,440	3,898	213	2,050	163	.....
Total Middle Western States	30,370	39,079	689,515	16,081,798	4,735,807	1,293,972	3,193,341	25,841	283,468	7,932,640	10,874	1,951	152,618	11,749	.....
North Dakota	346	91	7,976	222,100	31,339	26,767	12,999	.....	2,208	61,370	1	11	24,865	235	.....
South Dakota	186	179	7,037	177,175	24,441	26,289	7,203	953	1,732	48,443	250	19	1,810	.....	.....
Nebraska	140	214	22,530	589,780	109,234	37,340	144,871	.....	6,000	98,087	106	34	36	8	.....
Kansas	.....	922	28,579	796,671	118,045	141,372	100,109	.....	7,640	114,394	1,266	67	162	170	.....
Montana	49	186	8,178	243,860	30,170	38,632	26,408	.....	3,650	61,880	52	25	560	10	.....
Wyoming	.....	440	3,242	99,160	12,177	12,978	11,199	.....	1,334	30,924	52	27	610	81	.....
Colorado	.....	586	14,204	499,451	68,714	21,630	93,551	58	6,228	151,482	799	5	181	2,923	.....
New Mexico	.....	352	2,848	130,009	14,827	20,067	9,127	.....	2,101	25,760	104	27	1	6	.....
Oklahoma	.....	208	28,554	694,333	123,225	94,002	160,343	113	24,375	79,949	1,294	124	1,096	2,550	.....
Total Western States	721	3,178	123,148	3,452,539	532,172	419,077	565,810	1,124	55,268	672,289	3,924	339	29,321	5,983	.....
Washington	414	778	27,484	999,520	272,639	90,174	86,383	2,594	18,368	541,888	1,563	23	752	363	.....
Oregon	126	22	14,639	593,903	122,871	66,971	38,879	423	14,432	289,764	196	14	4,827	273	.....
California	.....	27,384	176,967	5,003,525	981,129	379,068	376,246	21,737	178,040	3,780,329	11,433	376	90,023	7,798	1,000
Idaho	.....	67	5,776	213,624	23,055	25,398	5,417	.....	2,417	64,255	1,614	11	.....	105	.....
Utah	421	136	9,052	214,401	35,529	27,252	47,235	4	2,860	125,216	1,797	25	67	113	.....
Nevada	.....	30	1,790	62,175	11,234	11,240	641	.....	1,980	33,566	108	.....	27	.....	.....
Arizona	.....	700	3,797	175,446	26,380	18,297	2,489	1,087	3,927	60,332	.....	18	88	13	.....
Total Pacific States	961	29,117	239,505	7,262,594	1,472,837	618,400	557,290	25,845	222,024	4,895,350	16,711	467	95,784	8,665	1,000
Total United States (exclusive of possessions)	82,320	206,932	2,744,484	65,033,100	20,659,982	4,602,782	11,166,601	977,138	1,364,466	36,984,816	103,175	5,571	451,939	96,964	10,857
Alaska	.....	.....	1,035	37,259	4,611	765	1,030	.....	424	14,019	.....	21	.....	.....	.....
Canal Zone (Panama)	.....	.....	.....	11,845	28,415	.....	.....	473	79	4,260	.....	.....	.....	.....	.....
The Territory of Hawaii	.....	.....	8,840	151,726	100,216	24,987	3,081	34	5,380	184,602	.....	2,433	416	.....	.....
Puerto Rico	.....	.....	9,149	80,517	21,213	18,412	1,716	6,122	9,519	39,002	.....	31	94,967	.....	.....
American Samoa	.....	.....	40	400	.....	235	.....	31	1	934	.....	.....	.....	.....	.....
Virgin Islands of the United States	.....	112	38	1,460	236	841	16	.....	16	1,507	.....	.....	164	15	2
Total possessions	.....	112	19,102	283,207	154,691	45,240	5,843	6,660	15,419	244,324	.....	2,485	95,547	15	2
Total United States and possessions	82,320	207,044	2,763,586	65,316,307	20,814,673	4,648,022	11,172,444	983,798	1,379,885	37,229,140	103,175	8,056	547,486	96,979	10,859

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

TABLE NO. 30.—*Assets and liabilities of active national banks, Dec. 30, 1944*

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine	35	26,245	155,226	2,231	1,466	9,344	515	4,880	45,140	1,143	30	313	.....	223	154	246,910
New Hampshire	52	25,593	99,481	437	3,576	6,157	377	4,016	36,065	1,768	3	72	.....	6	86	177,637
Vermont	39	24,533	53,089	156	2,394	6,431	252	2,003	21,425	1,106	29	1	.....	159	42	111,620
Massachusetts	124	605,824	1,951,536	6,906	17,059	31,146	7,069	51,742	584,975	26,546	1,266	125	10,410	6,452	1,489	3,302,545
Rhode Island	11	31,284	186,936	2,354	2,560	4,144	462	5,477	50,876	816	64	.....	29	543	48	285,593
Connecticut	51	76,336	522,521	2,630	20,194	12,065	1,264	14,858	170,712	8,966	198	3	31	885	141	830,804
Total New England States	312	789,815	2,968,789	14,714	47,249	69,287	9,939	82,976	909,193	40,345	1,590	514	10,470	8,268	1,960	4,955,109
New York	403	2,420,116	7,720,739	151,189	315,637	313,778	39,653	66,090	2,209,786	90,879	4,749	1,686	18,289	26,442	5,497	13,384,530
New Jersey	220	246,833	1,271,940	7,797	67,049	53,866	3,128	30,782	351,944	20,907	2,419	1,724	83	3,583	1,293	2,063,348
Pennsylvania	666	645,247	3,315,613	29,195	117,501	253,065	13,374	82,938	1,095,107	58,417	3,061	866	5,534	8,155	6,344	5,634,417
Delaware	13	5,684	20,176	8	962	2,025	121	831	6,392	509	23	7	.....	2	23	36,763
Maryland	63	84,097	504,497	2,449	4,485	11,959	900	9,940	173,901	4,678	155	12	12	1,290	482	798,857
District of Columbia	9	55,181	328,100	1,722	222	11,179	555	9,798	131,461	6,477	73	.....	.....	118	758	545,644
Total Eastern States	1,374	3,457,158	13,161,065	192,360	505,856	645,872	57,731	200,379	3,968,591	181,867	10,480	4,295	23,918	39,590	14,397	22,463,559
Virginia	130	166,064	542,237	6,710	21,824	13,188	1,722	20,203	251,685	8,923	436	903	60	1,036	1,196	1,036,187
West Virginia	76	51,297	229,207	6,151	9,815	6,904	747	9,767	120,601	4,415	155	26	.....	127	403	439,615
North Carolina	45	51,926	207,088	1,570	14,513	942	476	8,555	114,945	2,985	57	2	150	375	237	403,821
South Carolina	22	47,900	172,432	1,506	9,068	2,207	321	8,193	102,785	1,789	43	.....	18	215	1,425	347,902
Georgia	47	164,900	445,905	2,536	25,813	9,622	1,176	11,898	251,717	7,674	56	3	42	1,477	474	923,293
Florida	56	126,713	561,749	6,177	37,028	7,612	1,375	20,931	312,150	11,058	237	25	.....	1,751	620	1,087,426
Alabama	66	102,627	371,144	4,369	48,370	7,590	1,100	15,130	196,675	6,414	59	770	445	954	1,544	757,191
Mississippi	23	21,365	90,207	623	14,069	259	269	3,831	59,390	1,413	35	.....	.....	17	132	191,610
Louisiana	32	125,906	517,492	6,818	43,431	4,475	1,574	13,923	265,652	9,222	285	2,490	1,933	1,816	1,089	996,106
Texas	436	705,909	1,832,869	37,883	80,874	14,533	4,706	55,785	1,318,451	33,924	1,267	3,287	126	1,859	1,000	4,092,473
Arkansas	51	42,201	181,224	4,549	16,261	3,342	484	6,067	112,669	1,854	109	30	.....	188	172	369,150
Kentucky	93	79,370	272,167	1,062	13,715	8,895	888	9,564	152,216	3,803	13	.....	.....	594	185	542,472
Tennessee	70	203,620	576,392	9,273	63,789	11,128	2,194	18,736	314,319	10,089	311	71	18	1,608	586	1,212,134
Total Southern States	1,147	1,889,798	6,000,113	89,227	398,570	90,697	17,032	202,583	3,573,255	103,563	3,063	7,607	2,792	12,017	9,063	12,399,380

Ohio	240	471,406	1,579,598	19,273	107,213	46,849	4,921	41,091	655,774	26,144	49	1,440	100	3,613	1,470	2,958,941
Indiana	124	148,962	783,340	19,591	51,449	26,292	1,650	25,074	356,186	8,920	20	1	.....	1,868	577	1,423,930
Illinois	350	1,279,814	4,652,408	37,996	181,465	138,571	17,908	75,543	1,719,343	28,068	166	585	2,992	14,952	4,673	8,154,484
Michigan	75	308,656	1,640,336	22,222	43,907	60,241	2,778	33,221	499,499	9,662	99	106	.....	4,791	941	2,626,459
Wisconsin	96	115,109	859,457	3,420	19,952	24,977	1,562	13,497	283,318	9,071	3	15	11	2,302	1,920	1,334,614
Minnesota	184	279,193	1,087,643	11,322	33,996	30,006	2,279	14,834	416,227	6,703	2	4,333	46	3,783	373	1,890,740
Iowa	98	90,712	329,440	8,894	44,321	9,569	751	8,320	158,882	3,258	.....	1,020	21	699	195	656,082
Missouri	80	253,102	785,390	7,901	33,247	17,359	8,012	12,571	422,800	3,949	1,326	374	493	1,996	1,200	1,549,720
Total Middle Western States	1,247	2,946,954	11,717,612	130,619	515,550	353,864	39,861	224,151	4,512,029	95,775	1,665	7,874	3,663	34,004	11,349	20,594,970
North Dakota	42	21,416	109,437	998	2,471	1,450	179	2,025	39,514	1,260	.....	.....	.....	338	61	179,149
South Dakota	36	24,682	93,273	2,244	5,515	883	198	2,446	37,465	1,362	.....	.....	.....	384	95	168,547
Nebraska	130	98,382	410,226	5,015	29,975	8,613	852	6,399	225,634	4,446	13	.....	14	1,096	997	791,662
Kansas	176	91,721	389,280	12,750	16,954	6,675	815	7,849	253,856	4,198	10	146	.....	589	342	785,185
Montana	41	18,180	132,626	1,281	2,803	2,207	230	2,894	59,096	1,649	.....	6	.....	374	10	221,356
Wyoming	26	14,466	61,698	176	2,526	1,231	147	2,550	43,841	675	3	.....	.....	55	8	127,376
Colorado	77	78,320	366,088	4,627	8,570	10,477	777	8,213	232,310	2,410	65	.....	.....	629	357	712,843
New Mexico	22	24,640	68,562	656	4,396	1,642	129	3,251	51,887	644	60	.....	.....	13	87	155,967
Oklahoma	200	146,901	470,850	4,498	53,857	4,821	1,393	11,429	355,478	6,946	23	1,670	218	896	276	1,059,256
Total Western States	750	518,708	2,102,040	32,245	127,067	37,999	4,720	47,056	1,299,081	23,590	174	1,822	232	4,374	2,233	4,201,341
Washington	41	228,788	1,043,316	3,281	52,643	7,359	1,804	23,323	362,674	7,194	33	1	162	3,163	110	1,733,851
Oregon	24	111,477	636,932	8,283	47,354	24,824	823	14,323	209,176	6,322	12	.....	24	3,001	3,634	1,066,185
California	91	1,416,168	4,545,147	158,223	342,671	109,489	8,813	74,144	1,652,561	48,098	1,090	24,632	1,454	16,204	4,139	8,402,833
Idaho	16	33,276	163,821	2,526	3,929	553	224	4,327	66,646	1,319	.....	.....	.....	35	389	277,045
Utah	12	34,423	125,296	1,827	6,430	1,090	226	2,370	61,848	1,481	4	850	.....	45	231	236,121
Nevada	6	13,467	69,339	590	4,434	268	91	1,743	20,111	799	3	.....	.....	338	450	111,633
Arizona	5	39,868	121,644	2,967	557	1,063	185	5,170	51,888	1,224	43	45	.....	616	185	225,455
Total Pacific States	195	1,877,467	6,705,495	177,697	458,018	144,646	12,166	125,400	2,424,904	66,437	1,185	25,528	1,640	23,402	9,138	12,053,123
Total United States (exclusive of possessions)	5,025	11,479,900	42,655,114	636,862	2,052,310	1,342,365	141,449	882,545	16,687,053	511,577	18,157	47,640	42,715	121,655	48,140	76,667,482
Alaska	4	1,719	13,041	.....	133	350	.....	2,728	10,792	137	.....	.....	.....	.....	36	28,936
The Territory of Hawaii	1	15,731	165,226	5,603	4,279	2,559	.....	18,912	34,221	1,799	.....	.....	.....	548	33	248,911
Virgin Islands of the United States	1	452	2,939	4	.....	95	.....	315	683	9	1	.....	6	20	6	4,530
Total possessions	6	17,902	181,206	5,607	4,412	3,004	.....	21,955	45,696	1,945	1	.....	6	568	75	282,377
Total United States and possessions	5,031	11,497,802	42,836,320	642,469	2,056,722	1,345,369	141,449	904,500	16,732,749	513,522	18,158	47,640	42,721	122,223	48,215	76,949,859

TABLE NO. 30—*Assets and liabilities of active national banks, Dec. 30, 1944*—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock [1]	Surplus	Undivided profits	Reserves and retirement account for preferred stock
Maine	150,512	76,717	227,229				27	295	170	7,628	7,414	3,351	796
New Hampshire	129,450	31,767	161,217	265			12	107	105	5,675	6,563	3,012	681
Vermont	53,649	46,803	100,452				135	123	110	4,621	3,511	1,909	759
Massachusetts	2,681,305	362,292	3,043,597	2,270		11,766	1,335	11,261	9,524	72,536	102,371	33,117	14,768
Rhode Island	248,895	17,907	266,802			29	81	699	153	6,995	8,052	2,605	177
Connecticut	637,558	141,693	779,251			31	352	2,048	368	20,863	18,570	6,765	2,556
Total New England States	3,901,369	677,179	4,578,548	2,535		11,826	1,942	14,533	10,430	118,318	146,481	50,759	19,737
New York	11,062,615	1,143,610	12,206,225	50,875	10	20,362	3,414	42,108	194,194	281,287	428,632	132,469	24,954
New Jersey	1,249,468	683,744	1,933,212	190		83	886	2,077	715	54,476	43,287	16,720	11,702
Pennsylvania	3,865,395	1,267,542	5,132,937	155	14	6,529	1,437	11,310	3,266	156,661	228,000	69,817	24,291
Delaware	22,392	9,778	32,170					1	47	1,479	2,390	549	127
Maryland	626,854	131,250	758,104			12	75	1,705	732	13,113	16,210	6,038	2,868
District of Columbia	443,120	76,636	519,756				495	432	766	7,800	9,550	6,204	641
Total Eastern States	17,269,844	3,312,560	20,582,404	51,220	24	26,986	6,307	57,633	199,720	514,816	728,069	231,797	64,583
Virginia	752,328	218,963	971,291	150		60	376	1,879	794	24,581	23,838	9,183	4,035
West Virginia	318,964	92,076	411,040				77	370	163	11,402	11,063	4,053	1,447
North Carolina	328,597	56,150	384,747			150	326	408	67	6,825	7,919	2,269	1,110
South Carolina	298,872	34,412	333,284			18	98	669	104	5,725	4,854	1,771	1,379
Georgia	761,731	117,945	879,676			42	534	1,394	468	17,107	16,237	4,397	3,438
Florida	905,837	129,434	1,035,271				347	2,193	303	19,955	21,197	5,327	2,833
Alabama	586,368	127,175	713,543			461	329	990	335	16,917	15,790	5,960	2,866
Mississippi	149,496	32,707	182,203				8	117	153	4,207	4,259	352	311
Louisiana	814,991	130,535	945,526			2,598	256	2,049	2,011	16,552	17,717	6,726	2,671
Texas	3,607,830	284,169	3,891,999			126	486	5,528	1,037	79,792	73,822	27,949	11,734
Arkansas	310,576	40,512	351,088				143	122	125	6,508	6,634	3,609	921
Kentucky	429,747	80,008	509,755				114	708	367	11,991	14,131	4,089	1,317
Tennessee	961,802	190,921	1,152,723			18	504	1,562	385	22,928	21,842	8,996	3,176
Tota lSouthern States	10,227,139	1,535,007	11,762,146	150		3,473	3,598	17,989	6,312	244,490	239,303	84,681	37,238

Ohio	2,129,318	652,095	2,781,413			100	545	4,053	1,044	73,355	62,416	23,759	12,256
Indiana	1,091,083	261,354	1,352,437				299	1,591	482	26,062	27,488	12,193	3,378
Illinois	6,567,642	1,133,012	7,700,654		49	3,063	2,286	25,369	8,431	166,676	164,762	45,168	38,026
Michigan	1,940,078	580,319	2,520,397				1,194	5,429	887	39,622	39,132	11,460	8,338
Wisconsin	932,869	330,073	1,262,942			11	336	2,693	208	26,505	25,090	9,757	7,072
Minnesota	1,456,011	327,757	1,783,768			50	1,691	4,857	278	36,751	40,000	14,486	8,859
Iowa	522,240	100,720	622,960			21	193	599	173	12,580	12,491	4,839	2,226
Missouri	1,319,463	156,706	1,476,169			496	311	2,100	587	28,244	23,496	15,566	2,751
Total Middle Western States	15,958,704	3,542,036	19,500,740		49	3,741	6,855	46,691	12,090	409,795	394,875	137,228	82,906
North Dakota	135,053	35,682	170,735				30	288	13	3,286	2,735	1,524	538
South Dakota	131,531	27,752	159,283		36		31	396	35	3,653	3,076	1,315	722
Nebraska	680,675	72,510	753,185	275		14	113	861	183	15,090	12,787	5,655	3,499
Kansas	692,065	56,774	748,839				149	720	164	15,115	12,454	6,378	1,366
Montana	176,761	33,992	210,753				29	226	47	4,494	3,230	2,203	374
Wyoming	98,780	21,455	120,235				38	35	34	2,416	2,489	1,717	412
Colorado	555,974	120,506	676,480				61	1,208	101	11,322	12,553	8,084	3,034
New Mexico	130,391	19,784	150,175				5		21	2,225	2,372	222	947
Oklahoma	923,757	69,724	993,481			218	191	1,689	367	23,878	21,346	14,104	3,982
Total Western States	3,524,987	458,179	3,983,166	275	36	232	647	5,423	965	81,479	73,042	41,202	14,874
Washington	1,318,939	347,857	1,666,796			162	412	3,597	418	24,553	18,833	11,788	7,292
Oregon	766,107	256,984	1,023,091			24	136	2,510	821	12,215	15,364	8,713	3,311
California	5,303,280	2,642,214	7,945,494			2,019	4,321	18,084	18,712	144,069	178,827	59,526	31,781
Idaho	212,769	53,207	265,976				12	349	125	4,560	3,288	1,769	966
Utah	178,414	47,093	225,507				38	492	41	3,975	3,447	1,470	1,151
Nevada	76,436	30,139	106,575				48	256	232	1,360	1,693	1,419	50
Arizona	180,535	36,573	217,108				244	496	80	3,425	2,738	1,033	331
Total Pacific States	8,036,480	3,414,067	11,450,547			2,205	5,211	25,784	20,429	194,157	224,190	85,718	44,882
Total United States (exclusive of possessions)	58,918,523	12,939,028	71,857,551	54,180	109	48,463	24,560	168,053	249,946	1,563,055	1,805,960	631,385	264,220
Alaska	22,156	5,507	27,663						2	350	675	174	72
The Territory of Hawaii	150,939	88,527	239,466				5	405	313	3,350	2,300	423	2,649
Virgin Islands of the United States	2,569	1,688	4,257			6		7	8	150	24	18	60
Total possessions	175,664	95,722	271,386			6	5	412	323	3,850	2,999	615	2,781
Total United States and possessions	59,094,187	13,034,750	72,128,937	54,180	109	48,469	24,565	168,465	250,269	1,566,905	1,808,959	632,000	267,001

[1] See classification on pp. 126 and 127.

TABLE No. 30.—*Assets and liabilities of active national banks, Dec. 30, 1944*—Continued

[In thousands of dollars]

Location	Loans and discounts									
	Commercial and industrial loans (including open-market paper)	Loans secured by agricultural commodities covered directly or indirectly by purchase agreements of Commodity Credit Corporation	Other agricultural loans	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real estate loans			Loans to banks	All other loans, including overdrafts
						Secured by farm land	Secured by residential properties	Secured by other properties		
Maine	7,243	2,832	1,341	605	1,002	417	5,143	1,786	75	5,801
New Hampshire	11,738	3	753	210	1,190	544	5,030	1,142	10	4,973
Vermont	4,071	.....	2,854	1	836	1,961	8,870	1,141	.....	4,799
Massachusetts	316,970	63,414	1,384	47,706	17,217	587	28,683	22,227	2,951	104,685
Rhode Island	15,832	.....	23	316	1,798	94	3,093	804	.....	9,324
Connecticut	27,318	1	1,162	160	6,301	565	19,945	4,008	100	16,776
Total New England States	383,172	66,250	7,517	48,998	28,344	4,168	70,764	31,108	3,136	146,358
New York	1,098,331	15,102	14,361	650,951	304,249	6,698	81,593	27,919	6,850	214,062
New Jersey	52,440	164	2,713	1,355	35,259	3,099	89,236	13,583	.....	48,984
Pennsylvania	263,607	1,639	10,017	12,920	36,323	15,151	150,434	41,427	4,276	109,453
Delaware	1,529	53	345	40	398	764	1,525	339	.....	691
Maryland	22,628	1,594	1,073	6,655	25,146	3,259	11,173	2,252	610	9,707
District of Columbia	17,397	250	5	571	5,601	35	14,641	5,493	.....	11,188
Total Eastern States	1,455,932	18,802	28,514	672,492	406,976	29,006	348,602	91,013	11,736	394,085
Virginia	50,736	3,512	8,049	2,012	19,008	6,587	30,425	8,739	54	36,942
West Virginia	9,879	.....	779	65	3,794	1,540	14,590	5,286	.....	15,364
North Carolina	19,775	2,699	1,200	974	10,173	800	2,778	1,288	.....	12,239
South Carolina	19,901	8,064	1,092	420	2,337	495	2,583	2,376	222	10,410
Georgia	70,303	28,235	2,702	1,555	16,273	1,120	4,402	2,440	.....	37,870
Florida	54,739	4,436	2,659	2,049	24,015	708	7,656	5,693	20	24,738
Alabama	37,619	17,296	3,885	857	10,669	1,609	6,781	5,015	.....	18,896
Mississippi	5,172	3,326	1,196	526	2,714	933	1,845	1,045	5	4,603
Louisiana	68,232	5,678	2,224	1,758	13,257	1,214	5,019	3,642	84	24,798
Texas	267,704	168,039	61,279	6,122	79,939	8,705	18,497	14,141	154	81,329
Arkansas	8,722	10,200	4,403	568	2,039	1,350	2,173	1,483	10	11,253
Kentucky	22,797	1,203	6,969	1,534	10,132	4,842	9,514	2,200	108	20,071
Tennessee	106,076	13,532	7,314	4,316	21,722	3,494	8,271	3,778	154	34,963
Total Southern States	741,655	266,220	103,751	22,756	216,072	33,397	114,534	57,126	811	333,476

Ohio	161,782	1,714	8,493	27,775	81,695	14,632	84,053	13,350	8	77,904
Indiana	52,798	1,502	5,579	538	18,411	5,640	39,414	5,633	.....	19,447
Illinois	713,118	17,278	25,280	138,097	160,471	10,468	77,736	18,474	1,500	117,392
Michigan	125,538	327	2,345	9,002	54,414	2,271	67,009	12,134	14	35,602
Wisconsin	51,887	205	3,461	629	13,803	2,692	24,112	4,473	6	13,841
Minnesota	115,737	4,204	15,766	7,241	35,854	4,863	35,846	3,182	3,354	53,146
Iowa	25,093	3,534	18,987	326	11,900	5,538	10,863	2,402	.....	12,069
Missouri	118,097	7,768	17,908	3,580	19,022	3,085	33,289	4,252	.....	46,101
Total Middle Western States	1,364,050	36,532	97,819	187,188	395,570	49,189	372,322	63,900	4,882	375,502
North Dakota	2,919	8,794	3,919	.....	456	388	2,444	335	.....	2,161
South Dakota	3,598	3,805	9,228	.....	565	834	2,967	944	.....	2,741
Nebraska	21,745	4,415	34,650	551	11,162	2,852	4,851	1,569	419	16,168
Kansas	25,245	14,938	24,768	1,074	3,036	3,594	4,115	882	338	13,731
Montana	3,662	5,326	5,223	.....	220	338	1,122	287	.....	2,002
Wyoming	1,967	1,032	5,837	.....	253	597	2,576	731	3	1,470
Colorado	25,034	4,962	22,853	507	2,504	1,504	9,346	2,881	.....	8,729
New Mexico	5,929	4,293	6,873	.....	578	609	3,607	601	.....	2,150
Oklahoma	65,998	21,293	18,473	406	4,086	3,129	11,787	3,313	.....	18,416
Total Western States	156,097	68,858	131,824	2,538	22,860	13,845	42,815	11,543	760	67,568
Washington	105,784	25,410	8,334	1,560	25,865	4,325	23,359	7,094	.....	27,057
Oregon	49,799	17,806	6,373	351	8,365	797	8,618	2,068	.....	17,300
California	475,961	22,681	56,820	47,537	57,067	32,023	525,961	66,809	105	131,204
Idaho	6,524	5,228	6,067	4	1,883	636	7,799	1,525	.....	3,610
Utah	9,863	3,166	3,012	634	2,742	514	8,957	1,602	.....	3,933
Nevada	2,582	.....	1,973	.....	473	360	5,280	1,087	.....	1,712
Arizona	12,074	8,660	6,960	.....	405	213	7,106	126	.....	4,324
Total Pacific States	662,587	82,951	89,539	50,086	96,800	38,868	587,080	80,311	105	189,140
Total United States (exclusive of possessions)	4,763,493	539,613	458,964	984,058	1,166,622	168,473	1,536,117	335,001	21,430	1,506,129
Alaska	715	.....	.....	.....	17	.....	703	106	.....	178
The Territory of Hawaii	4,971	.....	730	.....	.....	283	4,185	695	.....	4,867
Virgin Islands of the United States	80	.....	3	.....	.....	32	172	95	.....	70
Total possessions	5,766	.....	733	.....	17	315	5,060	896	.....	5,115
Total United States and possessions	4,769,259	539,613	459,697	984,058	1,166,639	168,788	1,541,177	335,897	21,430	1,511,244

TABLE No. 30.—*Assets and liabilities of active national banks, Dec. 30, 1944*—Continued

[In thousands of dollars]

Location	Capital stock			Demand deposits						Time deposits					
	Preferred stock	Common stock		Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. [1]	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
		Unimpaired	Par value												
Maine	126	7,502	7,502	103,021	32,507	6,640	6,526	19	1,799	76,371	60	16	259	11	.....
New Hampshire	122	5,553	5,553	82,579	28,942	9,050	6,194	.....	2,685	31,261	308	55	75	68	.....
Vermont	223	4,398	4,398	41,508	7,144	2,782	1,082	.....	1,133	46,406	131	3	263	.....	.....
Massachusetts	2,131	70,405	70,405	1,534,961	709,426	112,751	283,318	16,321	24,528	359,740	2,171	91	245	45	.....
Rhode Island	.....	6,995	6,995	159,596	72,196	6,314	8,266	492	2,031	17,425	132	50	.....	300	.....
Connecticut	1,746	19,117	19,117	420,373	163,298	21,694	19,562	.....	12,631	139,938	1,697	15	43	.....	.....
Total New England States	4,348	113,970	113,970	2,342,038	1,013,513	159,231	324,948	16,832	44,807	671,141	4,499	230	885	424	.....
New York	9,364	271,923	272,206	6,281,955	2,675,222	215,735	1,322,720	384,312	182,671	1,122,093	5,510	.....	12,097	1,360	2,550
New Jersey	11,616	42,860	42,864	779,747	296,740	131,277	21,086	13	20,605	676,855	3,551	.....	3,299	39	.....
Pennsylvania	4,547	152,114	152,114	2,553,968	647,489	96,959	529,406	9,137	28,436	1,224,594	2,188	502	36,038	4,220	.....
Delaware	25	1,454	1,454	18,025	1,895	1,880	357	.....	235	9,776	.....	.....	2	.....	.....
Maryland	762	12,351	12,351	347,959	169,564	25,659	80,617	229	2,826	125,818	1,091	13	979	3,349	.....
District of Columbia	.....	7,800	7,800	326,134	65,739	72	43,426	1,649	6,100	76,536	.....	25	.....	75	.....
Total Eastern States	26,314	488,502	488,789	10,307,788	3,856,649	471,582	1,997,612	395,340	240,873	3,235,672	12,340	.. 540	52,415	9,043	2,550
Virginia	285	24,296	24,296	433,777	160,290	33,654	108,344	.....	16,263	205,731	7,575	20	4,783	854	.....
West Virginia	258	11,144	11,144	202,342	60,228	24,294	26,034	.....	6,066	91,275	209	39	215	338	.....
North Carolina	45	6,780	6,780	219,813	59,760	20,001	23,002	.....	6,021	54,395	1,468	.....	251	36	.....
South Carolina	845	4,880	4,880	204,149	38,706	32,619	19,875	.....	3,523	33,283	640	7	272	210	.....
Georgia	80	17,027	17,027	431,548	94,842	58,241	167,748	18	9,334	115,597	2,119	34	84	111	.....
Florida	50	19,905	19,905	552,344	114,420	72,639	154,508	1,452	10,474	119,088	3,711	46	5,874	715	.....
Alabama	1,833	15,084	15,084	379,551	79,256	60,532	62,595	282	4,152	125,303	1,359	15	248	250	.....
Mississippi	747	3,460	3,460	88,923	21,864	15,463	22,182	.....	1,064	30,093	2,595	19	.....	.....	.....
Louisiana	2,289	14,263	14,263	476,537	88,232	57,508	181,326	4,233	7,155	125,892	1,541	57	3,045	.....	.....
Texas	3,984	75,808	75,808	2,259,010	459,993	156,067	640,348	4,998	87,414	258,410	5,662	418	18,648	1,031	.....
Arkansas	489	6,019	6,019	201,214	32,145	24,019	51,234	.....	1,964	39,597	690	21	94	110	.....
Kentucky	961	11,030	11,030	312,136	54,807	14,306	44,226	.....	4,272	79,015	697	17	194	85	.....
Tennessee	4,006	18,922	18,922	483,747	132,681	49,175	286,830	.....	9,369	181,125	5,010	58	662	4,066	.....
Total Southern States	15,872	228,618	228,618	6,245,091	1,397,224	618,518	1,788,252	10,983	167,071	1,458,804	33,276	751	34,370	7,806	.....

Ohio	7,828	65,527	65,527	1,420,838	369,919	94,156	213,813	1,846	28,746	609,815	174	238	39,193	2,675	.....
Indiana	1,555	24,507	24,507	679,150	189,111	95,089	111,118	139	16,476	255,835	1,537	306	13	3,663	.....
Illinois	1,755	164,921	164,921	3,798,511	1,341,214	239,880	1,126,297	15,602	46,138	1,093,509	1,217	174	38,112	.....	.....
Michigan	11,493	28,129	28,129	1,269,004	406,759	93,849	150,827	2,897	16,742	576,171	727	40	2,900	481	.....
Wisconsin	465	26,040	26,040	554,909	207,666	44,151	113,492	291	12,360	328,610	359	47	532	525	.....
Minnesota	1,570	35,181	35,181	716,058	363,624	76,365	275,519	1,742	22,703	324,787	367	127	1,552	924	.....
Iowa	374	12,206	12,206	275,734	89,704	53,447	99,728	.....	3,627	98,893	1,753	51	23	.....	.....
Missouri	698	27,546	27,546	657,181	177,865	50,222	420,385	342	13,468	151,313	3,694	131	1,508	60	.....
Total Middle Western States	25,738	384,057	384,057	9,371,385	3,145,862	747,159	2,511,179	22,859	160,260	3,438,933	9,828	1,114	83,833	8,328	.....
North Dakota	67	3,219	3,219	102,673	17,870	3,528	9,824	.....	1,158	35,534	.....	10	133	5	.....
South Dakota	179	3,474	3,474	91,885	16,809	14,290	6,587	953	1,007	27,294	25	2	431	.....	.....
Nebraska	89	15,001	15,001	409,898	94,884	27,333	143,866	.....	4,694	72,351	100	24	27	8	.....
Kansas	220	14,895	14,895	436,692	79,371	79,755	91,228	.....	5,019	55,307	1,245	37	57	128	.....
Montana	100	4,394	4,394	126,278	16,079	17,984	14,381	.....	2,039	33,860	2	15	110	5	.....
Wyoming	118	2,298	2,298	68,285	9,707	9,755	10,110	.....	923	20,806	52	22	499	76	.....
Colorado	240	11,082	11,082	387,128	58,806	16,657	88,446	58	4,879	116,820	795	5	163	2,723	.....
New Mexico	221	2,004	2,004	91,740	11,840	15,994	9,099	.....	1,718	19,665	102	11	.....	6	.....
Oklahoma	178	23,700	23,700	555,453	110,858	78,233	157,635	.....	21,578	64,733	1,290	113	1,053	2,535	.....
Total Western States	1,412	80,067	80,067	2,270,032	416,224	263,529	531,176	1,011	43,015	446,370	3,611	239	2,473	5,486	.....
Washington	778	23,775	23,775	875,312	258,120	81,179	85,867	1,787	16,674	345,231	1,563	20	718	325	.....
Oregon	22	12,193	12,913	534,453	116,670	62,582	38,658	423	13,321	252,132	193	14	4,490	155	.....
California	16,629	127,440	127,440	3,813,053	742,792	341,785	238,353	13,193	154,104	2,550,138	11,431	356	76,941	2,348	1,000
Idaho	5	4,555	4,555	166,186	19,797	20,212	4,679	.....	1,895	51,479	1,612	11	.....	105	.....
Utah	36	3,939	3,939	113,336	18,775	13,425	31,575	.....	1,303	45,228	1,795	20	.....	50	.....
Nevada	.....	1,360	1,360	54,571	10,494	9,049	641	.....	1,681	30,008	104	.....	27	.....	.....
Arizona	700	2,725	2,725	139,947	21,413	12,694	2,334	944	3,203	36,467	.....	5	88	13	.....
Total Pacific States	18,170	175,987	175,987	5,696,858	1,188,061	540,926	402,107	16,347	192,181	3,310,683	16,698	426	82,264	2,996	1,000
Total United States (exclusive of possessions)	91,854	1,471,201	1,471,488	36,233,192	11,017,533	2,800,945	7,555,274	463,372	848,207	12,561,603	80,252	3,300	256,240	34,083	3,550
Alaska	.....	350	350	16,807	4,180	765	225	.....	179	5,502	.....	5	.....	.....	.....
The Territory of Hawaii	.....	3,350	3,350	69,295	64,437	11,448	1,583	.....	4,176	86,478	.....	1,913	136	.....	.....
Virgin Islands of the United States	112	38	38	1,460	236	841	16	.....	16	1,507	.....	.....	164	15	2
Total possessions	112	3,738	3,738	87,562	68,853	13,054	1,824	.....	4,371	93,487	.....	1,918	300	15	2
Total United States and possessions	91,966	1,474,939	1,475,226	36,320,754	11,086,386	2,813,999	7,557,098	463,372	852,578	12,655,090	80,252	5,218	256,540	34,098	3,552

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

TABLE NO. 31.—*Assets and liabilities of all active banks other than national, Dec. 30, 1944 (includes State commercial, mutual savings, and private banks)*[1]

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine	62	55,855	242,991	884	5,958	38,938	3,902	8,060	41,798	3,010	1,915	254	.....	159	271	403,995
New Hampshire	55	64,530	158,464	1,728	11,151	29,948	17,519	1,550	13,263	1,794	2,452	.....	.....	.....	113	302,512
Vermont	41	65,997	79,656	328	1,931	8,258	2,188	2,370	10,668	1,911	875	2,169	.....	107	250	176,708
Massachusetts	259	1,042,519	2,355,191	1,720	26,739	256,696	59,893	34,928	269,061	28,567	13,437	980	16	1,691	6,721	4,098,159
Rhode Island	24	112,645	413,531	7,298	2,108	50,971	26,622	9,711	59,484	10,524	728	2,150	686	1,068	466	697,992
Connecticut	146	383,525	1,075,193	4,676	27,605	104,247	36,170	26,456	169,946	15,339	6,330	203	.....	344	11,755	1,861,789
Total New England States	587	1,725,071	4,325,026	16,634	75,492	489,058	146,294	83,075	564,220	61,145	25,737	5,756	702	3,369	19,576	7,541,155
New York	425	6,980,147	17,848,145	65,613	341,917	427,183	131,222	169,874	3,858,331	212,313	69,465	11,662	21,216	89,368	19,457	30,245,913
New Jersey	158	395,976	1,457,773	27,976	76,848	104,492	15,622	40,937	323,974	34,022	8,374	1,145	53	6,497	2,924	2,496,613
Pennsylvania	378	676,319	2,792,306	60,506	91,125	417,472	54,081	72,210	742,134	63,803	28,376	10,636	1,590	9,972	9,582	5,030,112
Delaware	29	59,429	256,907	6,976	11,782	50,254	3,262	4,621	84,490	2,631	399	677	31	520	138	482,117
Maryland	121	198,779	786,477	2,379	9,427	39,998	2,980	18,672	181,718	9,398	4,537	41	.....	1,525	3,603	1,259,534
District of Columbia	12	55,298	199,031	1,825	577	5,854	912	6,430	85,805	7,816	71	1,550	.....	573	397	366,139
Total Eastern States	1,123	8,365,948	23,340,639	165,275	531,676	1,045,253	208,079	312,744	5,276,452	329,983	111,222	25,711	22,890	108,455	36,101	39,880,428
Virginia	182	142,185	322,357	3,067	11,990	9,821	1,460	14,316	148,721	7,436	345	103	.....	529	904	663,234
West Virginia	102	52,424	199,663	1,361	5,568	3,526	914	8,144	79,064	2,969	370	666	.....	239	734	355,642
North Carolina	182	192,414	590,593	17,053	48,880	11,102	2,189	28,709	321,752	6,019	57	.....	53	2,527	5,515	1,226,863
South Carolina	124	22,606	77,699	466	9,580	1,138	246	5,432	74,155	594	144	.....	.....	32	314	192,406
Georgia	246	127,133	269,489	2,510	9,662	3,528	1,361	12,965	180,859	4,798	865	1	28	550	1,346	615,095
Florida	117	36,529	209,212	2,350	16,898	694	100	11,307	113,986	2,040	145	169	.....	252	798	394,480
Alabama	151	54,266	146,282	8,088	12,812	1,738	387	8,260	102,441	1,536	271	261	.....	313	954	337,609
Mississippi	179	83,494	157,356	1,570	58,093	861	199	13,182	151,140	2,720	258	1	7	108	503	469,492
Louisiana	117	48,142	134,954	416	43,110	859	614	13,697	150,162	2,316	165	555	.....	93	343	395,426
Texas	398	156,744	298,757	4,407	23,274	1,374	2,271	15,375	274,391	3,824	127	7	.....	101	258	780,910
Arkansas	162	44,025	120,489	2,830	11,777	1,580	118	5,473	108,804	1,067	69	.....	.....	23	325	296,580
Kentucky	299	135,188	440,702	1,825	9,371	9,228	754	13,662	207,411	3,892	140	20	.....	516	2,660	825,369
Tennessee	222	76,916	226,271	937	25,621	2,795	1,962	10,962	145,345	4,004	747	.....	.....	317	596	496,473
Total Southern States	2,481	1,172,066	3,193,824	46,880	286,636	48,244	12,575	161,484	2,058,231	43,215	3,703	1,783	88	5,600	15,250	7,049,579

Ohio	442	649,069	2,096,236	24,526	97,498	98,313	4,470	66,512	706,342	25,235	1,525	1,028	139	6,120	4,321	3,781,334
Indiana	375	149,438	678,221	6,524	24,425	23,375	541	24,412	274,882	7,295	354	353	.....	508	998	1,191,326
Illinois	483	322,339	1,581,085	39,697	121,958	117,946	2,070	31,026	623,805	10,103	356	173	231	4,322	2,818	2,857,929
Michigan	353	240,089	1,217,357	9,795	85,846	43,887	1,787	36,761	399,259	14,756	109	110	4	2,321	1,439	2,053,520
Wisconsin	463	191,127	632,579	7,088	44,275	40,609	569	19,054	236,506	7,479	253	865	20	212	1,440	1,182,076
Minnesota	489	135,583	350,052	1,679	22,743	21,196	97	9,274	110,241	2,933	105	1,121	.....	343	474	655,841
Iowa	542	207,476	666,586	4,009	34,572	10,184	475	18,973	255,080	4,582	275	866	.....	67	341	1,203,486
Missouri	514	374,334	1,039,772	25,210	61,230	33,055	29,355	22,377	566,978	11,118	2,968	136	34	1,969	2,062	2,170,598
Total Middle Western States	3,661	2,269,455	8,261,888	118,528	492,547	388,565	39,364	228,389	3,173,093	83,501	5,945	4,652	428	15,862	13,893	15,096,110
North Dakota	111	29,577	132,849	1,980	6,622	556	23	2,198	48,395	446	43	.....	.....	82	50	222,821
South Dakota	128	28,375	66,309	90	5,067	527	58	1,905	34,639	673	16	.....	.....	16	42	137,717
Nebraska	277	42,589	127,138	663	3,426	1,554	31	2,570	69,185	817	7	.....	.....	7	41	248,028
Kansas	443	100,716	258,927	2,084	15,173	1,686	322	6,209	177,541	2,168	46	352	1	12	465	565,702
Montana	70	24,865	108,886	2,197	2,593	1,348	145	2,559	60,149	683	20	.....	.....	210	77	203,732
Wyoming	30	8,626	20,765	99	703	266	29	808	20,249	292	4	.....	.....	1	30	51,872
Colorado	64	28,646	84,407	267	4,236	2,238	103	2,620	55,421	627	.....	1	5	174	646	179,391
New Mexico	19	6,410	25,438	156	770	37	45	1,800	19,071	163	2	2	.....	.....	8	53,902
Oklahoma	182	37,276	77,069	225	10,445	212	28	3,147	70,186	516	1	.....	.....	28	161	199,294
Total Western States	1,324	307,080	901,788	7,761	49,035	8,424	784	23,816	554,836	6,385	139	355	6	530	1,520	1,862,459
Washington	87	65,296	209,454	120	15,645	9,950	93	4,884	59,658	1,135	13	10	.....	557	96	366,911
Oregon	47	13,064	70,982	85	3,962	744	56	2,020	24,221	468	10	.....	.....	69	291	115,972
California	115	542,838	1,727,869	3,767	115,119	38,389	3,861	32,237	562,782	21,204	2,088	44	1,089	3,614	4,981	3,059,882
Idaho	30	14,064	35,267	69	2,013	324	22	989	20,253	247	4	1	.....	2	35	73,290
Utah	45	44,257	124,285	2,107	6,838	807	246	2,864	61,067	635	73	211	.....	3	93	243,486
Nevada	3	2,514	8,827	6	247	14	9	544	2,919	113	6	.....	.....	20	9	15,228
Arizona	7	8,908	42,982	183	1,957	537	45	2,091	17,359	279	.....	.....	.....	34	64	74,439
Total Pacific States	334	690,941	2,219,666	6,337	145,781	50,765	4,332	45,629	748,259	24,081	2,194	266	1,089	4,299	5,569	3,949,208
Total United States (exclusive of possessions)	9,510	14,530,561	42,242,831	361,415	1,581,167	2,030,309	411,428	855,137	12,375,091	548,310	148,940	38,523	25,203	138,115	91,909	75,378,939
Alaska	13	3,945	16,627	.....	.....	1,937	53	2,877	6,763	258	25	.....	.....	.....	1	32,486
Canal Zone (Panama)	2	931	1,735	.....	.....	.....	.....	4,281	950	61	.....	.....	.....	11	37,175	45,144
The Territory of Hawaii	8	25,191	159,754	151	7,364	4,571	886	11,502	37,835	2,012	471	9	.....	73	144	249,963
Puerto Rico	14	43,205	152,400	.....	14,054	891	.....	22,797	22,062	1,995	54	.....	.....	546	31,106	289,110
American Samoa	1	4	1,053	.....	.....	5	.....	276	341	.....	.....	.....	.....	4	.....	1,683
Total possessions [2]	38	73,276	331,569	151	21,418	7,404	939	41,733	67,951	4,326	550	9	.....	634	68,426	618,386
Total United States and possessions	9,548	14,603,837	42,574,400	361,566	1,602,585	2,037,713	412,367	896,870	12,443,042	552,636	149,490	38,532	25,203	138,749	160,335	75,997,325

[1] Excludes private banks which do not report to State banking departments.
Excludes figures for Guam and The Philippines because of the war.

TABLE NO. 31.—*Assets and liabilities of all active banks other than national, Dec. 30, 1944 (includes State commercial, mutual savings, and private banks)*—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock[1]	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine	106,588	257,801	364,389	150			26	94	213	7,905	15,740	13,387	2,091
New Hampshire	12,179	259,162	271,341					10	78	1,077	18,636	8,914	2,456
Vermont	31,714	126,301	158,015	20				193	293	9,667	2,307	3,511	2,702
Massachusetts	929,451	2,791,083	3,720,534	50		16	853	3,795	5,316	35,371	197,726	121,734	12,764
Rhode Island	204,881	426,006	630,887			711	336	3,639	1,425	14,245	42,442	4,157	150
Connecticut	518,080	1,168,403	1,686,483	918	94		94	2,486	1,703	22,183	90,056	53,397	4,375
Total New England States	1,802,893	5,028,756	6,831,649	1,138	94	727	1,309	10,217	9,028	90,448	366,907	205,100	24,538
New York	18,922,460	8,783,461	27,705,921	62,768	8	25,460	5,896	60,634	85,694	510,007	1,292,692	393,781	103,052
New Jersey	1,214,641	1,098,338	2,312,979			53	1,179	3,084	3,896	63,764	81,829	15,159	14,670
Pennsylvania	2,826,645	1,658,240	4,484,885	2	147	1,709	1,530	10,207	5,845	125,387	317,784	48,474	34,142
Delaware	330,347	102,112	432,459			31	186	1,037	431	10,025	23,031	6,488	8,429
Maryland	671,227	494,426	1,165,653				341	1,295	1,399	19,559	39,279	27,468	4,540
District of Columbia	245,526	90,429	335,955				249	738	260	9,800	13,170	4,861	1,106
Total Eastern States	24,210,846	12,227,006	36,437,852	62,770	155	27,253	9,381	76,995	97,525	738,542	1,767,785	496,231	165,939
Virginia	429,210	186,173	615,383	500			1,091	1,409	531	19,902	14,071	5,933	4,414
West Virginia	242,891	83,756	326,647				43	589	177	12,662	10,758	3,672	1,094
North Carolina	1,007,388	157,227	1,164,615	247		53	1,397	3,055	1,023	17,734	23,773	8,347	6,619
South Carolina	156,642	24,760	181,402				41	102	34	4,586	3,858	1,838	545
Georgia	474,053	98,466	572,519	401		28	2,254	805	454	16,179	13,854	5,947	2,654
Florida	300,046	74,707	374,753				61	221	220	7,343	8,054	2,577	1,251
Alabama	265,889	51,903	317,792	47	2		73	262	249	7,895	6,097	4,511	681
Mississippi	385,250	59,526	444,776			7	61	354	313	11,398	11,100	654	829
Louisiana	317,014	56,637	373,651				123	312	451	9,568	7,042	2,751	1,528
Texas	694,249	44,530	738,779	238	2		91	404	203	20,208	12,985	6,226	1,774
Arkansas	254,950	25,672	280,622	57			5	62	113	7,174	4,806	2,768	973
Kentucky	691,895	75,715	767,610	100			535	1,014	3,028	23,627	20,222	6,985	2,248
Tennessee	373,294	94,077	467,371				514	536	329	13,252	8,503	4,217	1,751
Total Southern States	5,592,771	1,033,149	6,625,920	1,590	4	88	6,289	9,125	7,125	171,528	145,123	56,426	26,361

Ohio	2,253,033	1,313,424	3,566,457			139	1,398	9,423	5,120	88,768	76,227	22,813	10,989
Indiana	781,582	337,864	1,119,446				258	954	958	30,601	24,140	11,118	3,851
Illinois	2,082,880	627,054	2,709,934			233	321	4,503	3,570	44,924	47,194	22,449	24,801
Michigan	1,027,743	911,127	1,938,870			4	950	1,661	1,747	49,445	34,622	15,726	10,495
Wisconsin	619,536	487,243	1,106,779			20	237	665	328	37,225	19,787	10,833	6,202
Minnesota	289,133	322,120	611,253				115	297	180	15,568	18,822	7,361	2,245
Iowa	872,741	265,906	1,138,647				86	169	142	25,516	22,349	12,204	4,373
Missouri	1,728,875	303,058	2,031,933	4,500		34	467	2,692	5,935	57,122	36,848	23,577	7,490
Total Middle Western States	9,655,523	4,567,796	14,223,319	4,500		430	3,832	20,364	17,980	349,169	279,989	126,081	70,446
North Dakota	160,360	50,800	211,160				14	76	57	5,127	2,074	2,781	1,532
South Dakota	106,262	22,770	129,032				4	14	27	3,749	2,389	2,139	363
Nebraska	206,550	25,761	232,311	175			18	15	69	7,794	4,881	2,158	607
Kansas	471,772	59,285	531,057	34		1	93	98	212	14,386	12,598	6,356	867
Montana	165,959	28,535	194,494				6	141	8	3,919	3,021	1,710	433
Wyoming	38,068	10,239	48,307				9	11	13	1,266	1,504	505	257
Colorado	133,658	34,884	168,542			5	34	421	50	3,468	3,916	2,085	870
New Mexico	45,740	6,114	51,854					9	6	975	571	70	417
Oklahoma	172,634	15,289	187,923				67	37	114	4,884	3,706	2,225	338
Total Western States	1,501,003	253,677	1,754,680	209		6	245	822	556	45,568	34,660	20,029	5,684
Washington	150,739	196,732	347,471				174	208	576	4,123	9,567	2,755	2,037
Oregon	71,372	38,090	109,462				12	26	52	2,572	1,839	1,589	420
California	1,636,465	1,248,745	2,885,210		1	1,173	1,438	6,877	11,092	60,282	56,789	27,196	9,824
Idaho	57,142	12,778	69,920				1		29	1,283	1,082	727	248
Utah	148,867	80,125	228,992				30	262	111	5,634	5,453	2,188	816
Nevada	10,834	3,562	14,396				3	18	9	460	196	146	
Arizona	47,091	23,878	70,969				58	115	1	1,072	1,846	325	53
Total Pacific States	2,122,510	1,603,910	3,726,420		1	1,173	1,716	7,506	11,870	75,426	76,772	34,926	13,398
Total United States (exclusive of possessions)	44,885,546	24,714,294	69,599,840	70,207	254	29,677	22,772	125,029	144,084	1,470,681	2,671,236	938,793	306,366
Alaska	21,933	8,533	30,466						9	685	490	621	215
Canal Zone (Panama)	40,812	4,260	45,072					1	71				
The Territory of Hawaii	134,485	98,924	233,409					7	610	5,490	5,533	2,258	2,656
Puerto Rico	137,499	134,000	271,499	1,237			177	38	3,014	9,149	2,964	677	355
American Samoa	667	934	1,601							40	25	15	2
Total possessions	335,396	246,651	582,047	1,237			177	46	3,704	15,364	9,012	3,571	3,228
Total United States and possessions	45,220,942	24,960,945	70,181,887	71,444	254	29,677	22,949	125,075	147,788	1,486,045	2,680,248	942,364	309,594

[1] Includes capital notes and debentures. (See classification on pp. 134 and 135).

TABLE NO. 31.—*Assets and liabilities of all active banks other than national, Dec. 30, 1944 (includes State commercial, mutual savings, and private banks)*—Continued

[In thousands of dollars]

Location	Loans and discounts									
	Commercial and industrial loans (including open-market paper)	Loans secured by agricultural commodities covered directly or indirectly by purchase agreements of Commodity Credit Corporation	Other agricultural loans	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real estate loans			Loans to banks	All other loans, including overdrafts
						Secured by farm land	Secured by residential properties	Secured by other properties		
Maine	9,887	1,177	1,395	99	2,896	1,124	28,231	5,180	.....	5,866
New Hampshire	1,057	.....	41	.....	84	151	56,376	2,493	.....	4,328
Vermont	2,790	33	1,658	45	520	8,180	43,327	4,962	.....	4,482
Massachusetts	65,808	566	673	7,863	21,968	364	872,971	17,934	100	54,272
Rhode Island	15,593	24	191	21	1,131	681	68,234	18,016	.....	8,754
Connecticut	24,836	.....	719	364	10,665	883	310,946	8,030	210	26,872
Total New England States	119,971	1,800	4,677	8,392	37,264	11,383	1,380,085	56,615	310	104,574
New York	1,772,554	15,186	6,948	1,128,250	642,493	5,541	2,922,438	67,060	34,292	385,385
New Jersey	64,958	.....	472	4,062	22,965	1,139	218,700	36,289	.....	47,391
Pennsylvania	228,229	409	2,156	38,840	28,632	6,206	199,215	32,899	.....	139,733
Delaware	12,642	464	473	3,251	2,658	2,394	20,525	4,673	.....	12,349
Maryland	24,182	1,191	2,647	3,644	68,419	5,685	40,328	18,265	.....	34,418
District of Columbia	7,667	.....	10	926	3,222	23	17,674	9,871	.....	15,905
Total Eastern States	2,110,232	17,250	12,706	1,178,973	768,389	20,988	3,418,880	169,057	34,292	635,181
Virginia	41,400	668	3,553	1,393	5,206	6,806	32,748	6,691	60	43,660
West Virginia	8,479	61	1,225	162	8,311	3,207	15,918	3,692	.....	11,369
North Carolina	80,070	6,885	3,557	4,018	30,062	9,096	12,934	7,416	98	38,278
South Carolina	4,155	6,288	1,378	27	906	1,233	3,616	378	.....	4,625
Georgia	37,432	23,141	8,198	516	8,962	5,577	22,130	3,707	114	17,356
Florida	10,041	49	3,068	535	3,078	2,076	6,090	3,014	.....	8,578
Alabama	9,281	15,363	5,620	326	3,442	2,878	6,935	1,619	.....	8,802
Mississippi	18,412	20,463	16,256	982	6,459	4,656	5,263	1,788	10	9,205
Louisiana	13,752	5,098	2,903	657	1,712	3,185	7,211	2,810	.....	10,814
Texas	26,445	54,023	31,634	55	6,804	3,158	9,882	2,316	35	22,392
Arkansas	5,966	16,536	6,186	230	3,012	2,106	3,909	852	.....	5,228
Kentucky	43,055	1,122	10,017	907	13,170	15,680	15,502	4,763	350	30,622
Tennessee	15,584	3,990	7,845	239	7,500	9,400	9,268	2,249	.....	20,841
Total Southern States	314,072	153,687	101,440	10,047	98,624	69,058	151,406	41,295	667	231,770

Ohio	133,433	1,472	10,679	59,165	90,210	23,982	187,833	36,673	57	105,565
Indiana	18,764	149	15,427	53	3,658	22,175	57,422	8,028	5	23,757
Illinois	133,862	4,170	24,087	24,115	34,142	10,049	52,525	5,938	4	33,447
Michigan	46,337	1,278	15,120	667	9,009	13,886	98,018	13,881	10	41,883
Wisconsin	37,955	114	20,099	450	7,566	23,053	64,383	12,472	145	24,890
Minnesota	7,887	2,517	33,660	27	931	13,676	60,845	2,796	31	13,213
Iowa	24,472	3,064	71,250	340	10,518	35,805	33,437	5,446	5	23,139
Missouri	124,128	7,248	29,694	4,462	29,099	19,665	82,830	16,721	2,256	58,231
Total Middle Western States	526,838	20,012	220,016	89,279	185,133	162,291	637,293	101,955	2,513	324,125
North Dakota	1,335	18,955	5,622	.....	41	366	2,008	96	.....	1,154
South Dakota	835	5,705	16,972	2	196	1,386	1,398	350	.....	1,531
Nebraska	2,188	3,088	27,044	27	727	3,191	2,242	230	31	3,821
Kansas	11,610	23,388	36,520	255	3,070	6,635	8,583	1,206	5	9,444
Montana	3,457	8,002	6,927	.....	1,003	561	2,488	449	.....	1,978
Wyoming	774	445	4,053	.....	138	330	1,737	416	.....	733
Colorado	7,828	1,618	8,867	.....	905	475	3,313	835	19	4,786
New Mexico	1,296	302	2,925	.....	44	119	612	129	.....	983
Oklahoma	4,058	12,610	11,488	11	566	1,321	1,447	308	.....	5,467
Total Western States	33,381	74,113	120,418	295	6,690	14,384	23,828	4,019	55	29,897
Washington	8,567	5,873	2,552	188	1,231	1,525	26,397	14,583	5	4,375
Oregon	1,235	756	1,360	7	315	652	4,331	2,003	.....	2,405
California	105,543	2,548	10,970	10,101	32,046	16,007	257,381	61,580	204	46,458
Idaho	3,720	3,392	4,605	.....	90	464	723	314	.....	756
Utah	7,559	1,098	8,668	224	752	2,625	14,725	3,567	.....	5,039
Nevada	365	.....	516	.....	80	105	564	354	.....	530
Arizona	1,213	8	1,821	.....	226	243	3,834	535	.....	1,028
Total Pacific States	128,202	13,675	30,492	10,520	34,740	21,621	307,955	82,936	209	60,591
Total United States (exclusive of possessions)	3,232,696	280,537	489,749	1,297,506	1,130,840	299,725	5,919,447	455,877	38,046	1,386,138
Alaska	.....	.....	.....	.....	.....	.....	1,320	.....	.....	2,625
Canal Zone (Panama)	.....	.....	.....	.....	.....	.....	.....	.....	.....	931
The Territory of Hawaii	10,314	.....	.....	.....	3,533	11	7,882	453	.....	2,998
Puerto Rico	20,791	.....	8,885	.....	837	1,927	2,344	113	.....	8,308
American Samoa	2	.....	.....	.....	.....	.....	.....	.....	.....	2
Total possessions	31,107	.....	8,885	.....	4,370	1,938	11,546	566	.....	14,864
Total United States and possessions	3,263,803	280,537	498,634	1,297,506	1,135,210	301,663	5,930,993	456,443	38,046	1,401,002

TABLE NO. 31.—*Assets and liabilities of all active banks other than national, Dec. 30, 1944 (includes State commercial, mutual savings, and private banks)*—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time Deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified, and cashiers' checks, etc.[1]	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine	149	2,623	5,133	79,255	14,865	10,031	1,168	.....	1,269	257,068	135	3	575	20	.....
New Hampshire	.....	175	902	7,541	2,137	1,479	912	.....	110	259,123	.....	.....	39	.....	.....
Vermont	4,120	3,225	2,322	21,316	7,390	2,318	248	.....	442	124,867	18	5	1,334	77	.....
Massachusetts	.....	2,593	32,778	613,932	219,112	35,533	43,582	623	16,669	2,790,132	457	81	331	82	.....
Rhode Island	.....	1,100	13,145	143,346	40,830	12,403	2,897	333	5,072	425,225	545	.....	236	.....	.....
Connecticut	.....	2,220	19,963	349,334	120,967	21,606	20,418	.....	5,755	1,167,664	120	30	586	3	.....
Total New England States	4,269	11,936	74,243	1,214,724	405,301	83,370	69,225	956	29,317	5,024,079	1,275	119	3,101	182	.....
New York	39,609	23,433	446,965	10,469,289	5,415,980	341,831	1,967,235	499,167	228,958	8,688,935	8,541	.....	29,827	48,851	7,307
New Jersey	552	25,358	37,854	823,644	272,971	81,537	18,143	260	18,086	1,093,835	249	.....	3,739	515	.....
Pennsylvania	.....	11,547	113,840	2,061,681	567,860	71,432	105,448	52	20,172	1,626,004	1,102	117	29,965	1,052	.....
Delaware	59	.....	9,966	251,985	58,218	11,451	2,968	.....	5,725	99,587	40	.....	2,475	10	.....
Maryland	2,065	327	17,167	403,150	200,077	31,896	31,809	266	4,029	492,072	522	17	1,790	25	.....
District of Columbia	.....	100	9,700	199,627	41,664	7	1,744	12	2,472	90,410	19	.....	.....	.....	.....
Total Eastern States	42,285	60,765	635,492	14,209,376	6,556,770	538,154	2,127,347	499,757	279,442	12,090,843	10,473	134	67,796	50,453	7,307
Virginia	.....	3,186	16,716	284,132	70,290	21,548	47,495	88	5,657	178,853	841	49	6,262	168	.....
West Virginia	1,422	.....	11,240	152,708	58,193	17,748	10,208	.....	4,034	83,174	3	101	144	334	.....
North Carolina	.....	2,242	15,492	535,425	160,415	93,320	209,971	.....	8,257	151,279	2,481	192	2,119	1,156	.....
South Carolina	184	156	4,246	129,936	11,407	11,458	3,259	.....	582	24,257	2	11	460	30	.....
Georgia	1,295	.....	14,884	348,898	58,997	20,991	42,156	.....	3,011	97,331	386	103	277	369	.....
Florida	.....	403	6,940	236,283	31,478	26,118	3,316	.....	2,851	71,301	69	131	3,196	10	.....
Alabama	.....	868	7,027	199,855	26,037	24,292	14,597	1	1,107	51,744	12	31	31	85	.....
Mississippi	20	3,364	8,014	281,420	33,012	34,326	34,896	179	1,417	59,016	402	81	2	25	.....
Louisiana	10	1,057	8,501	241,591	23,799	29,247	19,857	.....	2,520	53,061	3,282	238	56	.....	.....
Texas	783	.....	19,425	569,800	53,488	39,757	26,256	192	4,756	42,013	34	28	2,111	344	.....
Arkansas	.....	792	6,382	203,281	16,615	20,317	13,589	.....	1,148	25,250	400	14	8	.....	.....
Kentucky	.....	2,166	21,461	456,515	87,960	35,804	106,544	.....	5,072	74,131	1,281	10	281	12	.....
Tennessee	.....	2,089	11,163	277,308	58,018	25,552	10,632	.....	1,784	92,588	610	51	702	126	.....
Total Southern States	3,714	16,323	151,491	3,917,152	689,709	400,478	542,776	460	42,196	1,003,998	9,803	1,040	15,649	2,659	.....

Ohio	15,999	610	72,159	1,573,013	465,495	76,720	103,088	649	34,068	1,268,563	220	221	43,767	653	.....
Indiana	5,533	.....	25,068	591,596	92,197	76,887	12,934	.....	7,968	336,113	21	181	31	1,518	.....
Illinois	571	.....	44,353	1,432,304	414,627	53,122	163,736	813	18,278	609,850	34	42	17,122	6	.....
Michigan	.....	8,733	40,712	748,536	138,936	95,864	24,993	256	19,158	907,220	381	64	2,784	678	.....
Wisconsin	5,151	1,465	30,609	463,505	97,491	30,040	15,812	.....	12,688	484,811	109	52	1,865	406	.....
Minnesota	834	20	14,714	223,871	35,055	22,403	1,832	.....	5,972	319,292	8	104	2,665	51	.....
Iowa	.....	1,562	23,954	630,377	126,336	89,381	14,643	40	11,964	265,731	69	91	9	6	.....
Missouri	2,282	951	53,889	1,047,211	219,808	102,396	345,124	1,224	13,112	302,127	204	82	542	103	.....
Total Middle Western States	30,370	13,341	305,458	6,710,413	1,589,945	546,813	682,162	2,982	123,208	4,493,707	1,046	837	68,785	3,421	.....
North Dakota	346	24	4,757	119,427	13,469	23,239	3,175	.....	1,050	25,836	1	1	24,732	230	.....
South Dakota	186	.....	3,563	85,290	7,632	11,999	616	.....	725	21,149	225	17	1,379	.....	.....
Nebraska	140	125	7,529	179,882	14,350	10,007	1,005	.....	1,306	25,736	6	10	9	.....	.....
Kansas	.....	702	13,684	359,975	38,674	61,617	8,881	.....	2,621	59,087	21	30	105	42	.....
Montana	49	86	3,784	117,582	14,091	20,648	12,027	.....	1,611	28,020	50	10	450	5	.....
Wyoming	.....	322	941	30,875	2,470	3,223	1,089	.....	411	10,118	.....	5	111	5	.....
Colorado	.....	346	3,122	112,323	9,908	4,973	5,105	.....	1,349	34,662	4	.....	18	200	.....
New Mexico	.....	131	844	38,269	2,987	4,073	28	.....	383	6,095	2	16	1	.....	.....
Oklahoma	.....	30	4,854	138,880	12,367	15,769	2,708	113	2,797	15,216	4	11	43	15	.....
Total Western States	721	1,766	43,081	1,182,507	115,948	155,548	34,634	113	12,253	225,919	313	100	26,848	497	.....
Washington	414	.....	3,709	124,208	14,519	8,995	516	807	1,694	196,657	.....	3	34	38	.....
Oregon	126	.....	2,446	59,450	6,201	4,389	221	.....	1,111	37,632	3	.....	337	118	.....
California	.....	10,755	49,527	1,190,472	238,337	37,283	137,893	8,544	23,936	1,230,191	2	20	13,082	5,450	.....
Idaho	.....	62	1,221	47,438	3,258	5,186	738	.....	522	12,776	2	.....	.....	.....	.....
Utah	421	100	5,113	101,065	16,754	13,827	15,660	4	1,557	79,988	2	5	67	63	.....
Nevada	.....	30	430	7,604	740	2,191	.....	.....	299	3,558	4	.....	.....	.....	.....
Arizona	.....	.....	1,072	35,499	4,967	5,603	155	143	724	23,865	.....	13	.....	.....	.....
Total Pacific States	961	10,947	63,518	1,565,736	284,776	77,474	155,183	9,498	29,843	1,584,667	13	41	13,520	5,669	.....
Total United States (exclusive of possessions)	82,320	115,078	1,273,283	28,799,908	9,642,449	1,801,837	3,611,327	513,766	516,259	24,423,213	22,923	2,271	195,699	62,881	7,307
Alaska	.....	.....	685	20,452	431	.....	805	.....	245	8,517	.....	16	.....	.....	.....
Canal Zone (Panama)	.....	.....	.....	11,845	28,415	.....	.....	473	79	4,260	.....	.....	.....	.....	.....
The Territory of Hawaii	.....	.....	5,490	82,431	35,779	13,539	1,498	34	1,204	98,124	.....	520	280	.....	.....
Puerto Rico	.....	.....	9,149	80,517	21,213	18,412	1,716	6,122	9,519	39,002	.....	31	94,967	.....	.....
American Samoa	.....	.....	40	400	.....	235	.....	31	1	934	.....	.....	.....	.....	.....
Total possessions	.....	.....	15,364	195,645	85,838	32,186	4,019	6,660	11,048	150,837	.....	567	95,247	.....	.....
Total United States and possessions	82,320	115,078	1,288,647	28,995,553	9,728,287	1,834,023	3,615,346	520,426	527,307	24,574,050	22,923	2,838	290,946	62,881	7,307

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

TABLE NO. 32.—*Assets and liabilities of active State commercial banks, Dec. 30, 1944* [1]

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government, securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine	30	35,410	113,592	631	3,393	9,575	947	6,436	31,697	2,120	489	174	.....	159	187	204,810
New Hampshire	[2] 21	14,164	36,152	965	2,157	3,878	3,093	639	6,034	362	514	.....	.....	.....	39	67,997
Vermont	33	38,759	43,536	193	1,438	5,993	1,136	1,892	7,820	1,185	486	33	.....	63	203	102,737
Massachusetts	68	208,274	773,753	1,585	8,292	29,324	4,758	21,417	[3] 204,871	11,664	949	980	16	1,691	820	1,268,394
Rhode Island	15	60,314	291,639	6,798	2,034	17,049	11,803	8,147	52,190	9,566	647	2,150	686	1,068	323	464,414
Connecticut	71	113,531	441,605	3,626	22,324	17,507	3,836	19,363	126,583	10,590	682	203	.....	344	436	760,630
Total New England States	238	470,452	1,700,277	13,798	39,638	83,326	25,573	57,894	429,195	35,487	3,767	3,540	702	3,325	2,008	2,868,982
New York	289	4,171,980	13,363,421	63,593	279,832	280,140	89,177	122,801	3,557,269	153,652	8,250	7,094	17,535	53,730	13,525	22,181,999
New Jersey	134	299,037	1,243,841	27,648	54,270	52,372	15,392	37,747	303,676	29,637	3,972	343	53	5,166	2,653	2,075,807
Pennsylvania	357	594,361	2,258,541	60,149	68,907	192,636	53,325	67,804	713,108	53,566	24,229	9,827	218	6,717	8,543	4,111,931
Delaware	27	48,277	239,467	6,952	10,485	11,785	3,102	4,532	80,382	2,064	244	677	31	520	137	408,655
Maryland	111	175,626	531,286	2,217	9,182	12,042	2,979	17,184	160,024	8,177	270	41	.....	1,525	3,362	923,915
District of Columbia	12	55,298	199,031	1,825	577	5,854	912	6,430	85,805	7,816	71	1,550	.....	573	397	366,139
Total Eastern States	930	5,344,579	17,835,587	162,384	423,253	554,829	164,887	256,498	4,900,264	254,912	37,036	19,532	17,837	68,231	28,617	30,068,446
Virginia	182	142,185	322,357	3,067	11,990	9,821	1,460	14,316	148,721	7,436	345	103	.....	529	904	663,234
West Virginia	102	52,424	199,663	1,361	5,568	3,526	914	8,144	79,064	2,969	370	666	.....	239	734	355,642
North Carolina	182	192,414	590,593	17,053	48,880	11,102	2,189	28,709	321,752	6,019	57	.....	53	2,527	5,515	1,226,863
South Carolina	123	22,196	77,461	466	9,393	1,066	231	5,373	72,599	594	117	.....	.....	32	314	189,842
Georgia	246	127,133	269,489	2,510	9,662	3,528	1,361	12,965	180,859	4,798	865	1	28	550	1,346	615,095
Florida	117	36,529	209,212	2,350	16,898	694	100	11,307	113,986	2,040	145	169	.....	252	798	394,480
Alabama	151	54,266	146,282	8,088	12,812	1,738	387	8,260	102,441	1,536	271	261	.....	313	954	337,609
Mississippi	179	83,494	157,356	1,570	58,093	861	199	13,182	151,140	2,720	258	1	7	108	503	469,492
Louisiana	117	48,142	134,954	416	43,110	859	614	13,697	150,162	2,316	165	555	.....	93	343	395,426
Texas	398	156,744	298,757	4,407	23,274	1,374	2,271	15,375	274,391	3,824	127	7	.....	101	258	780,910
Arkansas	162	44,025	120,489	2,830	11,777	1,580	118	5,473	108,804	1,067	69	.....	.....	23	325	296,580
Kentucky	299	135,188	440,702	1,825	9,371	9,228	754	13,662	207,411	3,892	140	20	.....	516	2,660	825,369
Tennessee	222	76,916	226,271	937	25,621	2,795	1,962	10,962	145,345	4,004	747	.....	.....	317	596	496,473
Total Southern States	2,480	1,171,656	3,193,586	46,880	286,449	48,172	12,560	161,425	2,056,675	43,215	3,676	1,783	88	5,600	15,250	7,047,015

Ohio	432	585,576	2,012,443	24,485	93,350	77,157	3,790	61,388	694,683	24,454	1,505	1,028	139	5,406	4,087	3,589,491
Indiana	359	141,058	651,031	6,471	23,365	22,038	526	23,683	264,784	7,186	243	353	.....	508	991	1,142,237
Illinois	483	322,339	1,581,085	39,697	121,958	117,946	2,070	31,026	[3] 623,805	10,103	356	173	231	4,322	2,818	2,857,929
Michigan	353	240,089	1,217,357	9,795	85,846	43,887	1,787	36,761	399,259	14,756	109	110	4	2,321	1,439	2,053,520
Wisconsin	459	189,504	627,460	7,077	43,164	40,435	548	18,940	235,164	7,402	253	856	20	212	1,440	1,172,475
Minnesota	488	102,581	294,607	1,679	17,800	7,108	97	8,998	107,385	2,533	105	17	.....	343	452	543,705
Iowa	542	207,476	666,586	4,009	34,572	10,184	475	18,973	255,080	4,582	275	866	.....	67	341	1,203,486
Missouri	514	374,334	1,039,772	25,210	61,230	33,055	29,355	22,377	566,978	11,118	2,968	136	34	1,969	2,062	2,170,598
Total Middle Western States	3,630	2,162,957	8,090,341	118,423	481,285	351,810	38,648	222,146	3,147,138	82,134	5,814	3,539	428	15,148	13,630	14,733,441
North Dakota	111	29,577	132,849	1,980	6,622	556	23	2,198	48,395	446	43	.....	.....	82	50	222,821
South Dakota	128	28,375	66,309	90	5,067	527	58	1,905	34,639	673	16	.....	.....	16	42	137,717
Nebraska	277	42,589	127,138	663	3,426	1,554	31	2,570	69,185	817	7	.....	.....	7	41	248,028
Kansas	443	100,716	258,927	2,084	15,173	1,686	322	6,209	177,541	2,168	46	352	1	12	465	565,702
Montana	70	24,865	108,886	2,197	2,593	1,348	145	2,559	60,149	683	20	.....	.....	210	77	203,732
Wyoming	30	8,626	20,765	99	703	266	29	808	20,249	292	4	.....	.....	1	30	51,872
Colorado	64	28,646	84,407	267	4,236	2,238	103	2,620	55,421	627	.....	1	5	174	646	179,391
New Mexico	19	6,410	25,438	156	770	37	45	1,800	19,071	163	2	2	.....	.....	8	53,902
Oklahoma	182	37,276	77,069	225	10,445	212	28	3,147	70,186	516	1	.....	.....	28	161	199,294
Total Western States	1,324	307,080	901,788	7,761	49,035	8,424	784	23,816	554,836	6,385	139	355	6	530	1,520	1,862,459
Washington	85	35,215	119,641	120	10,987	1,251	93	4,262	54,708	928	13	10	.....	91	92	227,411
Oregon	46	10,039	67,584	85	3,927	744	56	2,000	23,677	467	10	.....	.....	59	287	108,935
California	[4] 115	542,838	1,727,869	3,767	115,119	38,389	3,861	32,237	[3] 562,782	21,204	2,088	44	1,089	3,614	4,981	3,059,882
Idaho	30	14,064	35,267	69	2,013	324	22	989	20,253	247	4	1	.....	2	35	73,290
Utah	45	44,257	124,285	2,107	6,838	807	246	2,864	61,067	635	73	211	.....	3	93	243,486
Nevada	3	2,514	8,827	6	247	14	9	544	2,919	113	6	.....	.....	20	9	15,228
Arizona	7	8,908	42,982	183	1,957	537	45	2,091	17,359	279	.....	.....	.....	34	64	74,439
Total Pacific States	331	657,835	2,126,455	6,337	141,088	42,066	4,332	44,987	742,765	23,873	2,194	266	1,089	3,823	5,561	3,802,671
Total United States (exclusive of possessions)	8,933	10,114,559	33,848,034	355,583	1,420,748	1,088,627	246,784	766,766	11,830,873	446,006	52,626	29,015	20,150	96,657	66,586	60,383,014
Alaska	13	3,945	16,627	.....	.....	1,937	53	2,877	6,763	258	25	.....	.....	.....	1	32,486
Canal Zone (Panama)	[5] 2	931	1,735	.....	.....	.....	.....	4,281	950	61	.....	.....	.....	11	37,175	45,144
The Territory of Hawaii	8	25,191	159,754	151	7,364	4,571	886	11,502	37,835	2,012	471	9	.....	73	144	249,963
Puerto Rico	[6] 14	43,205	152,400	.....	14,054	891	.....	22,797	22,062	1,995	54	.....	.....	546	31,106	289,110
American Samoa	1	4	1,053	.....	.....	5	.....	276	341	.....	.....	.....	.....	4	.....	1,683
Total possessions [7]	38	73,276	331,569	151	21,418	7,404	939	41,733	67,951	4,326	550	9	.....	634	68,426	618,386
Total United States and possessions	8,971	10,187,835	34,179,603	355,734	1,442,166	1,096,031	247,723	808,499	11,898,824	450,332	53,176	29,024	20,150	97,291	135,012	61,001,400

[1] Includes loan and trust companies and stock savings banks.
[2] Includes [8] guaranty savings banks.
[3] Includes gross reciprocal bank balances.
[4] Includes trust companies and other financial institutions without deposits.
[5] Branches of 2 American national banks.
[6] Includes 2 American national banks having branches in Puerto Rico.
[7] Excludes figures for Guam and The Philippines because of the war.

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

TABLE NO. 32.—*Assets and liabilities of active State commercial banks, Dec. 30, 1944*—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock [1]	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine	106,298	82,007	188,305	150			26	94	106	7,756	4,023	2,920	1,430
New Hampshire	12,179	48,916	61,095					10	18	1,077	[2] 3,697	1,667	433
Vermont	31,380	59,643	91,023	20				147	86	5,547	2,016	2,557	1,341
Massachusetts	[3] 929,091	230,811	1,159,902			16	658	3,795	810	35,371	[2] 42,907	15,152	9,783
Rhode Island	204,881	210,526	415,407			711	336	1,984	773	14,245	[2] 27,694	3,203	61
Connecticut	516,970	185,548	702,518	900	2		94	2,157	354	21,939	20,371	8,406	3,889
Total New England States	1,800,799	817,451	2,618,250	1,070	2	727	1,114	8,187	2,147	85,935	100,708	33,905	16,937
New York	18,770,482	1,655,964	20,426,446	60,675		21,572	5,872	53,841	71,945	507,532	718,226	228,864	87,026
New Jersey	1,210,186	727,118	1,937,304			53	1,167	2,726	2,983	63,212	42,505	15,025	10,832
Pennsylvania	2,808,597	829,708	3,638,305		125	218	1,522	10,070	4,334	122,927	258,185	46,739	29,506
Delaware	330,347	38,538	368,885			31	185	1,037	415	10,025	21,481	6,359	237
Maryland	670,630	194,807	865,437				341	1,228	792	19,559	24,104	7,934	4,520
District of Columbia	245,526	90,429	335,955				249	738	260	9,800	13,170	4,861	1,106
Total Eastern States	24,035,768	3,536,564	27,572,332	60,675	125	21,874	9,336	69,640	80,729	733,055	1,077,671	309,782	133,227
Virginia	429,210	186,173	615,383	500			1,091	1,409	531	19,902	14,071	5,933	4,414
West Virginia	242,891	83,756	326,647				43	589	177	12,662	10,758	3,672	1,094
North Carolina	1,007,388	157,227	1,164,615	247		53	1,397	3,055	1,023	17,734	23,773	8,347	6,619
South Carolina	154,611	24,675	179,286				41	102	34	4,186	3,858	1,790	545
Georgia	474,053	98,466	572,519	401		28	2,254	805	454	16,179	13,854	5,947	2,654
Florida	300,046	74,707	374,753				61	221	220	7,343	8,054	2,577	1,251
Alabama	265,889	51,903	317,792	47	2		73	262	249	7,895	6,097	4,511	681
Mississippi	385,250	59,526	444,776			7	61	354	313	11,398	11,100	654	829
Louisiana	317,014	56,637	373,651				123	312	451	9,568	7,042	2,751	1,528
Texas	694,249	44,530	738,779	238	2		91	404	203	20,208	12,985	6,226	1,774
Arkansas	254,950	25,672	280,622	57			5	62	113	7,174	4,806	2,768	973
Kentucky	691,895	75,715	767,610	100			535	1,014	3,028	23,627	20,222	6,985	2,248
Tennessee	373,294	94,077	467,371				514	536	329	13,252	8,503	4,217	1,751
Total Southern States	5,590,740	1,033,064	6,623,804	1,590	4	88	6,289	9,125	7,125	171,128	145,123	56,378	26,361

Ohio	2,250,030	1,137,741	3,387,771			139	1,398	8,900	4,022	88,586	66,000	21,688	10,987
Indiana	767,813	306,546	1,074,359				258	804	953	30,405	21,178	10,810	3,470
Illinois	[3] 2,082,880	627,054	2,709,934			233	321	4,503	3,570	44,924	47,194	22,449	24,801
Michigan	1,027,743	911,127	1,938,870			4	950	1,661	1,747	49,445	34,622	15,726	10,495
Wisconsin	619,529	478,436	1,097,965			20	237	661	282	37,223	19,120	10,768	6,199
Minnesota	289,133	217,391	506,524				115	297	150	15,568	11,822	7,033	2,196
Iowa	872,741	265,906	1,138,647				86	169	142	25,516	22,349	12,204	4,373
Missouri	1,728,875	303,058	2,031,933	4,500		34	467	2,692	5,935	57,122	36,848	23,577	7,490
Total Middle Western States	9,638,744	4,247,259	13,886,003	4,500		430	3,832	19,687	16,801	348,789	259,133	124,255	70,011
North Dakota	160,360	50,800	211,160				14	76	57	5,127	2,074	2,781	1,532
South Dakota	106,262	22,770	129,032				4	14	27	3,749	2,389	2,139	363
Nebraska	206,550	25,761	232,311	175			18	15	69	7,794	4,881	2,158	607
Kansas	471,772	59,285	531,057	34		1	93	98	212	14,386	12,598	6,356	867
Montana	165,959	28,535	194,494				6	141	8	3,919	3,021	1,710	433
Wyoming	38,068	10,239	48,307				9	11	13	1,266	1,504	505	257
Colorado	133,658	34,884	168,542			5	34	421	50	3,468	3,916	2,085	870
New Mexico	45,740	6,114	51,854					9	6	975	571	70	417
Oklahoma	172,634	15,289	187,923				67	37	114	4,884	3,706	2,225	338
Total Western States	1,501,003	253,677	1,754,680	209		6	245	822	556	45,568	34,660	20,029	5,684
Washington	150,739	65,722	216,461				173	200	71	4,123	3,452	2,144	787
Oregon	71,372	31,385	102,757				12	25	17	2,572	1,655	1,485	412
California	[3] 1,636,465	1,248,745	2,885,210		1	1,173	1,438	6,877	11,092	60,282	56,789	27,196	9,824
Idaho	57,142	12,778	69,920				1		29	1,283	1,082	727	248
Utah	148,867	80,125	228,992				30	262	111	5,634	5,453	2,188	816
Nevada	10,834	3,562	14,396				3	18	9	460	196	146	
Arizona	47,091	23,878	70,969				58	115	1	1,072	1,846	325	53
Total Pacific States	2,122,510	1,466,195	3,588,705		1	1,173	1,715	7,497	11,330	75,426	70,473	34,211	12,140
Total United States (exclusive of possessions)	44,689,564	11,354,210	56,043,774	68,044	132	24,298	22,531	114,958	118,688	1,459,901	1,687,768	578,560	264,360
Alaska	21,933	8,533	30,466						9	685	490	621	215
Canal Zone (Panama)	40,812	4,260	45,072					1	71				
The Territory of Hawaii	134,485	98,924	233,409					7	610	5,490	5,533	2,258	2,656
Puerto Rico	137,499	134,000	271,499	1,237			177	38	3,014	9,149	2,964	677	355
American Samoa	667	934	1,601							40	25	15	2
Total possessions	335,396	246,651	582,047	1,237			177	46	3,704	15,364	9,012	3,571	3,228
Total United States and possessions	45,024,960	11,600,861	56,625,821	69,281	132	24,298	22,708	115,004	122,392	1,475,265	1,696,780	582,131	267,588

[1] Includes capital notes and debentures. (See classification on pp. 142 and 143).
[2] Includes guaranty fund.
[3] Includes gross reciprocal bank balances.

TABLE NO. 32.—*Assets and liabilities of active State commercial banks, Dec. 30, 1944*—Continued

[In thousands of dollars]

Location	Loans and discounts									
	Commercial and industrial loans (including open-market paper)	Loans secured by agricultural commodities covered directly or indirectly by purchase agreements of Commodity Credit Corporation	Other agricultural loans	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds and other securities	Real-estate loans			Loans to banks	All other loans, including overdrafts
						Secured by farm land	Secured by residential properties	Secured by other properties		
Maine	9,887	1,177	1,395	99	2,896	1,124	8,609	5,180	.....	5,043
New Hampshire	1,057	.....	41	.....	84	151	9,041	2,493	.....	1,297
Vermont	2,700	33	1,485	45	281	4,670	22,707	3,453	.....	3,385
Massachusetts	65,808	566	673	7,863	21,968	364	50,795	17,934	100	42,203
Rhode Island	15,593	24	189	21	1,131	438	24,580	13,378	.....	4,960
Connecticut	24,755	.....	719	364	10,665	883	43,720	8,030	210	24,185
Total New England States	119,800	1,800	4,502	8,392	37,025	7,630	159,452	50,468	310	81,073
New York	1,747,547	15,183	6,948	1,119,985	631,319	5,540	161,233	67,060	34,292	382,873
New Jersey	64,958	.....	472	4,062	22,965	1,071	129,583	28,635	.....	47,291
Pennsylvania	226,136	405	2,090	38,768	28,106	5,645	122,945	32,820	.....	137,446
Delaware	12,642	464	473	3,221	2,658	2,171	9,658	4,673	.....	12,317
Maryland	24,182	1,191	2,647	3,644	68,341	5,329	27,869	8,464	.....	33,959
District of Columbia	7,667	.....	10	926	3,222	23	17,674	9,871	.....	15,905
Total Eastern States	2,083,132	17,243	12,640	1,170,606	756,611	19,779	468,962	151,523	34,292	629,791
Virginia	41,400	668	3,553	1,393	5,206	6,806	32,748	6,691	60	43,660
West Virginia	8,479	61	1,225	162	8,311	3,207	15,918	3,692	.....	11,369
North Carolina	80,070	6,885	3,557	4,018	30,062	9,096	12,934	7,416	98	38,278
South Carolina	4,155	6,288	1,361	27	906	1,225	3,616	361	.....	4,257
Georgia	37,432	23,141	8,198	516	8,962	5,577	22,130	3,707	114	17,356
Florida	10,041	49	3,068	535	3,078	2,076	6,090	3,014	.....	8,578
Alabama	9,281	15,363	5,620	326	3,442	2,878	6,935	1,619	.....	8,802
Mississippi	18,412	20,463	16,256	982	6,459	4,656	5,263	1,788	10	9,205
Louisiana	13,752	5,098	2,903	657	1,712	3,185	7,211	2,810	.....	10,814
Texas	26,445	54,023	31,634	55	6,804	3,158	9,882	2,316	35	22,392
Arkansas	5,966	16,536	6,186	230	3,012	2,106	3,909	852	.....	5,228
Kentucky	43,055	1,122	10,017	907	13,170	15,680	15,502	4,763	350	30,622
Tennessee	15,584	3,990	7,845	239	7,500	9,400	9,268	2,249	.....	20,841
Total Southern States	314,072	153,687	101,423	10,047	98,624	69,050	151,406	41,278	667	231,402

Ohio	133,433	1,472	10,679	59,165	90,210	22,904	160,122	32,527	57	75,007
Indiana	18,394	146	15,284	53	3,488	20,280	52,746	7,182	5	23,480
Illinois	133,862	4,170	24,087	24,115	34,142	10,049	52,525	5,938	4	33,447
Michigan	46,337	1,278	15,120	667	9,009	13,886	98,018	13,881	10	41,883
Wisconsin	37,955	114	20,099	450	7,566	23,025	62,917	12,349	145	24,884
Minnesota	7,887	2,517	33,660	27	931	13,676	27,869	2,796	31	13,187
Iowa	24,472	3,064	71,250	340	10,518	35,805	33,437	5,446	5	23,139
Missouri	124,128	7,248	29,694	4,462	29,099	19,665	82,830	16,721	2,256	58,231
Total Middle Western States	526,468	20,009	219,873	89,279	184,963	159,290	570,464	96,840	2,513	293,258
North Dakota	1,335	18,955	5,622	.....	41	366	2,008	96	.....	1,154
South Dakota	835	5,705	16,972	2	196	1,386	1,398	350	.....	1,531
Nebraska	2,188	3,088	27,044	27	727	3,191	2,242	230	31	3,821
Kansas	11,610	23,388	36,520	255	3,070	6,635	8,583	1,206	5	9,444
Montana	3,457	8,002	6,927	.....	1,003	561	2,488	449	.....	1,978
Wyoming	774	445	4,053	.....	138	330	1,737	416	.....	733
Colorado	7,828	1,618	8,867	.....	905	475	3,313	835	19	4,786
New Mexico	1,296	302	2,925	.....	44	119	612	129	.....	983
Oklahoma	4,058	12,610	11,488	11	566	1,321	1,447	308	.....	5,467
Total Western States	33,381	74,113	120,418	295	6,690	14,384	23,828	4,019	55	29,897
Washington	8,567	5,873	2,552	188	1,231	1,361	9,206	1,890	5	4,342
Oregon	1,235	756	1,360	7	315	652	2,820	490	.....	2,404
California	105,543	2,548	10,970	10,101	32,046	16,007	257,381	61,580	204	46,458
Idaho	3,720	3,392	4,605	.....	90	464	723	314	.....	756
Utah	7,559	1,098	8,668	224	752	2,625	14,725	3,567	.....	5,039
Nevada	365	.....	516	.....	80	105	564	354	.....	530
Arizona	1,213	8	1,821	.....	226	243	3,834	535	.....	1,028
Total Pacific States	128,202	13,675	30,492	10,520	34,740	21,457	289,253	68,730	209	60,557
Total United States (exclusive of possessions)	3,205,055	280,527	489,348	1,289,139	1,118,653	291,590	1,663,365	412,858	38,046	1,325,978
Alaska	.....	.....	.....	.....	.....	.....	1,320	.....	.....	2,625
Canal Zone (Panama)	.....	.....	.....	.....	.....	.....	.....	.....	.....	931
The Territory of Hawaii	10,314	.....	.....	.....	3,533	11	7,882	453	.....	2,998
Puerto Rico	20,791	.....	8,885	.....	837	1,927	2,344	113	.....	8,308
American Samoa	2	.....	.....	.....	.....	.....	.....	.....	.....	2
Total possessions	31,107	.....	8,885	.....	4,370	1,938	11,546	566	.....	14,864
Total United States and possessions	3,236,162	280,527	498,233	1,289,139	1,123,023	293,528	1,674,911	413,424	38,046	1,340,842

TABLE NO. 32.—*Assets and liabilities of active State commercial banks, Dec. 30, 1944*—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. [1]	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine	.....	2,623	5,133	79,255	14,575	10,031	1,168	.....	1,269	81,274	135	3	575	20	.....
New Hampshire	.....	175	902	7,541	2,137	1,479	912	.....	110	48,877	.....	.....	39	.....	.....
Vermont	.....	3,225	2,322	21,030	7,381	2,279	248	.....	442	58,809	18	5	761	50	.....
Massachusetts	.....	2,593	32,778	613,932	218,752	35,533	[2] 43,582	623	16,669	229,860	457	81	331	82	.....
Rhode Island	.....	1,100	13,145	143,346	40,830	12,403	2,897	333	5,072	209,850	545	.....	131	.....	.....
Connecticut	.....	2,220	19,719	348,476	120,967	21,606	20,418	.....	5,503	184,809	120	30	586	3	.....
Total New England States	.....	11,936	73,999	1,213,580	404,642	83,331	69,225	956	29,065	813,479	1,275	119	2,423	155	.....
New York	39,609	23,433	444,490	10,363,232	5,415,980	341,642	1,951,386	470,559	227,683	1,561,438	8,541	.....	29,827	48,851	7,307
New Jersey	.....	25,358	37,854	819,451	272,971	81,493	18,143	260	17,868	722,901	249	.....	3,588	380	.....
Pennsylvania	.....	11,547	111,380	2,046,126	567,481	71,113	104,184	52	19,641	797,672	1,102	117	29,810	1,007	.....
Delaware	59	.....	9,966	251,985	58,218	11,451	2,968	.....	5,725	36,104	40	.....	2,384	10	.....
Maryland	2,065	327	17,167	402,757	200,077	31,896	31,809	266	3,825	192,509	522	17	1,734	25	.....
District of Columbia	.....	100	9,700	199,627	41,664	7	1,744	12	2,472	90,410	19	.....	.....	.....	.....
Total Eastern States	41,733	60,765	630,557	14,083,178	6,556,391	537,602	2,110,234	471,149	277,214	3,401,034	10,473	134	67,343	50,273	7,307
Virginia	.....	3,186	16,716	284,132	70,290	21,548	47,495	88	5,657	178,853	841	49	6,262	168	.....
West Virginia	1,422	.....	11,240	152,708	58,193	17,748	10,208	.....	4,034	83,174	3	101	144	334	.....
North Carolina	.....	2,242	15,492	535,425	160,415	93,320	209,971	.....	8,257	151,279	2,481	192	2,119	1,156	.....
South Carolina	184	156	3,846	128,067	11,407	11,299	3,259	.....	579	24,172	2	11	460	30	.....
Georgia	1,295	.....	14,884	348,898	58,997	20,991	42,156	.....	3,011	97,331	386	103	277	369	.....
Florida	.....	403	6,940	236,283	31,478	26,118	3,316	.....	2,851	71,301	69	131	3,196	10	.....
Alabama	.....	868	7,027	199,855	26,037	24,292	14,597	1	1,107	51,744	12	31	31	85	.....
Mississippi	20	3,364	8,014	281,420	33,012	34,326	34,896	179	1,417	59,016	402	81	2	25	.....
Louisiana	10	1,057	8,501	241,591	23,799	29,247	19,857	.....	2,520	53,061	3,282	238	56	.....	.....
Texas	783	.....	19,425	569,800	53,488	39,757	26,256	192	4,756	42,013	34	28	2,111	344	.....
Arkansas	.....	792	6,382	203,281	16,615	20,317	13,589	.....	1,148	25,250	400	14	8	.....	.....
Kentucky	.....	2,166	21,461	456,515	87,960	35,804	106,544	.....	5,072	74,131	1,281	10	281	12	.....
Tennessee	.....	2,089	11,163	277,308	58,018	25,552	10,632	.....	1,784	92,588	610	51	702	126	.....
Total Southern States	3,174	16,323	151,091	3,915,283	689,709	400,319	542,776	460	42,193	1,003,913	9,803	1,040	15,649	2,659	.....

Ohio	15,969	610	72,007	1,570,390	465,483	76,533	103,088	649	33,887	1,092,890	220	221	43,757	653	.....
Indiana	5,533	.....	24,872	580,421	91,416	75,218	12,879	.....	7,879	304,805	21	181	31	1,508	.....
Illinois	571	.....	44,353	1,432,304	414,627	53,122	[2] 163,736	813	18,278	609,850	34	42	17,122	6	.....
Michigan	.....	8,733	40,712	748,536	138,936	95,864	24,993	256	19,158	907,220	381	64	2,784	678	.....
Wisconsin	5,149	1,465	30,609	463,505	97,484	30,040	15,812	.....	12,688	476,009	109	52	1,860	406	.....
Minnesota	834	20	14,714	223,871	35,055	22,403	1,832	.....	5,972	214,563	8	104	2,665	51	.....
Iowa	.....	1,562	23,954	630,377	126,336	89,381	14,643	40	11,964	265,731	69	91	9	6	.....
Missouri	2,282	951	53,889	1,047,211	219,808	102,396	345,124	1,224	13,112	302,127	204	82	542	103	.....
Total Middle Western States	30,338	13,341	305,110	6,696,615	1,589,145	544,957	682,107	2,982	122,938	4,173,195	1,046	837	68,770	3,411	.....
North Dakota	346	24	4,757	119,427	13,469	23,239	3,175	.....	1,050	25,836	1	1	24,732	230	.....
South Dakota	186	.....	3,563	85,290	7,632	11,999	616	.....	725	21,149	225	17	1,379	.....	.....
Nebraska	140	125	7,529	179,882	14,350	10,007	1,005	.....	1,306	25,736	6	10	9	.....	.....
Kansas	.....	702	13,684	359,979	38,674	61,617	8,881	.....	2,621	59,087	21	30	105	42	.....
Montana	49	86	3,784	117,582	14,091	20,648	12,027	.....	1,611	28,020	50	10	450	5	.....
Wyoming	.....	322	944	30,875	2,470	3,223	1,089	.....	411	10,118	.....	5	111	5	.....
Colorado	.....	346	3,122	112,323	9,908	4,973	5,105	.....	1,349	34,662	4	.....	18	200	.....
New Mexico	.....	131	844	38,269	2,987	4,073	28	.....	383	6,095	2	16	1	.....	.....
Oklahoma	.....	30	4,854	138,880	12,367	15,769	2,708	113	2,797	15,216	4	11	43	15	.....
Total Western States	721	1,766	43,081	1,182,507	115,948	155,548	34,634	113	12,253	225,919	313	100	26,848	497	.....
Washington	414	.....	3,709	124,208	14,519	8,995	516	807	1,694	65,657	.....	3	34	28	.....
Oregon	126	.....	2,446	59,450	6,201	4,389	221	.....	1,111	31,045	3	.....	337	.....	.....
California	.....	10,755	49,527	1,190,472	238,337	37,283	[2] 137,893	8,544	23,936	1,230,191	2	20	13,082	5,450	.....
Idaho	.....	62	1,221	47,438	3,258	5,186	738	.....	522	12,776	2	.....	.....	.....	.....
Utah	421	100	5,113	101,065	16,754	13,827	15,660	4	1,557	79,988	2	5	67	63	.....
Nevada	.....	30	430	7,604	740	2,191	.....	.....	299	3,558	4	.....	.....	.....	.....
Arizona	.....	.....	1,072	35,499	4,967	5,603	155	143	724	23,865	.....	13	.....	.....	.....
Total Pacific States	961	10,947	63,518	1,565,736	284,776	77,474	155,183	9,498	29,843	1,447,080	13	41	13,520	5,541	.....
Total United States (exclusive of possessions)	77,467	115,078	1,267,356	28,656,899	9,640,611	1,799,231	3,594,159	485,158	513,506	11,064,620	22,923	2,271	194,553	62,536	7,307
Alaska	.....	.....	685	20,452	431	.....	805	.....	245	8,517	.....	16	.....	.....	.....
Canal Zone (Panama)	.....	.....	.....	11,845	28,415	.....	.....	473	79	4,260	.....	.....	.....	.....	.....
The Territory of Hawaii	.....	.....	5,490	82,431	35,779	13,539	1,498	34	1,204	98,124	.....	520	280	.....	.....
Puerto Rico	.....	.....	9,149	80,517	21,213	18,412	1,716	6,122	9,519	39,002	.....	31	94,967	.....	.....
American Samoa	.....	.....	40	400	.....	235	.....	31	1	934	.....	.....	.....	.....	.....
Total possessions	.....	.....	15,364	195,645	85,838	32,186	4,019	6,660	11,048	150,837	.....	567	95,247	.....	.....
Total United States and possessions	77,467	115,078	1,282,720	28,852,544	9,726,449	1,831,417	3,598,178	491,818	524,554	11,215,457	22,923	2,838	289,800	62,536	7,307

[1] Includes dividend checks, letters of credit and travelers' checks sold for cash, and amounts due to reserve agents (transit account).
[2] Includes gross reciprocal bank balances.

TABLE NO. 33.—*Assets and liabilities of active mutual savings banks, Dec. 30, 1944*

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Maine	32	20,445	129,399	253	2,565	29,363	2,955	1,624	10,101	890	1,426	80	.....	.....	84	199,185
New Hampshire	[1] 34	50,366	122,312	763	8,994	26,070	14,426	911	7,229	1,432	1,938	.....	.....	.....	74	234,515
Vermont	8	27,238	36,120	135	493	2,265	1,052	478	2,848	726	389	2,136	.....	44	47	73,971
Massachusetts	191	834,245	1,581,438	135	18,447	227,372	55,135	[2] 13,511	64,190	16,903	12,488	.....	.....	.....	5,901	2,829,765
Rhode Island	9	52,331	121,892	500	74	33,922	14,819	1,564	7,294	958	81	.....	.....	.....	143	233,578
Connecticut	72	269,535	633,087	1,050	5,281	86,681	32,295	7,016	43,158	4,597	5,404	.....	.....	.....	11,267	1,099,371
Total New England States	346	1,254,160	2,624,248	2,836	35,854	405,673	120,682	25,104	134,820	25,506	21,726	2,216	.....	44	17,516	4,670,385
New York	131	2,762,629	4,426,487	2,020	34,834	140,647	37,346	46,875	267,752	58,551	61,203	4,542	.....	35,195	5,762	7,883,843
New Jersey [3]	24	96,939	213,932	328	22,578	52,120	230	3,190	20,298	4,385	4,402	802	.....	1,331	271	420,806
Pennsylvania	7	76,888	521,785	254	20,151	223,032	5	2,929	21,780	10,009	3,972	809	.....	3,218	895	885,727
Delaware	2	11,152	17,440	24	1,297	38,469	160	89	4,108	567	155	.....	.....	.....	1	73,462
Maryland	10	23,153	255,191	162	245	27,956	1	1,488	21,694	1,221	4,267	.....	.....	.....	241	335,619
Total Eastern States	174	2,970,761	5,434,835	2,788	79,105	482,224	37,742	54,571	335,632	74,733	73,999	6,153	.....	39,744	7,170	9,599,457
Ohio	3	62,648	81,622	20	3,724	21,119	680	5,040	10,434	768	14	.....	.....	714	233	187,016
Indiana	4	7,035	20,828	.....	836	1,292	12	368	5,609	78	100	.....	.....	.....	4	36,162
Wisconsin	4	1,623	5,119	11	1,111	174	21	114	1,342	77	.....	9	.....	.....	.....	9,601
Minnesota	1	33,002	55,445	.....	4,943	14,088	.....	276	2,856	400	.....	1,104	.....	.....	22	112,136
Total Middle Western States	12	104,308	163,014	31	10,614	36,673	713	5,798	20,241	1,323	114	1,113	.....	714	259	344,915
Washington	2	30,081	89,813	.....	4,658	8,699	.....	622	4,950	207	.....	.....	.....	466	4	139,500
Oregon	1	3,025	3,398	.....	35	.....	.....	20	544	1	.....	.....	.....	10	4	7,037
Total Pacific States	3	33,106	93,211	.....	4,693	8,699	.....	642	5,494	208	.....	.....	.....	476	8	146,537
Total United States	535	4,362,335	8,315,308	5,655	130,266	933,269	159,137	86,115	496,187	101,770	95,839	9,482	.....	40,978	24,953	14,761,294

[1] Excludes 8 guaranty savings banks.

[2] Includes cash items.

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

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

TABLE NO. 33.—*Assets and liabilities of active mutual savings banks, Dec. 30, 1944*—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital notes and debentures	Surplus	Undivided profits	Reserves and retirement account for capital notes and debentures
Maine	290	175,794	176,084						107	149	[1] 11,717	10,467	661
New Hampshire		210,246	210,246						60		[1] 14,939	7,247	2,023
Vermont	334	66,658	66,992					46	207	4,120	291	954	1,361
Massachusetts	360	2,560,272	2,560,632	50			195		4,506		[1] 154,819	106,582	2,981
Rhode Island		215,480	215,480					1,655	652		[1] 14,748	954	89
Connecticut	247	982,287	982,534					329	1,346		69,685	44,991	486
Total New England States	1,231	4,210,737	4,211,968	50			195	2,030	6,878	4,269	266,199	171,195	7,601
New York		7,122,463	7,122,463					6,717	13,740		562,141	164,830	13,952
New Jersey	4,455	371,220	375,675				12	358	913	552	39,324	134	3,838
Pennsylvania	9	818,457	818,466				2	133	1,334		59,599	1,735	4,458
Delaware		63,574	63,574				1		16		1,550	129	8,192
Maryland	597	299,619	300,216					67	607		[1] 15,175	19,534	20
Total Eastern States	5,061	8,675,333	8,680,394				15	7,275	16,610	552	677,789	186,362	30,460
Ohio	376	173,948	174,324					523	1,096	30	10,080	962	1
Indiana	3,319	29,386	32,705					150			2,700	227	380
Wisconsin	7	8,807	8,814					4	46	2	[1] 667	65	3
Minnesota		104,729	104,729						30		7,000	328	49
Total Middle Western States	3,702	316,870	320,572					677	1,172	32	20,447	1,582	433
Washington		131,010	131,010				1	8	505		[1] 6,115	611	1,250
Oregon		6,705	6,705					1	35		[1] 184	104	8
Total Pacific States		137,715	137,715				1	9	540		6,299	715	1,258
Total United States	9,994	13,340,655	13,350,649	50			211	9,991	25,200	4,853	970,734	359,854	39,752

[1] Includes guaranty funds.

TABLE NO. 33.—*Assets and liabilities of active mutual savings banks, Dec. 30, 1944*—Continued

[In thousands of dollars]

Location	Loans and discounts									
	Commercial and industrial loans (including open-market paper)	Loans secured by agricultural commodities covered directly or indirectly by purchase agreements of Commodity Credit Corporation	Other agricultural loans	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real estate loans			Loans to banks	All other loans, including overdrafts
						Secured by farm land	Secured by residential properties	Secured by other properties		
Maine							[1] 19,622			823
New Hampshire							[1] 47,335			3,031
Vermont	90		173		239	3,510	20,620	1,509		1,097
Massachusetts							[1] 822,176			12,069
Rhode Island			2			243	43,654	4,638		3,794
Connecticut							[1] 266,922			2,613
Total New England States	90		175		239	3,753	1,220,329	6,147		23,427
New York							[1] 2,761,193			1,436
New Jersey						68	89,117	7,654		100
Pennsylvania						424	[2] 75,864			600
Delaware				30		223	[2] 10,867			32
Maryland					78	356	12,459	9,801		459
Total Eastern States				30	78	1,071	2,949,500	17,455		2,627
Ohio						1,078	27,356	4,146		30,068
Indiana			2		143	1,756	4,196	829		109
Wisconsin						28	1,466	123		6
Minnesota							[1] 32,976			26
Total Middle Western States			2		143	2,862	65,994	5,098		30,209
Washington						164	17,191	12,693		33
Oregon							1,511	1,513		1
Total Pacific States						164	18,702	14,206		34
Total United States	90		177	30	460	7,850	4,254,525	42,906		56,297

[1] All real-estate loans.

[2] Includes loans on other properties.

TABLE NO. 33.—*Assets and liabilities of active mutual savings banks, Dec. 30, 1944*—Continued

[In thousands of dollars]

Location	Demand deposits						Time deposits					
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. [1]	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine		290					175,794					
New Hampshire							210,246					
Vermont	286	9	39				66,058			573	27	
Massachusetts		360					2,560,272					
Rhode Island							215,375			105		
Connecticut						247	982,287					
Total New England States	286	659	39			247	4,210,032			678	27	
New York							7,122,463					
New Jersey	4,193		44			218	370,934			151	135	
Pennsylvania		9					818,457					
Delaware							63,483			91		
Maryland	393					204	299,563			56		
Total Eastern States	4,586	9	44			422	8,674,900			298	135	
Ohio	201	12				163	173,948					
Indiana	2,104	708	388	55		64	29,376				10	
Wisconsin		7					8,802			5		
Minnesota							104,729					
Total Middle Western States	2,305	727	388	55		227	316,855			5	10	
Washington							131,000				10	
Oregon							6,587				118	
Total Pacific States							137,587				128	
Total United States	7,177	1,395	471	55		896	13,339,374			981	300	

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

TABLE NO. 34.—*Assets and liabilities of active private banks, Dec. 30, 1944* [1]

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct obligations	Obligations guaranteed by U. S. Government	Obligations of States and political subdivisions	Other bonds, notes and debentures	Corporate stocks	Currency and coin	Balances with other banks, including reserve balances	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Income earned or accrued but not collected	Other assets	Total assets
Connecticut	3	459	501	.....	.....	59	39	77	205	152	244	.....	.....	.....	52	1,788
New York	5	45,538	58,237	.....	27,251	6,396	4,699	198	33,310	110	12	26	3,681	443	170	180,071
Pennsylvania [2]	14	5,070	11,980	103	2,067	1,804	751	1,477	7,246	228	175	.....	1,372	37	144	32,454
Total Eastern States	19	50,608	70,217	103	29,318	8,200	5,450	1,675	40,556	338	187	26	5,053	480	314	212,525
South Carolina	1	410	238	.....	187	72	15	59	1,556	.....	27	.....	.....	.....	.....	2,564
Ohio	7	845	2,171	21	424	37	.....	84	1,225	13	6	.....	.....	.....	1	4,827
Indiana	12	1,345	6,362	53	224	45	3	361	4,489	31	11	.....	.....	.....	3	12,927
Total Middle Western States	19	2,190	8,533	74	648	82	3	445	5,714	44	17	.....	.....	.....	4	17,754
Total United States	42	53,667	79,489	177	30,153	8,413	5,507	2,256	48,031	534	475	26	5,053	480	370	234,631

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

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

TABLE NO. 34.—*Assets and liabilities of active private banks, Dec. 30, 1944*—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and on other real estate	Acceptances executed by or for account of reporting banks and outstanding	Income collected but not earned	Expenses accrued and unpaid	Other liabilities	Capital stock	Surplus	Undivided profits	Reserves
Connecticut	863	568	1,431	18	92	.....	.....	.....	3	[1] 244	.....	.....	.....
New York	151,978	5,034	157,012	2,093	8	3,888	24	76	9	2,475	12,325	87	2,074
Pennsylvania	18,039	10,075	28,114	2	22	1,491	6	4	177	[2] 2,460	.....	.....	178
Total Eastern States	170,017	15,109	185,126	2,095	30	5,379	30	80	186	4,935	12,325	87	2,252
South Carolina	2,031	85	2,116	.....	.....	.....	.....	.....	.....	400	.....	48	.....
Ohio	2,627	1,735	4,362	.....	.....	.....	.....	.....	2	152	147	163	1
Indiana	10,450	1,932	12,382	.....	.....	.....	.....	.....	5	196	262	81	1
Total Middle Western States	13,077	3,667	16,744	.....	.....	.....	.....	.....	7	348	409	244	2
Total United States	185,988	19,429	205,417	2,113	122	5,379	30	80	196	5,927	12,734	379	2,254

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

TABLE NO. 34.—*Assets and liabilities of active private banks, Dec. 30, 1944*—Continued

[In thousands of dollars]

Location	Loans and discounts									
	Commercial and industrial loans (including open-market paper)	Loans secured by agricultural commodities covered directly or indirectly by purchase agreements of Commodity Credit Corporation	Other agricultural loans	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Loans to banks	All other loans, including overdrafts
						Secured by farm land	Secured by residential properties	Secured by other properties		
Connecticut	81						[1] 304			74
New York	25,007	3		8,265	11,174	1	12			1,076
Pennsylvania	2,093	4	66	72	526	137	406	79		1,687
Total Eastern States	27,100	7	66	8,337	11,700	138	418	79		2,763
South Carolina			17			8		17		368
Ohio							[1] 355			490
Indiana	370	3	141		27	139	480	17		168
Total Middle Western States	370	3	141		27	139	835	17		658
Total United States	27,551	10	224	8,337	11,727	285	1,557	113		3,863

[1] All real-estate loans.

TABLE NO. 34.—*Assets and liabilities of active private banks, Dec. 30, 1944*—Continued

[In thousands of dollars]

Location	Demand deposits						Time deposits					
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. [1]	Individuals, partnerships and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Connecticut	858					5	568					
New York	106,057		189	15,849	28,608	1,275	5,034					
Pennsylvania	15,555	370	319	1,264		531	9,875			155	45	
Total Eastern States	121,612	370	508	17,113	28,608	1,806	14,909			155	45	
South Carolina	1,869		159			3	85					
Ohio	2,422		187			18	1,725			10		
Indiana	9,071	73	1,281			25	1,932					
Total Middle Western States	11,493	73	1,468			43	3,657			10		
Total United States	135,832	443	2,135	17,113	28,608	1,857	19,219			165	45	

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

TABLE No. 35.—*Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 30, 1944*

Location	Population (approximate) [1]	Deposits of individuals, partnerships and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Maine	779,824	$515,715	$182,276	$333,439	$661.32	$233.74	$427.58
New Hampshire	451,891	380,504	90,120	290,384	842.03	199.43	642.60
Vermont	315,068	234,097	62,824	171,273	743.00	199.40	543.60
Massachusetts	4,080,052	5,298,765	2,148,893	3,149,872	1,298.70	526.68	772.02
Rhode Island	692,407	745,592	302,942	442,650	1,076.81	437.52	639.29
Connecticut	1,742,841	2,077,309	769,707	1,307,602	1,191.91	441.64	750.27
Total New England States	8,062,083	9,251,982	3,556,762	5,695,220	1,147.59	441.17	706.42
New York	12,403,207	26,562,272	16,751,244	9,811,028	2,141.56	1,350.56	791.00
New Jersey	4,067,506	3,374,081	1,603,391	1,770,690	829.52	394.20	435.32
Pennsylvania	9,243,746	7,466,247	4,615,649	2,850,598	807.71	499.33	308.38
Delaware	272,743	379,373	270,010	109,363	1,390.95	989.98	400.97
Maryland	1,976,640	1,368,999	751,109	617,890	692.59	379.99	312.60
District of Columbia	814,384	692,707	525,761	166,946	850.59	645.59	205.00
Total Eastern States	28,778,226	39,843,679	24,517,164	15,326,515	1,384.51	851.94	532.57
Virginia	2,761,018	1,102,493	717,909	384,584	399.31	260.02	139.29
West Virginia	1,726,844	529,499	355,050	174,449	306.63	205.61	101.02
North Carolina	3,336,341	960,912	755,238	205,674	288.01	226.37	61.64
South Carolina	1,783,970	391,625	334,085	57,540	219.52	187.27	32.25
Georgia	2,967,177	993,374	780,446	212,928	334.79	263.03	71.76
Florida	2,005,646	979,016	788,627	190,389	488.13	393.20	94.93
Alabama	2,709,627	756,453	579,406	177,047	279.17	213.83	65.34
Mississippi	1,989,984	459,452	370,343	89,109	230.88	186.10	44.78
Louisiana	2,309,312	897,081	718,128	178,953	388.46	310.97	77.49
Texas	6,239,673	3,129,233	2,828,810	300,423	501.51	453.36	48.15
Arkansas	1,730,044	469,342	404,495	64,847	271.29	233.81	37.48
Kentucky	2,540,999	921,797	768,651	153,146	362.77	302.50	60.27
Tennessee	2,809,263	1,034,768	761,055	273,713	368.34	270.91	97.43
Total Southern States	34,909,898	12,625,045	10,162,243	2,462,802	361.65	291.10	70.55
Ohio	6,806,633	4,872,229	2,993,851	1,878,378	715.81	439.85	275.96
Indiana	3,372,551	1,862,694	1,270,746	591,948	552.31	376.79	175.52
Illinois	7,539,711	6,934,174	5,230,815	1,703,359	919.69	693.77	225.92
Michigan	5,360,239	3,500,931	2,017,540	1,483,391	653.13	376.39	276.74
Wisconsin	2,935,987	1,831,835	1,018,414	813,421	623.92	346.87	277.05
Minnesota	2,517,525	1,584,008	939,929	644,079	629.19	373.35	255.84
Iowa	2,269,633	1,270,735	906,111	364,624	559.89	399.23	160.66
Missouri	3,513,578	2,157,832	1,704,392	453,440	614.14	485.09	129.05
Total Middle Western States	34,315,857	24,014,438	16,081,798	7,932,640	699.81	468.64	231.17
North Dakota	534,804	283,470	222,100	61,370	530.04	415.29	114.75
South Dakota	543,132	225,618	177,175	48,443	415.40	326.21	89.19
Nebraska	1,172,282	687,867	589,780	98,087	586.78	503.11	83.67
Kansas	1,673,381	911,065	796,671	114,394	544.45	476.09	68.36
Montana	468,538	305,740	243,860	61,880	652.54	520.47	132.07
Wyoming	234,989	130,084	99,160	30,924	553.57	421.98	131.59
Colorado	1,063,701	650,933	499,451	151,482	611.95	469.54	142.41
New Mexico	488,560	155,769	130,009	25,760	318.83	266.11	52.72
Oklahoma	1,981,618	774,282	694,333	79,949	390.73	350.39	40.34
Total Western States	8,161,005	4,124,828	3,452,539	672,289	505.43	423.05	82.38
Washington	1,899,177	1,541,408	999,520	541,888	811.62	526.29	285.33
Oregon	1,168,943	883,667	593,903	289,764	755.95	508.07	247.88
California	7,856,666	8,783,854	5,003,525	3,780,329	1,118.01	636.85	481.16
Idaho	471,661	277,879	213,624	64,255	589.15	452.92	136.23
Utah	581,716	339,617	214,401	125,216	583.82	368.57	215.25
Nevada	130,222	95,741	62,175	33,566	735.21	477.45	257.76
Arizona	567,546	235,778	175,446	60,332	415.43	309.13	106.30
Total Pacific States	12,675,931	12,157,944	7,262,594	4,895,350	959.14	572.95	386.19
Total United States (exclusive of possessions)	126,903,000	102,017,916	65,033,100	36,984,816	803.90	512.46	291.44
Alaska	79,860	51,278	37,259	14,019	642.10	466.55	175.55
Canal Zone (Panama)	58,032	16,105	11,845	4,260	277.52	204.11	73.41
The Territory of Hawaii	451,029	336,328	151,726	184,602	745.69	336.40	409.29
Puerto Rico	2,032,844	119,519	80,517	39,002	58.79	39.61	19.18
American Samoa	14,347	1,334	400	934	92.98	27.88	65.10
Virgin Islands of the United States	26,333	2,967	1,460	1,507	112.67	55.44	57.23
Total possessions [2]	2,662,445	527,531	283,207	244,324	198.14	106.37	91.77
Total United States and possessions	129,565,445	102,545,447	65,316,307	37,229,140	791.46	504.12	287.34

[1] Civilian population only; excludes approximately 12,000,000 persons estimated to be in the armed forces as of Dec. 31, 1944.

[2] Omits figures for Guam and The Philippines on account of the war.

TABLE NO. 36.—*Officials of State banking departments and number of each class of active banks under their supervision in December 1944*

Location	Names of officials	Titles	Total number of banks	State commercial[1]			Mutual savings			Private
				Insured		Non-insured	Insured		Non-insured	Non-insured
				Members Federal Reserve System	Not members Federal Reserve System		Members Federal Reserve System	Not members Federal Reserve System		
Maine	Homer E. Robinson	Bank commissioner	62	5	17	8	.....	6	26	.....
New Hampshire	Clyde M. Davis	do	55	1	4	[2] 16	.....	.....	34	.....
Vermont	Charles E. Burns	Commissioner of Banking and Insurance	41	1	31	1	.....	8	.....	.....
Massachusetts	F. Earl Wallace	Commissioner of Banks	259	30	34	4	.....	.....	191	.....
Rhode Island	Thomas J. Meehan	Director of Business Regulation	24	2	3	10	.....	.....	9	.....
Connecticut	Richard Rapport	Bank Commissioner	146	13	35	23	.....	2	70	3
Total New England States			587	52	124	62	.....	16	330	3
New York	Elliott V. Bell	Superintendent of Banks	425	190	91	8	.....	131	.....	5
New Jersey	Eugene E. Agger	Commissioner of Banking and Insurance	158	73	52	9	.....	22	2	.....
Pennsylvania	William C. Freeman	Secretary of Banking	378	101	248	8	.....	7	.....	14
Delaware	John C. Darby	State Bank Commissioner	29	4	22	1	.....	.....	2	.....
Maryland	John W. Downing	Bank Commissioner	121	17	91	3	.....	3	7	.....
District of Columbia			12	9	3	.....	.....	.....	.....	.....
Total Eastern States			1,123	394	507	29	.....	163	11	19
Virginia	Milton R. Morgan	Commissioner of Banking	182	64	118	.....	.....	.....	.....	.....
West Virginia	A. W. Locke	do	102	30	67	5	.....	.....	.....	.....
North Carolina	Gurney P. Hood	Commissioner of Banks	182	9	168	5	.....	.....	.....	.....
South Carolina	W. Royden Watkins	Chief Bank Examiner	124	6	92	25	.....	.....	.....	1
Georgia	John C. Beasley	Superintendent of Banks	246	12	217	17	.....	.....	.....	.....
Florida	J. M. Lee	Comptroller, State of Florida	117	5	104	8	.....	.....	.....	.....
Alabama	Addie Lee Farish	Superintendent of Banks	151	17	130	4	.....	.....	.....	.....
Mississippi	Joseph W. Latham	State Bank Comptroller	179	3	171	5	.....	.....	.....	.....
Louisiana	W. J. Begnaud	State Bank Commissioner	117	8	108	1	.....	.....	.....	.....
Texas	H. A. Jamison	Commissioner, Department of Banking	398	102	250	46	.....	.....	.....	.....
Arkansas	Thomas W. Leggett	State Bank Commissioner	162	15	140	7	.....	.....	.....	.....
Kentucky	Hillard H. Smith	Director, Division of Banking	299	20	250	29	.....	.....	.....	.....
Tennessee	H. B. Clarke	Superintendent of Banks	222	8	207	7	.....	.....	.....	.....
Total Southern States			2,481	299	2,022	159	.....	.....	.....	1

[1] Includes loan and trust companies and stock savings banks.

TABLE NO. 36.—*Officials of State banking departments and number of each class of active banks under their supervision in December 1944*—Continued

Location	Names of officials	Titles	Total number of banks	State commercial [1]			Mutual savings			Private
				Insured		Non-insured	Insured		Non-insured	Non-insured
				Members Federal Reserve System	Not members Federal Reserve System		Members Federal Reserve System	Not members Federal Reserve System		
Ohio	H. Earl Cook	Superintendent of Banks	442	177	246	9	.....	3	.....	7
Indiana	A. J. Stevenson	Director, Department of Financial Institutions	375	103	[3] 245	12	1	2	1	11
Illinois	Arthur C. Lueder	Auditor of Public Accounts	483	124	348	11	.....	.....	.....	.....
Michigan	E. William Nelson	Commissioner, State Banking Department	353	153	183	17	.....	.....	.....	.....
Wisconsin	James B. Mulva	Chairman, Banking Commission	463	65	384	10	2	1	1	.....
Minnesota	F. A. Amundson	Commissioner of Banks	489	25	435	28	.....	1	.....	.....
Iowa	M. W. Ellis	Superintendent of Banking	542	63	425	54	.....	.....	.....	.....
Missouri	D. Ross Harrison	Commissioner of Finance	514	96	387	31	.....	.....	.....	.....
Total Middle Western States			3,661	806	2,653	172	3	7	2	18
North Dakota	J. A. Graham	State Examiner	111	.....	105	6	.....	.....	.....	.....
South Dakota	V. W. Abeel	Superintendent of Banks	128	24	103	1	.....	.....	.....	.....
Nebraska	J. Fred Peters	Director of Banking	277	17	207	53	.....	.....	.....	.....
Kansas	B. A. Welch	Bank Commissioner	443	38	235	170	.....	.....	.....	.....
Montana	W. A. Brown	Superintendent of Banks	70	33	37	.....	.....	.....	.....	.....
Wyoming	Norris E. Hartwell	State Examiner	30	11	19	.....	.....	.....	.....	.....
Colorado	Maple T. Harl	State Bank Commissioner	64	15	42	7	.....	.....	.....	.....
New Mexico	Woodlan P. Saunders	State Bank Examiner	19	5	14	.....	.....	.....	.....	.....
Oklahoma	Carl B. Sebring	Bank Commissioner	182	15	158	9	.....	.....	.....	.....
Total Western States			1,324	158	920	246	.....	.....	.....	.....
Washington	J. C. Minshull	Supervisor of Banking	87	15	67	3	.....	2	.....	.....
Oregon	A. A. Rogers	Superintendent of Banks	47	8	34	4	.....	1	.....	.....
California	Ben C. Corlett	do	115	19	76	20	.....	.....	.....	.....
Idaho	J. B. Newport	Commissioner of Finance	30	10	19	1	.....	.....	.....	.....
Utah	R. F. Starley	Bank Commissioner	45	22	23	.....	.....	.....	.....	.....
Nevada	D. G. La Rue	Superintendent of Banks	3	1	2	.....	.....	.....	.....	.....
Arizona	George G. Williams	do	7	2	5	.....	.....	.....	.....	.....
Total Pacific States			334	77	226	28	.....	3	.....	.....
Alaska	Oscar G. Olson	Secretary, Territorial Banking Board	13	.....	.....	13	.....	.....	.....	.....
Canal Zone (Panama)			[4] 2	.....	.....	2	.....	.....	.....	.....
The Territory of Hawaii		Bank Examiner	8	.....	1	7	.....	.....	.....	.....
Puerto Rico		Treasurer	[5] 14	.....	.....	14	.....	.....	.....	.....
American Samoa			1	.....	.....	1	.....	.....	.....	.....
Total possessions [6]			38	.....	1	37	.....	.....	.....	.....
Total United States and possessions.			9,548	1,786	6,453	733	3	189	343	41

[1] Includes loan and trust companies and stock savings banks.
[2] Includes 8 guaranty savings banks.
[3] Includes 1 private bank.
[4] Branches of 2 American national banks.
[5] Includes 2 American national banks having branches in Puerto Rico.
[6] Excludes figures for Guam and The Philippines because of the war.

TABLE NO. 37.—*Assets and liabilities of all active banks, 1936 to 1944*

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

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks [1]	Other assets	Total assets	Capital [2]	Surplus and net undivided profits [3]	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1936	15,803	20,839,159	17,358,200	10,501,333	1,018,951	14,103,430	3,367,168	67,188,241	3,421,226	4,549,867	58,339,815	47,376	829,957
1937	15,580	22,698,176	16,968,486	10,305,653	958,317	14,670,297	3,323,828	68,924,757	3,250,650	4,985,781	59,822,370	55,857	810,099
1938	15,341	21,311,161	16,774,262	9,571,216	1,044,251	16,426,417	3,150,400	68,277,707	3,204,751	4,977,218	59,379,550	42,476	673,712
1939	15,146	21,516,279	18,790,831	9,594,937	1,042,408	19,584,188	3,072,677	73,601,320	3,160,096	5,134,112	64,576,694	26,724	703,694
1940	15,017	22,557,670	19,710,503	9,364,406	1,148,589	24,535,268	2,897,193	80,213,629	3,091,793	5,233,334	71,153,458	26,969	708,075
1941	14,919	25,543,438	23,577,061	9,152,671	1,408,306	25,471,008	2,676,235	87,828,719	3,055,005	5,469,514	78,549,329	22,559	732,312
1942	14,815	25,178,305	30,363,023	8,653,089	1,446,780	[4] 24,236,259	2,382,535	92,259,991	2,998,686	5,523,532	[4] 83,029,575	20,736	687,462
1943	14,661	22,324,053	57,963,058	7,921,874	1,606,564	[4] 25,210,347	2,226,510	117,252,406	2,979,447	5,811,248	[4] 107,784,099	31,657	645,955
1944	14,598	25,504,338	76,129,877	7,586,714	1,623,191	[4] 26,705,352	2,010,193	139,559,665	3,036,893	6,318,608	[4] 129,367,247	87,116	749,801
DEC. 31													
1936	15,704	21,618,127	17,497,059	10,700,905	1,025,586	15,871,668	3,402,165	70,115,510	3,293,014	4,849,310	61,155,014	57,247	760,925
1937	15,463	22,364,140	16,660,068	9,828,984	907,871	15,065,962	3,271,994	68,099,019	3,223,110	4,949,834	59,109,903	50,816	765,356
1938	15,265	21,535,406	18,002,042	9,664,255	[5]	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	[4] 27,371,581	2,334,654	109,542,577	2,985,391	5,619,637	[4] 100,265,638	18,638	653,273
1943	14,621	23,674,539	66,259,384	7,466,862	1,612,252	[4] 26,999,933	2,109,008	128,121,978	3,011,600	6,034,091	[4] 118,336,126	51,650	688,511
1944	14,579	26,101,639	86,414,755	7,596,205	1,801,370	[4] 29,175,791	1,857,424	152,947,184	3,052,950	6,640,166	[4] 142,310,824	125,624	817,620

[1] Includes reserve balances and cash items in process of collection.
[2] Includes capital notes and debentures in banks other than national.
[3] Includes reserve accounts.
[4] Excludes reciprocal interbank demand balances with banks in the U. S., which at prior dates were reported "gross."
[5] Not called for separately. Included with "Balances with other banks."

TABLE NO. 38.—*Assets and liabilities of all active national banks, 1936 to 1944*

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

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks [1]	Other assets	Total assets	Capital	Surplus and net undivided profits [2]	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1936	5,374	7,763,342	8,447,364	4,035,261	531,694	7,849,732	1,069,363	29,696,756	1,691,375	1,474,353	26,200,453	3,720	326,855
1937	5,299	8,812,895	8,219,195	3,903,092	444,598	7,933,271	1,015,755	30,328,806	1,582,131	1,630,034	26,765,913	9,216	341,512
1938	5,248	8,334,624	7,987,716	3,656,560	528,305	8,922,250	948,105	30,377,560	1,572,900	1,700,919	26,815,894	9,586	278,261
1939	5,209	8,573,703	8,769,729	3,783,157	530,580	10,544,226	979,183	33,180,578	1,562,956	1,826,556	29,469,469	3,540	318,057
1940	5,170	9,179,227	9,111,226	3,794,049	582,303	13,294,801	923,474	36,885,080	1,534,649	1,941,792	33,074,407	2,910	331,322
1941	5,136	10,922,483	11,135,952	3,818,842	709,458	13,812,200	915,700	41,314,635	1,523,383	2,074,758	37,351,303	2,005	363,186
1942	5,107	10,901,795	14,928,992	3,714,396	728,309	[3] 13,588,254	857,219	44,718,965	1,507,670	2,171,822	[3] 40,659,117	2,014	378,342
1943	5,066	9,190,143	30,190,402	3,538,176	806,546	[3] 14,420,845	826,240	58,972,352	1,498,008	2,327,397	[3] 54,769,361	4,231	373,355
1944	5,042	11,229,680	38,790,869	3,497,654	820,570	[3] 15,239,164	823,008	70,400,945	1,553,578	2,557,031	[3] 65,833,253	6,205	450,878
DEC. 31													
1936	5,331	8,271,210	8,685,554	4,094,490	518,503	8,462,578	1,032,327	31,064,662	1,598,815	1,572,195	27,608,397	3,495	281,760
1937	5,266	8,813,547	8,072,882	3,690,122	422,490	8,128,003	977,186	30,104,230	1,577,831	1,666,367	26,540,694	10,839	308,499
1938	5,230	8,489,120	8,705,959	3,753,234	555,304	9,151,105	1,011,455	31,666,177	1,570,622	1,757,522	28,050,676	5,608	281,749
1939	5,193	9,043,632	9,073,935	3,737,641	615,698	11,887,915	960,436	35,319,257	1,532,903	1,872,215	31,612,992	2,882	298,265
1940	5,150	10,027,773	9,752,605	3,915,435	718,799	14,401,268	918,082	39,733,962	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	[3] 15,516,771	847,122	54,780,978	1,503,682	2,234,673	[3] 50,648,816	3,516	390,291
1943	5,046	10,133,532	34,178,555	3,325,698	807,969	[3] 15,272,695	813,468	64,531,917	1,531,515	2,427,927	[3] 60,156,181	8,155	408,139
1944	5,031	11,497,802	43,478,789	3,543,540	904,500	[3] 16,732,749	792,479	76,949,859	1,566,905	2,707,960	[3] 72,128,937	54,180	491,877

[1] Includes reserve balances and cash items in process of collection.
[2] Includes reserve accounts.
[3] Excludes reciprocal interban k demand balances with banks in the United States, which at prior dates were reported "gross."

TABLE NO. 39.—*Assets and liabilities of all active banks other than national, 1936 to 1944*

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

[In thousands of dollars]

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks [1]	Other assets	Total assets	Capital stock	Capital notes and debentures	Surplus and net undivided profits [2]	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30														
1936	10,429	13,075,817	8,910,836	6,466,072	487,257	6,253,698	2,297,805	37,491,485	1,485,132	244,719	3,075,514	32,139,362	43,656	503,102
1937	10,281	13,885,281	8,749,291	6,402,561	513,719	6,737,026	2,308,073	38,595,951	1,483,555	184,964	3,355,747	33,056,457	46,641	468,587
1938	10,093	12,976,537	8,786,546	5,914,656	515,946	7,504,167	2,202,295	37,900,147	1,467,766	164,085	3,276,299	32,563,656	32,890	395,451
1939	9,937	12,942,576	10,021,102	5,811,780	511,828	9,039,962	2,093,494	40,420,742	1,446,666	150,474	3,307,556	35,107,225	23,184	385,637
1940	9,847	13,378,443	10,599,277	5,570,357	566,286	11,240,467	1,973,719	43,328,549	1,428,973	128,171	3,291,542	38,079,051	24,059	376,753
1941	9,783	14,620,955	12,441,109	5,333,829	698,848	11,658,808	1,760,535	46,514,084	1,416,939	114,683	3,394,756	41,198,026	20,554	369,126
1942	9,708	14,276,510	15,434,031	4,938,693	718,471	[3] 10,648,005	1,525,316	47,541,026	1,386,845	104,171	3,351,710	[3] 42,370,458	18,722	309,120
1943	9,595	13,133,910	27,772,656	4,383,698	800,018	[3] 10,789,502	1,400,270	58,280,054	1,386,748	94,691	3,483,851	[3] 53,014,738	27,426	272,600
1944	9,556	14,274,658	37,339,008	4,089,060	802,621	[3] 11,466,188	1,187,185	69,158,720	1,396,746	86,569	3,761,577	[3] 63,533,994	80,911	298,923
DEC. 31														
1936	10,373	13,346,917	8,811,505	6,606,415	507,083	7,409,090	2,369,838	39,050,848	1,489,354	204,845	3,277,115	33,546,617	53,752	479,165
1937	10,197	13,550,593	8,587,186	6,138,862	485,381	6,937,959	2,294,808	37,994,789	1,471,533	173,746	3,283,467	32,569,209	39,977	456,857
1938	10,035	13,046,286	9,296,083	5,911,021	[4]	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	[3] 11,854,810	1,487,532	54,761,599	1,382,507	99,202	3,384,964	[3] 49,616,822	15,122	262,982
1943	9,575	13,541,007	32,080,829	4,141,164	804,283	[5] 11,727,238	1,295,540	63,590,061	1,389,943	90,142	3,606,164	[3] 58,179,945	43,495	280,372
1944	9,548	14,603,837	42,935,966	4,052,665	896,870	[3] 12,443,042	1,064,945	75,997,325	1,403,725	82,320	3,932,206	[3] 70,181,887	71,444	325,743

[1] Includes reserve balances and cash items in process of collection.
[2] Includes reserve accounts.
[3] Excludes reciprocal interbank demand balances with banks in the United States, which at prior dates were reported "gross."
[4] Not called for separately. Included with "Balances with other banks."

TABLE NO. 40.—*Summary of status, progress, and results of liquidation of all national banks [1] placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, 1944*

	National and District of Columbia non-national banks			District of Columbia non-national banks [2]			National banks		
	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total
Number of receiverships	[3] 2,805	17	[3] 2,822	[4] 14	1	[4] 15	[5] 2,791	16	[5] 2,807
Total assets taken charge of by receivers	$3,665,481,957	$78,949,373	$3,744,431,330	$24,333,478	$2,809,037	$27,142,515	$3,641,148,479	$76,140,336	$3,717,288,815
Disposition of assets:									
Collections from assets (including earnings collected from 1,155 banks completely liquidated to Oct. 31, 1933, and for accounting purposes, dividends paid secured creditors of all trusts finally closed Oct. 1, 1924 to Oct. 31, 1929)	2,169,431,080	49,166,721	2,218,597,801	16,261,102	2,363,319	18,624,421	2,153,169,978	46,803,402	2,199,973,380
Offsets allowed and settled (against assets)	248,149,853	5,817,245	253,967,098	1,922,467	167,428	2,089,895	246,227,386	5,649,817	251,877,203
Losses on assets compounded or sold under order of court	1,205,128,734	18,569,260	1,223,697,994	6,123,423	278,290	6,401,713	1,199,005,311	18,290,970	1,217,296,281
Book value of assets returned to shareholders' agents	42,772,290	.....	42,772,290	26,486	.....	26,486	42,745,804	.....	42,745,804
Book value of remaining assets	.....	5,396,147	5,396,147	.....	.....	.....	.....	5,396,147	5,396,147
Total	3,665,481,957	78,949,373	3,744,431,330	24,333,478	2,809,037	27,142,515	3,641,148,479	76,140,336	3,717,288,815
Collections:									
Collections from assets as above	2,169,431,080	49,166,721	2,218,597,801	16,261,102	2,363,319	18,624,421	2,153,169,978	46,803,402	2,199,973,380
Collections from stock assessments	177,011,005	2,430,758	179,441,763	607,036	12,225	619,261	176,403,969	2,418,533	178,822,502
Earnings collected: interest, premiums, rents, etc. (unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933)	158,772,189	4,340,239	163,112,428	1,113,823	314,628	1,428,451	157,658,366	4,025,611	161,683,977
Offsets allowed and settled (against assets)	248,149,853	5,817,245	253,967,098	1,922,467	167,428	2,089,895	246,227,386	5,649,817	251,877,203
Unpaid balance Reconstruction Finance Corporation loans	233,649	.....	233,649	.....	.....	.....	233,649	.....	233,649
Total	2,753,597,776	61,754,963	2,815,352,739	19,904,428	2,857,600	22,762,028	2,733,693,348	58,897,363	2,792,590,711
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)	1,379,871,164	30,648,736	1,410,519,900	9,098,148	1,631,785	10,729,933	1,370,773,016	29,016,951	1,399,789,967
Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929)	34,507,706	106,979	34,614,685	35,202	.....	35,202	34,472,504	106,979	34,579,483

Distributions by conservators to unsecured creditors	209,124,039	.....	209,124,039	2,838,102	.....	2,838,102	206,285,937	.....	206,285,937
Distributions by conservators to secured creditors	1,372,006	.....	1,372,006	10,750	.....	10,750	1,361,256	.....	1,361,256
Payments to secured and preferred creditors (including disbursements for the protection of assets for 597 banks completely liquidated to Oct. 31, 1926)	690,075,130	15,763,187	705,838,317	4,305,534	595,125	4,900,659	685,769,596	15,168,062	700,937,658
Offsets allowed and settled (against liabilities)	248,149,853	5,817,245	253,967,098	1,922,467	167,428	2,089,895	246,227,386	5,649,817	251,877,203
Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926)	7,925,040	229,113	8,154,153	17,032	9,592	26,624	7,908,008	219,521	8,127,529
Payments of receivers' salaries, legal and other expenses	164,681,142	4,319,114	169,000,256	1,502,007	253,869	1,755,876	163,179,135	4,065,245	167,244,380
Payments of Conservators' salaries, legal and other expenses	10,932,376	83,946	11,016,322	167,236	33,774	201,010	10,765,140	50,172	10,815,312
Amounts returned to shareholders in cash	6,959,320	.....	6,959,320	7,950	.....	7,950	6,951,370	.....	6,951,370
Cash balances in hands of Comptroller and receivers	.....	4,786,643	4,786,643	.....	166,027	166,027	.....	4,620,616	4,620,616
Total	2,753,597,776	61,754,963	2,815,352,739	19,904,428	2,857,600	22,762,028	2,733,693,348	58,897,363	2,792,590,711
Capita lstock at date of failure	[6] 394,792,595	8,120,000	[6] 402,912,595	[7] 2,252,920	100,000	[7] 2,352,920	[8] 392,539,675	8,020,000	[8] 400,559,675
United States bonds held at failure to secure circulating notes	173,717,631	2,675,000	176,392,631	.....	.....	.....	173,717,631	2,675,000	176,392,631
United States bonds held to secure circulation, sold and circulation redeemed	173,717,631	2,675,000	176,392,631	.....	.....	.....	173,717,631	2,675,000	176,392,631
Circulation outstanding at date of failure	167,879,665	2,673,120	170,552,785	.....	.....	.....	167,879,665	2,673,120	170,552,785
Assessments upon shareholders	323,173,807	5,900,000	329,073,807	1,812,920	100,000	1,912,920	321,360,887	5,800,000	327,160,887
Deposits at date of failure	2,331,115,248	47,425,475	2,378,540,723	17,350,589	1,796,607	19,147,196	2,313,764,659	45,628,868	2,359,393,527
Borrowed money (bills payable, rediscounts, etc.) at date of failure	502,593,186	12,884,948	515,478,134	4,598,285	596,653	5,194,938	497,994,901	12,288,295	510,283,196
Additional liabilities established subsequent to date of failure	95,112,906	1,721,328	96,834,234	763,906	45,965	809,871	94,349,000	1,675,363	96,024,363
Claims proved (both secured and unsecured)	2,086,098,194	39,777,316	2,125,875,510	16,218,453	1,631,427	17,849,880	2,069,879,741	38,145,889	2,108,025,630
Average percent dividends paid to claims proved	77.89	77.32	77.88	73.88	100.02	76.27	77.92	76.35	77.89
Average percent total payments to creditors to total liabilities established	87.51	84.37	87.45	80.18	98.16	81.92	87.57	83.81	87.49
Average percent total cost of liquidation to total collections including offsets allowed	6.67	7.13	6.68	8.47	10.07	8.67	6.65	6.99	6.66

[1] Including District of Columbia nonnational banks and building and loan associations.
[2] Including building and loan associations.
[3] Does not include 159 banks restored to solvency.
[4] Does not include 1 bank restored to solvency.
[5] Does not include 158 banks restored to solvency.
[6] Includes $23,100,000 capital stock of 159 banks restored to solvency.
[7] Includes $50,000 capital stock of 1 bank restored to solvency.
[8] Includes $23,050,000 capital stock of 158 banks restored to solvency.

TABLE NO. 41.—*Number and deposits of national and District of Columbia nonnational banks* [1] *placed in receivership period Apr. 14, 1865 to Dec. 31, 1944, by groups according to percentages of dividends paid to Dec. 31, 1944*

Periods and bank groups	Liquidation banks												Restored to solvency banks [2]	Total all banks
	Dividends paid, 100 percent and over		Dividends paid, 75 to 99.9 percent		Dividends paid, 50 to 74.9 percent		Dividends paid, 25 to 49.9 per cent		Dividends paid, less than 25 per cent		Total banks			
	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Deposits	Number of banks	Number of banks
Receiverships completely liquidated and finally closed or restored to solvency, 1865 to 1944 (2964 banks) April 14, 1865 to October 31, 1930, (data for individual annual report years unavailable; deposits prior to 1880 unavailable for 84 banks) (974 banks)	208	$77,296,606	163	$64,572,547	211	$66,952,690	156	$45,465,025	159	$30,828,899	897	$285,115,767	77	974
Nov. 1, 1930 to Oct. 31, 1931	6	1,994,080	16	5,323,140	22	8,334,115	29	8,497,657	18	5,589,946	91	29,738,938	8	99
Nov. 1, 1931 to Oct. 31, 1932	11	15,873,316	16	5,549,989	33	14,038,797	27	10,027,603	10	2,250,071	97	47,739,776	25	122
Nov. 1, 1932 to Oct. 31, 1933	8	4,412,925	13	5,826,514	21	9,692,212	15	6,902,413	12	3,095,192	69	29,929,256	9	78
Nov. 1, 1933 to Oct. 31, 1934	8	4,431,721	18	8,517,835	17	10,532,532	8	1,451,334	13	1,657,228	64	26,590,650	28	92
Nov. 1, 1934 to Oct. 31, 1935	28	5,083,636	29	11,801,668	34	13,854,445	30	9,062,628	31	4,319,951	152	44,122,328	11	163
Nov. 1, 1935 to Oct. 31, 1936	40	14,723,916	46	12,246,387	56	18,483,929	43	12,556,918	29	4,452,292	214	62,463,442	1	215
Nov. 1, 1936 to Oct. 31, 1937	86	50,715,003	80	38,690,969	85	38,027,988	[6] 51	19,594,780	38	7,420,214	340	154,448,954	0	340
Nov. 1, 1937 to Oct. 31, 1938	[3] 76	33,477,651	110	54,346,379	106	56,203,459	48	16,991,046	24	6,158,246	364	167,176,781	0	364
Nov. 1, 1938 to Oct. 31, 1939	26	20,910,457	61	58,631,031	42	32,056,684	21	10,103,204	9	2,269,805	159	123,971,181	0	159
Nov. 1, 1939 to Oct. 31, 1940	19	17,397,983	36	43,639,246	38	43,319,262	15	9,332,899	4	8,005,471	112	121,694,861	0	112
Nov. 1, 1940 to Oct. 31, 1941	[4] 7	18,147,843	39	68,673,118	[4] 42	76,497,725	[5] 10	10,540,731	4	8,201,086	102	182,060,503	0	102
Nov. 1, 1941 to Dec. 31, 1942	14	77,234,820	46	248,608,395	26	72,320,682	14	52,025,720	4	1,584,920	104	451,774,537	0	104
Jan. 1, 1943 to Dec. 31, 1943	6	16,260,257	8	75,837,758	8	39,828,007	5	24,606,118	3	1,944,442	30	158,476,582	0	30
Jan. 1, 1944 to Dec. 31, 1944	3	412,269,316	1	4,613,782	5	28,787,475	1	141,119	0	0	10	445,811,692	0	10
Total 1931–44 (1,990 banks)	338	$692,932,924	519	$642,306,211	535	$461,977,312	317	$191,834,170	199	$56,948,864	1,908	$2,045,999,481	82	1,990
Active receiverships as of Dec. 31, 1944 (17 banks)	2	3,000,765	8	37,022,275	4	7,097,182	1	305,253	2	0	17	47,425,475	0	17
Grand Total (2,981 banks)	548	$773,230,295	690	$743,901,033	750	$536,027,184	474	$237,604,448	360	$87,777,763	2,822	$2,378,540,723	159	2,981

[1] Including building and loan associations.
[2] Deposits for banks restored to solvency unavailable.
[3] Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1933, but reopened as a receivership and again closed during the year ended Oct. 31, 1938.
[4] Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but reopened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.
[5] Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1936, but reopened as a receivership during the year ended Oct. 31, 1937,and again closed during the year ended Oct. 31, 1938. (Data relative to reopening and second final closing included in report for year ended Oct. 31, 1941.)
[6] Exclusive of 1 receivership finally closed during year ended Oct. 31, 1937, but reopened as a receivership during the year ended Dec. 31, 1944.

TABLE No. 42.—*Liquidation statement, 27 receiverships in liquidation during year ended Dec. 31, 1944*

	Total all receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks	27	1	26
Collections:			
Cash balances in hands of Comptroller and receivers at beginning of period	$8,669,665	$108,591	$8,561,074
Collections from assets	4,667,897	65,053	4,602,844
Collections from stock assessments	575,542	7,447	568,095
Earnings collected	1,633,972	1,785	1,632,187
Offsets allowed and settled (against assets)	127,792	1	127,791
Total	15,674,868	182,877	15,491,991
Disposition of collections:			
Dividends paid by receivers to unsecured creditors	8,993,206	197	8,993,009
Dividends paid by receivers to secured creditors	105,319	.....	105,319
Distributions by conservators to unsecured creditors	.....	.....	.....
Distributions by conservators to secured creditors	.....	.....	.....
Payments to secured and preferred creditors, other than through dividends	1,053,386	12	1,053,374
Offsets allowed and settled (against liabilities)	127,792	1	127,791
Disbursements for the protection of assets	[1] *26,425*	7,230	[1] *53,655*
Payments of receivers' salaries, legal and other expenses	633,277	9,410	623,867
Payments of conservators' salaries, legal and other expenses	170	.....	170
Amounts returned to shareholders in cash	.....	.....	.....
Decrease in unpaid balance of Reconstruction Finance Corporation loans	1,500	.....	1,500
Cash balances in hands of Comptroller and receivers at end of period	4,786,643	166,027	4,620,616
Total	15,674,868	182,877	15,491,991

[1] Credit items (deductions) as reported by receivers.

TABLE NO. 43.—*Liquidation statement, 10 administered receiverships completely liquidated and finally closed, during year ended Dec. 31, 1944*

	Total all receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks	10	.....	10
Total assets taken charge of by receivers	$594,393,098	.....	$594,393,098
Disposition of assets:			
Collections from assets	424,545,883	.....	424,545,883
Offsets allowed and settled (against assets)	50,255,342	.....	50,255,342
Losses on assets compounded or sold under order of court	119,591,873	.....	119,591,873
Book value of assets returned to shareholders' agents	.....	.....	.....
Total	594,393,098	.....	594,393,098
Collections:			
Collections from assets	424,545.883	.....	424,545,883
Collections from stock assessments	24,235,258	.....	24,235,258
Earnings collected	51,838,715	.....	51,838,715
Offsets allowed and settled (against assets)	50,255,342	.....	50,255,342
Unpaid balance of Reconstruction Finance Corporation loans	.....	.....	.....
Total	550,875,198	.....	550,875,198
Disposition of collections:			
Dividends paid by receivers to unsecured creditors	357,498,887	.....	357,498,887
Dividends paid by receivers to secured creditors	881,789	.....	881,789
Distribution by conservators to unsecured creditors	40,605,587	.....	40,605,587
Distributions by conservators to secured creditors	.....	.....	.....
Payments to secured and preferred creditors other than through dividends	71,034,746	.....	71,034,746
Offsets allowed and settled (against liabilities)	50,255,342	.....	50,255,342
Disbursements for the protection of assets	271,419	.....	271,419
Payments of receivers' salaries, legal and other expenses	29,452,981	.....	29,452,981
Payments of conservators' salaries, legal and other expenses	874,447	.....	874,447
Amounts returned to shareholders in cash	.....	.....	.....
Total	550,875,198	.....	550,875,198
Capital stock at date of failure	32,375,000	.....	32,375,000
United States bonds held at failure to secure circulating notes	12,257,000	.....	12,257,000
United States bonds held to secure circulation, sold and circulation redeemed	12,257,000	.....	12,257,000
Circulation outstanding at date of failure	11,871,760	.....	11,871,760
Amount of assessments upon shareholders	32,375,000	.....	32,375,000
Deposits at date of failure	445,811,692	.....	445,811,692
Borrowed money (bills payable, rediscounts, etc.) at date of failure	38,957,343	.....	38,957,343
Additional liabilities established subsequent to date of failure	14,955,521	.....	14,955,521
Claims proved (both secured and unsecured)	383,449,698	.....	383,449,698
Average percent dividends paid to claims proved	104.05	.....	104.05
Average percent total payments to creditors to total liabilities established	104.11	.....	104.11
Average percent total costs of liquidation to total collections including offsets allowed	5.55	.....	5.55
Average number of years required to complete liquidation	11.15	.....	11.15

TABLE NO. 44.—*Liquidation statement, 17 active receiverships as of Dec. 31, 1944*

	Total all receiverships	District of Columbia nonnational bank receiverships	National bank receiverships
Number of banks	17	1	16
Total assets taken charge of by receivers	$78,949,373	$2,809,037	$76,140,336
Disposition of assets:			
Collections from assets	49,166,721	2,363,319	46,803,402
Offsets allowed and settled (against assets)	5,817,245	167,428	5,649,817
Losses on assets compounded or sold under order of court	18,569,260	278,290	18,290,970
Book value remaining assets	5,396,147	.....	5,396,147
Total	78,949,373	2,809,037	76,140,336
Collections:			
Collections from assets	49,166,721	2,363,319	46,803,402
Collections from stock assessments	2,430,758	12,225	2,418,533
Earnings collected	4,340,239	314,628	4,025,611
Offsets allowed and settled (against assets)	5,817,245	167,428	5,649,817
Unpaid balance Reconstruction Finance Corporation loans	.....	.....	.....
Total	61,754,963	2,857,600	58,897,363
Disposition of collections:			
Dividends paid by receivers to unsecured creditors	30,648,736	1,631,785	29,016,951
Dividends paid by receivers to secured creditors	106,979	.....	106,979
Distributions by conservators to unsecured creditors	.....	.....	.....
Distributions by conservators to secured creditors	.....	.....	.....
Payments to secured and preferred creditors, other than through dividends	15,763,187	595,125	15,168,062
Offsets allowed and settled (against liabilities)	5,817,245	167,428	5,649,817
Disbursements for the protection of assets	229,113	9,592	219,521
Payments of receivers' salaries, legal and other expenses	4,319,114	253,869	4,065,245
Payments of conservators' salaries, legal and other expenses	83,946	33,774	50,172
Amounts returned to shareholders in cash	.....	.....	.....
Cash balances in hands of Comptroller and receivers	4,786,643	166,027	4,620,616
Total	61,754,963	2,857,600	58,897,363
Capital stock at date of failure	8,120,000	100,000	8,020,000
United States bonds held at failure to secure circulating notes	2,675,000	.....	2,675,000
United States bonds held to secure circulation, sold and circulation redeemed	2,675,000	.....	2,675,000
Circulation outstanding at date of failure	2,673,120	.....	2,673,120
Amount of assessments upon shareholders	5,900,000	100,000	5,800,000
Deposits at date of failure	47,425,475	1,796,607	45,628,868
Borrowed money (bills payable, rediscounts, etc.) at date of failure	12,884,948	596,653	12,288,295
Additional liabilities established subsequent to date of failure	1,721,328	45,965	1,675,363
Claims proved (both secured and unsecured)	39,777,316	1,631,427	38,145,889
Average percent dividends paid to claims proved	77.32	100.02	76.35
Average percent total payments to creditors to total liabilities established	84.37	98.16	83.81
Average percent total costs of liquidation to total collections including offsets allowed	7.13	10.07	6.99

TABLE NO. 45.—*National banks in charge of receivers during year ended Dec. 31, 1944, of total assets and total liabilities at date of failure, capital stock and stock assessments, the disposition of such collections, and various other data indicating the progress and*

	Name and location of banks	Organization		Failure	
		Charter No.	Date	Capital stock at date of	Date receiver appointed
	CONNECTICUT				
2958	Plantsville National Bank, Plantsville [4]	12637	Jan. 16, 1925	$50,000	June 26, 1939
	ILLINOIS				
1609	Waukegan National Bank, Waukegan	10355	Mar. 7, 1913	250,000	June 22, 1931
1715	Calumet National Bank, Chicago	3102	Dec. 20, 1883	400,000	Oct. 7, 1931
2069	Peoples National Bank & Trust Co., of Chicago	13311	Apr. 2, 1929	1,000,000	June 27, 1932
	INDIANA				
2524	Old-First National Bank & Trust Co., Fort Wayne [7]	3285	Dec. 20, 1884	1,750,000	Nov. 2, 1933
2738	First National Bank in Lowell [1]	5931	July 11, 1901	50,000	Feb. 21, 1934
	KENTUCKY				
1424	National Bank of Kentucky, Louisville	5312	Apr. 23, 1900	4,000,000	Nov. 17, 1930
2947	The Taylor National Bank, Campbellsville [3 4]	6342	July 17, 1902	100,000	Aug. 24, 1937
	LOUISIANA				
2934	Commercial National Bank, Shreveport [1]	3600	Nov. 18, 1886	1,000,000	Feb. 21, 1936
	MICHIGAN				
2299	First National Bank-Detroit, Detroit [7]	10527	Apr. 22, 1914	25,000,000	May 11, 1933
	MISSISSIPPI				
2268	First National Bank, Lumberton [9]	*5613* 5613	*Sept. 25, 1900* Sept. 25, 1900	[11] *50,000* 50,000	*Feb. 9, 1933* Oct. 1, 1944
	NEW YORK				
2697	Salt Springs National Bank, Syracuse [7]	1287	May 20, 1865	800,000	Jan. 22, 1934
2702	First National Bank & Trust Co., Yonkers [7]	653	Dec. 9, 1864	1,000,000	Jan. 23, 1934
2946	Fort Greene National Bank in New York, New York [4]	13336	June 10, 1929	500,000	Aug. 14, 1937
2962	First National Bank, Forestville [4]	10444	Sept. 3, 1913	60,000	Nov. 1, 1941
	OHIO				
2890	First National Bank, Bethesda [7]	5602	June 21, 1900	25,000	Sept. 21, 1934
	PENNSYLVANIA				
1722	National Bank of Fayette County, Uniontown	681	Dec. 19, 1864	500,000	Oct. 12, 1931
2932	Commercial National Bank, Bradford [4]	4199	Jan. 1, 1890	300,000	Sept. 30, 1935
2961	Keswick National Bank of Glenside [4]	13141	Nov. 7, 1927	150,000	Apr. 14, 1941
2965	First National Bank & Trust Co., Easton [4]	1171	May 3, 1865	600,000	Dec. 10, 1943
	TENNESSEE				
2659	First National Bank, Chattanooga [3]	1606	Oct. 25, 1865	2,500,000	Jan. 3, 1934
	TEXAS				
1709	Security National Bank, Bowie	12731	Jan. 28, 1925	50,000	Oct. 6, 1931
	VERMONT				
2964	Poultney National Bank, Poultney [4]	14234	June 26, 1934	50,000	May 9, 1943
	VIRGINIA				
2921	National Bank of Herndon [4]	9635	Oct. 25, 1909	25,000	Jan. 10, 1935
2956	Parksley National Bank, Parksley [4]	6246	Mar. 8, 1902	85,000	May 18, 1939
	WISCONSIN				
2963	First National Bank of Dodgeville [4]	6698	Mar. 14, 1903	100,000	Nov. 29, 1941
	Grand Total (26 receiverships)			40,345,000	
	Total active (16 receiverships)			8,020,000	
	Total finally closed (10 receiverships)			32,375,000	
	Total failures 1944 (-0- receiverships)				
	Total activity resumed 1944 (1 receivership)			[11] *50,000*	
	Total activity 1944 (26 receiverships)				

See footnotes at end of table.

dates of organization, appointment of receivers and final closing, with nominal amounts amounts collected from all sources, including offsets allowed and earnings, together with results of liquidation to Dec. 31, 1944

Liabilities				Circulation		Assets and assessments		
Borrowed money (bills payable, rediscounts, etc.) at date of failure	Deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Lawful money deposited to retire	Outstanding at date of failure	Book value of assets at date of failure	Additional assets received since date of failure	
.....	$421,461	$51,907	$473,368	.....	.....	$380,181	$104,266	2958
$163,501	2,870,921	98,785	3,133,207	$250,000	$250,000	3,477,495	140,482	1609
482,691	2,299,269	144,221	2,926,181	99,520	99,520	3,506,809	222,283	1715
2,061,344	3,729,097	268,240	6,058,681	.....	.....	7,281,242	350,637	2069
7,782,834	14,443,693	3,212,178	25,438,705	1,750,000	1,750,000	25,020,700	3,550,608	2524
34,305	.....	766	35,071	.....	.....	69,945	14,802	2738
7,083,021	26,966,990	931,900	34,981,911	2,500,000	2,500,000	40,301,411	4,098,766	1424
50,000	1,479,121	46,978	1,576,099	.....	.....	1,651,199	140,846	2947
3,261,929	.....	242,632	3,504,561	.....	.....	4,979,086	404,659	2934
17,222,383	397,825,623	3,980,557	419,028,563	9,351,060	9,351,060	468,615,208	36,113,004	2299
[11] *97,089*	[11] *305,253*	[11] *6,973*	[11] *409,315*	[11] *49,100*	[11] *49,100*	[11] *463,104*	[11] *44,055*	2268
97,089	305,253	6,973	409,315	49,100	49,100	463,104	44,055	
1,144,260	4,165,850	82,118	5,392,228	.....	.....	6,365,136	292,393	2697
4,459,262	12,746,547	657,521	17,863,330	295,700	295,700	18,058,725	494,979	2702
125,000	2,015,717	33,276	2,173,993	.....	.....	2,475,163	326,980	2946
.....	303,850	2,174	306,024	.....	.....	328,150	40,428	2962
70,137	509,047	40,472	619,656	25,000	25,000	647,532	23,857	2890
1,107,500	8,931,863	242,822	10,282,185	200,000	200,000	11,033,619	550,557	1722
.....	4,613,782	1,313,127	5,926,909	.....	.....	5,159,344	381,322	2932
.....	1,204,158	1,552	1,205,710	.....	.....	1,306,808	61,961	2961
.....	4,192,634	6,244	4,198,878	.....	.....	5,168,905	601,750	2965
6,003,349	.....	5,136,567	11,139,916	.....	.....	7,506,036	5,646,643	2659
87,033	141,119	5,252	233,404	.....	.....	281,229	59,879	1709
.....	866,094	47,636	913,730	.....	.....	919,184	129,711	2964
.....	312,860	76,349	389,209	24,500	24,500	362,793	18,894	2921
10,000	183,818	226	194,044	.....	.....	279,379	80,697	2956
.....	911,793	411	912,204	.....	.....	940,956	59,636	2963
51,148,549	491,135,307	16,623,911	558,907,767	14,495,780	14,495,780	616,116,235	53,910,040	
12,288,295	45,628,868	1,675,363	59,592,526	2,673,120	2,673,120	69,498,209	6,642,127	
38,957,343	445,811,692	14,955,521	499,724,556	11,871,760	11,871,760	547,081,130	47,311,968	
[11] *97,089*	[11] *305,253*	[11] *6,973*	[11] *409,315*	[11] *49,100*	[11] *49,100*	[11] *463,104*	[11] *44,055*	
972,383	[12] 920,975	974,409	1,025,817	.....	.....	402,062	2,007,479	

TABLE NO. 45.—*National banks in charge of receivers during year ended Dec. 31, 1944, of total assets and total liabilities at date of failure, capital stock and stock assessments, the disposition of such collections, and various other data indicating the progress and*

	Assets and assessments—Continued		Progress of liquidation to date of this report				
	Assessments upon shareholders	Total assets and stock assessments	Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.	Unpaid balance, R. F. C. loans	Offsets allowed and settled
2958	$25,000	$509,447	$358,548	$1,770	$5,887	.....	$36,261
1609	250,000	3,867,977	1,862,860	147,716	211,126	.....	366,407
1715	400,000	4,129,092	1,778,355	225,658	171,750	.....	218,150
2069	1,000,000	8,631,879	4,401,963	440,326	387,847	.....	229,969
2524	1,750,000	30,321,308	20,055,849	802,649	2,276,278	.....	4,662,522
2738	50,000	134,747	24,612	15,474	5,537	.....	.....
1424	4,000,000	48,400,177	26,908,662	1,506,377	2,449,237	.....	4,558,314
2947	100,000	1,892,045	1,448,492	22,204	39,059	.....	85,137
2934	.....	5,383,745	3,436,093	.....	468,489	.....	23,139
2299	25,000,000	529,728,212	370,126,515	19,724,035	46,416,562	.....	38,079,391
2268	[11] *50,000*	[11] *557,159*	[11] *230,443*	[11] *12,344*	[11] *28,257*	.....	[11] *54,297*
	50,000	557,159	230,444	12,343	103,257	.....	54,296
2697	800,000	7,457,529	4,494,433	503,777	484,429	.....	286,346
2702	1,000,000	19,553,704	11,716,873	742,547	1,048,524	.....	1,244,990
2946	350,000	3,152,143	1,814,051	109,804	71,615	.....	121,384
2962	.....	368,578	278,903	.....	5,835	.....	23,020
2890	25,000	696,389	436,032	15,717	40,257	.....	48,509
1722	500,000	12,084,176	7,464,016	394,805	931,669	.....	605,421
2932	300,000	5,840,666	3,585,617	269,820	174,883	.....	1,524,985
2961	.....	1,368,769	1,145,916	.....	72,468	.....	46,931
2965	.....	5,770,655	2,849,659	.....	42,901	.....	50,036
2659	2,500,000	15,652,679	4,757,320	1,668,041	331,150	.....	3,476,301
1709	50,000	391,108	138,838	29,602	20,419	.....	16,847
2964	.....	1,048,895	743,891	.....	25,651	.....	77,937
2921	25,000	406,687	301,850	21,126	23,866	.....	29,762
2956	.....	360,076	140,938	.....	11,619	.....	6,309
2963	.....	1,000,592	848,555	.....	44,011	.....	32,795
	38,125,000	708,151,275	471,118,842	26,641,447	55,836,069	.....	55,850,862
	5,800,000	81,940,336	46,803,402	2,418,533	4,025,611	.....	5,649,817
	32,375,000	626,768,098	424,545,883	24,235,258	51,838,715	.....	50,255,342
	[11] *50,000*	[11] *557,159*	[11] *230,443*	[11] *12,344*	[11] *28,257*	.....	[11] *54,297*
	.....	2,409,541	4,602,844	568,095	1,632,187	[12]$1,500	127,791

See footnotes at end of table.

dates of organization, appointment of receivers and final closing with nominal amounts amounts collected from all sources, including offsets allowed and earnings, together with results of liquidation to Dec. 31, 1944

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation—		
					Distributions by conservators—		
Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Book value of assets returned to shareholders' agents	To secured creditors	To unsecured creditors	
$402,466	$89,638	.....	$23,230	.....	.....	.....	2958
2,588,109	1,388,710	.....	102,284	.....	.....	.....	1609
2,393,913	1,710,598	$21,989	174,342	.....	.....	.....	1715
5,460,105	2,999,947	.....	559,674	.....	.....	.....	2069
27,797,298	3,852,937	.....	947,351	.....	.....	$4,363,554	2524
45,623	60,135	.....	34,526	.....	.....	.....	2738
35,422,590	11,804,543	1,128,658	2,493,623	.....	.....	.....	1424
1,594,892	258,416	.....	77,796	.....	.....	.....	2947
3,927,721	1,895,543	28,970	.....	.....	.....	.....	2934
474,346,503	96,522,306	.....	5,275,965	.....	.....	31,570,752	2299
[11] *325,341*	[11] *222,419*	.....	[11] *37,656*	.....	.....	.....	2268
400,340	222,419	.....	37,657	.....	.....	.....	
5,768,985	1,673,071	203,679	296,223	.....	.....	.....	2697
14,752,934	5,591,841	.....	257,453	.....	.....	4,506,756	2702
2,116,854	180,647	686,061	240,196	.....	.....	.....	2946
307,758	15,581	51,074	.....	.....	.....	.....	2962
540,515	186,848	.....	9,283	.....	.....	164,525	2890
9,395,911	3,514,739	.....	105,195	.....	.....	.....	1722
5,555,305	430,064	.....	30,180	.....	.....	.....	2932
1,265,315	52,095	123,827	.....	.....	.....	.....	2961
2,942,596	70,297	2,800,663	.....	.....	.....	.....	2965
10,232,812	4,919,058	.....	831,959	.....	.....	.....	2659
205,706	185,423	.....	20,398	.....	.....	.....	1709
847,479	8,714	218,353	.....	.....	.....	.....	2964
376,604	48,402	1,673	3,874	.....	.....	.....	2921
158,866	127,125	85,704	.....	.....	.....	.....	2956
925,361	73,746	45,496	.....	.....	.....	.....	2963
609,447,220	137,660,424	5,396,147	11,483,553	.....	.....	40,605,587	
58,897,363	18,290,970	5,396,147	3,381,467	.....	.....	.....	
550,875,198	119,591,873	.....	8,139,742	.....	.....	40,605,587	
.....	.....	.....	.....	.....	.....	.....	
[11] *325,341*	[11] *222,419*	.....	[11] *37,656*	.....	.....	.....	
6,929,417	1,262,737	[12] 3,583,831	[12] 568,095	.....	.....	.....	

TABLE NO. 45.—*National banks in charge of receivers during year ended Dec. 31, 1944, of total assets and total liabilities at date of failure, capital stock and stock assessments, the disposition of such collections, and various other data indicating the progress and*

	Disposition of proceeds of liquidation—Continued					
	Dividends paid by receivers—		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses
	On secured claims	On unsecured claims				
2958	.....	$297,816	$39,674	.....	.....	$20,658
1609	.....	1,688,175	602,972	$31,630	.....	265,332
1715	$51,177	1,006,613	979,521	3,103	.....	270,595
2069	.....	2,217,862	2,709,760	780	.....	531,703
2524	255,257	7,416,348	14,070,652	7,424	$186,871	1,497,192
2738	.....	8,568	24,105	.....	169	12,781
1424	.....	17,209,923	12,148,911	142,132	.....	2,730,378
2947	.....	752,414	688,385	.....	4,406	74,827
2934	.....	.....	3,770,416	42,085	.....	113,433
2299	.....	333,206,624	84,691,170	.....	450,099	24,427,858
2268	[11] *24,288*	[11] *103,946*	[11] *163,017*	[11] *1,727*	.....	[11] *32,363*
	24,288	103,946	163,017	1,727	.....	32,530
2697	.....	3,567,754	1,737,128	14,437	45,597	386,630
2702	.....	2,365,687	6,177,042	191,390	218,477	1,293,582
2946	2,068	1,130,012	660,565	1,387	.....	183,990
2962	.....	234,261	42,827	328	.....	12,159
2890	.....	120,734	196,649	.....	19,000	39,607
1722	573,032	3,671,291	4,487,717	869	.....	663,002
2932	43,721	3,554,365	1,709,570	9,319	.....	238,330
2961	.....	1,119,449	83,913	2,689	.....	38,400
2965	.....	1,808,560	279,128	6,607	.....	66,523
2659	.....	3,207,965	6,545,588	29,687	.....	449,572
1709	9,779	49,836	98,968	320	.....	46,803
2964	.....	679,318	84,820	.....	.....	32,639
2921	29,446	226,049	57,751	2,138	.....	28,647
2956	.....	95,803	18,536	906	.....	29,637
2963	.....	776,465	39,182	1,982	.....	31,418
	964,480	386,411,892	141,944,950	489,213	924,619	33,485,863
	106,979	29,016,951	20,817,879	219,521	50,172	4,065,245
	881,789	357,498,887	121,290,088	271,419	874,447	29,452,981
	.....	.....	.....	.....	.....	.....
	[11] *24,288*	[11] *103,946*	[11] *163,017*	[11] *1,727*	.....	[11] *32,363*
	105,319	8,993,009	1,181,165	[12] 33,655	170	623,867

[1] Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold or to complete unfinished liquidation (2 banks).
[2] Suspended under terms of banking holiday proclamation without subsequent appointment of conservator (1 bank).
[3] Conservator appointed June 30, 1937 (1 bank).
[4] Federal Deposit Insurance Corporation appointed as receiver in accordance with Banking Act of 1933 (11 banks).
[5] Including dividends paid thru or by purchasing bank (5 banks).
[6] 100 percent principal and partial interest paid to creditors (2 banks).
[7] Formerly in conservatorship (5 banks).
[8] 100 percent principal and 8.444 percent interest in full paid to regular or "excluded" claimant creditors, and 50 percent principal and 8.444 percent interest in full paid to nonnovated claimant creditors pursuant to Court decision fixing the status of creditors following a merger with the Chattanooga National Bank, Chattanooga, Tennessee (1 bank).

dates of organization, appointment of receivers and final closing, with nominal amounts amounts collected from all sources, including offsets allowed and earnings, together with results of liquidation to Dec. 31, 1944

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Cash in hands of Comptroller and receivers	Amount returned to shareholders in cash					
$44,318	.....	$425,458	70	.....	.....	2958
.....	.....	2,512,165	67.2	.....	Feb. 12, 1944	1609
82,904	.....	1,877,466	53.5	.....	.....	1715
.....	.....	3,294,507	67.32	.....	Dec. 20, 1944	2069
.....	.....	11,364,645	[5] 100	[6] 5.9	July 29, 1944	2524
.....	.....	35,071	24.43	.....	.....	2738
3,191,246	.....	22,261,297	[5] 77	.....	.....	1424
74,860	.....	885,193	85	.....	.....	2947
1,787	.....	.....	.....	.....	.....	2934
.....	.....	339,122,741	[5] 100	[6] 7.565	June 15, 1944[10]	2299
.....	.....	[11] *290,319*	*44.17*	.....	*Nov. 30, 1936*	2268
74,832	.....	217,761	44.17	.....	.....	
17,439	.....	3,638,740	97.5	.....	.....	2697
.....	.....	11,727,718	[5] 58.6	.....	Apr. 28, 1944	2702
138,832	.....	1,510,069	75	.....	.....	2946
18,183	.....	260,291	90	.....	.....	2962
.....	.....	426,205	[5] 66.93	.....	Aug. 31, 1944	2890
.....	.....	5,927,825	71.6	.....	Apr. 29, 1944	1722
.....	.....	4,265,713	84.349	.....	July 26, 1944	2932
20,864	.....	1,119,449	100	.....	.....	2961
781,778	.....	3,748,737	50	.....	.....	2965
.....	.....	4,659,141	[8] 100	[8] 8.444	Feb. 16, 1944	2659
.....	.....	149,038	40	.....	July 31, 1944	1709
50,702	.....	818,440	83	.....	.....	2964
32,573	.....	301,297	75	.....	.....	2921
13,984	.....	174,188	55	.....	.....	2956
76,314	.....	872,432	89	.....	.....	2963
4,620,616	.....	421,305,268	.....	.....	.....	
4,620,616	.....	38,145,889	.....	.....	.....	
.....	.....	383,449,698	.....	.....	.....	
.....	.....	.....	.....	.....	.....	
.....	.....	[11] *290,319*	.....	.....	.....	
[12] 3,940,458	.....	10,413,254	.....	.....	.....	

[9] Bank placed in receivership February 9, 1933, with completion of liquidation and final closing as of November 30, 1936. Receivership activity resumed effective October 1, 1944, in connection with the conclusion of liquidation of certain assets. First administration liquidation data given in italics and amended liquidation data to December 31, 1944, in regular type with resulting net differences indicative of the progress and results of liquidation effected subsequent to resumption of receivership activity (Lumberton, Mississippi).

[10] Subject to termination of certain pending litigation and final accounting with the First Liquidating Corporation, Detroit, Michigan. Such litigation subsequently completed and final accounting made with the First Liquidating Corporation as of December 11, 1944 (1 bank).

[11] Decrease representing results of liquidation under first administration of receivership February 9, 1933 to November 30, 1936, inclusive (Lumberton, Mississippi).

[12] Decrease.

TABLE No. 45-A.—*District of Columbia State chartered banks, and banks incor Comptroller of the Currency, in charge of receivers during year ended Dec. 31, 1944, amounts of total assets and total liabilities at date of failure, capital stock and stock earnings, together with the disposition of such collections, and various other data*

	Name and location of banks	Date of organization	Failure	
			Capital stock at date of	
	DISTRICT OF COLUMBIA NONNATIONAL BANKS			
12-A	United States Savings Bank, Washington [1]	May 16, 1906	$100,000	
	Grand total (1 receivership)		100,000	
	Total activity 1944 (1 receivership)			

	Assets and assessments—Continued			Progress of liquidation to date of this report		
	Additional assets received since date of failure	Assessments upon shareholders	Total assets and stock assessments	Cash collections from assets	Cash collections from stock assessments	Receivership earnings, cash collections from interest, premium, rent, etc.
12-A	$58,639	$100,000	$2,909,037	$2,363,319	$12,225	$314,628
	58,639	100,000	2,909,037	2,363,319	12,225	314,628
	[2] 18,862		[2] 18,862	65,053	7,447	1,785

	Disposition of proceeds of liquidation—Continued					
	Distributions by conservators—Con.	Dividends paid by receivers		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators, salaries, legal and other expenses
	To unsecured creditors	On secured claims	On unsecured claims			
12-A			$1,631,785	$762,553	$9,592	$33,774
			1,631,785	762,553	9,592	33,774
			197	13	7,230	

[1] Formerly in conservatorship.
[2] Decrease.

porated under the laws of the District of Columbia, under the supervision of the dates of organization, appointment of receivers, and final closing, with nominal assessments, amounts collected from all sources, including offsets allowed and indicating the progress and results of liquidation to Dec. 31, 1944

Failure—Continued	Liabilities				Assets and assessments	
Date receiver appointed	Borrowed money (bills, payable, rediscounts, etc.) at date of failure	Deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	Book value of assets at date of failure	
Feb. 10, 1934	$596,653	$1,796,607	$45,965	$2,439,225	$2,750,398	12-A
.....	596,653	1,796,607	45,965	2,439,225	2,750,398	
.....	.....	.....	1	1	.....	

Progress of liquidation to date of this report—Continued					Disposition of proceeds of liquidation	
Offsets allowed and settled	Total collections from all sources including offsets allowed and unpaid balance R. F. C. loans	Losses on assests compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Distributions by conservators: To secured creditors	
$167,428	$2,857,600	$278,290	.....	$87,775	.....	12-A
167,428	2,857,600	278,290	.....	87,775	.....	
1	74,286	4,053	[2]$ 87,969	[2] 7,447	.....	

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
Receivers' salaries, legal and other expenses	Cash in hands of Comptroller and receivers					
$253,869	$166,027	$1,631,427	100	.....	.....	12-A
253,869	166,027	1,631,427	100	.....	.....	
9,410	57,436	197	.....	.....	.....	

TABLE NO. 46.—*Bank suspensions since inauguration of Federal Deposit Insurance, years ended Dec. 31, 1934 to 1944*

Year ended Dec. 31—	Number					Capital (in thousands of dollars) [1]					Deposits (in thousands of dollars)				
	All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks	
		National	State	Insured	Not insured		National	State	Insured	Not insured		National	State	Insured	Not insured
1934	57	1	.....	8	48	3,822	25	.....	416	3,381	36,939	42	.....	1,912	34,985
1935	34	4	.....	22	8	1,518	405	.....	633	480	10,101	5,399	.....	3,763	939
1936	44	1	.....	40	3	1,961	88	.....	1,678	195	11,323	524	.....	10,207	592
1937	58	3	2	47	6	3,435	685	671	2,004	75	16,169	3,825	1,708	10,156	480
1938	56	1	1	47	7	2,467	25	25	2,052	365	13,837	36	211	11,721	1,869
1939	42	4	3	25	10	5,309	220	3,600	1,204	285	34,980	1,323	24,629	6,589	2,439
1940	22	1	.....	18	3	1,587	82	.....	1,452	53	5,944	257	.....	5,341	346
1941	8	4	.....	3	1	496	360	.....	118	18	3,723	3,141	.....	503	79
1942	9	.....	.....	6	3	327	.....	.....	272	55	1,702	.....	.....	1,375	327
1943	4	2	.....	2	.....	708	650	.....	58	.....	6,248	5,007	.....	1,241	.....
1944	1	.....	.....	[2] 1	.....	32	.....	.....	32	.....	405	.....	.....	405	.....
Total	335	21	6	219	89	21,662	2,540	4,296	9,919	4,907	141,371	19,554	26,548	53,213	42,056

[1] Includes capital notes and debentures, if any, outstanding at date of suspension.
[2] Located in the State of Indiana.
NOTE.—Figures for banks other than national compiled by Board of Governors of the Federal Reserve System, and represent associations closed to the public, either temporarily or permanently, by supervisory authorities or directors of the banks on account of financial difficulties. In the case of national bank suspensions, these represent actual failures for which receivers were appointed.

TABLE NO. 47.—*Fiduciary activities of national banks as of Dec. 30, 1944*

	Banks with capital of—						
	$25,000	$25,001 to $50,000	$50,001 to $100,000	$100,001 to $200,000	$200,001 to $500,000	$500,001 and over	Total
Number of national banks with trust powers but not administering trusts	16	57	108	62	35	10	288
Number of national banks with trust powers administering trusts	12	59	291	462	396	283	1,503
Total number of national banks authorized to exercise trust powers	28	116	399	524	431	293	1,791
Total assets of national banks with trust powers but not administering trusts	$25,334,236	$124,610,607	$412,404,511	$420,952,290	$483,137,810	$1,176,090,117	$2,642,529,571
Total assets of national banks with trust powers administering trusts	15,459,671	133,721,546	1,244,740,108	3,126,043,650	6,149,836,503	52,263,258,742	62,933,060,220
Total assets of national banks authorized to exercise trust powers	40,793,907	258,332,153	1,657,144,619	3,546,995,940	6,632,974,313	53,439,348,859	65,575,589,791
TRUST ASSETS							
Investments	$192,089	$4,825,382	$49,349,994	$264,065,416	$714,645,909	$10,080,882,641	$11,113,961,431
Savings deposits	4,351	196,827	1,961,801	4,083,087	10,553,849	74,775,266	91,575,181
Demand deposits	11,433	1,396,067	4,161,351	19,468,845	45,919,439	467,436,812	538,393,947
Other assets	3,190	39,416	3,082,793	32,732,494	78,584,474	2,440,636,982	2,555,079,349
Total	211,063	6,457,692	58,555,939	320,349,842	849,703,671	13,063,731,701	14,299,009,908
TRUST LIABILITIES							
Private trusts	$12,760	$985,153	$27,114,453	$180,486,538	$531,212,732	$11,205,364,116	$11,945,175,752
Court trusts	198,303	5,472,539	31,441,486	139,863,304	318,490,939	1,858,367,585	2,353,834,156
Total	211,063	6,457,692	58,555,939	320,349,842	849,703,671	13,063,731,701	14,299,009,908
Total volume of bond issues outstanding for which banks are acting as trustee	$79,700	$385,100	$9,439,093	$88,259,353	$207,599,746	$8,368,620,593	$8,674,383,585
Number of national banks administering private trusts	2	34	211	380	367	273	1,267
Number of national banks administering court trusts	10	47	260	432	366	265	1,380
Number of national banks administering corporate trusts	1	7	83	188	224	248	751
Number of living trusts being administered	3	109	1,464	6,634	15,578	54,345	78,133
Number of court trusts being administered	22	383	2,998	11,734	17,491	35,329	67,957
Total number of individual trusts being administered	25	492	4,462	18,368	33,069	89,674	146,090
Number of corporate trusts being administered	1	8	227	736	1,750	17,910	20,632
Total number of trusts being administered	26	500	4,689	19,104	34,819	107,584	166,722
Average volume of individual trust assets in each bank	$17,589	$109,452	$201,223	$693,398	$2,145,716	$46,161,596	$9,513,646
Average volume of trust assets in each individual trust	$8,443	$13,125	$13,123	$17,441	$25,695	$145,680	$97,878
Average gross earnings per trust for year ended Dec. 31, 1944	$75	$108	$93	$86	$104	$294	$224
Average gross earnings per trust department reporting trust earnings for year ended Dec. 31, 1944	$277	$1,056	$1,659	$3,763	$9,449	$112,878	$26,312

TABLE NO. 48.—*Fiduciary activities of national banks by Federal Reserve districts as of Dec. 30, 1944*

Federal Reserve districts	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Capital of banks authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Number of individual trusts			Assets of individual trusts	Number of corporate trusts being administered	Bond issues outstanding where bank acts as trustee	Trust department gross earnings for year ended Dec. 31, 1944
						Living trusts	Court trusts	Total				
Boston	167	35	202	$102,275,807	$4,418,095,187	4,242	5,894	10,136	$1,058,603,296	504	$311,379,879	$3,026,000
New York	243	27	270	297,947,201	14,244,850,964	5,437	8,529	13,966	1,711,498,455	1,293	4,554,002,012	7,064,000
Philadelphia	226	10	236	98,560,279	3,510,541,794	8,739	16,766	25,505	422,618,407	457	82,257,494	1,741,000
Cleveland	107	17	124	94,335,750	3,982,941,115	5,934	6,781	12,715	1,124,144,714	1,712	212,479,560	2,609,000
Richmond	126	20	146	51,409,125	2,882,386,651	5,554	5,056	10,610	536,639,615	414	243,169,215	1,663,000
Atlanta	90	21	111	73,330,800	3,808,693,499	3,992	3,208	7,200	868,003,106	863	256,876,203	1,708,000
Chicago	180	41	221	205,866,500	10,849,060,962	22,885	7,189	30,074	5,319,938,479	8,331	2,244,401,574	8,467,000
St. Louis	92	24	116	41,436,843	2,260,675,530	1,981	2,393	4,374	145,535,048	1,031	118,452,832	693,000
Minneapolis	47	22	69	36,223,000	1,902,867,917	2,208	2,621	4,829	778,633,157	387	79,287,833	1,331,000
Kansas City	100	40	140	47,640,000	2,871,056,521	3,595	1,973	5,568	715,183,340	3,735	134,181,306	1,495,000
Dallas	67	21	88	58,242,050	3,175,248,032	2,519	469	2,988	237,302,034	387	82,798,366	851,000
San Francisco	58	10	68	187,027,810	11,669,171,619	11,047	7,078	18,125	1,380,910,257	1,518	355,097,311	6,742,000
Total	1,503	288	1,791	1,294,295,165	65,575,589,791	78,133	67,957	146,090	14,299,009,908	20,632	8,674,383,585	37,390,000

TABLE NO. 49.—*Classification of investments in living and court trust accounts under administration by the active national bank trust departments, Dec. 30, 1944*

Trust investments classified according to capital of banks administering trusts	Bonds	Per-cent	Stocks	Per-cent	Real-estate mortgages	Per-cent	Real estate	Per-cent	Miscella-neous	Per-cent	Total in-vestments
Banks with capital of $25,000	$119,993	62.47	$13,182	6.86	$23,000	11.97	$31,974	16.65	$3,940	2.05	$192,089
Banks with capital of $25,001 to $50,000	2,407,127	49.88	1,472,294	30.51	306,122	6.35	500,535	10.37	139,304	2.89	4,825,382
Banks with capital of $50,001 to $100,000	23,627,445	47.88	14,263,186	28.90	3,697,005	7.49	5,838,944	11.83	1,923,414	3.90	49,349,994
Banks with capital of $100,001 to $200,000	119,339,262	45.19	84,105,422	31.85	25,020,928	9.48	27,112,359	10.27	8,487,445	3.21	264,065,416
Banks with capital of $200,001 to $500,000	318,132,542	44.52	247,450,731	34.62	64,227,709	8.99	54,569,392	7.63	30,265,535	4.24	714,645,909
Banks with capital of $500,001 and over	6,701,853,364	66.48	2,458,942,509	24.39	272,622,226	2.70	379,795,367	3.77	267,669,175	2.66	10,080,882,641
Total	7,165,479,733	64.47	2,806,247,324	25.25	365,896,990	3.29	467,848,571	4.21	308,488,813	2.78	11,113,961,431

☆ U. S. GOVERNMENT PRINTING OFFICE: 1945 644696

INDEX

Page

All banks (*see also* Banks; Mutual savings banks; National banks; Private banks; State commercial banks):
- Assets and liabilities of:
  - Comparison of, December 31, 1943 and 1944 ... 13
  - December 30, 1944, by classes of banks in each State ... 112–151
  - December 30, 1944, summary by classes of banks ... 110–111
  - June 30 and December 31, 1936–44 ... 155
- Distribution of, December 30, 1944 ... 11–12
- Per capita demand and time deposits of individuals, partnerships, and corporations in, December 30, 1944, by States ... 152
- Suspensions. (*See* Failures of banks.)

Assessments:
- Account of examining service paid by national banks ... 15
- Upon shareholders of insolvent national banks in United States, and non-national banks in District of Columbia ... 159, 162–171

Assets and liabilities of banks:
- All banks:
  - Comparison of, December 31, 1943 and 1944 ... 13
  - December 30, 1944, by States ... 112–119
  - December 30, 1944, summary by classes of banks ... 110–111
  - June 30 and December 31, 1936–44 ... 155
- National banks:
  - Call dates in 1944, summary and by States ... 6–7, 31–84
  - December 30, 1944, by States ... 120–127
  - June 30 and December 31, 1936–44 ... 156
  - Percentage distribution of, December 31, 1941–44 ... 7
  - Principal items of, according to size of banks (deposits), December 31, 1943 and 1944 ... 29
- State banks (*see also* District of Columbia):
  - All banks combined:
    - December 30, 1944, summary and by States ... 110–111, 128–135
    - June 30 and December 31, 1936–44 ... 157
  - Mutual savings: December 30, 1944, summary and by States ... 110–111, 144–147
  - Private: December 30, 1944, summary and by States ... 110–111, 148–151
  - State commercial: December 30, 1944, summary and by States ... 110–111, 136–143

Bank currency. (*See* Federal Reserve notes; National bank circulation.)

Bank examinations. (*See* Examination of national banks.)

Banks (*see also* All banks; Assets and liabilities of banks; Mutual savings banks; National banks; Private banks; State commercial banks):
- All banks:
  - Distribution of, December 30, 1944 ... 11–12
  - Insured and uninsured, December 30, 1944 ... 11–12
  - Member banks of Federal Reserve System, December 30, 1944 ... 11–12
  - Number of:
    - December 30, 1944, by States ... 112–113
    - June 30 and December 31, 1936–44 ... 155
  - Suspensions. (*See* Failures of banks.)

Page

Banks—Continued.
Insured commercial banks: Number of, December 30, 1944, by classes.... 12
National banks:
Branches. (*See* Branches of national banks.)
"Calls" for reports of condition of, dates, 1914–44..... 30
Examination of. (*See* Examination of national banks.)
Failures. (*See* Failures of banks.)
Number of:
Call dates in 1944..... 6
Call dates in 1944, by States..... 31–84
December 30, 1944, by States..... 120–121
June 30 and December 31, 1936–44..... 156
Nonmember banks of Federal Reserve System, December 30, 1944 12
State and private banks:
Number of:
December 30, 1944, by States..... 128–129, 136–137, 144, 148
June 30 and December 31, 1936–44..... 157
Supervisors of, name and title of in each State, December 30, 1944.. 153–154
Suspensions. (*See* Failures of banks.)
Uninsured, December 30, 1944..... 12
Bank suspensions. (*See* Failures of banks.)
Borrowings. (*See* Assets and liabilities of banks.)
Branches of national banks:
Domestic:
Number and class of, closed in year ended December 31, 1944..... 28
Number authorized and closed in year ended December 31, 1944, and number in existence December 31, 1944..... 11
Number authorized in year ended December 31, 1944, by States..... 27
Foreign:
Location and summary of assets and liabilities of, December 30, 1944..... 99, 100
Number in operation December 30, 1944..... 100
Building and loan associations. (*See* District of Columbia.)
"Calls" for reports of condition of national banks, dates of, 1914–44..... 30
Capital accounts. (*See* Assets and liabilities of banks; Earnings, expenses, and dividends of national banks: Ratios.)
Capital stock of banks:
All banks:
December 30, 1944, by States.....114–115, 118–119
June 30 and December 31, 1936–44..... 155
National banks:
By size of banks (deposits) December 31, 1943 and 1944..... 29
Call dates in 1944, by States..... 31–84
Chartered, consolidated, in voluntary liquidation, insolvent, 1935–44 22
Chartered in each State, in year ended December 31, 1944..... 23
December 30, 1944, by States.....122–123, 126–127
Failed banks in charge of receivers, in year ended December 31, 1944..... 159, 162–169
Incident to consolidations with State and national banks, in year ended December 31, 1944..... 26
June 30 and December 31, 1936–44..... 156
Liquidated banks in year ended December 31, 1944.... 10–11, 25, 162, 163
Preferred stock:
Issued and retired..... 10–11
Retirable value of, on call dated in 1944..... 6
Total outstanding, December 31, 1944..... 10–11
State and private banks:
December 30, 1944, by classes of banks and by States..... 111, 134–135, 142–143, 145, 149
June 30 and December 31, 1936–44..... 157

Page

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

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

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

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

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

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

Comptroller of the Currency, Office of:
- Examination of national banks ... 14–15
- Expenses of, calendar year 1944 ... 15
- Issue and redemption of notes ... 15
- Liquidation of insolvent national banks ... 15, 158–169
- Organization and staff ... 15
- Personnel ... 15

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

Consolidations of banks:
- Changes in capital, surplus, undivided profits, and total assets of national banks incident to, in year ended December 31, 1944 ... 26
- Changes of title of national banks incident to, in year ended December 31, 1944 ... 26
- List of, in year ended December 31, 1944 ... 26
- Number of, in each State ... 22
- Number of, and decrease in capital incident to, 1935–44 ... 21

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

Demand deposits. (*See* Deposits.)

Deposits (*see also* Assets and liabilities of banks):
- All active banks, June 30 and December 31, 1936–44 ... 155
- Demand and time in all active banks, by classes in each State, December 30, 1944 ... 118–119, 126–127, 142–143, 147, 151
- Insured commercial banks, December 30, 1944 ... 12
- National banks, at date of failure ... 159, 160, 162–169
- Per capita demand and time of individuals, partnerships, and corporations in all active banks, December 30, 1944, by States ... 152
- Postal savings:
  - In all banks, by States, December 30, 1944 ... 118–119
  - In each class of banks, by States, December 30, 1944 ... 126–127, 142–143
  - In national banks, by States, call dates in 1944 ... 31–84
- Secured deposits in national banks, date of each call from December 31, 1943 to December 30, 1944 ... 7
- Size of national banks, according to, December 31, 1943 and 1944 ... 29
- Suspended banks. (*See* Failures of banks.)
- Uninsured banks, December 30, 1944 ... 12
- United States Government:
  - In all banks, by States, December 30, 1944 ... 118–119
  - In each class of banks, by States, December 30, 1944 ... 126–127, 142–143, 147, 151
  - In national banks, by States, call dates in 1944 ... 31–84

District of Columbia:
- Assets and liabilities of all banks in, by classes:
  - Call dates in 1944 ... 41, 103, 104
  - December 30, 1944 ... 101–102
- Building and loan associations in:
  - Reports required from, in year ended December 31, 1944 ... 14
  - Summary of assets and liabilities of, December 30, 1944 ... 108
  - Summary of receipts and disbursements of, year ended December 31, 1944 ... 108

Page

District of Columbia—Continued.
Credit unions of:
Reports required from in year ended December 31, 1944 14
Summary of assets and liabilities of, December 30, 1944 109
Summary of receipts and disbursements of, year ended December 31, 1944 109
Earnings, expenses, and dividends of banks in:
Losses charged off on loans and securities:
Years ended December 31, 1929–44 107
Years ended December 31, 1943 and 1944, by classes of banks .. 105
Ratios:
Years ended December 31, 1929–44 106
Years ended December 31, 1943 and 1944, by classes of banks ... 105
Years ended December 31, 1943 and 1944, by classes of banks 105
Receiverships of nonnational banks in 158–159, 161, 163, 170–171
Reports required from banking associations in, in year ended December 31, 1944 14

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

Earnings, expenses, and dividends of national banks:
According to size of banks (deposits), year ended December 31, 1944 94–95
By Federal Reserve districts, year ended December 31, 1944 92–93
By States, year ended December 31, 1944 86–91
Losses charged off on loans and securities:
Years ended December 31, 1929–44 98
Year ended December 31, 1944, according to size of banks (deposits) 95
Ratios:
Dividends to capital stock and capital funds, years ended December 31, 1929–44 97
Net profits before dividends to capital stock and capital funds, years ended December 31, 1929–44 97
Net earnings from current operations and net profits before dividends per $100 of deposits, year ended December 31, 1944 95
Net earnings from current operations, net profits before dividends, and cash dividends per $100 of capital funds, year ended December 31, 1944 95
Salaries and wages of officers and employees:
By size of banks (deposits), calendar year 1944 94
Years ended December 31, 1943 and 1944 96
Summary, years ended December 31, 1943 and 1944 96

Employees. (*See* Comptroller of Currency, Office of; Officers and employees of national banks.)

Examination of national banks: Number of bank examinations during year ended December 31, 1944 14–15

Examiners and assistant examiners: Changes in number, during the calendar year 1944 15

Expenses. (*See* Comptroller of the Currency, Office of; Earnings, expenses, and dividends of national banks; Failures of banks; National banks.)

Failures of banks:
All banks:
Number, capital and deposits of suspended banks: Since inauguration of Federal Deposit Insurance, years ended December 31, 1934–44 172
National banks:
Assessments against stockholders 159, 162–169
Banks in charge of receivers in year ended December 31, 1944 ... 15, 158–169
Capital at date of failure 159, 162–169, 172
Circulation outstanding at date of failure 159, 162–169
Closed and active receiverships to December 31, 1944 158–169
Costs of liquidation of receiverships terminated 159, 162
Deposits at date of failure of banks in charge of receivers in year ended December 31, 1944 ..... 159, 160, 162–169, 172

Page

Failures of banks—Continued.
National banks—Continued.
Dividends paid to creditors during year ended December 31, 1944, and total dividends to December 31, 1944 159–169
Number and capital of, 1935–44 22
Number, capital, and deposits: Since inauguration of Federal Deposit Insurance, years ended December 31, 1934–44 172
Number of, by States, since beginning of system 21
Receipts and disbursements of division of insolvent national banks to December 31, 1944 ..... 158–159, 161–163
Receivership liquidation to December 31, 1944 158–169
Receiverships terminated, 1865–1944 158–159
Receiverships terminated in 1944 162
State banks:
In District of Columbia to December 31, 1944 ..... 158–159, 161, 163, 170–171
Number, capital, and deposits of: Since inauguration of Federal Deposit Insurance, years ended December 31, 1934–44 172

Federal Deposit Insurance Corporation (*see also* Failures of banks):
Classification of insured and uninsured banks, December 31, 1944 12

Federal Reserve notes; Issue and redemption of, in year ended December 31, 1944 15

Fiduciary activities of national banks:
By Federal Reserve districts December 30, 1944 174
Classification of investments in living and court trust accounts under administration segregated according to capital of banks, December 30, 1944 174
December 30, 1944, segregated according to capital groups 173

Foreign branches of national banks, location, and summary of assets and liabilities of, December 30, 1944 ..... 99, 100

Government bonds. (*See* Investments; United States Government Securities.)

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

Insured banks. (*See* Failures of banks; Federal Deposit Insurance Corporation.)

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

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

Investment of banks:
All banks:
December 30, 1944, by States 112–113
December 30, 1944, by classes of banks 110
June 30 and December 31, 1936–44 155
National banks:
By size of banks (deposits), December 31, 1943 and 1944 29
Call dates in 1944, summary and by States 6, 31–84
December 30, 1944, by States 120–121
June 30 and December 31, 1936–44 156
Losses charged off on:
According to size of banks (deposits), year ended December 31, 1944 95
Year ended December 31, 1944, by States and Federal Reserve districts 90–91, 92
Years ended December 31, 1929–44 98
State and private banks: December 30, 1944, by classes of banks and by States 110, 128–129, 136–137, 144, 148

Liabilities. (*See* Assets and liabilities of banks.)

Liquidation of national banks (*see also* Failures of banks):
Capital and number of banks, 1935–44 22
Capital, date, and title of banks, in year ended December 31, 1944, with names, where known, of succeeding banks in cases of succession 25
Number of banks, in each State, since beginning of system 21
Summary, in year ended December 31, 1944 10–11

Page

Loans and discounts of banks:
All banks:
December 30, 1944, classification of, by States ... 116–117
December 30, 1944, classification of, by classes of banks ... 110
June 30 and December 31, 1936–44 ... 155
National banks:
By size of banks (deposits) December 31, 1943 and 1944 ... 29
Call dates in 1944, summary and by States ... 6, 31–84
December 30, 1944, classification of, by States ... 124–125
June 30 and December 31, 1936–44 ... 156
Interest and discount earned on:
According to size of banks (deposits), year ended December 31, 1944 ... 94
Year ended December 31, 1944, by States and Federal Reserve districts ... 86–87, 92
Years ended December 31, 1943 and 1944 ... 96
Losses charged off on:
According to size of banks (deposits), year ended December 31, 1944 ... 95
Year ended December 31, 1944, by States and Federal Reserve districts ... 90–91, 92
Years ended December 31, 1929–44 ... 98
Real estate loans of, December 30, 1944, by States ... 124–125
State and private banks: December 30, 1944, classification of by States ... 132–133, 140–141, 146, 150

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

Mergers. (*See* Consolidations of banks.)

Municipal bonds. (*See* Investments of banks.)

Mutual savings banks:
Assets and liabilities of: December 30, 1944, by States ... 144–147
Insured, December 30, 1944 ... 12
Uninsured, December 30, 1944 ... 12

National bank circulation:
Outstanding at date of failure, and lawful money deposited to secure circulation of national banks in charge of receivers in year ended December 31, 1944 ... 159, 162–169
Outstanding December 31, 1944 ... 11

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

National banks:
Assets and liabilities of:
Call dates in 1944, by States ... 31–84
December 30, 1944, by States ... 120–127
Principal items of, according to size of banks (deposits), December 31, 1943 and 1944 ... 29
Principal items of, June 30 and December 31, 1936–44 ... 156
Branches. (*See* Branches of national banks.)
By size of banks, on basis of deposits, December 31, 1943 and 1944 ... 29
"Calls" for reports of condition of, dates, 1914–44 ... 30
Capital stock. (*See* Capital stock of banks.)
Charters granted, in year ended December 31, 1944 ... 23
Consolidations. (*See* Consolidations of banks.)
Conversions of State banks to, in year ended December 31, 1944, list of ... 24
Deposits. (*See* Deposits.)
Dividends. (*See* Earnings, expenses, and dividends of national banks; Failures of banks.)
Earnings and expenses. (*See* Earnings, expenses, and dividends of national banks.)
Failures of. (*See* Failures of banks.)
Fiduciary activities. (*See* Fiduciary activities of national banks.)
Insolvent. (*See* Failures of banks.)
Investments. (*See* Investments of banks.)

Page

National banks—Continued.
Liquidation of, in year ended December 31, 1944 ..... 10–11, 15, 25
Loans and discounts. (*See* Loans and discounts of banks.)
Number of:
Call dates in year 1944, by States 31–84
Chartered and closed:
1935–1944 22
Since February 25, 1863 21
In existence, by States, December 31, 1944 21
June 30 and December 31, 1936–44 156
Officers and employees, number and salaries of:
By size of banks (deposits), calendar year 1944 94–95
Year ended December 31, 1944, by States and Federal Reserve districts 88–89, 92
Years ended December 31, 1943 and 1944 96
Reports required from, in year ended December 31, 1944 14
Trust functions. (*See* Fiduciary activities of national banks.)
United States Government securities owned by. (*See* United States Government securities.)

Officers and employees of national banks:
Number of salaries of:
By size of banks (deposits), calendar year 1944 94–95
Year ended December 31, 1944, by States and Federal Reserve districts 88–89, 92
Years ended December 31, 1943 and 1944 96

Organization of national banks:
Charters granted, which were conversions of State banks, in year ended December 31, 1944 24
Charters granted, in year ended December 31, 1944, list of, by States 23
Number and authorized capital of, 1935–44 22
Number of, by States, from February 25, 1863, to December 31, 1944 21
Summary, in year ended December 31, 1944 10–11

Per capita demand and time deposits of individuals, partnerships, and corporations, in all active banks, December 30, 1944, by States 152

Personnel. (*See* Comptroller of the Currency, Office of.)

Population, United States, by States, December 30, 1944 112–113

Possessions:
Assets and liabilities of banks in:
All banks, December 30, 1944 112–119
Banks other than national, December 30, 1944 128–143
National banks, call dates in 1944 ..... 34, 44, 80
National banks, December 30, 1944 120–127
Earnings, expenses, and dividends of national banks in, year ended December 31, 1944 86–91
Per capita demand and time deposits of individuals, partnerships, and corporations, of all banks in, December 30, 1944 152

Postal savings. (*See* Deposits.)

Private banks:
Assets and liabilities of: December 30, 1944, by States 148–151
Suspensions. (*See* Failures of banks.)

Profits. (*See* Assets and liabilities of banks.)

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

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

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

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

Page

Reports from national banks in year ended December 31, 1944 14

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

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

Savings banks. (*See* Mutual savings banks.)

Secured liabilities (*see also* Failures of Banks: National banks): In national banks, date of each call from December 31, 1943 to December 30, 1944 7

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

State bank failures. (*See* Failures of banks.)

State banking officials: Name and title of, in each State, December 30, 1944 .. 153–154

State commercial banks:
- Asssets and liabilities of: December 30, 1944, by States 136–143
- Insured, December 30, 1944 ..... 12, 153–154
- Member banks of the Federal Reserve System, December 30, 1944 . 12, 153–154
- Nonmember banks of the Federal Reserve System, December 30, 1944 ..... 12, 153–154
- Suspensions. (*See* Failures of banks.)
- Uninsured, December 30, 1944 ..... 12, 153–154

Stock savings banks. (*See* State commercial banks.)

Supervisors of State banks, name and title of, in each State, December 30, 1944 153–154

Suspensions. (*See* Failures of banks.)

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

Time deposits. (*See* Deposits.)

Titles of national banks. (*See* Changes of title of national banks; Consolidations of banks; Organizations of national banks.)

Trends in banking, 1941–44 7

Trust companies. (*See* District of Columbia; State commercial banks.)

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

United States Government deposits. (*See* Deposits.)

United States Government securities:
- All banks:
  - December 30, 1944, by States 112–113
  - December 30, 1944, by classes of banks 110
  - June 30 and December 31, 1936–44 155
- National banks:
  - By size of banks (deposits), December 31, 1943 and 1944 29
  - Call dates in 1944, by States 31–84
  - December 30, 1944, by States 120–121
  - June 30 and December 31, 1936–44 156
- State and private banks:
  - December 30, 1944, by States 128–129, 136–137, 144, 148
  - June 30 and December 31, 1936–44 157

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