

EIGHTY-SECOND ANNUAL REPORT  
OF THE  
Comptroller of the Currency



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 pre-determined 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)
<b>ASSETS</b>				
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			
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
<i>Total loans and securities.....</i>	<i>47,637,785</i>	<i>50,116,263</i>	<i>53,618,203</i>	<i>58,520,131</i>
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
<b>Total assets.....</b>	<b>64,531,917</b>	<b>66,333,134</b>	<b>70,400,945</b>	<b>76,949,859</b>
<b>LIABILITIES</b>				
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	12,656,090
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
<b>Total deposits.....</b>	<b>60,156,181</b>	<b>61,809,980</b>	<b>65,833,253</b>	<b>72,128,937</b>
<i>Demand deposits.....</i>	<i>49,847,604</i>	<i>50,987,316</i>	<i>54,408,676</i>	<i>59,094,187</i>
<i>Time deposits.....</i>	<i>10,308,677</i>	<i>10,822,664</i>	<i>11,424,677</i>	<i>13,034,750</i>
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
<b>Total liabilities.....</b>	<b>60,572,475</b>	<b>62,267,330</b>	<b>66,290,336</b>	<b>72,674,994</b>
<b>CAPITAL ACCOUNTS</b>				
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.....	266,583	276,228	260,661	267,001
<b>Total capital accounts.....</b>	<b>3,959,442</b>	<b>4,065,804</b>	<b>4,110,609</b>	<b>4,274,865</b>
<b>Total liabilities and capital accounts.....</b>	<b>64,531,917</b>	<b>66,333,134</b>	<b>70,400,945</b>	<b>76,949,859</b>
<b>MEMORANDA</b>				
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
<b>Total.....</b>	<b>1,532,096</b>	<b>1,548,298</b>	<b>1,554,061</b>	<b>1,567,192</b>
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
<b>Total.....</b>	<b>171,161</b>	<b>161,803</b>	<b>154,314</b>	<b>132,185</b>

*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	2,245	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:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
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	13.38	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
<i>Demand deposits.....</i>	<i>71.44</i>	<i>76.62</i>	<i>77.25</i>	<i>76.79</i>
<i>Time deposits.....</i>	<i>19.41</i>	<i>15.84</i>	<i>15.97</i>	<i>16.94</i>
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  $3\frac{1}{4}$  percent and varied from  $2\frac{1}{4}$  percent in district No. 2 to  $4\frac{1}{4}$  percent in district No. 12. Interest and dividends on securities averaged  $1\frac{1}{2}$  percent on total securities held, the banks in district No. 1 showing the lowest ratio of nearly  $1\frac{1}{2}$  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 <sup>1</sup> .....	5,046	5,031
Capital stock (par value) <sup>2</sup> .....	1,508.2	1,551.1
Capital funds <sup>2</sup> .....	3,860.4	4,115.0
<b>Earnings from current operations:</b>		
Interest and dividends on securities.....	504.1	632.5
Interest and discount on loans.....	385.6	359.9
Service charges on deposit accounts.....	53.6	60.2
Other current earnings.....	138.5	153.7
<b>Total</b> .....	<b>1,061.8</b>	<b>1,206.3</b>
<b>Current operating expenses:</b>		
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
<b>Total</b> .....	<b>670.6</b>	<b>725.2</b>
<b>Net earnings from current operations</b> .....	<b>391.1</b>	<b>481.0</b>
<b>Recoveries and profits:</b>		
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
<b>Total</b> .....	<b>187.3</b>	<b>194.1</b>
<b>Losses and charge-offs:</b>		
On securities.....	66.0	67.6
On loans.....	43.1	41.0
All other.....	43.1	33.9
<b>Total</b> .....	<b>152.2</b>	<b>142.5</b>
<b>Profits before income taxes</b> .....	<b>426.3</b>	<b>532.7</b>
<b>Taxes on net income:</b>		
Federal.....	69.0	112.1
State.....	6.8	8.8
<b>Total</b> .....	<b>75.8</b>	<b>120.8</b>
<b>Net profits before dividends</b> .....	<b>350.5</b>	<b>411.8</b>
<b>Dividends:</b>		
On preferred stock.....	6.2	5.3
On common stock:		
Cash dividends.....	125.4	139.0
Stock dividends.....	41.4	33.9
<b>Total</b> .....	<b>172.9</b>	<b>178.2</b>
<b>Ratios:</b>		
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

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

<sup>2</sup> 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 <sup>1</sup> .....	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 <sup>2</sup> .....	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	.....

<sup>1</sup> Includes 4 nonmember insured national banks and 1 insured private bank.

<sup>2</sup> 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
<b>ASSETS</b>		
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
<b>LIABILITIES</b>		
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	5,496
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
<b>CAPITAL ACCOUNTS</b>		
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

<sup>1</sup> 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

## REPORT OF THE COMPTROLLER OF THE CURRENCY 21

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	4	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.....	62	.....	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.....	<sup>1</sup> 14,497	423	<sup>2</sup> 2,808	<sup>3</sup> 6,229	5,037

<sup>1</sup> 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.

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

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

22 REPORT OF THE COMPTROLLER OF THE CURRENCY

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.	Capital
	No.	Capital	No.	Loss to capital	No.	Capital	No.	Capital				
1935 . . .	49	\$7,780,000	13	<sup>1</sup> \$447,100	189	\$19,615,250	25	\$4,305,020	.....	.....	158	\$14,827,370
1936 . . .	20	2,465,000	3	<sup>1 2</sup> 15,000	76	7,680,000	6	10,200,000	.....	.....	59	5,230,000
1937 . . .	29	5,355,000	8	<sup>1</sup> 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	<sup>1 2</sup> 75,000	56	7,066,000	6	745,000	.....	.....	42	4,436,000
1940 . . .	19	3,282,000	4	<sup>1</sup> 582,500	53	5,178,250	.....	.....	.....	.....	38	2,478,750
1941 . . .	15	5,545,000	6	<sup>1</sup> 25,000	41	5,319,180	3	282,000	.....	.....	35	81,180
1942 . . .	9	1,177,089	1	<sup>1</sup> 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	<sup>1 2</sup> 125,000	30	<sup>3</sup> 3,229,750	.....	.....	.....	\$460,250	12	.....

<sup>1</sup> Amount of capital reductions incident to consolidations.

<sup>2</sup> Preferred capital stock reductions.

<sup>3</sup> 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	



24 REPORT OF THE COMPTROLLER OF THE CURRENCY

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	3,698,829	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. (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

<sup>1</sup> With 2 branches in Louisville.

26 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

Char- ter 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

28 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

Char- ter No.	Title and location	Manner of closing	Branches closed			
			Branches under act of Feb. 25, 1927, as amended		State bank branches in oper- ation Feb. 25, 1927, which were con- verted or con- solidated	Total
			Addi- tional offices which became branches Feb. 25, 1927	Branches author- ized since Feb. 25, 1927		
<b>KENTUCKY</b>						
2164	The Citizens Union National Bank of Louisville.....	Shareholders.....		2		2
<b>MASSACHUSETTS</b>						
200	The First National Bank of Boston...	Board of directors.....		1		1
<b>MICHIGAN</b>						
13622	The National Bank of Bay City.....	do.....		2		2
<b>NEW YORK</b>						
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
<b>PENNSYLVANIA</b>						
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 over-drafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities						Total	Demand	Time
<b>1943<sup>1</sup></b>													
<b>Banks with deposits —</b>													
\$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	264,725	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	538,858	2,120,822	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	2,836,563	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	12,207,638	1,003,884	4,494,420	168,986	21,602,189	440,186	840,729	20,028,279	17,645,409	2,382,870
<b>Total.....</b>	<b>5,044</b>	<b>47,635,183</b>	<b>10,133,504</b>	<b>34,176,095</b>	<b>3,325,584</b>	<b>16,080,523</b>	<b>628,734</b>	<b>64,529,161</b>	<b>1,529,815</b>	<b>2,427,195</b>	<b>60,156,181</b>	<b>49,847,504</b>	<b>10,308,677</b>
<b>1944<sup>2</sup></b>													
<b>Banks with deposits —</b>													
\$500,000 and under.....	114	30,280	8,765	18,763	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	130,376	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	1,308,532	45,455	5,019,559	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	183,779	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	4,690,567	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
<b>Total.....</b>	<b>5,030</b>	<b>58,517,825</b>	<b>11,497,802</b>	<b>43,476,537</b>	<b>3,543,486</b>	<b>17,637,158</b>	<b>579,320</b>	<b>76,947,453</b>	<b>1,565,405</b>	<b>2,707,246</b>	<b>72,128,937</b>	<b>59,094,187</b>	<b>13,034,750</b>

<sup>1</sup> Excludes 2 banks without deposits.

<sup>2</sup> Excludes 1 bank without deposits.

# 30 REPORT OF THE COMPTROLLER OF THE CURRENCY

## 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	29			11		20	31
1918			4		10	20					1	31
1919			4		12	30		31			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

---

---



REPORT OF THE COMPTROLLER OF THE CURRENCY 33

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>643,418</b>	<b>669,627</b>	<b>757,191</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>601,543</i>	<i>637,998</i>	<i>713,543</i>
<i>Demand deposits.....</i>	<i>495,400</i>	<i>516,084</i>	<i>586,368</i>
<i>Time deposits.....</i>	<i>106,143</i>	<i>111,914</i>	<i>127,175</i>
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
<b>Total liabilities.....</b>	<b>603,972</b>	<b>630,104</b>	<b>715,658</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	2,475	2,175	1,833
Common stock.....	14,727	14,727	15,084
<i>Total capital stock.....</i>	<i>17,202</i>	<i>16,902</i>	<i>16,917</i>
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	2,966
<b>Total capital accounts.....</b>	<b>39,446</b>	<b>39,523</b>	<b>41,533</b>
<b>Total liabilities and capital accounts.....</b>	<b>643,418</b>	<b>669,627</b>	<b>757,191</b>

# 34 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## ALASKA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	4 banks	4 banks	4 banks
<b>ASSETS</b>			
Loans and discounts.....	1,279	1,533	1,700
Overdrafts.....	3	15	10
U. S. Government securities, direct obligations.....	9,806	12,226	13,040
Obligations guaranteed by U. S. Government.....			
Obligations of States and political subdivisions.....	136	136	130
Other bonds, notes, and debentures.....	395	368	350
Reserve with approved national banking associations.....	8,183	9,868	9,710
Currency and coin.....	3,587	2,928	2,720
Balances with other banks, and cash items in process of collection.....	697	796	1,080
Bank premises owned, furniture and fixtures.....	149	157	130
Other assets.....	7	7	30
<b>Total assets.....</b>	<b>24,242</b>	<b>28,034</b>	<b>28,930</b>
<b>LIABILITIES</b>			
Demand deposits of individuals, partnerships, and corporations.....	14,182	15,421	16,800
Time deposits of individuals, partnerships, and corporations.....	4,761	4,919	5,500
Postal savings deposits.....	5	5	0
Deposits of U. S. Government.....	3,168	5,376	4,180
Deposits of States and political subdivisions.....	722	655	760
Deposits of banks.....	80	125	220
Other deposits (certified and cashiers' checks, etc.).....	182	356	170
<i>Total deposits.....</i>	<i>23,100</i>	<i>26,867</i>	<i>27,660</i>
<i>    Demand deposits.....</i>	<i>18,334</i>	<i>21,933</i>	<i>22,160</i>
<i>    Time deposits.....</i>	<i>4,766</i>	<i>4,934</i>	<i>5,500</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			
Other liabilities.....	1	2	0
<b>Total liabilities.....</b>	<b>23,101</b>	<b>26,859</b>	<b>27,660</b>
Capital stock: Common stock.....	300	300	350
Surplus.....	550	550	670
Undivided profits.....	177	185	174
Reserves and retirement account for preferred stock.....	114	140	70
<b>Total capital accounts.....</b>	<b>1,141</b>	<b>1,175</b>	<b>1,270</b>
<b>Total liabilities and capital accounts.....</b>	<b>24,242</b>	<b>28,034</b>	<b>28,930</b>

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>191,940</b>	<b>197,696</b>	<b>225,455</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>185,842</i>	<i>189,743</i>	<i>217,108</i>
<i>Demand deposits.....</i>	<i>157,999</i>	<i>159,143</i>	<i>180,535</i>
<i>Time deposits.....</i>	<i>28,543</i>	<i>30,600</i>	<i>36,573</i>
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
<b>Total liabilities.....</b>	<b>186,590</b>	<b>190,428</b>	<b>217,928</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	700	700	700
Common stock.....	1,725	2,725	2,725
<i>Total capital stock.....</i>	<i>2,425</i>	<i>3,425</i>	<i>3,425</i>
Surplus.....	1,716	2,722	2,738
Undivided profits.....	923	712	1,033
Reserves and retirement account for preferred stock.....	286	409	331
<b>Total capital accounts.....</b>	<b>5,350</b>	<b>7,268</b>	<b>7,527</b>
<b>Total liabilities and capital accounts.....</b>	<b>191,940</b>	<b>197,696</b>	<b>225,455</b>

# 36 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## ARKANSAS

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	51 banks	51 banks	51 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>292,358</b>	<b>299,488</b>	<b>369,150</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>274,946</i>	<i>281,919</i>	<i>351,088</i>
<i>Demand deposits.....</i>	<i>241,404</i>	<i>246,768</i>	<i>310,576</i>
<i>Time deposits.....</i>	<i>33,542</i>	<i>35,151</i>	<i>40,512</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	93	30	.....
Acceptances executed by or for account of reporting banks and outstanding.....	140	137	143
Interest, discount, rent, and other income collected but not earned.....	186	238	122
Interest, taxes, and other expenses accrued and unpaid.....	2	136	125
Other liabilities.....	.....	.....	.....
<b>Total liabilities.....</b>	<b>275,367</b>	<b>282,460</b>	<b>351,478</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	364	364	334
Class B preferred stock.....	155	155	155
Common stock.....	5,964	5,964	6,019
<i>Total capital stock.....</i>	<i>6,483</i>	<i>6,483</i>	<i>6,508</i>
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
<b>Total capital accounts.....</b>	<b>16,991</b>	<b>17,028</b>	<b>17,672</b>
<b>Total liabilities and capital accounts.....</b>	<b>292,358</b>	<b>299,488</b>	<b>369,150</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 37

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>6,971,583</b>	<b>7,321,883</b>	<b>8,402,833</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>6,679,596</i>	<i>6,992,076</i>	<i>7,945,494</i>
<i>Demand deposits.....</i>	<i>4,386,413</i>	<i>4,636,565</i>	<i>5,303,280</i>
<i>Time deposits.....</i>	<i>2,193,183</i>	<i>2,295,521</i>	<i>2,642,214</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,644	4,120	2,019
Acceptances executed by or for account of reporting banks and outstanding.....	4,453	4,320	4,321
Interest, discount, rent, and other income collected but not earned.....	19,605	19,758	18,084
Other liabilities.....	6,987	5,479	18,712
<b>Total liabilities.....</b>	<b>6,613,285</b>	<b>6,965,753</b>	<b>7,988,630</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	17,749	17,567	16,629
Common stock.....	116,641	116,732	127,440
<i>Total capital stock.....</i>	<i>134,390</i>	<i>134,299</i>	<i>144,069</i>
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
<b>Total capital accounts.....</b>	<b>358,298</b>	<b>356,130</b>	<b>414,203</b>
<b>Total liabilities and capital accounts.....</b>	<b>6,971,583</b>	<b>7,321,883</b>	<b>8,402,833</b>

# 38 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## COLORADO

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	77 banks	77 banks	77 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>625,490</b>	<b>623,029</b>	<b>712,843</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>591,055</i>	<i>587,734</i>	<i>676,480</i>
<i>Demand deposits.....</i>	<i>489,808</i>	<i>482,708</i>	<i>555,974</i>
<i>Time deposits.....</i>	<i>101,247</i>	<i>105,026</i>	<i>120,506</i>
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
<b>Total liabilities.....</b>	<b>591,868</b>	<b>588,931</b>	<b>677,850</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	277	277	240
Common stock.....	11,033	11,058	11,082
<i>Total capital stock.....</i>	<i>11,310</i>	<i>11,335</i>	<i>11,322</i>
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
<b>Total capital accounts.....</b>	<b>33,622</b>	<b>34,098</b>	<b>34,993</b>
<b>Total liabilities and capital accounts.....</b>	<b>625,490</b>	<b>623,029</b>	<b>712,843</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 39

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>738,926</b>	<b>781,922</b>	<b>830,804</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>689,944</i>	<i>732,101</i>	<i>779,251</i>
<i>Demand deposits.....</i>	<i>564,893</i>	<i>603,175</i>	<i>637,558</i>
<i>Time deposits.....</i>	<i>125,051</i>	<i>128,926</i>	<i>141,693</i>
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
<b>Total liabilities.....</b>	<b>692,014</b>	<b>734,543</b>	<b>782,050</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>20,990</i>	<i>21,002</i>	<i>20,863</i>
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
<b>Total capital accounts.....</b>	<b>46,912</b>	<b>47,379</b>	<b>48,754</b>
<b>Total liabilities and capital accounts.....</b>	<b>738,926</b>	<b>781,922</b>	<b>830,804</b>

# 40 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## DELAWARE

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	13 banks	13 banks	13 banks
<b>ASSETS</b>			
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.....	2,903	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
<b>Total assets.....</b>	<b>30,542</b>	<b>31,954</b>	<b>36,763</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>25,333</i>	<i>26,714</i>	<i>32,170</i>
<i>Demand deposits.....</i>	<i>16,571</i>	<i>17,763</i>	<i>22,392</i>
<i>Time deposits.....</i>	<i>8,762</i>	<i>8,951</i>	<i>9,778</i>
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
<b>Total liabilities.....</b>	<b>26,018</b>	<b>27,451</b>	<b>32,218</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	30	28	25
Common stock.....	1,448	1,451	1,454
<i>Total capital stock.....</i>	<i>1,478</i>	<i>1,479</i>	<i>1,479</i>
Surplus.....	2,232	2,237	2,390
Undivided profits.....	627	593	549
Reserves and retirement account for preferred stock.....	187	194	127
<b>Total capital accounts.....</b>	<b>4,524</b>	<b>4,503</b>	<b>4,545</b>
<b>Total liabilities and capital accounts.....</b>	<b>30,542</b>	<b>31,954</b>	<b>36,763</b>



REPORT OF THE COMPTROLLER OF THE CURRENCY 41

*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
<b>ASSETS</b>			
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.....	71,789	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
<b>Total assets.....</b>	<b>475,555</b>	<b>490,101</b>	<b>545,644</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>451,447</i>	<i>465,460</i>	<i>519,756</i>
<i>Demand deposits.....</i>	<i>387,060</i>	<i>396,844</i>	<i>443,120</i>
<i>Time deposits.....</i>	<i>64,387</i>	<i>68,616</i>	<i>76,636</i>
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
<b>Total liabilities.....</b>	<b>452,641</b>	<b>466,605</b>	<b>521,449</b>
<b>CAPITAL ACCOUNTS</b>			
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
<b>Total capital accounts.....</b>	<b>22,914</b>	<b>23,496</b>	<b>24,195</b>
<b>Total liabilities and capital accounts.....</b>	<b>475,555</b>	<b>490,101</b>	<b>545,644</b>

# 42 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## FLORIDA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	55 banks	55 banks	56 banks
<b>ASSETS</b>			
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.....			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
<b>Total assets.....</b>	<b>968,458</b>	<b>1,048,888</b>	<b>1,087,426</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>920,622</i>	<i>999,500</i>	<i>1,035,271</i>
<i>Demand deposits.....</i>	<i>816,014</i>	<i>888,169</i>	<i>905,837</i>
<i>Time deposits.....</i>	<i>104,608</i>	<i>111,331</i>	<i>129,434</i>
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
<b>Total liabilities.....</b>	<b>922,661</b>	<b>1,001,866</b>	<b>1,038,114</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	150	150	50
Common stock.....	19,455	19,455	19,905
<i>Total capital stock.....</i>	<i>19,605</i>	<i>19,605</i>	<i>19,955</i>
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
<b>Total capital accounts.....</b>	<b>45,797</b>	<b>47,022</b>	<b>49,312</b>
<b>Total liabilities and capital accounts.....</b>	<b>968,458</b>	<b>1,048,888</b>	<b>1,087,426</b>

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>778,423</b>	<b>895,800</b>	<b>923,293</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>737,037</i>	<i>853,733</i>	<i>879,676</i>
<i>Demand deposits.....</i>	<i>643,476</i>	<i>751,860</i>	<i>761,731</i>
<i>Time deposits.....</i>	<i>93,561</i>	<i>101,873</i>	<i>117,945</i>
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
<b>Total liabilities.....</b>	<b>739,291</b>	<b>856,165</b>	<b>882,114</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	644	594	80
Common stock.....	16,328	16,529	17,027
<i>Total capital stock.....</i>	<i>16,972</i>	<i>17,123</i>	<i>17,107</i>
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
<b>Total capital accounts.....</b>	<b>39,132</b>	<b>39,635</b>	<b>41,179</b>
<b>Total liabilities and capital accounts.....</b>	<b>778,423</b>	<b>895,800</b>	<b>923,293</b>

# 44 REPORT OF THE COMPTROLLER OF THE CURRENCY

Assets and liabilities of national banks, by States, at date of each call during year ended  
Dec. 31, 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
<b>ASSETS</b>			
Loans and discounts.....	14,594	14,109	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
<b>Total assets.....</b>	<b>195,358</b>	<b>225,358</b>	<b>248,911</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>185,988</i>	<i>216,697</i>	<i>239,466</i>
<i>Demand deposits.....</i>	<i>116,783</i>	<i>142,268</i>	<i>150,939</i>
<i>Time deposits.....</i>	<i>69,205</i>	<i>74,429</i>	<i>88,527</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	20		
Acceptances executed by or for account of reporting banks and outstanding.....	5	5	5
Interest, discount, rent, and other income collected but not earned.....	259	256	405
Interest, taxes, and other expenses accrued and unpaid.....	304	76	313
Other liabilities.....			
<b>Total liabilities.....</b>	<b>186,576</b>	<b>217,034</b>	<b>240,189</b>
<b>CAPITAL ACCOUNTS</b>			
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
<b>Total capital accounts.....</b>	<b>8,782</b>	<b>8,324</b>	<b>8,722</b>
<b>Total liabilities and capital accounts.....</b>	<b>195,358</b>	<b>225,358</b>	<b>248,911</b>

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
<b>ASSETS</b>			
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
<b>Total assets</b>	<b>214,988</b>	<b>221,393</b>	<b>277,045</b>
<b>LIABILITIES</b>			
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
<i>Total deposits</i>	<i>205,218</i>	<i>211,242</i>	<i>265,976</i>
<i>Demand deposits</i>	<i>162,439</i>	<i>166,322</i>	<i>212,769</i>
<i>Time deposits</i>	<i>42,779</i>	<i>44,920</i>	<i>53,207</i>
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
<b>Total liabilities</b>	<b>205,535</b>	<b>211,651</b>	<b>266,462</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock	255	255	5
Common stock	4,005	4,005	4,555
<i>Total capital stock</i>	<i>4,260</i>	<i>4,260</i>	<i>4,560</i>
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
<b>Total capital accounts</b>	<b>9,453</b>	<b>9,742</b>	<b>10,583</b>
<b>Total liabilities and capital accounts</b>	<b>214,988</b>	<b>221,393</b>	<b>277,045</b>

46 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

ILLINOIS

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	346 banks	346 banks	350 banks
<b>ASSETS</b>			
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.....	121,782	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
<b>Total assets.....</b>	<b>7,043,189</b>	<b>7,494,670</b>	<b>8,154,484</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>6,620,784</i>	<i>7,063,188</i>	<i>7,700,654</i>
<i>Demand deposits.....</i>	<i>5,715,620</i>	<i>6,100,858</i>	<i>6,567,642</i>
<i>Time deposits.....</i>	<i>905,164</i>	<i>962,330</i>	<i>1,133,012</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			49
Mortgages or other liens on bank premises and other real estate.....			3,063
Acceptances executed by or for account of reporting banks and outstanding.....	3,080	3,443	2,286
Interest, discount, rent, and other income collected but not earned.....	2,286	2,222	25,369
Interest, taxes, and other expenses accrued and unpaid.....	22,290	19,321	8,431
Other liabilities.....	9,090	7,729	
<b>Total liabilities.....</b>	<b>6,657,530</b>	<b>7,095,903</b>	<b>7,739,852</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>165,376</i>	<i>165,476</i>	<i>166,676</i>
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
<b>Total capital accounts.....</b>	<b>385,659</b>	<b>398,767</b>	<b>414,632</b>
<b>Total liabilities and capital accounts.....</b>	<b>7,043,189</b>	<b>7,494,670</b>	<b>8,154,484</b>

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
<b>ASSETS</b>			
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 outstanding.....	17		
Interest, commissions, rent, and other income earned or accrued but not collected.....	1,576	1,809	1,868
Other assets.....	572	482	577
<b>Total assets.....</b>	<b>1,208,342</b>	<b>1,265,255</b>	<b>1,423,930</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>1,139,669</i>	<i>1,195,923</i>	<i>1,352,437</i>
<i>Demand deposits.....</i>	<i>923,633</i>	<i>967,347</i>	<i>1,091,083</i>
<i>Time deposits.....</i>	<i>216,036</i>	<i>228,576</i>	<i>261,354</i>
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
<b>Total liabilities.....</b>	<b>1,141,392</b>	<b>1,198,119</b>	<b>1,354,809</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>25,838</i>	<i>26,113</i>	<i>26,062</i>
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
<b>Total capital accounts.....</b>	<b>66,950</b>	<b>67,136</b>	<b>69,121</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,208,342</b>	<b>1,265,255</b>	<b>1,423,930</b>

48 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

IOWA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	101 banks	100 banks	98 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>598,215</b>	<b>635,542</b>	<b>656,082</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>665,663</i>	<i>603,137</i>	<i>622,960</i>
<i>Demand deposits.....</i>	<i>479,370</i>	<i>511,914</i>	<i>522,240</i>
<i>Time deposits.....</i>	<i>86,193</i>	<i>91,223</i>	<i>100,720</i>
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
<b>Total liabilities.....</b>	<b>566,845</b>	<b>603,879</b>	<b>623,946</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	502	462	331
Class B preferred stock.....	53	53	43
Common stock.....	12,235	12,210	12,206
<i>Total capital stock.....</i>	<i>12,790</i>	<i>12,725</i>	<i>12,580</i>
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
<b>Total capital accounts.....</b>	<b>31,370</b>	<b>31,663</b>	<b>32,136</b>
<b>Total liabilities and capital accounts.....</b>	<b>598,215</b>	<b>635,542</b>	<b>656,082</b>



REPORT OF THE COMPTROLLER OF THE CURRENCY 49

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
<b>ASSETS</b>			
Loans and discounts.....	75,703	82,380	91,648
Overdrafts.....	92	89	73
U. S. Government securities, direct obligations.....	338,860	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	107,860
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
<b>Total assets.....</b>	<b>653,290</b>	<b>686,810</b>	<b>785,185</b>
<b>LIABILITIES</b>			
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.).....	4,682	4,511	5,019
<i>Total deposits.....</i>	<i>617,795</i>	<i>650,914</i>	<i>748,839</i>
<i>Demand deposits.....</i>	<i>572,189</i>	<i>602,313</i>	<i>692,065</i>
<i>Time deposits.....</i>	<i>45,606</i>	<i>48,601</i>	<i>56,774</i>
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
<b>Total liabilities.....</b>	<b>618,706</b>	<b>652,009</b>	<b>749,872</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	487	447	111
Class B preferred stock.....	109	109	109
Common stock.....	14,384	14,359	14,895
<i>Total capital stock.....</i>	<i>14,980</i>	<i>14,915</i>	<i>15,115</i>
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
<b>Total capital accounts.....</b>	<b>34,584</b>	<b>34,801</b>	<b>35,313</b>
<b>Total liabilities and capital accounts.....</b>	<b>653,290</b>	<b>686,810</b>	<b>785,185</b>

50 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

KENTUCKY

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	94 banks	94 banks	93 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>606,113</b>	<b>632,801</b>	<b>542,472</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>569,219</i>	<i>595,981</i>	<i>509,755</i>
<i>Demand deposits.....</i>	<i>496,084</i>	<i>519,297</i>	<i>429,747</i>
<i>Time deposits.....</i>	<i>73,135</i>	<i>76,684</i>	<i>80,008</i>
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
<b>Total liabilities.....</b>	<b>570,785</b>	<b>597,488</b>	<b>510,944</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	1,071	1,041	961
Class B preferred stock.....	25		
Common stock.....	11,840	11,875	11,030
<i>Total capital stock.....</i>	<i>12,936</i>	<i>12,916</i>	<i>11,991</i>
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
<b>Total capital accounts.....</b>	<b>35,328</b>	<b>35,313</b>	<b>31,528</b>
<b>Total liabilities and capital accounts.....</b>	<b>606,113</b>	<b>632,801</b>	<b>542,472</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 51

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
<b>ASSETS</b>			
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
<b>Total assets .....</b>	<b>843,655</b>	<b>883,916</b>	<b>996,106</b>
<b>LIABILITIES</b>			
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
<i>Total deposits .....</i>	<i>796,822</i>	<i>835,867</i>	<i>945,526</i>
<i>Demand deposits .....</i>	<i>692,682</i>	<i>724,356</i>	<i>814,991</i>
<i>Time deposits .....</i>	<i>104,140</i>	<i>111,511</i>	<i>130,535</i>
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	266
Interest, taxes, and other expenses accrued and unpaid .....	1,254	1,817	2,049
Other liabilities .....	826	939	2,011
<b>Total liabilities .....</b>	<b>801,802</b>	<b>841,590</b>	<b>952,440</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock .....	2,502	2,502	2,289
Common stock .....	14,109	14,234	14,263
<i>Total capital stock .....</i>	<i>16,611</i>	<i>16,736</i>	<i>16,552</i>
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
<b>Total capital accounts .....</b>	<b>41,853</b>	<b>42,326</b>	<b>43,666</b>
<b>Total liabilities and capital accounts .....</b>	<b>843,655</b>	<b>883,916</b>	<b>996,106</b>

52 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

MAINE

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	35 banks	35 banks	35 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>213,524</b>	<b>225,040</b>	<b>246,910</b>
<b>LIABILITIES</b>			
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	6,584	6,899
Deposits of banks.....	6,327	6,487	6,556
Other deposits (certified and cashiers' checks, etc.).....	1,793	1,189	1,799
<i>Total deposits.....</i>	<i>192,678</i>	<i>206,617</i>	<i>227,229</i>
<i>    Demand deposits.....</i>	<i>183,660</i>	<i>184,566</i>	<i>160,512</i>
<i>    Time deposits.....</i>	<i>69,018</i>	<i>71,061</i>	<i>76,717</i>
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
<b>Total liabilities.....</b>	<b>194,538</b>	<b>206,037</b>	<b>227,721</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	331	245	26
Class B preferred stock.....	285	285	100
Common stock.....	7,037	7,187	7,502
<i>Total capital stock.....</i>	<i>7,653</i>	<i>7,717</i>	<i>7,628</i>
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
<b>Total capital accounts.....</b>	<b>18,986</b>	<b>18,003</b>	<b>19,189</b>
<b>Total liabilities and capital accounts.....</b>	<b>213,524</b>	<b>225,040</b>	<b>246,910</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 53

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
<b>ASSETS</b>			
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.....	12,110	11,099	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
<b>Total assets.....</b>	<b>672,452</b>	<b>742,132</b>	<b>798,857</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>633,249</i>	<i>708,029</i>	<i>768,104</i>
<i>Demand deposits.....</i>	<i>515,263</i>	<i>580,874</i>	<i>626,354</i>
<i>Time deposits.....</i>	<i>117,986</i>	<i>127,155</i>	<i>141,750</i>
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
<b>Total liabilities.....</b>	<b>635,691</b>	<b>705,027</b>	<b>760,628</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>13,287</i>	<i>13,277</i>	<i>13,113</i>
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
<b>Total capital accounts.....</b>	<b>36,761</b>	<b>37,105</b>	<b>38,229</b>
<b>Total liabilities and capital accounts.....</b>	<b>672,452</b>	<b>742,132</b>	<b>798,857</b>

54 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

MASSACHUSETTS

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	124 banks	124 banks	124 banks
<b>ASSETS</b>			
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
<b>Total assets</b>	<b>2,952,052</b>	<b>3,139,708</b>	<b>3,302,545</b>
<b>LIABILITIES</b>			
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
<i>Total deposits</i>	<i>2,708,085</i>	<i>2,835,442</i>	<i>3,043,597</i>
<i>Demand deposits</i>	<i>2,401,047</i>	<i>2,563,148</i>	<i>2,681,305</i>
<i>Time deposits</i>	<i>307,038</i>	<i>322,294</i>	<i>362,292</i>
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
<b>Total liabilities</b>	<b>2,733,180</b>	<b>2,920,643</b>	<b>3,079,753</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock</i>	<i>72,852</i>	<i>72,845</i>	<i>72,536</i>
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
<b>Total capital accounts</b>	<b>218,872</b>	<b>219,065</b>	<b>222,792</b>
<b>Total liabilities and capital accounts</b>	<b>2,952,052</b>	<b>3,139,708</b>	<b>3,302,545</b>

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>2,340,200</b>	<b>2,486,610</b>	<b>2,626,459</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>2,240,169</i>	<i>2,385,190</i>	<i>2,520,397</i>
<i>Demand deposits.....</i>	<i>1,777,843</i>	<i>1,894,559</i>	<i>1,940,078</i>
<i>Time deposits.....</i>	<i>462,326</i>	<i>490,571</i>	<i>580,319</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		109	
Acceptances executed by or for account of reporting banks and outstanding.....			1,194
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
<b>Total liabilities.....</b>	<b>2,246,102</b>	<b>2,391,676</b>	<b>2,527,907</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>38,462</i>	<i>38,463</i>	<i>39,622</i>
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
<b>Total capital accounts.....</b>	<b>94,098</b>	<b>94,934</b>	<b>98,552</b>
<b>Total liabilities and capital accounts.....</b>	<b>2,340,200</b>	<b>2,486,610</b>	<b>2,626,459</b>

## 56 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## MINNESOTA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	184 banks	184 banks	184 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>1,573,150</b>	<b>1,697,272</b>	<b>1,890,740</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>1,472,934</i>	<i>1,595,435</i>	<i>1,783,768</i>
<i>Demand deposits.....</i>	<i>1,203,870</i>	<i>1,313,641</i>	<i>1,456,011</i>
<i>Time deposits.....</i>	<i>269,064</i>	<i>281,794</i>	<i>327,757</i>
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
<b>Total liabilities.....</b>	<b>1,478,670</b>	<b>1,602,084</b>	<b>1,790,644</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>36,446</i>	<i>36,471</i>	<i>36,751</i>
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
<b>Total capital accounts.....</b>	<b>94,480</b>	<b>95,188</b>	<b>100,096</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,573,150</b>	<b>1,697,272</b>	<b>1,890,740</b>



REPORT OF THE COMPTROLLER OF THE CURRENCY 57

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>161,318</b>	<b>174,663</b>	<b>191,610</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>152,303</i>	<i>165,640</i>	<i>182,203</i>
<i>    Demand deposits.....</i>	<i>124,169</i>	<i>136,215</i>	<i>149,496</i>
<i>    Time deposits.....</i>	<i>28,134</i>	<i>29,425</i>	<i>32,707</i>
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
<b>Total liabilities.....</b>	<b>152,454</b>	<b>165,864</b>	<b>182,481</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	930	820	697
Class B preferred stock.....	50	50	50
Common stock.....	3,060	3,060	3,460
<i>Total capital stock.....</i>	<i>4,040</i>	<i>3,930</i>	<i>4,207</i>
Surplus.....	3,618	3,794	4,259
Undivided profits.....	771	643	352
Reserves and retirement account for preferred stock.....	426	432	311
<b>Total capital accounts.....</b>	<b>8,864</b>	<b>8,799</b>	<b>9,129</b>
<b>Total liabilities and capital accounts.....</b>	<b>161,318</b>	<b>174,663</b>	<b>191,610</b>

58 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

MISSOURI

(In thousands of dollars)

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	82 banks	81 banks	80 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>1,358,772</b>	<b>1,396,358</b>	<b>1,549,720</b>
<b>LIABILITIES</b>			
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	191,696	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
<i>Total deposits.....</i>	<i>1,287,459</i>	<i>1,323,965</i>	<i>1,476,169</i>
<i>Demand deposits.....</i>	<i>1,152,678</i>	<i>1,188,411</i>	<i>1,319,463</i>
<i>Time deposits.....</i>	<i>134,781</i>	<i>140,554</i>	<i>156,706</i>
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	687
<b>Total liabilities.....</b>	<b>1,290,247</b>	<b>1,327,992</b>	<b>1,479,663</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	1,562	1,487	698
Common stock.....	26,718	26,672	27,546
<i>Total capital stock.....</i>	<i>28,280</i>	<i>28,159</i>	<i>28,244</i>
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
<b>Total capital accounts.....</b>	<b>68,525</b>	<b>68,366</b>	<b>70,057</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,358,772</b>	<b>1,396,358</b>	<b>1,549,720</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 59

*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
<b>ASSETS</b>			
Loans and discounts.....	15,510	14,842	18,165
Overdrafts.....	17	21	15
U. S. Government securities, direct obligations.....	103,935	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
<b>Total assets.....</b>	<b>178,366</b>	<b>183,214</b>	<b>221,356</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>168,698</i>	<i>173,119</i>	<i>210,753</i>
<i>Demand deposits.....</i>	<i>141,311</i>	<i>144,361</i>	<i>176,761</i>
<i>Time deposits.....</i>	<i>27,387</i>	<i>28,758</i>	<i>33,992</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	24	23	29
Interest, discount, rent, and other income collected but not earned.....	165	212	226
Interest, taxes, and other expenses accrued and unpaid.....		9	47
Other liabilities.....			
<b>Total liabilities.....</b>	<b>168,887</b>	<b>173,363</b>	<b>211,055</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	103	103	100
Common stock.....	4,366	4,366	4,394
<i>Total capital stock.....</i>	<i>4,469</i>	<i>4,469</i>	<i>4,494</i>
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
<b>Total capital accounts.....</b>	<b>9,479</b>	<b>9,851</b>	<b>10,301</b>
<b>Total liabilities and capital accounts.....</b>	<b>178,366</b>	<b>183,214</b>	<b>221,356</b>

60 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

NEBRASKA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	130 banks	130 banks	130 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>709,535</b>	<b>752,534</b>	<b>791,662</b>
<b>LIABILITIES</b>			
Demand deposits of individuals, partnerships, and corporations.....	360,821	367,871	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
<i>Total deposits.....</i>	<i>672,738</i>	<i>715,055</i>	<i>753,185</i>
<i>Demand deposits.....</i>	<i>612,785</i>	<i>651,909</i>	<i>680,875</i>
<i>Time deposits.....</i>	<i>59,953</i>	<i>63,146</i>	<i>72,310</i>
Bills payable, red discounts, 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
<b>Total liabilities.....</b>	<b>673,679</b>	<b>716,102</b>	<b>754,631</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	327	272	89
Common stock.....	14,608	14,663	15,001
<i>Total capital stock.....</i>	<i>14,935</i>	<i>14,935</i>	<i>15,090</i>
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
<b>Total capital accounts.....</b>	<b>35,856</b>	<b>36,432</b>	<b>37,031</b>
<b>Total liabilities and capital accounts.....</b>	<b>709,535</b>	<b>752,534</b>	<b>791,662</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 61

*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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>95,590</b>	<b>97,827</b>	<b>111,633</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>90,236</i>	<i>92,555</i>	<i>106,575</i>
<i>    Demand deposits.....</i>	<i>65,228</i>	<i>65,985</i>	<i>76,436</i>
<i>    Time deposits.....</i>	<i>25,008</i>	<i>26,570</i>	<i>30,139</i>
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
<b>Total liabilities.....</b>	<b>91,303</b>	<b>93,557</b>	<b>107,111</b>
<b>CAPITAL ACCOUNTS</b>			
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
<b>Total capital accounts.....</b>	<b>4,287</b>	<b>4,270</b>	<b>4,522</b>
<b>Total liabilities and capital accounts.....</b>	<b>95,590</b>	<b>97,827</b>	<b>111,633</b>

62 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

NEW HAMPSHIRE

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	52 banks	52 banks	52 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>150,348</b>	<b>158,167</b>	<b>177,637</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>133,708</i>	<i>141,884</i>	<i>161,817</i>
<i>    Demand deposits.....</i>	<i>106,157</i>	<i>112,283</i>	<i>129,450</i>
<i>    Time deposits.....</i>	<i>28,551</i>	<i>29,611</i>	<i>31,767</i>
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
<b>Total liabilities.....</b>	<b>134,363</b>	<b>142,421</b>	<b>161,706</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	426	245	122
Class B preferred stock.....	300		
Common stock.....	5,315	5,506	5,553
<i>Total capital stock.....</i>	<i>6,041</i>	<i>5,751</i>	<i>5,675</i>
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
<b>Total capital accounts.....</b>	<b>15,985</b>	<b>15,746</b>	<b>15,931</b>
<b>Total liabilities and capital accounts.....</b>	<b>150,348</b>	<b>158,167</b>	<b>177,637</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 63

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>1,676,742</b>	<b>1,798,214</b>	<b>2,063,348</b>
<b>LIABILITIES</b>			
Demand deposits of individuals, partnerships and corporations.....	669,255	679,451	779,747
Time deposits of individuals, partnerships, and corporations.....	570,110	600,895	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
<i>Total deposits.....</i>	<i>1,546,808</i>	<i>1,671,703</i>	<i>1,933,212</i>
<i>Demand deposits.....</i>	<i>968,864</i>	<i>1,064,162</i>	<i>1,249,468</i>
<i>Time deposits.....</i>	<i>578,144</i>	<i>607,541</i>	<i>683,744</i>
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
<b>Total liabilities.....</b>	<b>1,555,344</b>	<b>1,675,426</b>	<b>1,937,163</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>54,101</i>	<i>54,256</i>	<i>54,476</i>
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
<b>Total capital accounts.....</b>	<b>121,398</b>	<b>122,788</b>	<b>126,185</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,676,742</b>	<b>1,798,214</b>	<b>2,063,348</b>

64 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

NEW MEXICO

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	22 banks	22 banks	22 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>131,166</b>	<b>133,230</b>	<b>155,967</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>185,645</i>	<i>187,651</i>	<i>180,175</i>
<i>Demand deposits.....</i>	<i>109,258</i>	<i>110,539</i>	<i>130,391</i>
<i>Time deposits.....</i>	<i>16,412</i>	<i>17,112</i>	<i>19,784</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	18	22	.....
Acceptances executed by or for account of reporting banks and outstanding.....	5	3	5
Interest, discount, rent, and other income collected but not earned.....	5	1	.....
Interest, taxes, and other expenses accrued and unpaid.....	.....	.....	.....
Other liabilities.....	5	9	21
<b>Total liabilities.....</b>	<b>125,673</b>	<b>127,686</b>	<b>150,201</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	229	229	221
Common stock.....	1,896	1,946	2,004
<i>Total capital stock.....</i>	<i>2,125</i>	<i>2,175</i>	<i>2,225</i>
Surplus.....	2,021	2,121	2,372
Undivided profits.....	532	345	222
Reserves and retirement account for preferred stock.....	815	903	947
<b>Total capital accounts.....</b>	<b>5,493</b>	<b>5,544</b>	<b>5,766</b>
<b>Total liabilities and capital accounts.....</b>	<b>131,166</b>	<b>133,230</b>	<b>155,967</b>



REPORT OF THE COMPTROLLER OF THE CURRENCY 65

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
<b>ASSETS</b>			
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
<b>Total assets</b>	<b>12,066,902</b>	<b>12,813,722</b>	<b>13,384,530</b>
<b>LIABILITIES</b>			
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
<i>Total deposits</i>	<i>10,978,149</i>	<i>11,721,338</i>	<i>12,206,225</i>
<i>Demand deposits</i>	<i>10,011,006</i>	<i>10,714,817</i>	<i>11,062,616</i>
<i>Time deposits</i>	<i>867,144</i>	<i>1,006,521</i>	<i>1,143,610</i>
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
<b>Total liabilities</b>	<b>11,229,660</b>	<b>11,968,171</b>	<b>12,517,188</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock</i>	<i>281,990</i>	<i>281,912</i>	<i>281,287</i>
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
<b>Total capital accounts</b>	<b>837,242</b>	<b>845,551</b>	<b>867,342</b>
<b>Total liabilities and capital accounts</b>	<b>12,066,902</b>	<b>12,813,722</b>	<b>13,384,530</b>

## 66 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## NORTH CAROLINA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	45 banks	45 banks	45 banks
<b>ASSETS</b>			
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.....	13,330	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	8,565
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
<b>Total assets.....</b>	<b>302,730</b>	<b>320,419</b>	<b>403,821</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>284,476</i>	<i>302,096</i>	<i>384,747</i>
<i>Demand deposits.....</i>	<i>289,290</i>	<i>264,747</i>	<i>328,597</i>
<i>Time deposits.....</i>	<i>45,186</i>	<i>47,348</i>	<i>56,150</i>
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
<b>Total liabilities.....</b>	<b>285,226</b>	<b>302,882</b>	<b>385,698</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	117	117	45
Class B preferred stock.....	10	10	
Common stock.....	6,673	6,673	6,780
<i>Total capital stock.....</i>	<i>6,800</i>	<i>6,800</i>	<i>6,825</i>
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
<b>Total capital accounts.....</b>	<b>17,504</b>	<b>17,537</b>	<b>18,123</b>
<b>Total liabilities and capital accounts.....</b>	<b>302,730</b>	<b>320,419</b>	<b>403,821</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 67

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
<b>ASSETS</b>			
Loans and discounts.....	13,844	14,799	21,395
Overdrafts.....	155	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
<b>Total assets.....</b>	<b>142,139</b>	<b>147,964</b>	<b>179,149</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>134,379</i>	<i>140,087</i>	<i>170,735</i>
<i>Demand deposits.....</i>	<i>106,483</i>	<i>110,864</i>	<i>135,053</i>
<i>Time deposits.....</i>	<i>27,956</i>	<i>29,823</i>	<i>35,682</i>
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.....	264	254	288
Other liabilities.....	28	10	13
<b>Total liabilities.....</b>	<b>134,669</b>	<b>140,386</b>	<b>171,066</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	100	67	67
Common stock.....	3,096	3,144	3,219
<i>Total capital stock.....</i>	<i>3,196</i>	<i>3,211</i>	<i>3,286</i>
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
<b>Total capital accounts.....</b>	<b>7,470</b>	<b>7,578</b>	<b>8,083</b>
<b>Total liabilities and capital accounts.....</b>	<b>142,139</b>	<b>147,964</b>	<b>179,149</b>

68 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

OHIO

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	241 banks	241 banks	240 banks
<b>ASSETS</b>			
Loans and discounts.....	417,101	503,276	471,258
Overdrafts.....	80	149	148
U. S. Government securities, direct obligations.....	1,309,984	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	283,727
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
<b>Total assets.....</b>	<b>2,529,561</b>	<b>2,738,713</b>	<b>2,958,941</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>2,860,137</i>	<i>2,565,989</i>	<i>2,781,413</i>
<i>Demand deposits.....</i>	<i>1,812,398</i>	<i>1,990,794</i>	<i>2,129,318</i>
<i>Time deposits.....</i>	<i>547,739</i>	<i>575,195</i>	<i>652,095</i>
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
<b>Total liabilities.....</b>	<b>2,367,177</b>	<b>2,571,927</b>	<b>2,787,155</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>72,961</i>	<i>72,786</i>	<i>73,355</i>
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
<b>Total capital accounts.....</b>	<b>162,384</b>	<b>166,786</b>	<b>171,786</b>
<b>Total liabilities and capital accounts.....</b>	<b>2,529,561</b>	<b>2,738,713</b>	<b>2,958,941</b>

**REPORT OF THE COMPTROLLER OF THE CURRENCY 69**

*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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>900,045</b>	<b>967,161</b>	<b>1,059,256</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>857,067</i>	<i>908,414</i>	<i>998,481</i>
<i>Demand deposits.....</i>	<i>776,855</i>	<i>839,306</i>	<i>928,757</i>
<i>Time deposits.....</i>	<i>60,812</i>	<i>63,508</i>	<i>69,724</i>
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
<b>Total liabilities.....</b>	<b>838,956</b>	<b>905,637</b>	<b>995,946</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	264	241	178
Common stock.....	23,559	23,582	23,700
<i>Total capital stock.....</i>	<i>23,823</i>	<i>23,823</i>	<i>23,878</i>
Surplus.....	19,913	20,360	21,346
Undivided profits.....	13,571	13,504	14,104
Reserves and retirement account for preferred stock.....	3,782	3,828	3,982
<b>Total capital accounts.....</b>	<b>61,089</b>	<b>61,524</b>	<b>63,310</b>
<b>Total liabilities and capital accounts.....</b>	<b>900,045</b>	<b>967,161</b>	<b>1,059,256</b>

70 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

OREGON

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	25 banks	25 banks	24 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>898,322</b>	<b>957,828</b>	<b>1,066,185</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>858,957</i>	<i>916,922</i>	<i>1,023,091</i>
<i>Demand deposits.....</i>	<i>655,044</i>	<i>699,209</i>	<i>766,107</i>
<i>Time deposits.....</i>	<i>203,913</i>	<i>217,713</i>	<i>256,984</i>
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	1,087	821
<b>Total liabilities.....</b>	<b>861,859</b>	<b>920,233</b>	<b>1,026,582</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	22	22	12
Class B preferred stock.....	10	10	10
Common stock.....	11,908	11,908	12,193
<i>Total capital stock.....</i>	<i>11,940</i>	<i>11,940</i>	<i>12,215</i>
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
<b>Total capital accounts.....</b>	<b>36,463</b>	<b>37,595</b>	<b>39,603</b>
<b>Total liabilities and capital accounts.....</b>	<b>898,322</b>	<b>957,828</b>	<b>1,066,185</b>

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
<b>ASSETS</b>			
Loans and discounts.....	685,874	678,256	645,205
Overdrafts.....	56	32	42
U. S. Government securities, direct obligations.....	2,778,046	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	233,065
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
<b>Total assets.....</b>	<b>5,025,986</b>	<b>5,307,850</b>	<b>5,634,417</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>4,536,643</i>	<i>4,818,292</i>	<i>5,132,937</i>
<i>Demand deposits.....</i>	<i>3,406,101</i>	<i>3,651,533</i>	<i>3,865,395</i>
<i>Time deposits.....</i>	<i>1,129,542</i>	<i>1,166,709</i>	<i>1,267,542</i>
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
<b>Total liabilities.....</b>	<b>4,555,664</b>	<b>4,838,949</b>	<b>5,155,648</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>157,462</i>	<i>157,504</i>	<i>156,661</i>
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
<b>Total capital accounts.....</b>	<b>470,322</b>	<b>468,901</b>	<b>478,769</b>
<b>Total liabilities and capital accounts.....</b>	<b>5,025,986</b>	<b>5,307,850</b>	<b>5,634,417</b>

# 72 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## RHODE ISLAND

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	11 banks	11 banks	11 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>241,262</b>	<b>254,009</b>	<b>285,593</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>220,962</i>	<i>235,841</i>	<i>266,892</i>
<i>Demand deposits.....</i>	<i>205,386</i>	<i>219,635</i>	<i>248,895</i>
<i>Time deposits.....</i>	<i>15,576</i>	<i>16,206</i>	<i>17,997</i>
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
<b>Total liabilities.....</b>	<b>223,876</b>	<b>236,678</b>	<b>267,764</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	201	201	
Common stock.....	6,703	6,703	6,995
<i>Total capital stock.....</i>	<i>6,904</i>	<i>6,904</i>	<i>6,995</i>
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
<b>Total capital accounts.....</b>	<b>17,386</b>	<b>17,331</b>	<b>17,829</b>
<b>Total liabilities and capital accounts.....</b>	<b>241,262</b>	<b>254,009</b>	<b>285,593</b>



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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>274,766</b>	<b>282,162</b>	<b>347,902</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>261,185</i>	<i>268,108</i>	<i>333,284</i>
<i>Demand deposits.....</i>	<i>232,062</i>	<i>237,291</i>	<i>298,372</i>
<i>Time deposits.....</i>	<i>29,123</i>	<i>30,817</i>	<i>34,412</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			18
Acceptances executed by or for account of reporting banks and outstanding.....		5	98
Interest, discount, rent, and other income collected but not earned.....	94	98	669
Interest, taxes, and other expenses accrued and unpaid.....	366	455	104
Other liabilities.....	72	71	
<b>Total liabilities.....</b>	<b>261,717</b>	<b>268,737</b>	<b>334,173</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	879	860	845
Common stock.....	4,796	4,840	4,880
<i>Total capital stock.....</i>	<i>5,675</i>	<i>5,700</i>	<i>5,725</i>
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
<b>Total capital accounts.....</b>	<b>13,049</b>	<b>13,425</b>	<b>13,729</b>
<b>Total liabilities and capital accounts.....</b>	<b>274,766</b>	<b>282,162</b>	<b>347,902</b>

74 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

SOUTH DAKOTA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	36 banks	36 banks	36 banks
<b>ASSETS</b>			
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	364
Other assets.....	96	91	95
<b>Total assets.....</b>	<b>149,027</b>	<b>152,478</b>	<b>168,547</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>140,271</i>	<i>143,627</i>	<i>159,283</i>
<i>Demand deposits.....</i>	<i>117,503</i>	<i>119,697</i>	<i>131,551</i>
<i>Time deposits.....</i>	<i>22,768</i>	<i>23,930</i>	<i>27,732</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	37	36	36
Mortgages or other liens on bank premises and other real estate.....	28		
Acceptances executed by or for account of reporting banks and outstanding.....	29	31	31
Interest, discount, rent, and other income collected but not earned.....	371	341	396
Interest, taxes and other expenses accrued and unpaid.....	4	25	35
Other liabilities.....			
<b>Total liabilities.....</b>	<b>140,740</b>	<b>144,060</b>	<b>159,781</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	283	263	170
Class B preferred stock.....	5	5	
Common stock.....	3,365	3,385	3,474
<i>Total capital stock.....</i>	<i>3,653</i>	<i>3,653</i>	<i>3,653</i>
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
<b>Total capital accounts.....</b>	<b>8,287</b>	<b>8,411</b>	<b>8,766</b>
<b>Total liabilities and capital accounts.....</b>	<b>149,027</b>	<b>152,478</b>	<b>168,547</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 75

*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
<b>ASSETS</b>			
Loans and discounts.....	151,721	166,063	203,504
Overdrafts.....	201	210	116
U. S. Government securities, direct obligations.....	470,308	490,652	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
<b>Total assets.....</b>	<b>978,719</b>	<b>1,031,400</b>	<b>1,212,134</b>
<b>LIABILITIES</b>			
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	49,337
Deposits of banks.....	215,522	213,319	290,896
Other deposits (certified and cashiers' checks, etc.).....	5,679	6,903	9,369
<i>Total deposits.....</i>	<i>922,622</i>	<i>974,610</i>	<i>1,152,723</i>
<i>Demand deposits.....</i>	<i>767,928</i>	<i>810,771</i>	<i>961,802</i>
<i>Time deposits.....</i>	<i>154,694</i>	<i>163,839</i>	<i>190,921</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	179	162	18
Acceptances executed by or for account of reporting banks and outstanding.....	522	534	504
Interest, discount, rent, and other income collected but not earned.....	1,841	1,641	1,562
Interest, taxes, and other expenses accrued and unpaid.....	302	257	385
<b>Total liabilities.....</b>	<b>925,466</b>	<b>977,204</b>	<b>1,155,192</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	4,168	4,106	4,006
Common stock.....	18,247	18,572	18,922
<i>Total capital stock.....</i>	<i>22,415</i>	<i>22,678</i>	<i>22,928</i>
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
<b>Total capital accounts.....</b>	<b>53,253</b>	<b>54,196</b>	<b>56,942</b>
<b>Total liabilities and capital accounts.....</b>	<b>978,719</b>	<b>1,031,400</b>	<b>1,212,134</b>

# 76 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## TEXAS

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	439 banks	439 banks	436 banks
<b>ASSETS</b>			
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	1,553,000	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
<b>Total assets.....</b>	<b>3,339,013</b>	<b>3,560,591</b>	<b>4,092,473</b>
<b>LIABILITIES</b>			
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	37,414
<i>Total deposits.....</i>	<i>3,149,714</i>	<i>3,365,430</i>	<i>3,891,999</i>
<i>Demand deposits.....</i>	<i>2,913,346</i>	<i>3,116,600</i>	<i>3,607,830</i>
<i>Time deposits.....</i>	<i>236,368</i>	<i>248,830</i>	<i>284,169</i>
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
<b>Total liabilities.....</b>	<b>3,155,016</b>	<b>3,372,451</b>	<b>3,899,176</b>
<b>CAPITAL ACCOUNTS</b>			
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
<i>Total capital stock.....</i>	<i>75,983</i>	<i>78,319</i>	<i>79,792</i>
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
<b>Total capital accounts.....</b>	<b>183,997</b>	<b>188,140</b>	<b>193,297</b>
<b>Total liabilities and capital accounts.....</b>	<b>3,339,013</b>	<b>3,560,591</b>	<b>4,092,473</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 77

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>196,638</b>	<b>195,982</b>	<b>236,121</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>186,837</i>	<i>185,853</i>	<i>225,507</i>
<i>    Demand deposits.....</i>	<i>148,082</i>	<i>145,198</i>	<i>178,414</i>
<i>    Time deposits.....</i>	<i>38,755</i>	<i>40,655</i>	<i>47,093</i>
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
<b>Total liabilities.....</b>	<b>187,267</b>	<b>186,301</b>	<b>226,078</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	36	36	36
Common stock.....	3,939	3,939	3,939
<i>Total capital stock.....</i>	<i>3,975</i>	<i>3,975</i>	<i>3,975</i>
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
<b>Total capital accounts.....</b>	<b>9,371</b>	<b>9,681</b>	<b>10,043</b>
<b>Total liabilities and capital accounts.....</b>	<b>196,638</b>	<b>195,982</b>	<b>236,121</b>

78 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

VERMONT

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	39 banks	39 banks	39 banks
<b>ASSETS</b>			
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	141,620
<b>LIABILITIES</b>			
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	88,295	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
<b>CAPITAL ACCOUNTS</b>			
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

REPORT OF THE COMPTROLLER OF THE CURRENCY 79

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>849,825</b>	<b>907,365</b>	<b>1,036,187</b>
<b>LIABILITIES</b>			
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	30,460	38,437
Deposits of banks.....	78,272	77,020	109,198
Other deposits (certified and cashiers' checks, etc.).....	8,194	10,682	16,263
<i>Total deposits.....</i>	<i>787,358</i>	<i>843,986</i>	<i>971,291</i>
<i>Demand deposits.....</i>	<i>594,391</i>	<i>641,627</i>	<i>752,328</i>
<i>Time deposits.....</i>	<i>192,967</i>	<i>202,359</i>	<i>218,963</i>
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
<b>Total liabilities.....</b>	<b>789,466</b>	<b>846,830</b>	<b>974,550</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	421	396	285
Common stock.....	24,131	24,206	24,296
<i>Total capital stock.....</i>	<i>24,552</i>	<i>24,602</i>	<i>24,581</i>
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
<b>Total capital accounts.....</b>	<b>60,359</b>	<b>60,535</b>	<b>61,637</b>
<b>Total liabilities and capital accounts.....</b>	<b>849,825</b>	<b>907,365</b>	<b>1,036,187</b>

# 80 REPORT OF THE COMPTROLLER OF THE CURRENCY

Assets and liabilities of national banks, by States, at date of each call during year ended  
Dec. 31, 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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>4,416</b>	<b>4,709</b>	<b>4,530</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>4,136</i>	<i>4,450</i>	<i>4,257</i>
<i>    Demand deposits.....</i>	<i>2,487</i>	<i>2,763</i>	<i>2,569</i>
<i>    Time deposits.....</i>	<i>1,649</i>	<i>1,687</i>	<i>1,688</i>
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
<b>Total liabilities.....</b>	<b>4,176</b>	<b>4,463</b>	<b>4,278</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Preferred stock.....	112	112	112
Common stock.....	38	38	38
<i>Total capital stock.....</i>	<i>150</i>	<i>150</i>	<i>150</i>
Surplus.....	23	22	24
Undivided profits.....	20	18	18
Reserves and retirement account for preferred stock.....	47	56	60
<b>Total capital accounts.....</b>	<b>240</b>	<b>246</b>	<b>252</b>
<b>Total liabilities and capital accounts.....</b>	<b>4,416</b>	<b>4,709</b>	<b>4,530</b>



REPORT OF THE COMPTROLLER OF THE CURRENCY 81

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
<b>ASSETS</b>			
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.....	132,559	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
<b>Total assets.....</b>	<b>1,401,320</b>	<b>1,505,486</b>	<b>1,733,851</b>
<b>LIABILITIES</b>			
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	81,997
Deposits of banks.....	77,535	78,203	87,979
Other deposits (certified and cashiers' checks, etc.).....	11,933	11,475	16,674
<i>Total deposits.....</i>	<i>1,340,105</i>	<i>1,441,408</i>	<i>1,666,796</i>
<i>Demand deposits.....</i>	<i>1,068,779</i>	<i>1,168,612</i>	<i>1,318,939</i>
<i>Time deposits.....</i>	<i>271,326</i>	<i>288,796</i>	<i>347,857</i>
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
<b>Total liabilities.....</b>	<b>1,345,105</b>	<b>1,445,613</b>	<b>1,671,385</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	780	780	766
Class B preferred stock.....	12	12	12
Common stock.....	21,261	23,761	23,775
<i>Total capital stock.....</i>	<i>22,053</i>	<i>24,553</i>	<i>24,553</i>
Surplus.....	16,030	17,679	18,833
Undivided profits.....	11,463	10,832	11,788
Reserves and retirement account for preferred stock.....	6,669	6,800	7,292
<b>Total capital accounts.....</b>	<b>56,215</b>	<b>59,873</b>	<b>62,466</b>
<b>Total liabilities and capital accounts.....</b>	<b>1,401,320</b>	<b>1,505,486</b>	<b>1,733,851</b>

# 82 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## WEST VIRGINIA

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	77 banks	77 banks	76 banks
<b>ASSETS</b>			
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
<b>Total assets .....</b>	<b>353,889</b>	<b>384,527</b>	<b>439,615</b>
<b>LIABILITIES</b>			
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
<i>Total deposits .....</i>	<i>386,198</i>	<i>356,844</i>	<i>411,040</i>
<i>Demand deposits .....</i>	<i>248,893</i>	<i>275,937</i>	<i>318,964</i>
<i>Time deposits .....</i>	<i>77,899</i>	<i>81,267</i>	<i>92,076</i>
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
<b>Total liabilities .....</b>	<b>326,605</b>	<b>357,246</b>	<b>411,650</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock .....	245	245	198
Class B preferred stock .....	60	60	60
Common stock .....	11,173	11,173	11,144
<i>Total capital stock .....</i>	<i>11,478</i>	<i>11,478</i>	<i>11,402</i>
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
<b>Total capital accounts .....</b>	<b>27,284</b>	<b>27,281</b>	<b>27,965</b>
<b>Total liabilities and capital accounts .....</b>	<b>353,889</b>	<b>384,527</b>	<b>439,615</b>

REPORT OF THE COMPTROLLER OF THE CURRENCY 83

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
<b>ASSETS</b>			
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
<b>Total assets</b>	<b>1,161,101</b>	<b>1,245,712</b>	<b>1,334,614</b>
<b>LIABILITIES</b>			
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
<i>Total deposits</i>	<i>1,093,751</i>	<i>1,177,362</i>	<i>1,262,942</i>
<i>Demand deposits</i>	<i>822,367</i>	<i>890,370</i>	<i>832,869</i>
<i>Time deposits</i>	<i>270,884</i>	<i>286,992</i>	<i>330,073</i>
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
<b>Total liabilities</b>	<b>1,096,042</b>	<b>1,179,645</b>	<b>1,266,190</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock	884	715	430
Class B preferred stock	35	35	35
Common stock	25,575	25,694	26,040
<i>Total capital stock</i>	<i>26,494</i>	<i>26,444</i>	<i>26,505</i>
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
<b>Total capital accounts</b>	<b>65,059</b>	<b>66,067</b>	<b>68,424</b>
<b>Total liabilities and capital accounts</b>	<b>1,161,101</b>	<b>1,245,712</b>	<b>1,334,614</b>

# 84 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

## WYOMING

[In thousands of dollars]

	Apr. 13, 1944	June 30, 1944	Dec. 30, 1944
	26 banks	26 banks	26 banks
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>103,975</b>	<b>104,524</b>	<b>127,376</b>
<b>LIABILITIES</b>			
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.....	5,354	7,560	10,186
Other deposits (certified and cashiers' checks, etc.).....	765	890	923
<i>Total deposits.....</i>	<i>96,797</i>	<i>97,503</i>	<i>120,235</i>
<i>Demand deposits.....</i>	<i>78,812</i>	<i>78,681</i>	<i>98,780</i>
<i>Time deposits.....</i>	<i>17,985</i>	<i>18,822</i>	<i>21,455</i>
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
<b>Total liabilities.....</b>	<b>97,100</b>	<b>97,632</b>	<b>120,342</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Class A preferred stock.....	130	118	118
Class B preferred stock.....	100	100	
Common stock.....	2,286	2,298	2,298
<i>Total capital stock.....</i>	<i>2,516</i>	<i>2,516</i>	<i>2,416</i>
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
<b>Total capital accounts.....</b>	<b>6,875</b>	<b>6,892</b>	<b>7,034</b>
<b>Total liabilities and capital accounts.....</b>	<b>103,975</b>	<b>104,524</b>	<b>127,376</b>

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 <sup>1</sup>	Earnings from current operations							Total 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	
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	193	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	469	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	1,859	9	495	442	87	360	5,682
Kentucky.....	93	4,765	3,255	28	439	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
<b>Total Middle Western States.....</b>	<b>1,247</b>	<b>169,375</b>	<b>83,024</b>	<b>3,122</b>	<b>14,136</b>	<b>8,781</b>	<b>12,322</b>	<b>16,731</b>	<b>307,491</b>
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	10,289
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
<b>Total Western States.....</b>	<b>750</b>	<b>29,931</b>	<b>22,206</b>	<b>251</b>	<b>5,253</b>	<b>3,264</b>	<b>1,171</b>	<b>4,868</b>	<b>66,944</b>
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
<b>Total Pacific States.....</b>	<b>195</b>	<b>95,434</b>	<b>76,977</b>	<b>1,432</b>	<b>12,213</b>	<b>5,828</b>	<b>6,739</b>	<b>10,023</b>	<b>208,646</b>
<b>Total United States (exclusive of possessions).....</b>	<b>5,025</b>	<b>629,920</b>	<b>359,067</b>	<b>8,588</b>	<b>59,931</b>	<b>35,064</b>	<b>37,387</b>	<b>71,978</b>	<b>1,201,935</b>
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
<b>Total possessions (nonmember banks).....</b>	<b>6</b>	<b>2,551</b>	<b>816</b>	<b>4</b>	<b>256</b>	<b>601</b>	<b>3</b>	<b>97</b>	<b>4,328</b>
<b>Total United States and possessions.....</b>	<b>5,031</b>	<b>632,471</b>	<b>359,883</b>	<b>8,592</b>	<b>60,187</b>	<b>35,665</b>	<b>37,390</b>	<b>72,075</b>	<b>1,206,263</b>
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	251,906	153,314	4,081	22,926	14,371	15,777	28,174	490,449
Country banks (member banks).....	4,765	237,828	151,869	1,535	33,755	18,633	10,468	27,396	481,304
Possessions (nonmember banks).....	6	2,551	816	4	256	601	3	97	4,328

<sup>1</sup> 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 <sup>1</sup>	Amount	Number <sup>2</sup>													
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	2,310
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	3,622	12,759	7,316	634	1,704	576	457	3,371
Minnesota.....	3,538	947	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	3,507	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
<b>Total Middle Western States.....</b>	<b>29,792</b>	<b>6,126</b>	<b>51,279</b>	<b>30,128</b>	<b>1,463</b>	<b>26,072</b>	<b>59</b>	<b>16,020</b>	<b>5,115</b>	<b>54,116</b>	<b>183,916</b>	<b>123,575</b>	<b>11,844</b>	<b>12,722</b>	<b>11,083</b>	<b>6,608</b>	<b>42,252</b>
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
<b>Total Western States.....</b>	<b>9,953</b>	<b>2,880</b>	<b>10,802</b>	<b>7,627</b>	<b>439</b>	<b>3,318</b>	<b>11</b>	<b>2,592</b>	<b>1,530</b>	<b>12,849</b>	<b>41,494</b>	<b>25,450</b>	<b>2,722</b>	<b>2,109</b>	<b>2,620</b>	<b>1,202</b>	<b>8,653</b>
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	260	.....	163	91	1,080	3,121	1,075	357	537	470	32	1,396
<b>Total Pacific States.....</b>	<b>19,359</b>	<b>3,982</b>	<b>41,790</b>	<b>22,094</b>	<b>444</b>	<b>23,965</b>	<b>2</b>	<b>6,146</b>	<b>4,165</b>	<b>31,820</b>	<b>127,691</b>	<b>80,955</b>	<b>3,549</b>	<b>8,048</b>	<b>6,230</b>	<b>2,894</b>	<b>20,721</b>
<b>Total United States (exclusive of possessions).....</b>	<b>121,873</b>	<b>26,436</b>	<b>207,821</b>	<b>121,926</b>	<b>6,377</b>	<b>96,807</b>	<b>452</b>	<b>53,800</b>	<b>24,404</b>	<b>210,751</b>	<b>722,285</b>	<b>479,650</b>	<b>50,290</b>	<b>68,846</b>	<b>50,240</b>	<b>24,494</b>	<b>193,870</b>
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
<b>Total possessions (nonmember banks).....</b>	<b>460</b>	<b>65</b>	<b>874</b>	<b>376</b>	<b>15</b>	<b>1,019</b>	.....	<b>98</b>	<b>93</b>	<b>404</b>	<b>2,963</b>	<b>1,365</b>	<b>12</b>	<b>117</b>	<b>108</b>	<b>30</b>	<b>267</b>
<b>Total United States and possessions.....</b>	<b>122,333</b>	<b>26,501</b>	<b>208,695</b>	<b>122,302</b>	<b>6,392</b>	<b>97,826</b>	<b>452</b>	<b>53,898</b>	<b>24,497</b>	<b>211,155</b>	<b>725,248</b>	<b>481,015</b>	<b>50,302</b>	<b>68,963</b>	<b>50,348</b>	<b>24,524</b>	<b>194,137</b>
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 <sup>1</sup>	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				
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	6,994	15,572	149	7,241	117	7,507	219,032	7.11	57.01	
Rhode Island.....	124	41	118	283	1,981	566	1,335	5	580	67	652	17,388	7.68	51.31	
Connecticut.....	414	270	685	1,369	5,556	1,035	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	391	10,005	542	10,928	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	9.64	54.55	
New Jersey.....	1,650	738	1,854	4,242	14,153	1,749	12,404	759	1,995	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	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	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	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	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	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	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	
<b>Total Middle Western States.....</b>	<b>18,208</b>	<b>5,436</b>	<b>6,589</b>	<b>30,233</b>	<b>135,594</b>	<b>27,692</b>	<b>622</b>	<b>107,280</b>	<b>1,138</b>	<b>31,176</b>	<b>6,302</b>	<b>38,616</b>	<b>987,040</b>	<b>10.87</b>	<b>59.81</b>
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	5,063	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
<b>Total Western States.....</b>	<b>4,449</b>	<b>1,419</b>	<b>1,027</b>	<b>6,895</b>	<b>27,208</b>	<b>5,307</b>	<b>590</b>	<b>21,311</b>	<b>91</b>	<b>7,066</b>	<b>1,582</b>	<b>8,739</b>	<b>204,430</b>	<b>10.42</b>	<b>61.98</b>
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	9,330	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
<b>Total Pacific States.....</b>	<b>4,983</b>	<b>11,822</b>	<b>3,069</b>	<b>19,874</b>	<b>81,802</b>	<b>15,358</b>	<b>1,606</b>	<b>64,838</b>	<b>1,496</b>	<b>20,712</b>	<b>5,432</b>	<b>27,640</b>	<b>498,446</b>	<b>13.01</b>	<b>61.20</b>
<b>Total United States (exclusive of possessions).....</b>	<b>67,556</b>	<b>41,023</b>	<b>33,839</b>	<b>142,418</b>	<b>531,102</b>	<b>111,675</b>	<b>8,756</b>	<b>410,671</b>	<b>5,294</b>	<b>138,707</b>	<b>33,850</b>	<b>177,851</b>	<b>4,105,183</b>	<b>10.00</b>	<b>60.09</b>
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
<b>Total possessions (nonmember banks).....</b>	<b>18</b>	<b>16</b>	<b>20</b>	<b>54</b>	<b>1,578</b>	<b>405</b>	.....	<b>1,173</b>	<b>2</b>	<b>305</b>	<b>50</b>	<b>357</b>	<b>9,789</b>	<b>11.98</b>	<b>68.46</b>
<b>Total United States and possessions.....</b>	<b>67,574</b>	<b>41,039</b>	<b>33,859</b>	<b>142,472</b>	<b>532,680</b>	<b>112,080</b>	<b>8,756</b>	<b>411,844</b>	<b>5,296</b>	<b>139,012</b>	<b>33,900</b>	<b>178,208</b>	<b>4,114,972</b>	<b>10.01</b>	<b>60.12</b>
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	.....	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

<sup>1</sup> Represents aggregate book value of capital stock, surplus, undivided profits, reserves and retirement fund for preferred stock. Figures are averages of amounts reported for Dec. 31, 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
<b>Earnings from current operations:</b>														
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	2,669	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
<b>Total earnings from current operations</b>	<b>75,799</b>	<b>218,956</b>	<b>78,931</b>	<b>82,628</b>	<b>53,500</b>	<b>71,107</b>	<b>195,919</b>	<b>43,398</b>	<b>44,207</b>	<b>63,391</b>	<b>65,610</b>	<b>208,489</b>	<b>4,328</b>	<b>1,206,263</b>
<b>Current operating expenses:</b>														
<b>Salaries and wages:</b>														
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 <sup>1</sup>	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 <sup>1</sup>	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 net income	3,017	7,701	3,800	6,663	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
<b>Total current operating expenses</b>	<b>45,159</b>	<b>123,712</b>	<b>47,033</b>	<b>53,394</b>	<b>33,676</b>	<b>44,515</b>	<b>112,079</b>	<b>27,098</b>	<b>27,673</b>	<b>39,063</b>	<b>41,303</b>	<b>127,580</b>	<b>2,963</b>	<b>725,248</b>
<b>Net earnings from current operations</b>	<b>30,640</b>	<b>95,244</b>	<b>31,898</b>	<b>29,234</b>	<b>19,824</b>	<b>26,592</b>	<b>83,840</b>	<b>16,300</b>	<b>16,534</b>	<b>24,328</b>	<b>24,307</b>	<b>80,909</b>	<b>1,365</b>	<b>481,015</b>
<b>Recoveries and profits:</b>														
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
<b>Total recoveries and profits</b>	<b>15,714</b>	<b>58,054</b>	<b>16,902</b>	<b>11,630</b>	<b>6,861</b>	<b>7,730</b>	<b>29,279</b>	<b>6,154</b>	<b>5,477</b>	<b>8,169</b>	<b>7,191</b>	<b>20,709</b>	<b>267</b>	<b>194,137</b>
<b>Losses and charge-offs:</b>														
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	4,828	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
<b>Total losses and charge-offs</b>	<b>11,988</b>	<b>30,643</b>	<b>20,200</b>	<b>8,268</b>	<b>3,135</b>	<b>5,623</b>	<b>22,380</b>	<b>3,880</b>	<b>3,356</b>	<b>6,893</b>	<b>6,184</b>	<b>19,868</b>	<b>54</b>	<b>142,472</b>
<b>Profits before income taxes</b>	<b>34,366</b>	<b>122,655</b>	<b>28,600</b>	<b>32,596</b>	<b>23,550</b>	<b>28,899</b>	<b>90,739</b>	<b>18,574</b>	<b>18,655</b>	<b>25,604</b>	<b>25,314</b>	<b>81,750</b>	<b>1,578</b>	<b>632,680</b>

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.....														
Loans.....	301	557	563	491	337	265	536	318	356	637	470	194	6	5,031
Securities.....	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
Capital stock (par value).....	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 funds.....	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
	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:														
Interest and dividends on securities.....	Percent 50.11	Percent 59.40	Percent 58.74	Percent 55.02	Percent 50.91	Percent 48.78	Percent 57.66	Percent 49.36	Percent 49.85	Percent 45.69	Percent 41.68	Percent 45.75	Percent 58.94	Percent 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.....														
Interest on time deposits.....	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
All other current expenses.....	7.18	5.70	10.82	10.38	9.43	6.93	8.01	7.02	9.57	4.40	3.17	11.40	23.54	8.11
	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	.05	.11	.09	.13	.12	.04	.01	.12	.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	.14	.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	10.81
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 <sup>1</sup> with deposits on Saturday Dec. 30, 1944, of—											Total
	\$500,000 and under	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$25,000,000	\$25,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 to \$500,000,000	\$500,000,001 and over	
Number of banks.....	112	271	286	1,212	1,627	737	450	133	84	83	14	5,009
Total deposits <sup>2</sup> .....	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 <sup>3</sup> .....	3,547	10,040	12,417	64,773	150,374	130,439	189,221	100,327	110,603	318,242	491,399	1,561,882
Capital funds <sup>4</sup> .....	6,042	18,064	24,586	145,500	372,708	339,700	422,970	258,011	296,638	859,896	1,520,352	4,264,017
<b>Earnings from current operations:</b>												
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
<b>Total earnings from current operations.....</b>	<b>1,164</b>	<b>4,252</b>	<b>5,820</b>	<b>38,908</b>	<b>103,855</b>	<b>98,695</b>	<b>127,312</b>	<b>79,612</b>	<b>95,936</b>	<b>254,448</b>	<b>392,985</b>	<b>1,202,987</b>
<b>Current operating expenses:</b>												
Salaries and wages:												
Officers.....	361	1,073	1,367	7,982	17,099	13,377	14,760	8,198	9,536	21,697	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
<b>Total current operating expenses.....</b>	<b>837</b>	<b>2,934</b>	<b>4,006</b>	<b>26,185</b>	<b>69,335</b>	<b>66,180</b>	<b>84,918</b>	<b>51,947</b>	<b>60,423</b>	<b>150,936</b>	<b>205,324</b>	<b>723,025</b>
<b>Net earnings from current operations.....</b>	<b>327</b>	<b>1,318</b>	<b>1,814</b>	<b>12,723</b>	<b>34,520</b>	<b>32,515</b>	<b>42,394</b>	<b>27,665</b>	<b>35,513</b>	<b>103,512</b>	<b>187,661</b>	<b>479,962</b>

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
<b>Total recoveries and profits</b>	<b>183</b>	<b>585</b>	<b>733</b>	<b>4,708</b>	<b>13,240</b>	<b>12,670</b>	<b>17,543</b>	<b>13,167</b>	<b>11,924</b>	<b>33,507</b>	<b>85,449</b>	<b>193,709</b>
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
<b>Total losses and charge-offs</b>	<b>134</b>	<b>315</b>	<b>434</b>	<b>3,159</b>	<b>9,787</b>	<b>10,112</b>	<b>12,677</b>	<b>9,244</b>	<b>8,517</b>	<b>23,792</b>	<b>64,205</b>	<b>142,376</b>
<b>Profits before income taxes</b>	<b>376</b>	<b>1,588</b>	<b>2,113</b>	<b>14,272</b>	<b>37,973</b>	<b>35,073</b>	<b>47,260</b>	<b>31,588</b>	<b>38,920</b>	<b>113,227</b>	<b>208,905</b>	<b>531,295</b>
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
<b>Total</b>	<b>57</b>	<b>183</b>	<b>277</b>	<b>1,788</b>	<b>4,709</b>	<b>5,117</b>	<b>8,319</b>	<b>6,597</b>	<b>9,217</b>	<b>27,918</b>	<b>56,417</b>	<b>120,599</b>
<b>Net profits before dividends</b>	<b>319</b>	<b>1,405</b>	<b>1,836</b>	<b>12,484</b>	<b>33,264</b>	<b>29,956</b>	<b>38,941</b>	<b>24,991</b>	<b>29,703</b>	<b>85,309</b>	<b>152,488</b>	<b>410,696</b>
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
<b>Total dividends</b>	<b>151</b>	<b>640</b>	<b>738</b>	<b>4,803</b>	<b>12,165</b>	<b>11,787</b>	<b>15,207</b>	<b>9,528</b>	<b>12,409</b>	<b>34,628</b>	<b>75,772</b>	<b>177,828</b>
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	9.62	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
<b>Number of officers at end of period</b>	<b>222</b>	<b>591</b>	<b>657</b>	<b>3,348</b>	<b>5,831</b>	<b>3,506</b>	<b>3,059</b>	<b>1,335</b>	<b>1,443</b>	<b>2,904</b>	<b>3,536</b>	<b>26,432</b>
<b>Number of employees other than officers at end of period</b>	<b>112</b>	<b>391</b>	<b>607</b>	<b>3,838</b>	<b>10,354</b>	<b>10,685</b>	<b>14,789</b>	<b>9,177</b>	<b>11,041</b>	<b>27,216</b>	<b>33,821</b>	<b>122,081</b>

<sup>1</sup> Excludes 1 bank with no deposits.

<sup>2</sup> 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.

96 REPORT OF THE COMPTROLLER OF THE CURRENCY

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	
	Amount	Percent to total	Amount	Percent to total
Number of banks <sup>1</sup> .....	5,046		5,031	
Capital stock, par value <sup>2</sup> .....	1,508,170		1,551,116	
Capital funds <sup>2</sup> .....	3,860,443		4,114,972	
<b>Earnings from current operations:</b>				
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
<b>Total earnings from current operations.....</b>	<b>1,061,763</b>	<b>100.00</b>	<b>1,206,263</b>	<b>100.00</b>
<b>Current operating expenses:</b>				
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 <sup>1</sup> .....	26,851		26,501	
Number of employees other than officers <sup>1</sup> .....	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
<b>Total current operating expenses.....</b>	<b>670,628</b>	<b>100.00</b>	<b>725,248</b>	<b>100.00</b>
Net earnings from current operations.....	391,135		481,015	
<b>Recoveries and profits:</b>				
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
<b>Total recoveries and profits.....</b>	<b>187,343</b>	<b>100.00</b>	<b>194,137</b>	<b>100.00</b>
<b>Losses and charge-offs:</b>				
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
<b>Total losses and charge-offs.....</b>	<b>152,215</b>	<b>100.00</b>	<b>142,472</b>	<b>100.00</b>
Profits before income taxes.....	426,263		532,680	
<b>Taxes on net income:</b>				
Federal.....	69,010		112,080	
State.....	6,796		8,756	
<b>Total taxes on net income.....</b>	<b>75,806</b>		<b>120,836</b>	
Net profits before dividends.....	350,457		411,844	
<b>Dividends:</b>				
On preferred stock.....	6,158		5,296	
On common stock:				
Cash dividends.....	125,357		139,012	
Stock dividends.....	41,378		33,900	
<b>Total dividends.....</b>	<b>172,893</b>		<b>178,208</b>	
<b>Ratios to gross earnings:</b>		<i>Percent</i>		<i>Percent</i>
Salaries, wages, and fees.....		29.64		27.97
Interest on time deposits.....		7.97		8.11
All other current expenses.....		25.55		24.04
<b>Total current expenses.....</b>		<b>63.16</b>		<b>60.12</b>
<b>Total current earnings.....</b>		<b>36.84</b>		<b>39.88</b>
Ratio of cash dividends to capital stock (par value).....		8.72		9.30
Ratio of cash dividends to capital funds.....		3.41		3.51

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 1933, p. 115]

	Number of banks	Capital stock (par value) <sup>1</sup>			Capital funds <sup>1</sup>	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
1929	7,408		1,650,574	1,650,574	3,754,398	291,944		226,662	21,235	Percent	Percent	Percent	Percent	Percent
1930	7,038		1,724,028	1,724,028	3,919,950	158,411		211,272	5,015	13.73	12.25	5.39	9.19	4.04
1931	6,373		1,680,780	1,680,780	3,753,412	<sup>2</sup> 54,550		193,196	827	11.49	5.15	<sup>3</sup> 5.15	<sup>3</sup> 3.25	<sup>3</sup> 1.45
1932	6,016		1,597,037	1,597,037	3,323,536	<sup>1</sup> 164,737		135,381		8.48	4.07	<sup>1</sup> 10.32	<sup>2</sup> 4.96	<sup>2</sup> 4.96
1933	<sup>2</sup> 5,159	92,469	1,597,834	1,600,303	2,981,678	<sup>2</sup> 286,116	558	71,106	560	6.60	4.72	2.40	<sup>1</sup> 17.88	<sup>2</sup> 9.60
1934	<sup>2</sup> 5,467	349,470	1,359,573	1,709,043	2,982,008	<sup>1</sup> 153,451	10,103	80,915	1,207	2.89	5.95	3.05	<sup>2</sup> 9.98	<sup>2</sup> 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

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

<sup>2</sup> Deficit.

<sup>3</sup> Licensed banks, i.e., those operating on an unrestricted basis.



TABLE NO. 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. Gov- ernment securities <sup>1</sup>	Other bonds and securi- ties <sup>1</sup>	Total bonds and securi- ties <sup>1</sup>	Loans and discounts (including overdrafts) <sup>1</sup>	Losses charged off on bonds and secu- rities	Losses charged off on loans and dis- counts	Percentage of losses charged off—	
							On bonds and secu- rities to total bonds and secu- rities	On account loans and discounts to total loans and discounts
1929	2,845,261	3,906,407	6,751,668	15,020,482	63,390	93,720	0.94	0.62
1930	2,712,172	4,111,428	6,823,600	14,749,952	71,399	135,294	1.05	.92
1931	3,113,913	4,346,085	7,459,998	13,139,634	184,305	212,770	2.47	1.62
1932	3,488,174	3,868,027	7,356,201	10,496,358	184,797	261,567	2.51	2.49
1933	4,093,314	3,486,875	7,580,189	8,583,467	244,924	305,234	3.23	3.56
1934	5,866,033	3,419,850	9,285,883	7,767,047	206,740	299,189	2.23	3.85
1935	7,311,843	3,575,737	10,887,580	7,434,095	116,309	160,121	1.07	2.15
1936	8,182,752	3,899,553	12,082,305	7,744,609	91,764	154,614	.76	2.00
1937	8,285,714	3,942,442	12,228,156	8,593,056	92,343	71,844	.76	.84
1938	8,266,999	3,719,867	11,986,866	8,513,452	115,281	80,290	.96	.94
1939	8,774,784	3,775,196	12,549,980	8,667,826	109,378	67,171	.87	.77
1940	9,227,258	3,815,824	13,043,082	9,327,731	107,960	58,249	.83	.62
1941	10,937,077	3,883,710	14,820,787	10,919,954	92,134	51,989	.62	.48
1942	15,902,368	3,757,470	19,659,838	11,105,924	73,253	43,134	.37	.39
1943	30,976,030	3,479,455	34,455,485	10,074,947	66,008	43,101	.19	.43
1944	38,816,071	3,455,630	42,271,701	10,953,671	67,574	41,039	.16	.37

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

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

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

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

# 100 REPORT OF THE COMPTROLLER OF THE CURRENCY

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
<b>ASSETS</b>	
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 .....	<u>761,517</u>
<b>LIABILITIES</b>	
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 .....	6,084
Other liabilities .....	4,909
Total liabilities .....	<u>759,915</u>
<b>CAPITAL ACCOUNTS</b>	
Undivided profits, including reserve accounts .....	1,602
Total liabilities and capital accounts .....	<u>761,517</u>

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

REPORT OF THE COMPTROLLER OF THE CURRENCY 101

TABLE NO. 20.—Assets and liabilities of banks in the District of Columbia, by classes,  
Dec. 30, 1944<sup>1</sup>

[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 demand balances, excluding reciprocal balances, with banks in the United States (except private banks and American branches of foreign banks)	23,115	15,494	7,621
Other balances with banks in the United States (including private banks and American branches of foreign banks)	58,871	32,646	26,225
Balances with banks in foreign countries (including balances with foreign branches of other American banks)	16	7	9
Currency and coin	77	69	8
Reserve with Federal Reserve bank and approved reserve agencies	16,228	9,798	6,430
	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

<sup>1</sup> Exclusive of the Export-Import Bank of Washington.

# 102 REPORT OF THE COMPTROLLER OF THE CURRENCY

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
<b>LIABILITIES</b>			
<b>Demand deposits:</b>			
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
<b>Time deposits:</b>			
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
<b>Bills payable, rediscounts, and other liabilities for borrowed money</b>			
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
<b>CAPITAL ACCOUNTS</b>			
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
<b>MEMORANDA</b>			
<b>Par value of capital stock:</b>			
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
<b>Pledged assets:</b>			
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
<b>Secured liabilities:</b>			
Deposits secured by pledged assets pursuant to requirements of law....	121,572	71,622	49,950

# REPORT OF THE COMPTROLLER OF THE CURRENCY 103

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
<b>ASSETS</b>			
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
<b>Total assets.....</b>	<b>790,426</b>	<b>816,258</b>	<b>911,783</b>
<b>LIABILITIES</b>			
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
<i>Total deposits.....</i>	<i>737,137</i>	<i>761,955</i>	<i>865,711</i>
<i>Demand deposits.....</i>	<i>590,659</i>	<i>610,824</i>	<i>688,646</i>
<i>Time deposits.....</i>	<i>146,478</i>	<i>151,131</i>	<i>167,065</i>
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
<b>Total liabilities.....</b>	<b>739,281</b>	<b>764,267</b>	<b>858,651</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Capital notes and debentures.....	92	92	
Preferred stock.....	100	100	100
Common stock.....	17,400	17,400	17,500
<i>Total capital stock.....</i>	<i>17,592</i>	<i>17,592</i>	<i>17,600</i>
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
<b>Total capital accounts.....</b>	<b>51,145</b>	<b>51,991</b>	<b>53,132</b>
<b>Total liabilities and capital accounts.....</b>	<b>790,426</b>	<b>816,258</b>	<b>911,783</b>

# 104 REPORT OF THE COMPTROLLER OF THE CURRENCY

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
<b>ASSETS</b>			
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.....	3,047	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
<b>Total assets.....</b>	<b>314,871</b>	<b>326,157</b>	<b>366,139</b>
<b>LIABILITIES</b>			
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.).....	2,368	3,399	2,472
<i>Total deposits.....</i>	<i>285,699</i>	<i>296,495</i>	<i>355,965</i>
<i>Demand deposits.....</i>	<i>203,699</i>	<i>213,980</i>	<i>245,526</i>
<i>Time deposits.....</i>	<i>82,091</i>	<i>82,515</i>	<i>90,439</i>
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
<b>Total liabilities.....</b>	<b>286,640</b>	<b>297,662</b>	<b>337,202</b>
<b>CAPITAL ACCOUNTS</b>			
Capital stock:			
Capital notes and debentures.....	92	92	
Preferred stock.....	100	100	100
Common stock.....	9,700	9,600	9,700
<i>Total capital stock.....</i>	<i>9,892</i>	<i>9,792</i>	<i>9,800</i>
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
<b>Total capital accounts.....</b>	<b>28,231</b>	<b>28,495</b>	<b>28,937</b>
<b>Total liabilities and capital accounts.....</b>	<b>314,871</b>	<b>326,157</b>	<b>366,139</b>

# REPORT OF THE COMPTROLLER OF THE CURRENCY 105

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

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1944	1943	1944	1943	1944	1943
Number of banks <sup>2</sup> .....	21	22	9	9	12	13
Capital stock, capital notes and debentures <sup>3</sup> .....	18,056	18,970	7,967	8,350	10,089	10,620
Capital funds <sup>3</sup> .....	52,301	51,393	23,644	22,895	28,657	28,498
<b>Earnings from current operations:</b>						
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
<b>Total earnings from current operations.....</b>	<b>15,573</b>	<b>14,257</b>	<b>7,671</b>	<b>6,620</b>	<b>7,902</b>	<b>7,637</b>
<b>Current operating expenses:</b>						
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 <sup>2</sup> .....	286	266	136	129	149	137
Number of employees other than officers <sup>2</sup> .....	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
<b>Total current operating expenses.....</b>	<b>10,878</b>	<b>10,192</b>	<b>5,082</b>	<b>4,688</b>	<b>5,796</b>	<b>5,504</b>
<b>Net earnings from current operations.....</b>	<b>4,695</b>	<b>4,065</b>	<b>2,589</b>	<b>1,932</b>	<b>2,106</b>	<b>2,133</b>
<b>Recoveries and profits:</b>						
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
<b>Total recoveries and profits.....</b>	<b>1,843</b>	<b>1,621</b>	<b>823</b>	<b>1,101</b>	<b>1,020</b>	<b>520</b>
<b>Losses and charge-offs:</b>						
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
<b>Total losses and charge-offs.....</b>	<b>1,553</b>	<b>2,499</b>	<b>457</b>	<b>1,272</b>	<b>1,096</b>	<b>1,227</b>
<b>Profits before income taxes.....</b>	<b>4,985</b>	<b>3,187</b>	<b>2,955</b>	<b>1,761</b>	<b>2,030</b>	<b>1,426</b>
<b>Taxes on net income: Federal.....</b>	<b>1,412</b>	<b>719</b>	<b>868</b>	<b>336</b>	<b>544</b>	<b>383</b>
<b>Net profits before interest and dividends.....</b>	<b>3,573</b>	<b>2,468</b>	<b>2,087</b>	<b>1,425</b>	<b>1,486</b>	<b>1,043</b>
<b>Interest and dividends:</b>						
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
<b>Total interest and dividends.....</b>	<b>1,629</b>	<b>1,608</b>	<b>764</b>	<b>702</b>	<b>865</b>	<b>906</b>
	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
<b>Ratios to gross earnings:</b>						
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
<b>Total current expenses.....</b>	<b>69.85</b>	<b>71.49</b>	<b>66.25</b>	<b>70.82</b>	<b>73.35</b>	<b>72.07</b>
<b>Net current earnings.....</b>	<b>30.15</b>	<b>28.51</b>	<b>33.75</b>	<b>29.18</b>	<b>26.65</b>	<b>27.93</b>
<b>Ratio of interest and cash dividends to capital stock, capital notes and debentures.....</b>	<b>8.75</b>	<b>7.82</b>	<b>9.59</b>	<b>8.41</b>	<b>8.08</b>	<b>7.35</b>
<b>Ratio of interest and cash dividends to capital funds.....</b>	<b>3.02</b>	<b>2.89</b>	<b>3.23</b>	<b>3.07</b>	<b>2.84</b>	<b>2.74</b>

<sup>1</sup> Excludes the Export-Import Bank of Washington.

<sup>2</sup> Number of officers and employees. Percentage figures include earnings of officers and employees of banks in the District of Columbia.



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 <sup>1</sup>				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	<sup>2</sup> 1,218			2,278				9.87	4.55	<sup>2</sup> 5.28	<sup>2</sup> 2.43
1933	21	300		19,216	19,516	41,119	<sup>2</sup> 2,186			1,008				5.24	2.45	<sup>2</sup> 11.20	<sup>2</sup> 5.32
1934	22	1,340	1,575	18,345	21,260	39,849	<sup>2</sup> 418	31	34	901		2.31	2.16	4.91	2.42	<sup>2</sup> 1.96	<sup>2</sup> 1.04
1935	22	1,790	1,650	18,235	21,675	40,843	2,501	77	68	996		4.30	4.12	5.46	2.79	11.54	6.12
1936	22	1,536	1,650	18,243	21,429	42,263	3,744	58	68	1,083		3.78	4.12	5.94	2.86	17.47	8.86
1937	22	1,419	1,554	18,250	21,223	44,365	2,986	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	46,986	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	49,490	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	18,062	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

<sup>1</sup> Averages of amounts from reports of condition made in each year.<sup>2</sup> 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) <sup>1</sup>	U. S. Government securities <sup>1</sup>	Other bonds and securities <sup>1</sup>	Total bonds and securities <sup>1</sup>	Total loans and securities <sup>1</sup>	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	2,347	930	3.23	.88	1.95
1935	84,381	83,389	27,613	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

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

# 108 REPORT OF THE COMPTROLLER OF THE CURRENCY

**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
<b>CAPITAL RECEIPTS</b>		<b>CAPITAL DISBURSEMENTS</b>	
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
<b>EARNINGS</b>		<b>EXPENSES</b>	
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 expenses .....	6,835
Total earnings .....	8,582	Cash and bank balances at end of period .....	5,920
Cash and bank balances at beginning of period .....	8,418	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.

REPORT OF THE COMPTROLLER OF THE CURRENCY 109

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		
<b>Total assets.....</b>	<b>2,098,957</b>	<b>Total liabilities.....</b>	<b>2,098,957</b>

RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1944

Receipts	Amount	Disbursements	Amount
<b>CAPITAL RECEIPTS</b>		<b>CAPITAL DISBURSEMENTS</b>	
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		
<b>Total capital receipts.....</b>	<b>2,068,052</b>	<b>Total capital disbursements.....</b>	<b>2,093,414</b>
<b>EARNINGS</b>		<b>EXPENSES</b>	
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
<b>Total earnings.....</b>	<b>119,995</b>	<b>Total expenses.....</b>	<b>101,365</b>
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.....	215,060
<b>Grand total.....</b>	<b>2,498,483</b>	<b>Grand total.....</b>	<b>2,498,483</b>

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<sup>1</sup>

(In thousands of dollars)

	Total all banks	National banks	All banks other than national	Banks other than national		
				State (commercial) <sup>2</sup>	Mutual sav-ings	Private
Number of banks.....	14,579	5,031	9,548	8,971	535	42
<b>ASSETS</b>						
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	498,233		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	34,179,608	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	20,160		5,053
Interest, commissions, rent, and other income earned or accrued but not collected.....	260,972	122,223	138,749	97,291	40,978	460
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
<b>Total demand deposits.....</b>	<b>104,315,129</b>	<b>59,094,187</b>	<b>45,220,942</b>	<b>45,024,960</b>	<b>9,994</b>	<b>185,988</b>

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		
<b>Total time deposits.....</b>	<b>37,995,695</b>	<b>13,034,750</b>	<b>24,960,945</b>	<b>11,600,861</b>	<b>13,340,655</b>	<b>19,429</b>

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
Interest, taxes, and other expenses accrued and unpaid.....	293,540	168,465	125,075	115,004	9,991
Other liabilities.....	398,420	250,378	148,042	122,524	25,200

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
<b>Total capital accounts.....</b>	<b>9,693,116</b>	<b>4,274,865</b>	<b>5,418,251</b>	<b>4,021,764</b>	<b>1,375,193</b>	<b>21,294</b>
<b>Total liabilities and capital accounts.....</b>	<b>152,947,184</b>	<b>76,949,859</b>	<b>75,997,325</b>	<b>61,001,400</b>	<b>14,761,294</b>	<b>234,631</b>

<sup>1</sup> Excludes banks in Guam and The Philippines on account of the war.

<sup>2</sup> 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) <sup>1</sup>

ASSETS																	
[In thousands of dollars]																	
Location	Population (approximate) <sup>2</sup>	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	86,838	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	.....	292	285,528	
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
<b>Total New England States.....</b>	<b>8,062,083</b>	<b>899</b>	<b>2,514,886</b>	<b>7,293,815</b>	<b>31,348</b>	<b>122,741</b>	<b>558,345</b>	<b>156,233</b>	<b>166,051</b>	<b>1,473,413</b>	<b>101,490</b>	<b>27,327</b>	<b>6,270</b>	<b>11,172</b>	<b>11,637</b>	<b>21,536</b>	<b>12,496,264</b>
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	153,358	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	2,053,911
District of Columbia.....	814,384	21	110,479	527,131	3,547	799	17,033	1,467	16,228	127,266	14,293	144	1,550	.....	691	1,155	911,783
<b>Total Eastern States.....</b>	<b>28,778,226</b>	<b>2,497</b>	<b>11,823,106</b>	<b>36,501,704</b>	<b>357,635</b>	<b>1,637,532</b>	<b>1,691,125</b>	<b>265,810</b>	<b>513,123</b>	<b>9,245,043</b>	<b>511,850</b>	<b>121,702</b>	<b>30,006</b>	<b>46,808</b>	<b>148,045</b>	<b>50,498</b>	<b>62,343,987</b>
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	18,023	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	1,993	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
<b>Total Southern States.....</b>	<b>34,909,898</b>	<b>3,628</b>	<b>3,061,864</b>	<b>9,193,937</b>	<b>136,107</b>	<b>685,206</b>	<b>138,941</b>	<b>29,607</b>	<b>364,067</b>	<b>5,631,486</b>	<b>146,778</b>	<b>6,766</b>	<b>9,390</b>	<b>2,880</b>	<b>17,617</b>	<b>24,313</b>	<b>19,448,959</b>

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	2,612,256
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	1,889,568
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
<b>Total Middle Western States.....</b>	<b>34,315,857</b>	<b>4,908</b>	<b>5,216,409</b>	<b>19,979,500</b>	<b>249,147</b>	<b>1,008,097</b>	<b>742,429</b>	<b>79,225</b>	<b>452,540</b>	<b>7,685,122</b>	<b>179,276</b>	<b>7,610</b>	<b>12,526</b>	<b>4,091</b>	<b>49,866</b>	<b>25,242</b>	<b>35,691,080</b>
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	9,969	294,819	5,263	20		14	1,103	1,038	1,030,690
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	1,258,650
<b>Total Western States.....</b>	<b>8,161,005</b>	<b>2,074</b>	<b>825,788</b>	<b>3,003,828</b>	<b>40,006</b>	<b>176,102</b>	<b>46,423</b>	<b>5,504</b>	<b>70,872</b>	<b>1,853,917</b>	<b>29,975</b>	<b>313</b>	<b>2,177</b>	<b>238</b>	<b>4,904</b>	<b>3,753</b>	<b>6,063,800</b>
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	3,368	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			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	129,861
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	289,894
<b>Total Pacific States.....</b>	<b>12,675,931</b>	<b>529</b>	<b>2,568,408</b>	<b>8,925,161</b>	<b>184,034</b>	<b>603,799</b>	<b>195,411</b>	<b>16,498</b>	<b>171,029</b>	<b>3,173,163</b>	<b>90,518</b>	<b>3,379</b>	<b>25,794</b>	<b>2,729</b>	<b>27,701</b>	<b>14,707</b>	<b>16,002,331</b>
<b>Total United States (exclusive of possessions).....</b>	<b>126,903,000</b>	<b>14,535</b>	<b>26,010,461</b>	<b>84,897,945</b>	<b>998,277</b>	<b>3,633,477</b>	<b>3,372,674</b>	<b>552,877</b>	<b>1,737,682</b>	<b>29,062,144</b>	<b>1,059,887</b>	<b>167,097</b>	<b>86,163</b>	<b>67,918</b>	<b>259,770</b>	<b>140,409</b>	<b>152,046,421</b>
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
<b>Total possessions<sup>1</sup>.....</b>	<b>2,662,445</b>	<b>44</b>	<b>91,178</b>	<b>512,775</b>	<b>5,758</b>	<b>25,830</b>	<b>10,408</b>	<b>939</b>	<b>63,688</b>	<b>113,647</b>	<b>6,271</b>	<b>551</b>	<b>9</b>	<b>6</b>	<b>1,202</b>	<b>68,501</b>	<b>900,763</b>
<b>Total United States and possessions.....</b>	<b>129,565,445</b>	<b>14,579</b>	<b>26,101,639</b>	<b>85,410,720</b>	<b>1,014,035</b>	<b>3,659,307</b>	<b>3,383,082</b>	<b>553,816</b>	<b>1,801,370</b>	<b>29,175,791</b>	<b>1,066,158</b>	<b>167,647</b>	<b>86,172</b>	<b>67,924</b>	<b>260,972</b>	<b>208,550</b>	<b>152,947,184</b>

<sup>1</sup> Includes also loan and trust companies and stock savings banks, but excludes private banks which do not report to State banking departments.  
<sup>2</sup> Civilian population only; excludes approximately 12,000,000 persons estimated to be in the armed forces as of Dec. 31, 1944.  
<sup>3</sup> 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 <sup>1</sup>	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	3,401
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
<b>Total New England States.....</b>	<b>5,704,262</b>	<b>5,705,935</b>	<b>11,410,197</b>	<b>3,673</b>	<b>94</b>	<b>12,553</b>	<b>3,251</b>	<b>24,750</b>	<b>19,458</b>	<b>208,766</b>	<b>513,388</b>	<b>255,859</b>	<b>44,275</b>
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	8,233	2,967	21,517	9,111	282,048	545,784	118,291	58,433
Delaware.....	352,739	111,890	464,629	31		186	186	1,038	478	11,504	26,421	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
<b>Total Eastern States.....</b>	<b>41,480,690</b>	<b>15,539,566</b>	<b>57,020,256</b>	<b>113,990</b>	<b>179</b>	<b>54,239</b>	<b>15,688</b>	<b>134,628</b>	<b>297,245</b>	<b>1,253,358</b>	<b>2,495,854</b>	<b>728,028</b>	<b>230,522</b>
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	476	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
<b>Total Southern States.....</b>	<b>15,819,910</b>	<b>2,568,156</b>	<b>18,388,066</b>	<b>1,740</b>	<b>4</b>	<b>3,561</b>	<b>9,887</b>	<b>27,114</b>	<b>13,437</b>	<b>416,018</b>	<b>384,426</b>	<b>141,107</b>	<b>63,599</b>

Ohio.....	4,382,351	1,965,519	6,347,870			239	1,943	13,476	6,164	162,123	138,643	46,572	23,246
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	7,607	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
<b>Total Middle Western States.....</b>	<b>25,614,227</b>	<b>8,109,832</b>	<b>33,724,059</b>	<b>4,500</b>	<b>49</b>	<b>4,171</b>	<b>10,687</b>	<b>67,055</b>	<b>30,070</b>	<b>758,964</b>	<b>674,864</b>	<b>263,309</b>	<b>153,352</b>
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.....	442,720	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
<b>Total Western States.....</b>	<b>5,025,990</b>	<b>711,856</b>	<b>5,737,846</b>	<b>484</b>	<b>36</b>	<b>238</b>	<b>892</b>	<b>6,245</b>	<b>1,521</b>	<b>127,047</b>	<b>107,702</b>	<b>61,231</b>	<b>20,558</b>
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
<b>Total Pacific States.....</b>	<b>10,158,990</b>	<b>5,017,977</b>	<b>15,176,967</b>		<b>1</b>	<b>3,378</b>	<b>6,927</b>	<b>33,290</b>	<b>32,299</b>	<b>269,583</b>	<b>300,962</b>	<b>120,644</b>	<b>58,280</b>
<b>Total United States (exclusive of possessions)</b>	<b>103,804,069</b>	<b>37,653,322</b>	<b>141,457,391</b>	<b>124,387</b>	<b>363</b>	<b>78,140</b>	<b>47,332</b>	<b>293,082</b>	<b>394,030</b>	<b>3,033,736</b>	<b>4,477,196</b>	<b>1,570,178</b>	<b>570,586</b>
Alaska.....	44,089	14,040	58,129						11	1,035	1,165	795	287
Canal Zone (Panama).....	40,812	4,260	45,072						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
<b>Total possessions.....</b>	<b>511,060</b>	<b>342,373</b>	<b>853,433</b>	<b>1,237</b>		<b>6</b>	<b>182</b>	<b>458</b>	<b>4,027</b>	<b>19,214</b>	<b>12,011</b>	<b>4,186</b>	<b>6,009</b>
<b>Total United States and possessions.....</b>	<b>104,315,129</b>	<b>37,995,695</b>	<b>142,310,824</b>	<b>125,624</b>	<b>363</b>	<b>78,146</b>	<b>47,514</b>	<b>293,540</b>	<b>398,057</b>	<b>3,052,950</b>	<b>4,489,207</b>	<b>1,574,364</b>	<b>576,595</b>

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									
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans secured by agricultural commodities covered directly or indirectly by purchase agreements of Commodity Credit Cor- poration	Other agricul- tural loans	Loans to brokers and dealers in securities	Other loans for the purpose of pur- chasing or carry- ing stocks, bonds, and other securities	Real estate loans			Loans to banks	All other loans, in- cluding over- drafts
						Secured by farm land	Secured by resi- dential prop- erties	Secured by other prop- erties		
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	4,612	46	1,356	10,141	52,197	6,103	.....	9,281
Massachusetts.....	382,778	63,980	2,057	55,569	39,135	951	901,654	40,161	3,051	158,957
Rhode Island.....	31,425	24	214	337	2,929	775	71,327	18,520	.....	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	.....	27,063
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	9,996	15,712	3,704	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	6,997	26,532	6,147	114	55,226
Florida.....	64,780	4,485	5,727	2,584	27,093	2,784	13,746	3,177	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	310	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
<b>Total Middle Western States.....</b>	<b>1,890,888</b>	<b>56,544</b>	<b>317,835</b>	<b>276,467</b>	<b>589,703</b>	<b>211,480</b>	<b>1,009,615</b>	<b>165,855</b>	<b>7,395</b>	<b>699,627</b>
North Dakota.....	4,254	27,749	9,541		497	754	4,452	431		3,315
South Dakota.....	4,433	9,510	26,200		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
<b>Total Western States.....</b>	<b>189,478</b>	<b>142,971</b>	<b>252,242</b>	<b>2,833</b>	<b>29,550</b>	<b>28,229</b>	<b>66,643</b>	<b>15,562</b>	<b>815</b>	<b>97,465</b>
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	128,889	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
<b>Total Pacific States.....</b>	<b>790,789</b>	<b>96,626</b>	<b>120,031</b>	<b>60,606</b>	<b>131,540</b>	<b>60,489</b>	<b>895,035</b>	<b>163,247</b>	<b>314</b>	<b>249,731</b>
<b>Total United States (exclusive of possessions).....</b>	<b>7,996,189</b>	<b>820,150</b>	<b>948,713</b>	<b>2,281,564</b>	<b>2,297,462</b>	<b>468,198</b>	<b>7,455,564</b>	<b>790,878</b>	<b>59,476</b>	<b>2,892,267</b>
Alaska.....	715				17		2,023	106		2,303
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
<b>Total possessions.....</b>	<b>36,873</b>		<b>9,618</b>		<b>4,387</b>	<b>2,253</b>	<b>16,606</b>	<b>1,462</b>		<b>19,979</b>
<b>Total United States and possessions.....</b>	<b>8,033,062</b>	<b>820,150</b>	<b>958,331</b>	<b>2,281,564</b>	<b>2,301,849</b>	<b>470,451</b>	<b>7,472,170</b>	<b>792,340</b>	<b>59,476</b>	<b>2,912,246</b>

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	290,354	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	103,133	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	442,650	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	54,376	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	110	
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	84,823		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	66,111	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	11,740	.....
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		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

\*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	186,336	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	1,900	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	82,933	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	2		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	51,326	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	1,832,369	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	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	8,820	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
<b>Total Middle Western States</b>	<b>1,247</b>	<b>2,946,954</b>	<b>11,717,612</b>	<b>130,619</b>	<b>515,550</b>	<b>353,864</b>	<b>39,861</b>	<b>224,151</b>	<b>4,512,029</b>	<b>95,775</b>	<b>1,665</b>	<b>7,874</b>	<b>3,663</b>	<b>34,004</b>	<b>11,349</b>	<b>20,594,970</b>
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	98,332	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				374	10	221,356
Wyoming	26	14,466	61,898	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
<b>Total Western States</b>	<b>750</b>	<b>518,708</b>	<b>2,102,040</b>	<b>32,245</b>	<b>127,067</b>	<b>37,999</b>	<b>4,720</b>	<b>47,056</b>	<b>1,299,081</b>	<b>23,590</b>	<b>174</b>	<b>1,822</b>	<b>232</b>	<b>4,374</b>	<b>2,233</b>	<b>4,201,341</b>
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
<b>Total Pacific States</b>	<b>195</b>	<b>1,877,467</b>	<b>6,705,495</b>	<b>177,697</b>	<b>458,018</b>	<b>144,646</b>	<b>12,166</b>	<b>125,400</b>	<b>2,424,904</b>	<b>66,437</b>	<b>1,185</b>	<b>25,528</b>	<b>1,640</b>	<b>23,402</b>	<b>9,138</b>	<b>12,053,123</b>
<b>Total United States (exclusive of possessions)</b>	<b>5,025</b>	<b>11,479,900</b>	<b>42,655,114</b>	<b>636,862</b>	<b>2,052,310</b>	<b>1,342,365</b>	<b>141,449</b>	<b>882,545</b>	<b>16,687,053</b>	<b>511,577</b>	<b>18,157</b>	<b>47,640</b>	<b>42,715</b>	<b>121,655</b>	<b>48,140</b>	<b>76,667,482</b>
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	1,790				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
<b>Total possessions</b>	<b>6</b>	<b>17,902</b>	<b>181,206</b>	<b>5,607</b>	<b>4,412</b>	<b>3,004</b>		<b>21,955</b>	<b>45,696</b>	<b>1,945</b>	<b>1</b>		<b>6</b>	<b>568</b>	<b>75</b>	<b>282,377</b>
<b>Total United States and possessions</b>	<b>5,031</b>	<b>11,497,802</b>	<b>42,836,320</b>	<b>642,469</b>	<b>2,056,722</b>	<b>1,345,369</b>	<b>141,449</b>	<b>904,500</b>	<b>16,732,749</b>	<b>513,522</b>	<b>18,158</b>	<b>47,640</b>	<b>42,721</b>	<b>122,223</b>	<b>48,215</b>	<b>76,949,859</b>



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 †	Surplus	Un-divided 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	153	6,995	8,052	2,605	177
Connecticut.....	637,558	141,693	779,251				31	352	368	20,863	18,570	6,765	2,556
<b>Total New England States.....</b>	<b>3,901,369</b>	<b>677,179</b>	<b>4,578,548</b>	<b>2,535</b>		<b>11,826</b>	<b>1,942</b>	<b>14,533</b>	<b>10,430</b>	<b>118,318</b>	<b>146,481</b>	<b>50,759</b>	<b>19,737</b>
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	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
<b>Total Eastern States.....</b>	<b>17,269,844</b>	<b>3,312,560</b>	<b>20,582,404</b>	<b>51,220</b>	<b>24</b>	<b>26,986</b>	<b>6,307</b>	<b>57,633</b>	<b>199,720</b>	<b>514,816</b>	<b>728,069</b>	<b>231,797</b>	<b>64,583</b>
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.....	410,576	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
<b>Total Southern States.....</b>	<b>10,227,139</b>	<b>1,535,007</b>	<b>11,762,146</b>	<b>150</b>		<b>3,473</b>	<b>3,598</b>	<b>17,989</b>	<b>6,312</b>	<b>244,490</b>	<b>239,303</b>	<b>84,681</b>	<b>37,238</b>

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
Minnesota.....	1,456,011	327,757	1,783,768				50	1,691	4,857	278	36,751	40,000	14,486
Iowa.....	522,240	100,720	622,960				21	193	599	173	12,580	12,491	4,839
Missouri.....	1,319,463	156,706	1,476,169				496	311	2,100	587	28,244	23,496	15,566
<b>Total Middle Western States.....</b>	<b>15,958,704</b>	<b>3,542,036</b>	<b>19,500,740</b>		<b>49</b>	<b>3,741</b>	<b>6,855</b>	<b>46,691</b>	<b>12,090</b>	<b>409,795</b>	<b>394,875</b>	<b>137,228</b>	<b>82,906</b>
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	3,982
<b>Total Western States.....</b>	<b>3,524,987</b>	<b>458,179</b>	<b>3,983,166</b>	<b>275</b>	<b>36</b>	<b>232</b>	<b>647</b>	<b>5,423</b>	<b>965</b>	<b>81,479</b>	<b>73,042</b>	<b>41,202</b>	<b>14,874</b>
Washington.....	1,318,939	347,857	1,666,796				162	412	3,597	418	24,553	18,833	11,788
Oregon.....	766,107	256,984	1,023,091				24	136	2,510	821	12,215	15,364	8,713
California.....	5,303,280	2,642,214	7,945,494				2,019	4,321	18,084	18,712	144,069	178,827	59,526
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
<b>Total Pacific States.....</b>	<b>8,036,480</b>	<b>3,414,067</b>	<b>11,450,547</b>			<b>2,205</b>	<b>5,211</b>	<b>25,784</b>	<b>20,429</b>	<b>194,157</b>	<b>224,190</b>	<b>85,718</b>	<b>44,882</b>
<b>Total United States (exclusive of possessions).....</b>	<b>58,918,523</b>	<b>12,939,028</b>	<b>71,857,551</b>	<b>54,180</b>	<b>109</b>	<b>48,463</b>	<b>24,560</b>	<b>168,053</b>	<b>249,946</b>	<b>1,563,055</b>	<b>1,805,960</b>	<b>631,385</b>	<b>264,220</b>
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
<b>Total possessions.....</b>	<b>175,664</b>	<b>95,722</b>	<b>271,386</b>			<b>6</b>	<b>5</b>	<b>412</b>	<b>323</b>	<b>3,850</b>	<b>2,999</b>	<b>615</b>	<b>2,781</b>
<b>Total United States and possessions.....</b>	<b>59,094,187</b>	<b>13,034,750</b>	<b>72,128,937</b>	<b>54,180</b>	<b>109</b>	<b>48,469</b>	<b>24,565</b>	<b>168,465</b>	<b>250,269</b>	<b>1,566,905</b>	<b>1,808,959</b>	<b>632,000</b>	<b>267,001</b>

<sup>1</sup> 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									
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans secured by agricultural commodities covered directly or indirectly by purchase agreements of Commodity Credit Corpora- tion	Other agri- cultural loans	Loans to brokers and dealers in securities	Other loans for the pur- pose of pur- chasing or carrying stocks, bonds, and other securi- ties	Real estate loans			Loans to banks	All other loans, in- cluding overdrafts
						Secured by farm land	Secured by residential properties	Secured by other prop- erties		
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	14,580	5,286		15,364
North Carolina.....	19,775	2,699	1,200	974	10,173	300	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	1,220	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	1,753	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	4,433	563	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	4,312	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
<b>Total Middle Western States.....</b>	<b>1,364,050</b>	<b>36,532</b>	<b>97,819</b>	<b>187,188</b>	<b>395,570</b>	<b>49,189</b>	<b>372,322</b>	<b>63,900</b>	<b>4,882</b>	<b>375,502</b>
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	4,951	1,569	419	16,168
Kansas.....	25,245	14,938	24,768	1,074	3,036	3,594	4,115	882	398	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
<b>Total Western States.....</b>	<b>156,097</b>	<b>68,858</b>	<b>131,824</b>	<b>2,538</b>	<b>22,860</b>	<b>13,845</b>	<b>42,815</b>	<b>11,543</b>	<b>760</b>	<b>67,568</b>
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
<b>Total Pacific States.....</b>	<b>662,587</b>	<b>82,951</b>	<b>89,539</b>	<b>50,086</b>	<b>96,800</b>	<b>38,868</b>	<b>587,080</b>	<b>80,311</b>	<b>105</b>	<b>189,140</b>
<b>Total United States (exclusive of possessions).....</b>	<b>4,763,493</b>	<b>539,613</b>	<b>458,964</b>	<b>984,058</b>	<b>1,166,622</b>	<b>168,473</b>	<b>1,536,117</b>	<b>335,001</b>	<b>21,430</b>	<b>1,506,129</b>
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
<b>Total possessions.....</b>	<b>5,766</b>		<b>733</b>		<b>17</b>	<b>315</b>	<b>5,060</b>	<b>896</b>		<b>5,115</b>
<b>Total United States and possessions.....</b>	<b>4,769,259</b>	<b>539,613</b>	<b>459,697</b>	<b>984,058</b>	<b>1,166,639</b>	<b>168,788</b>	<b>1,541,177</b>	<b>335,897</b>	<b>21,430</b>	<b>1,511,244</b>

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	21,036	13	20,805	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	1,648	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	20,901	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	62,585	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	2,599	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.....	4,066	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	255,955	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	481
Michigan	11,493	28,129	28,129	1,269,004	406,759	93,949	150,827	2,897	16,742	576,171	727	40	2,000	525
Wisconsin	465	26,040	26,040	554,909	207,666	44,151	113,492	291	12,360	328,010	359	47	532	924
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	23
Iowa	374	12,206	12,206	275,734	89,704	53,447	99,728	.....	3,627	98,893	1,753	51	23	60
Missouri	698	27,546	27,546	657,181	177,865	50,222	420,385	342	13,468	151,313	3,694	131	1,508	.....
<b>Total Middle Western States</b>	<b>25,738</b>	<b>384,057</b>	<b>384,057</b>	<b>9,371,385</b>	<b>3,145,862</b>	<b>747,159</b>	<b>2,511,179</b>	<b>22,859</b>	<b>160,260</b>	<b>3,438,933</b>	<b>9,828</b>	<b>1,114</b>	<b>83,833</b>	<b>8,328</b>
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	27,535	143,866	.....	4,694	72,351	106	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	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
<b>Total Western States</b>	<b>1,412</b>	<b>80,067</b>	<b>80,067</b>	<b>2,270,032</b>	<b>416,224</b>	<b>263,529</b>	<b>531,176</b>	<b>1,011</b>	<b>43,015</b>	<b>446,370</b>	<b>3,611</b>	<b>239</b>	<b>2,473</b>	<b>5,486</b>
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	12,193	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
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	36,407	.....	5	88	13
<b>Total Pacific States</b>	<b>18,170</b>	<b>175,987</b>	<b>175,987</b>	<b>5,696,858</b>	<b>1,188,061</b>	<b>540,926</b>	<b>402,107</b>	<b>16,347</b>	<b>192,181</b>	<b>3,310,683</b>	<b>16,698</b>	<b>426</b>	<b>82,264</b>	<b>2,996</b>
<b>Total United States (exclusive of possessions)</b>	<b>91,854</b>	<b>1,471,201</b>	<b>1,471,488</b>	<b>36,233,192</b>	<b>11,017,533</b>	<b>2,800,945</b>	<b>7,555,274</b>	<b>463,372</b>	<b>848,207</b>	<b>12,561,603</b>	<b>80,252</b>	<b>3,300</b>	<b>256,240</b>	<b>34,083</b>
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	.....	.....	104	15
<b>Total possessions</b>	<b>112</b>	<b>3,738</b>	<b>3,738</b>	<b>87,562</b>	<b>68,853</b>	<b>13,054</b>	<b>1,824</b>	.....	<b>4,371</b>	<b>93,487</b>	.....	<b>1,918</b>	<b>300</b>	<b>15</b>
<b>Total United States and possessions</b>	<b>91,966</b>	<b>1,474,939</b>	<b>1,475,226</b>	<b>36,320,754</b>	<b>11,086,386</b>	<b>2,813,999</b>	<b>7,557,098</b>	<b>463,372</b>	<b>852,578</b>	<b>12,655,090</b>	<b>80,252</b>	<b>5,218</b>	<b>256,540</b>	<b>34,098</b>

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

TABLE No. 31.—Assets and liabilities of all active banks other than national, Dec. 30, 1944 (includes State commercial, mutual savings, and private banks)<sup>1</sup>

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	13,268	1,794	2,452				113	302,512	
Vermont.....	41	65,997	79,056	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	59,993	34,928	269,061	28,567	13,437		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	1,175	1,861,789	
<b>Total New England States.....</b>	<b>587</b>	<b>1,725,071</b>	<b>4,325,026</b>	<b>16,634</b>	<b>75,492</b>	<b>489,058</b>	<b>146,294</b>	<b>83,075</b>	<b>564,220</b>	<b>61,145</b>	<b>25,737</b>	<b>5,756</b>	<b>702</b>	<b>3,369</b>	<b>19,576</b>	<b>7,541,155</b>	
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	40,997	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	23,376	10,636	1,590	9,972	9,652	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	5,884	912	6,430	85,305	7,816	71	1,650		673	397	366,139	
<b>Total Eastern States.....</b>	<b>1,123</b>	<b>8,365,948</b>	<b>23,340,639</b>	<b>165,275</b>	<b>631,676</b>	<b>1,045,253</b>	<b>208,079</b>	<b>312,744</b>	<b>5,276,452</b>	<b>329,983</b>	<b>111,222</b>	<b>25,711</b>	<b>22,890</b>	<b>108,455</b>	<b>36,101</b>	<b>39,880,428</b>	
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	3,520	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	28,799	321,752	6,019	57		53	2,527	5,515	1,226,863	
South Carolina.....	124	22,606	77,689	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	895	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	5,088	12,812	1,738	387	8,290	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	
<b>Total Southern States.....</b>	<b>2,481</b>	<b>1,172,066</b>	<b>3,193,824</b>	<b>46,880</b>	<b>286,636</b>	<b>48,244</b>	<b>12,575</b>	<b>161,484</b>	<b>2,058,231</b>	<b>43,215</b>	<b>3,703</b>	<b>1,783</b>	<b>88</b>	<b>5,600</b>	<b>15,250</b>	<b>7,049,579</b>	

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.....	453	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	2,312	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
<b>Total Middle West- ern States.....</b>	<b>3,661</b>	<b>2,269,455</b>	<b>8,261,888</b>	<b>118,528</b>	<b>492,547</b>	<b>388,565</b>	<b>39,364</b>	<b>228,389</b>	<b>3,173,093</b>	<b>83,501</b>	<b>5,945</b>	<b>4,652</b>	<b>428</b>	<b>15,862</b>	<b>13,893</b>	<b>15,096,110</b>
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	.....	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	170,186	516	1	.....	.....	28	161	199,294
<b>Total Western States</b>	<b>1,324</b>	<b>307,900</b>	<b>901,788</b>	<b>7,761</b>	<b>49,035</b>	<b>8,424</b>	<b>784</b>	<b>23,816</b>	<b>554,836</b>	<b>6,385</b>	<b>139</b>	<b>355</b>	<b>6</b>	<b>530</b>	<b>1,520</b>	<b>1,862,459</b>
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	.....	.....	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
<b>Total Pacific States.</b>	<b>334</b>	<b>690,941</b>	<b>2,219,666</b>	<b>6,337</b>	<b>145,781</b>	<b>50,765</b>	<b>4,332</b>	<b>45,629</b>	<b>748,259</b>	<b>24,081</b>	<b>2,194</b>	<b>266</b>	<b>1,089</b>	<b>4,299</b>	<b>5,569</b>	<b>3,949,208</b>
<b>Total United States (exclusive of posses- sions).....</b>	<b>9,510</b>	<b>14,530,561</b>	<b>42,242,831</b>	<b>361,415</b>	<b>1,581,167</b>	<b>2,030,309</b>	<b>411,428</b>	<b>855,137</b>	<b>12,375,091</b>	<b>548,310</b>	<b>148,940</b>	<b>38,523</b>	<b>25,203</b>	<b>138,115</b>	<b>91,909</b>	<b>75,378,939</b>
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	612	.....	.....	.....	11	37,175	45,144
The Territory of Hawaii.....	8	25,191	159,754	151	7,364	4,571	886	11,502	37,835	2,011	471	9	.....	73	144	249,963
Puerto Rico.....	14	43,205	152,400	.....	14,064	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
<b>Total possessions<sup>2</sup>.....</b>	<b>38</b>	<b>73,276</b>	<b>331,569</b>	<b>151</b>	<b>21,418</b>	<b>7,404</b>	<b>939</b>	<b>41,733</b>	<b>67,951</b>	<b>4,326</b>	<b>550</b>	<b>9</b>	.....	<b>634</b>	<b>68,426</b>	<b>618,386</b>
<b>Total United States and possessions.....</b>	<b>9,548</b>	<b>14,603,837</b>	<b>42,574,400</b>	<b>361,566</b>	<b>1,602,585</b>	<b>2,037,713</b>	<b>412,367</b>	<b>896,870</b>	<b>12,443,042</b>	<b>552,636</b>	<b>149,490</b>	<b>38,532</b>	<b>25,203</b>	<b>138,749</b>	<b>160,335</b>	<b>75,997,325</b>

<sup>1</sup> 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, discounts, 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 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	4,361	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
<b>Total Middle Western States.....</b>	<b>9,655,523</b>	<b>4,567,796</b>	<b>14,223,319</b>	<b>4,500</b>		<b>430</b>	<b>3,832</b>	<b>20,364</b>	<b>17,980</b>	<b>349,169</b>	<b>279,989</b>	<b>126,081</b>	<b>70,446</b>
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			1	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
<b>Total Western States.....</b>	<b>1,501,003</b>	<b>253,677</b>	<b>1,754,680</b>	<b>209</b>		<b>6</b>	<b>245</b>	<b>822</b>	<b>556</b>	<b>45,568</b>	<b>34,660</b>	<b>20,029</b>	<b>5,684</b>
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
<b>Total Pacific States.....</b>	<b>2,122,510</b>	<b>1,603,910</b>	<b>3,726,420</b>		1	1,173	1,716	7,506	11,870	75,426	76,772	34,926	13,398
<b>Total United States (exclusive of possessions).....</b>	<b>44,885,546</b>	<b>24,714,294</b>	<b>69,599,840</b>	<b>70,207</b>	<b>254</b>	<b>29,677</b>	<b>22,772</b>	<b>125,029</b>	<b>144,084</b>	<b>1,470,681</b>	<b>2,671,236</b>	<b>938,793</b>	<b>306,366</b>
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	2,656
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
<b>Total possessions.....</b>	<b>335,396</b>	<b>246,651</b>	<b>582,047</b>	<b>1,237</b>			<b>177</b>	<b>46</b>	<b>3,704</b>	<b>15,364</b>	<b>9,012</b>	<b>3,571</b>	<b>3,228</b>
<b>Total United States and possessions.....</b>	<b>45,220,942</b>	<b>24,960,945</b>	<b>70,181,887</b>	<b>71,444</b>	<b>254</b>	<b>29,677</b>	<b>22,949</b>	<b>125,075</b>	<b>147,788</b>	<b>1,486,045</b>	<b>2,680,248</b>	<b>942,364</b>	<b>309,594</b>

<sup>1</sup> 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	7,963	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
<b>Total New England States.....</b>	<b>119,971</b>	<b>1,800</b>	<b>4,677</b>	<b>8,392</b>	<b>37,264</b>	<b>11,383</b>	<b>1,380,085</b>	<b>56,615</b>	<b>310</b>	<b>104,574</b>
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
<b>Total Eastern States.....</b>	<b>2,110,232</b>	<b>17,250</b>	<b>12,706</b>	<b>1,178,973</b>	<b>768,389</b>	<b>20,988</b>	<b>3,418,880</b>	<b>169,057</b>	<b>34,292</b>	<b>635,181</b>
Virginia.....	41,400	668	3,553	1,393	5,206	6,896	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	8,982	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
<b>Total Southern States.....</b>	<b>314,072</b>	<b>153,687</b>	<b>101,440</b>	<b>10,047</b>	<b>98,624</b>	<b>69,058</b>	<b>151,406</b>	<b>41,295</b>	<b>667</b>	<b>231,770</b>

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
<b>Total Middle Western States.....</b>	<b>526,838</b>	<b>20,012</b>	<b>220,016</b>	<b>89,279</b>	<b>185,133</b>	<b>162,291</b>	<b>637,293</b>	<b>101,955</b>	<b>2,513</b>	<b>324,125</b>
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
<b>Total Western States.....</b>	<b>33,381</b>	<b>74,113</b>	<b>120,418</b>	<b>295</b>	<b>6,690</b>	<b>14,384</b>	<b>23,828</b>	<b>4,019</b>	<b>55</b>	<b>29,897</b>
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
<b>Total Pacific States.....</b>	<b>128,202</b>	<b>13,675</b>	<b>30,492</b>	<b>10,520</b>	<b>34,740</b>	<b>21,621</b>	<b>307,955</b>	<b>82,936</b>	<b>209</b>	<b>60,591</b>
<b>Total United States (exclusive of possessions).....</b>	<b>3,232,696</b>	<b>280,537</b>	<b>489,749</b>	<b>1,297,506</b>	<b>1,130,840</b>	<b>299,725</b>	<b>5,919,447</b>	<b>455,877</b>	<b>38,046</b>	<b>1,386,138</b>
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
<b>Total possessions.....</b>	<b>31,107</b>	.....	<b>8,885</b>	.....	<b>4,370</b>	<b>1,938</b>	<b>11,546</b>	<b>566</b>	.....	<b>14,864</b>
<b>Total United States and possessions.....</b>	<b>3,263,803</b>	<b>280,537</b>	<b>498,634</b>	<b>1,297,506</b>	<b>1,135,210</b>	<b>301,663</b>	<b>5,930,993</b>	<b>456,443</b>	<b>38,046</b>	<b>1,401,002</b>

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. <sup>1</sup>	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....	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		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	
<b>Total New England States.....</b>	<b>4,260</b>	<b>11,936</b>	<b>74,243</b>	<b>1,214,724</b>	<b>405,301</b>	<b>83,370</b>	<b>69,225</b>	<b>956</b>	<b>29,317</b>	<b>5,024,079</b>	<b>1,275</b>	<b>119</b>	<b>3,101</b>	<b>182</b>	
New York.....	39,609	23,433	446,965	10,469,289	5,415,980	341,831	1,967,235	499,187	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	240		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				
<b>Total Eastern States.....</b>	<b>42,285</b>	<b>60,765</b>	<b>635,492</b>	<b>14,209,376</b>	<b>6,556,770</b>	<b>538,154</b>	<b>2,127,347</b>	<b>499,757</b>	<b>279,442</b>	<b>12,090,843</b>	<b>10,473</b>	<b>134</b>	<b>67,796</b>	<b>50,453</b>	<b>7,307</b>
Virginia.....		3,186	16,716	284,132	70,290	21,548	47,495	88	5,857	178,853	841	40	6,262	168	
West Virginia.....	1,422		11,240	152,708	58,193	17,748	10,208		4,034	83,174	3		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	2,777	369	
Florida.....		403	6,940	236,283	31,478	26,116	3,316		2,851	71,301	69	131	3,196	10	
Alabama.....		868	7,027	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	241,501	23,789	23,247	19,887		2,520	53,061	3,282	238	56		
Texas.....	783		19,425	569,800	53,488	39,757	26,286	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	
<b>Total Southern States.....</b>	<b>3,714</b>	<b>16,323</b>	<b>151,491</b>	<b>3,917,152</b>	<b>689,709</b>	<b>400,478</b>	<b>542,776</b>	<b>460</b>	<b>42,196</b>	<b>1,003,998</b>	<b>9,803</b>	<b>1,040</b>	<b>15,649</b>	<b>2,659</b>	

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
<b>Total Middle Western States.....</b>	<b>30,370</b>	<b>13,341</b>	<b>305,458</b>	<b>6,710,413</b>	<b>1,589,945</b>	<b>546,813</b>	<b>682,162</b>	<b>2,982</b>	<b>123,208</b>	<b>4,493,707</b>	<b>1,046</b>	<b>837</b>	<b>68,785</b>	<b>3,421</b>
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	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
<b>Total Western States.....</b>	<b>721</b>	<b>1,766</b>	<b>43,081</b>	<b>1,182,507</b>	<b>115,948</b>	<b>155,548</b>	<b>34,634</b>	<b>113</b>	<b>12,253</b>	<b>225,919</b>	<b>313</b>	<b>100</b>	<b>26,848</b>	<b>497</b>
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		
<b>Total Pacific States.....</b>	<b>961</b>	<b>10,947</b>	<b>63,518</b>	<b>1,565,736</b>	<b>284,776</b>	<b>77,474</b>	<b>155,183</b>	<b>9,498</b>	<b>29,843</b>	<b>1,584,667</b>	<b>13</b>	<b>41</b>	<b>13,520</b>	<b>5,669</b>
<b>Total United States (exclusive of possessions).....</b>	<b>82,320</b>	<b>115,078</b>	<b>1,273,283</b>	<b>28,799,908</b>	<b>9,642,449</b>	<b>1,801,837</b>	<b>3,611,327</b>	<b>513,766</b>	<b>516,259</b>	<b>24,423,213</b>	<b>22,923</b>	<b>2,271</b>	<b>195,699</b>	<b>62,881</b>
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				
<b>Total possessions.....</b>			<b>15,364</b>	<b>195,645</b>	<b>85,838</b>	<b>32,186</b>	<b>4,019</b>	<b>6,660</b>	<b>11,048</b>	<b>150,837</b>		<b>567</b>	<b>95,247</b>	
<b>Total United States and possessions.....</b>	<b>82,320</b>	<b>115,078</b>	<b>1,288,647</b>	<b>28,995,553</b>	<b>9,728,287</b>	<b>1,834,023</b>	<b>3,615,346</b>	<b>520,426</b>	<b>527,307</b>	<b>24,574,050</b>	<b>22,923</b>	<b>2,838</b>	<b>290,946</b>	<b>62,881</b>

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

TABLE No. 32.—Assets and liabilities of active State commercial banks, Dec. 30, 1944<sup>1</sup>

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.....	21	14,164	36,152	965	2,157	3,878	3,063	639	6,034	362	514	39	63	203	67,997	
Vermont.....	33	38,759	43,536	193	1,438	5,993	1,136	1,892	7,820	1,185	486	33	169	320	1,268,394	
Massachusetts.....	68	208,274	773,753	1,585	8,292	29,324	4,758	21,417	204,671	11,664	949	16	1,068	323	464,414	
Rhode Island.....	15	60,314	291,639	6,798	2,034	17,049	11,803	8,147	52,190	9,566	647	2,150	344	436	760,630	
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	2,868,982	
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	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	85,905	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	1,490	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	72,569	594	117	.....	32	314	189,842	
Georgia.....	246	127,183	269,489	2,510	9,662	3,528	1,361	12,965	180,859	4,798	865	1	28	560	1,346	
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	337,909	
Mississippi.....	179	83,494	157,356	1,570	58,093	861	199	13,182	151,140	2,720	258	1	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	108,904	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	2,056,875	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	623,905	10,103	356	173	231	4,322	2,818	2,857,929
Michigan.....	353	240,089	1,217,357	9,795	85,946	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
<b>Total Middle Western States.....</b>	<b>3,630</b>	<b>2,162,957</b>	<b>8,090,341</b>	<b>118,423</b>	<b>481,285</b>	<b>351,810</b>	<b>38,648</b>	<b>222,146</b>	<b>3,147,138</b>	<b>82,134</b>	<b>5,814</b>	<b>3,539</b>	<b>428</b>	<b>15,148</b>	<b>13,630</b>	<b>14,733,441</b>
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	137,177
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	10,186	516	1	.....	.....	28	161	199,294
<b>Total Western States.....</b>	<b>1,324</b>	<b>307,080</b>	<b>901,788</b>	<b>7,761</b>	<b>49,035</b>	<b>8,424</b>	<b>784</b>	<b>23,816</b>	<b>554,836</b>	<b>6,385</b>	<b>139</b>	<b>355</b>	<b>6</b>	<b>530</b>	<b>1,520</b>	<b>1,862,459</b>
Washington.....	85	35,215	119,641	120	10,987	1,251	93	1,262	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.....	<sup>4</sup> 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
<b>Total Pacific States.....</b>	<b>331</b>	<b>657,835</b>	<b>2,126,455</b>	<b>6,337</b>	<b>141,088</b>	<b>42,066</b>	<b>4,332</b>	<b>44,987</b>	<b>742,765</b>	<b>23,873</b>	<b>2,194</b>	<b>266</b>	<b>1,089</b>	<b>3,823</b>	<b>5,561</b>	<b>3,802,671</b>
<b>Total United States (exclusive of possessions).....</b>	<b>8,933</b>	<b>10,114,559</b>	<b>33,848,034</b>	<b>355,583</b>	<b>1,420,748</b>	<b>1,088,627</b>	<b>246,784</b>	<b>766,766</b>	<b>11,830,873</b>	<b>446,006</b>	<b>52,626</b>	<b>29,015</b>	<b>20,150</b>	<b>96,657</b>	<b>66,586</b>	<b>60,383,014</b>
Alaska.....	13	3,945	16,627	.....	.....	1,937	53	2,877	6,763	258	25	.....	.....	.....	1	32,486
Canal Zone (Panama).....	<sup>5</sup> 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.....	<sup>6</sup> 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
<b>Total possessions <sup>7</sup>.....</b>	<b>38</b>	<b>73,276</b>	<b>331,569</b>	<b>151</b>	<b>21,418</b>	<b>7,404</b>	<b>939</b>	<b>41,733</b>	<b>67,951</b>	<b>4,326</b>	<b>550</b>	<b>9</b>	.....	<b>634</b>	<b>68,426</b>	<b>618,386</b>
<b>Total United States and possessions.....</b>	<b>8,971</b>	<b>10,187,835</b>	<b>34,179,603</b>	<b>355,734</b>	<b>1,442,166</b>	<b>1,096,031</b>	<b>247,723</b>	<b>808,499</b>	<b>11,898,824</b>	<b>450,332</b>	<b>53,176</b>	<b>29,024</b>	<b>20,150</b>	<b>97,291</b>	<b>135,012</b>	<b>61,001,400</b>

<sup>1</sup> Includes loan and trust companies and stock savings banks.

<sup>2</sup> Includes guaranty savings banks.

<sup>3</sup> Includes gross reciprocal bank balances.

<sup>4</sup> Includes trust companies and other financial institutions without deposits.

<sup>5</sup> Branches of 2 American national banks.

<sup>6</sup> Includes 2 American national banks having branches in Puerto Rico.

<sup>7</sup> 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 <sup>1</sup>	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	3,697	1,667	433
Vermont.....	31,380	59,643	91,023	20				147	86	5,547	2,016	2,557	1,341
Massachusetts.....	<sup>3</sup> 929,091	230,811	1,159,902			16	658	3,795	810	35,371	<sup>2</sup> 42,907	15,152	9,783
Rhode Island.....	204,881	210,526	415,407			711	336	1,984	773	14,245	<sup>2</sup> 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	5,572	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	5,983	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	282	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.....	767,513	306,546	1,074,359				258	804	953	30,405	21,178	10,810	3,470
Illinois.....	<sup>1</sup> 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
<b>Total Middle Western States.....</b>	<b>9,638,744</b>	<b>4,247,259</b>	<b>13,886,003</b>	<b>4,500</b>		<b>430</b>	<b>3,832</b>	<b>19,687</b>	<b>16,801</b>	<b>348,789</b>	<b>259,133</b>	<b>124,255</b>	<b>70,011</b>
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
<b>Total Western States.....</b>	<b>1,501,003</b>	<b>253,677</b>	<b>1,754,680</b>	<b>209</b>		<b>6</b>	<b>245</b>	<b>822</b>	<b>556</b>	<b>45,568</b>	<b>34,660</b>	<b>20,029</b>	<b>5,684</b>
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.....	<sup>3</sup> 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	5,934	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
<b>Total Pacific States.....</b>	<b>2,122,510</b>	<b>1,466,195</b>	<b>3,588,705</b>		<b>1</b>	<b>1,173</b>	<b>1,715</b>	<b>7,497</b>	<b>11,330</b>	<b>75,426</b>	<b>70,473</b>	<b>34,211</b>	<b>12,140</b>
<b>Total United States (exclusive of possessions).....</b>	<b>44,689,564</b>	<b>11,354,210</b>	<b>56,043,774</b>	<b>68,044</b>	<b>132</b>	<b>24,298</b>	<b>22,531</b>	<b>114,958</b>	<b>118,688</b>	<b>1,459,901</b>	<b>1,687,768</b>	<b>578,560</b>	<b>264,360</b>
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						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
<b>Total possessions.....</b>	<b>335,396</b>	<b>246,651</b>	<b>582,047</b>	<b>1,237</b>			<b>177</b>	<b>46</b>	<b>3,704</b>	<b>15,364</b>	<b>9,012</b>	<b>3,571</b>	<b>3,228</b>
<b>Total United States and possessions.....</b>	<b>45,024,960</b>	<b>11,600,861</b>	<b>56,625,821</b>	<b>69,281</b>	<b>132</b>	<b>24,298</b>	<b>22,708</b>	<b>115,004</b>	<b>122,392</b>	<b>1,475,265</b>	<b>1,696,780</b>	<b>582,131</b>	<b>267,588</b>

<sup>1</sup> Includes capital notes and debentures. (See classification on pp. 142 and 143).

<sup>2</sup> Includes guaranty fund.

<sup>3</sup> 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	23,490
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	33,347	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
<b>Total Middle Western States.....</b>	<b>526,468</b>	<b>20,009</b>	<b>219,873</b>	<b>89,279</b>	<b>184,963</b>	<b>159,290</b>	<b>570,464</b>	<b>96,840</b>	<b>2,513</b>	<b>293,258</b>
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	1,998	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	5,867		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
<b>Total Western States.....</b>	<b>33,381</b>	<b>74,113</b>	<b>120,418</b>	<b>295</b>	<b>6,690</b>	<b>14,384</b>	<b>23,828</b>	<b>4,019</b>	<b>55</b>	<b>29,897</b>
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
<b>Total Pacific States.....</b>	<b>128,202</b>	<b>13,675</b>	<b>30,492</b>	<b>10,520</b>	<b>34,740</b>	<b>21,457</b>	<b>289,253</b>	<b>68,730</b>	<b>209</b>	<b>60,557</b>
<b>Total United States (exclusive of possessions).....</b>	<b>3,205,055</b>	<b>280,527</b>	<b>489,348</b>	<b>1,289,139</b>	<b>1,118,653</b>	<b>291,590</b>	<b>1,663,365</b>	<b>412,858</b>	<b>38,046</b>	<b>1,325,978</b>
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
<b>Total possessions.....</b>	<b>31,107</b>		<b>8,885</b>		<b>4,370</b>	<b>1,938</b>	<b>11,546</b>	<b>566</b>		<b>14,864</b>
<b>Total United States and possessions.....</b>	<b>3,236,162</b>	<b>280,527</b>	<b>498,233</b>	<b>1,289,139</b>	<b>1,123,023</b>	<b>293,528</b>	<b>1,674,911</b>	<b>413,424</b>	<b>38,046</b>	<b>1,340,842</b>

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. <sup>1</sup>	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		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	<sup>2</sup> 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	53,218	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	180,415	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	35,504	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	<sup>2</sup> 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	223,371	35,055	22,403	1,832		5,972	214,563	8	104	2,665	51
Iowa.....		1,562	22,954	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
<b>Total Middle Western States.....</b>	<b>30,338</b>	<b>13,341</b>	<b>305,110</b>	<b>6,696,615</b>	<b>1,589,145</b>	<b>544,957</b>	<b>682,107</b>	<b>2,982</b>	<b>122,938</b>	<b>4,173,195</b>	<b>1,046</b>	<b>837</b>	<b>68,770</b>	<b>3,411</b>
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	28,200	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
<b>Total Western States.....</b>	<b>721</b>	<b>1,766</b>	<b>43,081</b>	<b>1,182,507</b>	<b>115,948</b>	<b>155,548</b>	<b>34,634</b>	<b>113</b>	<b>12,253</b>	<b>225,919</b>	<b>313</b>	<b>100</b>	<b>26,848</b>	<b>497</b>
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	<sup>2</sup> 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		
<b>Total Pacific States.....</b>	<b>961</b>	<b>10,947</b>	<b>63,518</b>	<b>1,565,736</b>	<b>284,776</b>	<b>77,474</b>	<b>155,183</b>	<b>9,498</b>	<b>29,843</b>	<b>1,447,080</b>	<b>13</b>	<b>41</b>	<b>13,520</b>	<b>5,541</b>
<b>Total United States (exclusive of possessions).....</b>	<b>77,467</b>	<b>115,078</b>	<b>1,267,356</b>	<b>28,656,899</b>	<b>9,640,611</b>	<b>1,799,231</b>	<b>3,594,159</b>	<b>485,158</b>	<b>513,506</b>	<b>11,064,620</b>	<b>22,923</b>	<b>2,271</b>	<b>194,553</b>	<b>62,536</b>
Alaska.....			685	20,452	431		805		245	8,517		16		
Canal Zone (Panama).....				11,945	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				
<b>Total possessions.....</b>			<b>15,364</b>	<b>195,645</b>	<b>85,838</b>	<b>32,186</b>	<b>4,019</b>	<b>6,660</b>	<b>11,048</b>	<b>150,837</b>		<b>567</b>	<b>95,247</b>	
<b>Total United States and possessions.....</b>	<b>77,467</b>	<b>115,078</b>	<b>1,282,720</b>	<b>28,852,544</b>	<b>9,726,449</b>	<b>1,831,417</b>	<b>3,598,178</b>	<b>491,818</b>	<b>524,554</b>	<b>11,215,457</b>	<b>22,923</b>	<b>2,838</b>	<b>289,800</b>	<b>62,536</b>

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

<sup>2</sup> 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.....	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			47	73,971
Massachusetts.....	191	834,245	1,581,438	135	18,447	227,372	55,135	13,511	64,190	16,903	12,488			44	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
<b>Total New England States</b> .....	<b>346</b>	<b>1,254,160</b>	<b>2,624,248</b>	<b>2,836</b>	<b>35,854</b>	<b>405,673</b>	<b>120,682</b>	<b>25,104</b>	<b>134,820</b>	<b>25,506</b>	<b>21,726</b>	<b>2,216</b>		<b>44</b>	<b>17,516</b>	<b>4,670,385</b>
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.....	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	28,153	255,191	162	245	27,956	1	1,488	21,694	1,221	4,267				241	335,619
<b>Total Eastern States</b> .....	<b>174</b>	<b>2,970,761</b>	<b>5,434,835</b>	<b>2,788</b>	<b>79,105</b>	<b>482,224</b>	<b>37,742</b>	<b>54,571</b>	<b>335,632</b>	<b>74,733</b>	<b>73,999</b>	<b>6,153</b>		<b>39,744</b>	<b>7,170</b>	<b>9,599,457</b>
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	1,842	77		9				9,601
Minnesota.....	1	33,002	55,445		4,943	14,088		276	2,856	400		1,104			22	112,136
<b>Total Middle Western States</b> .....	<b>12</b>	<b>104,308</b>	<b>163,014</b>	<b>31</b>	<b>10,614</b>	<b>36,673</b>	<b>713</b>	<b>5,798</b>	<b>20,241</b>	<b>1,323</b>	<b>114</b>	<b>1,113</b>		<b>714</b>	<b>259</b>	<b>344,915</b>
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
<b>Total Pacific States</b> .....	<b>3</b>	<b>33,106</b>	<b>93,211</b>		<b>4,693</b>	<b>8,699</b>		<b>642</b>	<b>5,494</b>	<b>208</b>				<b>476</b>	<b>8</b>	<b>146,537</b>
<b>Total United States</b> .....	<b>535</b>	<b>4,362,335</b>	<b>8,315,308</b>	<b>5,655</b>	<b>130,266</b>	<b>933,269</b>	<b>159,137</b>	<b>86,115</b>	<b>496,187</b>	<b>101,770</b>	<b>95,839</b>	<b>9,482</b>		<b>40,978</b>	<b>24,953</b>	<b>14,761,294</b>

<sup>1</sup> Excludes 8 guaranty savings banks.<sup>2</sup> Includes cash items.<sup>3</sup> 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, re-discounts, 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	Un-divided profits	Reserves and retirement account for capital notes and debentures
Maine.....	290	175,794	176,084						107	149	<sup>1</sup> 11,717	10,467	661
New Hampshire.....		210,246	210,246						60		<sup>1</sup> 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		<sup>1</sup> 154,819	106,582	2,981
Rhode Island.....		215,480	215,480					1,655	652		<sup>1</sup> 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		<sup>1</sup> 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	<sup>1</sup> 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		<sup>1</sup> 6,115	611	1,250
Oregon.....		6,705	6,705					1	35		<sup>1</sup> 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

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.....							<sup>1</sup> 19,622			823
New Hampshire.....							<sup>1</sup> 47,335			3,031
Vermont.....	90		173		239	3,510	20,620	1,509		1,097
Massachusetts.....							<sup>1</sup> 822,176			12,069
Rhode Island.....			2			243	43,654	4,638		3,794
Connecticut.....							<sup>1</sup> 286,922			2,613
Total New England States.....	90		175		239	3,753	1,220,320	6,147		23,427
New York.....							<sup>1</sup> 2,761,193			1,436
New Jersey.....						68	89,117	7,654		100
Pennsylvania.....						424	<sup>2</sup> 75,864			600
Delaware.....				30		223	<sup>2</sup> 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		30,088
Indiana.....			2		143	1,756	4,198	829		109
Wisconsin.....						28	1,466	123		6
Minnesota.....							<sup>1</sup> 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

<sup>1</sup> All real-estate loans.

<sup>2</sup> 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. <sup>1</sup>	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		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	299,583		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	

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

TABLE NO. 34.—Assets and liabilities of active private banks, Dec. 30, 1944<sup>1</sup>

## 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 <sup>2</sup> .....	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

<sup>1</sup> Excludes private banks which do not report to State banking departments.<sup>2</sup> 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	<sup>1</sup> 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	<sup>2</sup> 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

<sup>1</sup> Includes surplus, undivided profits and reserves.<sup>2</sup> 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						<sup>1</sup> 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.....							<sup>1</sup> 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

<sup>1</sup> 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. <sup>1</sup>	Individuals, partnerships and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Connecticut.....	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	

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

# 152 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

Location	Population (approximate) <sup>1</sup>	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.....	4,800,052	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
<b>Total New England States.....</b>	<b>8,062,083</b>	<b>9,251,982</b>	<b>3,556,762</b>	<b>5,695,220</b>	<b>1,147.59</b>	<b>441.17</b>	<b>706.42</b>
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
<b>Total Eastern States.....</b>	<b>28,778,226</b>	<b>39,843,679</b>	<b>24,517,164</b>	<b>15,326,515</b>	<b>1,384.51</b>	<b>851.94</b>	<b>532.57</b>
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
<b>Total Southern States.....</b>	<b>34,909,898</b>	<b>12,625,045</b>	<b>10,162,243</b>	<b>2,462,802</b>	<b>361.65</b>	<b>291.10</b>	<b>70.55</b>
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	1,709,359	919.69	693.77	225.92
Michigan.....	5,360,239	3,500,931	2,017,540	1,488,391	653.13	376.39	276.74
Wisconsin.....	2,935,987	1,831,835	1,018,414	818,421	623.92	346.87	277.05
Minnesota.....	2,517,525	1,584,008	839,929	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
<b>Total Middle Western States.....</b>	<b>34,315,857</b>	<b>24,014,438</b>	<b>16,081,798</b>	<b>7,932,640</b>	<b>699.81</b>	<b>468.64</b>	<b>231.17</b>
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	243,360	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	318.33	266.11	52.72
Oklahoma.....	1,981,818	774,282	694,333	79,949	390.73	350.39	40.34
<b>Total Western States.....</b>	<b>8,161,005</b>	<b>4,124,828</b>	<b>3,452,539</b>	<b>672,289</b>	<b>505.43</b>	<b>423.05</b>	<b>82.38</b>
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
<b>Total Pacific States.....</b>	<b>12,675,931</b>	<b>12,157,944</b>	<b>7,262,594</b>	<b>4,895,350</b>	<b>959.14</b>	<b>572.95</b>	<b>386.19</b>
<b>Total United States (exclusive of possessions).....</b>	<b>126,903,000</b>	<b>102,017,916</b>	<b>65,033,100</b>	<b>36,984,816</b>	<b>803.90</b>	<b>512.46</b>	<b>291.44</b>
Alaska.....	79,860	51,278	37,259	14,019	642.10	466.65	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
<b>Total possessions<sup>2</sup>.....</b>	<b>2,662,445</b>	<b>527,531</b>	<b>283,207</b>	<b>244,324</b>	<b>198.14</b>	<b>106.37</b>	<b>91.77</b>
<b>Total United States and possessions.....</b>	<b>129,565,445</b>	<b>102,545,447</b>	<b>65,316,307</b>	<b>37,229,140</b>	<b>791.46</b>	<b>504.12</b>	<b>287.34</b>

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

<sup>2</sup> 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 <sup>1</sup>			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	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	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	

<sup>1</sup> 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 <sup>1</sup>			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				7
Indiana.....	A. J. Stevenson.....	Director, Department of Financial Institutions.....	375	103	<sup>2</sup> 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			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				
The Territory of Hawaii.....		Bank Examiner.....	8		1	7				
Puerto Rico.....		Treasurer.....	<sup>5</sup> 14			14				
American Samoa.....			1			1				
Total possessions <sup>6</sup> .....			38		1	37				
Total United States and possessions.....			9,548	1,786	6,453	733	3	189	343	41

<sup>1</sup> Includes loan and trust companies and stock savings banks.

<sup>2</sup> Includes 8 guaranty savings banks.

<sup>3</sup> Includes 1 private bank.

<sup>4</sup> Branches of 2 American national banks.

<sup>5</sup> Includes 2 American national banks having branches in Puerto Rico.

<sup>6</sup> 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 <sup>1</sup>	Other assets	Total assets	Capital <sup>2</sup>	Surplus and net undivided profits <sup>3</sup>	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
<b>JUNE 30</b>													
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	<sup>4</sup> 24,236,259	2,382,535	92,259,991	2,998,686	5,523,532	<sup>4</sup> 83,029,575	20,736	687,462
1943	14,661	22,324,053	57,963,058	7,921,874	1,606,564	<sup>4</sup> 25,210,347	2,226,510	117,252,406	2,979,447	5,811,248	<sup>4</sup> 107,784,099	31,657	645,955
1944	14,598	25,504,338	76,129,877	7,586,714	1,623,191	<sup>4</sup> 26,705,352	2,010,193	139,550,665	3,036,893	6,318,608	<sup>4</sup> 129,367,247	87,116	749,801
<b>DEC. 31</b>													
1936	15,704	21,618,127	17,497,059	10,700,905	1,025,586	15,871,608	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	59,109,908	50,816	765,356
1938	15,265	21,535,406	18,002,042	9,664,255	<sup>(5)</sup>	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	77,575,320	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	<sup>4</sup> 27,371,581	2,334,654	109,542,577	2,985,391	5,619,637	<sup>4</sup> 100,265,638	18,638	653,273
1943	14,621	23,674,539	7,466,862	6,269,384	1,612,252	<sup>4</sup> 26,999,933	2,109,008	128,121,978	3,011,606	6,034,091	<sup>4</sup> 118,336,126	51,650	688,511
1944	14,579	26,101,639	86,414,755	7,596,205	1,801,370	<sup>4</sup> 29,175,791	1,857,424	152,947,184	3,052,950	6,640,166	<sup>4</sup> 142,310,824	125,624	817,620

<sup>1</sup> Includes reserve balances and cash items in process of collection.<sup>2</sup> Includes capital notes and debentures in banks other than national.<sup>3</sup> Includes reserve accounts.<sup>4</sup> Excludes reciprocal interbank demand balances with banks in the U. S., which at prior dates were reported "gross."<sup>5</sup> 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 <sup>1</sup>	Other assets	Total assets	Capital	Surplus and net undivided profits <sup>2</sup>	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
<b>JUNE 30</b>													
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	13,294,901	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	<sup>3</sup> 13,588,254	857,219	44,718,965	1,507,670	2,171,822	<sup>3</sup> 40,659,117	2,014	378,342
1943.....	5,066	9,190,143	30,190,402	3,538,176	806,546	<sup>3</sup> 14,420,945	826,240	58,972,352	1,498,008	2,327,397	<sup>3</sup> 54,769,361	4,231	373,355
1944.....	5,042	11,229,680	38,790,869	3,497,654	820,570	<sup>3</sup> 15,239,164	823,008	70,400,945	1,553,578	2,557,031	<sup>3</sup> 65,833,253	6,205	450,878
<b>DEC. 31</b>													
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	616,698	11,887,915	960,436	35,319,257	1,532,903	1,872,215	31,612,992	2,982	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	<sup>3</sup> 15,516,771	847,122	54,780,978	1,503,682	2,234,673	<sup>3</sup> 50,648,816	3,516	390,291
1943.....	5,046	10,133,532	34,178,555	3,325,698	807,969	<sup>3</sup> 15,272,695	813,468	64,531,917	1,531,515	2,427,927	<sup>3</sup> 60,156,181	8,155	408,139
1944.....	5,031	11,497,802	43,478,789	3,543,540	904,500	<sup>3</sup> 16,732,749	792,479	76,949,859	1,566,905	2,707,960	<sup>3</sup> 72,128,937	54,180	491,877

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

<sup>2</sup> Includes reserve accounts.

<sup>3</sup> Excludes reciprocal interbank 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 <sup>1</sup>	Other assets	Total assets	Capital stock	Capital notes and debentures	Surplus and net undivided profits <sup>2</sup>	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
<b>JUNE 30</b>														
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	46,614,084	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	<sup>3</sup> 10,648,005	1,525,316	47,541,026	1,386,845	104,171	3,351,710	<sup>3</sup> 42,370,458	18,722	309,120
1943.....	9,595	13,133,910	27,772,656	4,383,698	800,018	<sup>3</sup> 10,789,502	1,400,270	58,280,054	1,386,748	94,691	3,483,851	<sup>3</sup> 53,014,738	27,426	272,600
1944.....	9,556	14,274,658	37,339,008	4,089,060	802,621	<sup>3</sup> 11,466,188	1,187,185	69,158,720	1,396,746	86,569	3,761,577	<sup>3</sup> 63,533,994	80,911	298,923
<b>DEC. 31</b>														
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	( <sup>4</sup> )	8,667,235	2,246,797	39,167,422	1,459,015	162,856	3,258,913	33,857,085	31,004	398,549
1939.....	9,903	13,331,068	10,373,529	5,610,520	580,841	10,310,020	2,050,022	42,256,000	1,450,873	141,748	3,297,432	36,953,051	22,669	390,227
1940.....	9,806	13,939,703	11,276,193	5,584,341	688,565	12,445,150	1,903,988	45,837,940	1,420,148	123,134	3,329,878	40,555,461	21,933	387,386
1941.....	9,762	15,086,573	13,480,757	5,221,081	758,517	11,726,948	1,641,584	47,915,460	1,410,373	108,194	3,327,471	42,678,488	18,815	372,119
1942.....	9,635	13,800,348	22,233,760	4,654,812	730,337	<sup>3</sup> 11,854,810	1,487,532	54,761,599	1,382,507	99,202	3,384,964	<sup>3</sup> 49,616,822	15,122	262,982
1943.....	9,575	13,541,007	32,080,829	4,141,164	804,233	<sup>3</sup> 11,727,238	1,295,540	63,590,061	1,389,943	90,142	3,606,164	<sup>3</sup> 58,179,945	43,495	280,372
1944.....	9,548	14,603,837	42,935,966	4,052,665	896,870	<sup>3</sup> 12,443,042	1,064,945	76,997,325	1,403,725	82,320	3,932,206	<sup>3</sup> 70,181,887	71,444	325,743

<sup>1</sup> Includes reserve balances and cash items in process of collection.<sup>2</sup> Includes reserve accounts.<sup>3</sup> Excludes reciprocal interbank demand balances with banks in the United States, which at prior dates were reported "gross."<sup>4</sup> 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<sup>1</sup> 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 <sup>2</sup>			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.....	<sup>3</sup> 2,805	17	<sup>3</sup> 2,822	<sup>4</sup> 14	1	<sup>4</sup> 15	<sup>5</sup> 2,791	16	<sup>5</sup> 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).....	158,772,199	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
<b>Total.....</b>	<b>2,753,597,776</b>	<b>61,754,963</b>	<b>2,815,352,739</b>	<b>19,904,428</b>	<b>2,857,600</b>	<b>22,762,028</b>	<b>2,733,693,348</b>	<b>58,897,363</b>	<b>2,792,590,711</b>
Capital stock at date of failure.....	<sup>6</sup> 394,792,595	8,120,000	<sup>6</sup> 402,912,595	<sup>7</sup> 2,252,920	100,000	<sup>7</sup> 2,352,920	<sup>8</sup> 392,539,675	8,020,000	<sup>8</sup> 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

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

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

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

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

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

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

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

<sup>8</sup> 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<sup>1</sup> 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 <sup>2</sup>	Total all banks	
	Dividends paid, 100 percent and over		Dividends paid, 75 to 99.9 percent		Dividends paid, 50 to 74.9 percent		Dividends paid, 25 to 49.9 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
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 34 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	1,657,225	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	61	19,594,780	38	7,420,214	340	154,448,954	0	340
Nov. 1, 1937 to Oct. 31, 1938.....	76	33,477,651	110	54,346,379	106	56,203,459	48	18,991,046	24	6,158,246	364	167,176,371	0	364
Nov. 1, 1938 to Oct. 31, 1939.....	26	20,910,457	61	58,631,031	42	32,056,684	21	10,103,204	9	2,269,805	159	123,971,181	0	159
Nov. 1, 1939 to Oct. 31, 1940.....	19	17,397,983	36	43,639,246	38	43,319,262	15	9,332,899	4	8,005,471	112	121,694,861	0	112
Nov. 1, 1940 to Oct. 31, 1941.....	7	18,147,843	39	68,673,118	42	76,497,725	10	10,540,731	4	8,201,066	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, 1942 to Dec. 31, 1943.....	6	16,280,257	8	75,837,758	8	39,828,007	5	24,606,118	3	1,944,442	30	158,476,552	0	30
Jan. 1, 1943 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

<sup>1</sup> Including building and loan associations.

<sup>2</sup> Deposits for banks restored to solvency unavailable.

<sup>3</sup> Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1933, but reopened as a receivership and again closed during the year ended Oct. 31, 1938.

<sup>4</sup> Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but reopened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.

<sup>5</sup> Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1936, but reopened as a receivership during the year ended Oct. 31, 1937, and again closed during the year ended Oct. 31, 1938. (Data relative to reopening and second final closing included in report for year ended Oct. 31, 1941.)

<sup>6</sup> Exclusive of 1 receivership finally closed during year ended Oct. 31, 1937, but reopened as a receivership during the year ended Dec. 31, 1944.

REPORT OF THE COMPTROLLER OF THE CURRENCY 161

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
<b>Collections:</b>			
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
<b>Total.....</b>	<b>15,674,868</b>	<b>182,877</b>	<b>15,491,991</b>
<b>Disposition of collections:</b>			
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.....	<sup>1</sup> 26,425	7,239	<sup>1</sup> 33,655
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
<b>Total.....</b>	<b>15,674,868</b>	<b>182,877</b>	<b>15,491,991</b>

<sup>1</sup> Credit items (deductions) as reported by receivers.



162 REPORT OF THE COMPTROLLER OF THE CURRENCY

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

REPORT OF THE COMPTROLLER OF THE CURRENCY 163

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 .....	8,120,030	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 .....	12,894,948	596,653	12,298,295
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

164 REPORT OF THE COMPTROLLER OF THE CURRENCY

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 <sup>6</sup> .....	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 <sup>7</sup> .....	3285	Dec. 20, 1884	1,750,000	Nov. 2, 1933
2738	First National Bank in Lowell <sup>1</sup> .....	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 <sup>3 4</sup> ....	6342	July 17, 1902	100,000	Aug. 24, 1937
	LOUISIANA				
2934	Commercial National Bank, Shreveport <sup>1</sup> .....	3600	Nov. 18, 1886	1,000,000	Feb. 21, 1936
	MICHIGAN				
2299	First National Bank-Detroit, Detroit <sup>7</sup> .....	10527	Apr. 22, 1914	25,000,000	May 11, 1933
	MISSISSIPPI				
2268	First National Bank, Lumberton <sup>9</sup> .....	5613	Sept. 25, 1900	<sup>11</sup> 50,000	Feb. 9, 1933
		5613	Sept. 25, 1900	50,000	Oct. 1, 1944
	NEW YORK				
2397	Salt Springs National Bank, Syracuse <sup>7</sup> .....	1287	May 20, 1865	800,000	Jan. 22, 1934
2702	First National Bank & Trust Co., Yonkers <sup>7</sup> ....	653	Dec. 9, 1864	1,000,000	Jan. 23, 1934
2446	Fort Greene National Bank in New York, New York <sup>4</sup> .....	13336	June 10, 1929	500,000	Aug. 14, 1937
2962	First National Bank, Forestville <sup>4</sup> .....	10444	Sept. 3, 1913	60,000	Nov. 1, 1941
	OHIO				
2890	First National Bank, Bethesda <sup>7</sup> .....	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 <sup>4</sup> .....	4199	Jan. 1, 1890	300,000	Sept. 30, 1935
2961	Keswick National Bank of Glenside <sup>4</sup> .....	13141	Nov. 7, 1927	150,000	Apr. 14, 1941
2965	First National Bank & Trust Co., Easton <sup>4</sup> .....	1171	May 3, 1865	600,000	Dec. 10, 1943
	TENNESSEE				
2659	First National Bank, Chattanooga <sup>2</sup> .....	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 <sup>4</sup> .....	14234	June 26, 1934	50,000	May 9, 1943
	VIRGINIA				
2921	National Bank of Herndon <sup>4</sup> .....	9635	Oct. 25, 1909	25,000	Jan. 10, 1935
2956	Parksley National Bank, Parksley <sup>4</sup> .....	6246	Mar. 8, 1902	85,000	May 18, 1939
	WISCONSIN				
2963	First National Bank of Dodgeville <sup>4</sup> .....	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).....			<sup>11</sup> 50,000	
	Total activity 1944 (26 receiverships).....				

See footnotes at end of table.

**REPORT OF THE COMPTROLLER OF THE CURRENCY 165**

*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, re-discounts, 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	222,233	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	36,113,934	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	43,428	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	

166 REPORT OF THE COMPTROLLER OF THE CURRENCY

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	{ <sup>11</sup> 50,000 50,000	{ <sup>11</sup> 557,159 557,159	{ <sup>11</sup> 230,443 230,444	{ <sup>11</sup> 12,344 12,343	{ <sup>11</sup> 28,257 103,257		{ <sup>11</sup> 54,297 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
	5,803,000	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
	<sup>11</sup> 50,000	<sup>11</sup> 557,159 2,409,541	<sup>11</sup> 230,443 4,602,844	<sup>11</sup> 12,344 568,095	<sup>11</sup> 28,257 1,632,187	<sup>12</sup> \$1,500	<sup>11</sup> 54,297 127,791

See footnotes at end of table.

REPORT OF THE COMPTROLLER OF THE CURRENCY 167

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—	
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	Distributions by conservators—	
					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		559,874			2069
27,797,298	3,852,937		947,351		\$4,363,554	2524
45,623	60,135		34,528			2738
35,422,590	11,804,543	1,128,658	2,493,823			1424
1,594,892	258,416		77,796			2947
3,927,721	1,895,543	28,970				2934
474,346,503	96,522,306		5,275,905		31,570,752	2299
<sup>11</sup> 325,341 400,340	<sup>11</sup> 222,419 222,419		<sup>11</sup> 37,656 37,657			2268
5,768,985	1,673,071	203,079	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	
<sup>11</sup> 325,341 6,929,417	<sup>11</sup> 222,419 1,262,737	<sup>12</sup> 3,583,831	<sup>11</sup> 37,656 <sup>12</sup> 568,095			

168 REPORT OF THE COMPTROLLER OF THE CURRENCY

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		333,203,624	84,691,170		450,099	24,427,858
2268	{ 11 24,288 24,288	{ 11 103,946 103,946	{ 11 163,017 163,017	{ 11 1,727 1,727		{ 11 32,363 32,590
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	1,709,579	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	141,044,950	489,213	924,619	33,485,863
	108,979	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	623,807

<sup>1</sup> Receiver appointed to levy and collect stock assessment covering deficiency in value of assets sold or to complete unfinished liquidation (2 banks).

<sup>2</sup> Suspended under terms of banking holiday proclamation without subsequent appointment of conservator (1 bank).

<sup>3</sup> Conservator appointed June 30, 1937 (1 bank).

<sup>4</sup> Federal Deposit Insurance Corporation appointed as receiver in accordance with Banking Act of 1933 (11 banks).

<sup>5</sup> Including dividends paid thru or by purchasing bank (5 banks).

<sup>6</sup> 100 percent principal and partial interest paid to creditors (2 banks).

<sup>7</sup> Formerly in conservatorship (5 banks).

<sup>8</sup> 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 nonvoted claimant creditors pursuant to Court decision fixing the status of creditors following a merger with the Chattanooga National Bank, Chattanooga, Tennessee (1 bank).

REPORT OF THE COMPTROLLER OF THE CURRENCY 169

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		Dec. 20, 1944	1715
		3,294,507	67.32			2069
		11,364,645	<sup>5</sup> 100	<sup>6</sup> 5.9	July 29, 1944	2524
		35,071	24.43			2738
3,191,246		22,261,297	<sup>5</sup> 77			1424
74,860		885,193	85			2947
1,787						2934
		339,122,741	<sup>5</sup> 100	<sup>6</sup> 7.565	June 15, 1944 <sup>10</sup>	2299
		<sup>11</sup> 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	<sup>5</sup> 58.6		Apr. 28, 1944	2702
138,832		1,510,069	75			2946
18,183		260,291	90			2962
		426,205	<sup>5</sup> 66.93		Aug. 31, 1944	2890
		5,927,325	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	<sup>8</sup> 100	<sup>8</sup> 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				
		<sup>11</sup> 290,319				
<sup>12</sup> 3,940,458		10,413,254				

<sup>9</sup> 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).

<sup>10</sup> 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).

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

<sup>12</sup> Decrease.



170 REPORT OF THE COMPTROLLER OF THE CURRENCY

TABLE NO. 45-A.—District of Columbia State chartered banks, and banks in cor 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 <sup>1</sup> .....	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
	<sup>2</sup> 18,862		<sup>2</sup> 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	

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

<sup>2</sup> Decrease.

**REPORT OF THE COMPTROLLER OF THE CURRENCY 171**

*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, rediscouunts, etc.) at date of failure	Deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	
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 collec- tions from all sources includ- ing offsets allowed and unpaid balance R. F. C. loans	Losses on assets com- pounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Distributions by conservators	
\$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	\$ 87,969	7,447	.....	

Disposition of proceeds of liquidation—Continued		Amount of claims proved	Dividend (percent)	Interest divi- dend (percent)	Date finally closed	
Receivers' salar- ies, 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) <sup>1</sup>				Deposits (in thousands of dollars)						
	All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks	
		National	State	Insured	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

<sup>1</sup> Includes capital notes and debentures, if any, outstanding at date of suspension.

<sup>2</sup> 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—						Total
	\$25,000	\$25,001 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$200,000	\$200,001 to \$500,000	\$500,001 and over	
Number of national banks with trust powers but not administering trusts	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
<b>TRUST ASSETS</b>							
Investments	\$192,089	\$4,825,382	\$43,349,994	\$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
<b>TRUST LIABILITIES</b>							
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	1,204,295,165	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	Miscellaneous	Per-cent	Total investments
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

# I N D E X

	Page
All banks ( <i>see also</i> Banks; Mutual savings banks; National banks; Private banks; State commercial banks):	
Assets and liabilities of:	
Comparison of, December 31, 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. ( <i>See</i> 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 ( <i>see also</i> 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. ( <i>See</i> Federal Reserve notes; National bank circulation.)	
Bank examinations. ( <i>See</i> Examination of national banks.)	
Banks ( <i>see also</i> All banks; Assets and liabilities of banks; Mutual savings banks; National banks; Private banks; State commercial banks):	
All banks:	
Distribution of, December 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. ( <i>See</i> Failures of banks.)	

## Banks—Continued.

Insured commercial banks: Number of, December 30, 1944, by classes . . . .	12
National banks:	
Branches. ( <i>See</i> Branches of national banks.)	
"Calls" for reports of condition of, dates, 1914-44 . . . . .	30
Examination of. ( <i>See</i> Examination of national banks.)	
Failures. ( <i>See</i> 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. ( <i>See</i> Failures of banks.)	
Uninsured, December 30, 1944 . . . . .	12
Bank suspensions. ( <i>See</i> Failures of banks.)	
Borrowings. ( <i>See</i> 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. ( <i>See</i> District of Columbia.)	
"Calls" for reports of condition of national banks, dates of, 1914-44 . . . . .	30
Capital accounts. ( <i>See</i> 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

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



## 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

## 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

## 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.*)

## 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 corpora-  
 tions, 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 De-  
 cember 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. ( <i>See Assets and liabilities of banks.</i> )	
Salaries and wages of officers and employees of national banks. ( <i>See Earnings, expenses, and dividends of national banks.</i> )	
Savings banks. ( <i>See Mutual savings banks.</i> )	
Secured liabilities ( <i>see also Failures of Banks: National banks</i> ): In national banks, date of each call from December 31, 1943 to December 30, 1944....	7
Securities. ( <i>See Investments of banks; United States Government securities.</i> )	
State bank failures. ( <i>See Failures of banks.</i> )	
State banking officials: Name and title of, in each State, December 30, 1944..	153-154
State commercial banks:	
Assets 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. ( <i>See Failures of banks.</i> )	
Uninsured, December 30, 1944.....	12, 153-154
Stock savings banks. ( <i>See State commercial banks.</i> )	
Supervisors of State banks, name and title of, in each State, December 30, 1944.....	153-154
Suspensions. ( <i>See Failures of banks.</i> )	
Taxes. ( <i>See Earnings, expenses, and dividends of national banks.</i> )	
Time deposits. ( <i>See Deposits.</i> )	
Titles of national banks. ( <i>See Changes of title of national banks; Consolidations of banks; Organizations of national banks.</i> )	
Trends in banking, 1941-44.....	7
Trust companies. ( <i>See District of Columbia; State commercial banks.</i> )	
Trust powers of national banks. ( <i>See Fiduciary activities of national banks.</i> )	
United States Government deposits. ( <i>See Deposits.</i> )	
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. ( <i>See Liquidation of national banks.</i> )	