

NINETIETH ANNUAL REPORT
OF THE
Comptroller of the Currency
1952



WASHINGTON : 1953

TREASURY DEPARTMENT

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Comptroller of the Currency

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LETTER OF TRANSMITTAL

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., June 30, 1953.

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 1952.

Respectfully,

RAY M. GIDNEY,
Comptroller of the Currency.

THE PRESIDENT OF THE SENATE.

THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

During 1952, the general trends in the national banking system were closely similar to those of 1951. Deposits again increased almost \$5 billion and were reflected in the assets by increases of \$3.7 billion in loans and \$1.2 billion in various classes of investment securities. The emphasis on accommodating the continued strong loan demands of industry, commerce, consumers, and home buyers is apparent in these figures. The major borrowing sources of the \$36.6 billion of loans held by national banks at the end of 1952 were (1) commerce and industry, \$16.9 billion, an increase of \$1.2 billion, (2) real estate owners secured by mortgages, \$8.3 billion, up \$724 million, and (3) individuals, largely consumer installment paper, \$7.1 billion, reflecting a large increase of \$1.3 billion.

The 4,916 national banks had total assets of \$108.1 billion at the year end, an all time high level, and equal to 50 percent of all banking resources held by the 14,596 commercial and savings banks operating in the United States. Deposits of \$99.2 billion were provided with instant liquidity to the extent of \$26.4 billion in nonearning assets—cash or its equivalent—and, together with \$7.6 billion of capital structure and reserves, were invested in earning assets in the form of loans amounting to \$36.6 billion, average interest rate 4.53 percent (1951 average rate 4.36 percent), and \$44.1 billion of investment securities, average interest rate 1.84 percent (1951 average rate 1.70 percent).

Investments in obligations of the United States increased \$780 million to \$35.9 billion. Exclusive of nonmarketable and depository bonds, Federal obligations maturing within 5 years were reduced \$1.8 billion during the year, and such obligations maturing in excess of 5 years increased \$2.5 billion.

Consumer installment loans expanded rapidly in national banks during the year. Regulation W of the Board of Governors of the Federal Reserve System was suspended on May 7, 1952, and there is evidence that cash down-payment and repayment terms were at least temporarily liberalized by some banks to a point beyond prudent limits. There is also evidence, however, that more than a few of such banks have since adopted more realistic and conservative installment loan policies. The lowering of credit standards to build up loan volume and earnings is recognized by all sound bankers as poor policy and experience has shown such tendencies to be invariably costly because of abnormal losses which follow.

The investment accounts of national banks constitute a major element of strength in the asset structure of the national banking system both from the standpoint of credit quality and liquidity. This is best illustrated by the following data:

Recapitulation by maturities

[United States bonds as of Dec. 31, 1952; municipal and other bonds as of various examination dates during the last half of 1952]

[Figures in millions of dollars]

	United States bonds	General obligation municipal bonds	Special revenue municipal authority and corporate bonds	Total
Short term (maturing up to 5 years).....	126, 459	2, 724	1, 866	31, 049
Medium term (maturing between 5 and 10 years).....	6, 223	1, 395	471	8, 089
Long term (maturing after 10 years).....	3, 239	1, 162	610	5, 011
Total.....	35, 921	5, 281	2, 947	44, 149

¹ Includes nonmarketable bonds of \$1,352,000,000.

The liquidity and relative price stability afforded by this short term maturity distribution is important and satisfying. Slightly in excess of 70 percent of the aggregate investment holdings mature within 5 years. It is apparent that depreciation accruing in the investment accounts of national banks as an outgrowth of increased interest rates, most heavily centered in medium and long-term issues, may be classified as "paper" depreciation. This depreciation need not culminate in actual losses because the necessity for sale prior to payment at par upon maturity is almost nonexistent in holdings so heavily concentrated in short maturity issues. The credit strength of general obligation municipal bonds, corporate issues, and special revenue municipal authority obligations held by national banks is at a high level. The vast majority exceed the marginal investment grade rating of BBB (or B 1 plus or Baa).

With very few exceptions, the managements of national banks are to be complimented for having adopted and followed sound investment policies. The investment accounts, as a result, are well adapted to meet sound banking requirements, i. e., credit strength, liquidity, ability to take advantage quickly of increased interest rates coupled with excellent capacity to retain the longer maturities, and sensible diversification.

The Comptroller will continue the long established practice, formalized in an agreement on August 11, 1938, between the Board of Governors of the Federal Reserve System, the Directors of the Federal Deposit Insurance Corporation and the Comptroller of the Currency, of not taking into account in figuring net sound capital of a bank the market appreciation or depreciation in United States bonds and group I (four highest investment grades) securities.

The total capital structure of all national banks, combined with \$518 million of reserves for bad debts and valuation reserves aggregated \$7.6 billion at the end of 1952. When considered in relation to approximately \$108 billion of assets, less \$66.6 billion of assets represented by cash or its equivalent, United States Government securities, and loans guaranteed or insured by Federal Government agencies, the national banking system held \$1 of capital funds and reserves for bad debts to protect the risk involved in each \$5.55 (\$5.36 at the end

of 1951) of its remaining loans, municipal and corporate bonds, and other assets.

The adequate capitalization of all national banks continues to be a primary objective of the Comptroller's office. During the year 1952 new capital stock was sold by 162 national banks yielding over \$93 million for addition to capital and surplus accounts. In the 7-year period ended December 31, 1952, 1,022 capital increase sale programs yielding \$474 million for addition to capital structures were effected. Dividends payable in common stock were approved by the shareholders of 249 banks in the aggregate amount of nearly \$75 million during 1952.

Eliminating from the figures those banks that entered or left the national banking system during the year, the 4,901 banks that were in the system during the entire year increased their capital structures \$413 million, and added \$49 million to reserves for bad debts. Thus the overall strengthening of capital structures and reserves during 1952 amounted to \$462 million.

The generally good condition of national banks is disclosed by the fact that only \$310 million of assets (largely loans), or an amount less than the reserve for bad debts alone, were classified as "substandard" or "doubtful" by national bank examiners during their second round of examinations in 1952. Loans subject to less important elements of credit weakness were "especially mentioned" in examination reports in the somewhat decreased amount of \$680 million, or 8.9 percent of capital structure and reserves, but normally only a small percentage of such loans deteriorate to a point necessitating substandard, doubtful, or loss classifications.

On December 8, 1947, the Bureau of Internal Revenue issued Mimeograph 6209, prescribing a formula which could be used by commercial banks to build up a reserve for bad debts, as permitted under the Internal Revenue Code, in lieu of awaiting for specific loan losses to occur. This was based on the sound premise that a normal percentage of losses is inherent in the loaning business and a reasonable provision for such losses is an integral part of the cost of conducting a banking business; also that ultimate loan losses originate largely during favorable economic periods but do not emerge as such, except in nominal amounts, until less favorable economic conditions occur.

The formula adopted is based primarily on the loan loss experience of a specific bank over the preceding 20 years. It is apparent, owing to the steady upward swing in the business cycle commencing in 1934 and the consequent low loan loss experience of banks during this period, that the permissible ceiling for bad debt reserves under the present formula will be very low in relation to the currently large loan portfolios of banks. This problem is receiving the careful study of the Comptroller to determine whether an appropriate revision of the formula can be devised which would merit the consideration of the Internal Revenue Bureau.

Reserves for bad debts were maintained by 2,511 national banks in the aggregate sum of \$466,212,000 as of December 31, 1952.

A substantial amount of constructive work was done during 1952 by the managements of banks, the American Bankers Association, the National Association of Bank Auditors and Comptrollers, many State

Bankers' Associations, and the State and Federal bank supervisory agencies, to improve internal audit control procedures. As an aid both to bank managements and the Comptroller, the examination report form is being revised to include all internal audit control matters in one specific section. The material will be so arranged that a ready determination may be made as to the status of a bank's internal controls and auditing procedures, whether adequate or otherwise, with the expectation that this added clarity and emphasis will facilitate corrective measures in necessary instances.

The trend of consolidations, mergers, and the purchase and sale of banks continued during 1952 at a somewhat increased tempo. For the most part, it is a case of larger banking institutions absorbing smaller ones, and at high prices. Much has been said about ageing managements with no suitable replacements available as a cause for this trend, but it is far from being the primary cause. The primary cause rests in very attractive purchase prices which the shareholders of the solicited bank can not see their way clear to refuse. National banks purchased 35 State and national banks having a total of 40 banking offices with total deposits of \$80,990,181 and total capital structures of \$18,759,195. The purchasing banks assumed the selling banks' deposit liabilities and paid them \$20,781,091 in cash. As will be noted the cash payments amounted to \$2,021,896 in excess of the book value of the selling banks' assets, or 2.49 percent of the assumed deposits. This excess over book value payment was considerably higher than 2.49 percent of assumed deposits in some cases while in others it was less.

Twenty-eight banks (17 national, 11 State) either merged or consolidated with 26 national banks during 1952. The 28 banks absorbed had total deposits of \$294,575,961 and total capital structures of \$23,467,131.07. The shareholders of the 28 banks received cash and book value stock of the continuing banks aggregating \$26,550,971.07, or \$3,083,840 in excess of the aggregate book value of the assets which those banks contributed to the mergers or consolidations. While this excess amounted, on the average, to 1 percent of the aggregate deposits acquired by the continuing banks, the so-called swing in value was considerably more pronounced in certain instances. When it is considered that a consolidation of two banks should be equally beneficial to both groups of shareholders, a swing in value from the shareholders of the larger bank to the shareholders of the smaller institution merely serves to emphasize the attractiveness of the offers and the basic reason for the current trend.

Each of the consolidations, mergers, and purchases and sales commented upon above was approved by the Comptroller of the Currency. A few were approved with some reluctance because of the sizable premiums involved. However, in all instances the purchasing and continuing banks would be adequately capitalized, competently managed and sound institutions after consummation of the programs, so approval was given. This will continue to be the primary basis for judging such cases.

The history of consolidations, conversions, and the purchase and assumption of deposit liability cases under Public Law 706 since its effective date on August 17, 1950, and mergers effected under Public Law 530 since its effective date on July 14, 1952, is set forth below. Prior to the passage of Public Law 706, the conversion of a national

bank into a State bank, or the consolidation of a national bank with a State bank under the latter's charter, was not legally possible. However, the conversion of a State bank into a national bank, or the consolidation of a State bank with a national under the latter's charter, with the approval of the Comptroller, had long been permitted under the Federal statutes. Hence, Public Law 706 is commonly referred to as the "two-way street law." Public Law 530 provided for the merger of State or national banks with a national bank under the latter's charter, with the prior approval of the Comptroller, but the shareholders of the continuing national bank were not given the right to demand cash for the value of their shares in the event of dissent.

Consolidations, conversions, mergers, and purchase and assumption cases between Aug. 17, 1950, and Dec. 31, 1952

	<i>Number of approved cases</i>
Under Public Law 706:	
Consolidation of national banks with national banks	21
Consolidation of State banks with national banks under national charters	26
Consolidation of national banks with State banks under State bank charters	21
Conversions of State banks into national banks	4
Conversions of national banks into State banks	8
Purchase of assets of national banks by national banks in consideration for assumption of deposit liabilities	29
Purchase of assets of State banks by national banks in consideration for assumption of deposit liabilities	43
Sale of assets of national banks to State banks in consideration for assumption of deposit liabilities	24
Under Public Law 530:	
Merger of national banks with national banks	4
Merger of State banks with national banks under national charters	2
Total	182

The establishment of branch banking offices by national banks gained momentum during the year. Three hundred firm applications were received (225 received in 1951, 226 in 1950) and the necessary field investigations made. Seventy-two of the two hundred and eighty-seven fully processed applications were denied, or approximately 25 percent, 215 were approved for ultimate formal authorization and establishment, and 13 were pending subject to final action to approve or disapprove.

Public Law 543 of the 82d Congress, approved in July 1952, placed the capital requirements for the establishment of out-of-town branches by national banks on a parity, for all practical purposes, with State chartered banks. Any national bank desiring to establish out-of-town branches must have the aggregate minimum capital required by Federal law for the establishment of an equal number of national banks situated in the various places where the bank and its branches are located, but in no event less than the capital required in the case of a State bank similarly situated. In most States where branch banking is permitted, the new law relaxes the old and frequently too stringent capital requirements and has made it possible for smaller national banks to operate needed branches in their trade areas. The provisions of the new law are proving to be eminently satisfac-

tory. They are, in part, responsible for the increased activity in the field of branch banking.

The policies and standards of the Comptroller's office as they pertain to the establishment of new branches are maintained on a high but, it is believed, not unreasonable plane. This is indicated by the fact that 25 percent of all applications processed during the year were denied. Branch banking has two fundamental purposes, namely, (1) to provide the people of a community or an area of a city with needed banking services, and (2) to provide earnings for the parent bank. The parent bank must have competent management and a reasonably adequate capitalization in relation to its asset condition and volume of business to merit branch expansion. If each of these fundamental purposes and factors cannot be met, branch expansion is at least unwise, and probably unsafe.

Loans based on real estate mortgage security increased \$724 million during the year to a total of \$8.3 billion. Reports were received from several banking sources suggesting that the existing provisions of section 24 of the Federal Reserve Act limiting the aggregate amount of real estate mortgage loans of a national bank to 60 percent of its time and savings deposits, or 100 percent of capital and surplus, whichever is the greater, were too restrictive and urging a liberalizing legislative revision. A survey was made from the reports of examination of all national banks made during the last half of 1952 with the following result:

48 States and the District of Columbia

The actual and legally available aggregate of mortgage loans held by national banks

[Figures to nearest hundred thousand]

	(1) 60 percent of time and savings deposits, or (2) 100 percent of capital and surplus, whichever is the greater	Mortgage loans subject to the aggregate limitations of sec. 24	Mortgage loans not subject to aggregate limitation	Amount available for additional mortgage loans subject to aggregate limitation
Banks under 25 million:				
1.....	\$4,457.4	\$1,992.7	\$694.5	\$2,464.7
2.....	207.0	107.6	32.6	99.4
Total.....	4,664.4	2,100.3	727.1	2,564.1
Banks 25 to 100 million:				
1.....	2,163.3	894.1	317.0	1,269.2
2.....	84.9	28.8	9.5	56.1
Total.....	2,248.2	922.9	326.5	1,325.3
Banks over 100 million:				
1.....	8,592.5	2,615.3	1,218.0	5,977.2
2.....	1,364.0	273.7	171.4	1,090.3
Total.....	9,956.5	2,889.0	1,389.4	7,067.5
Grand total.....	16,869.1	5,912.2	2,443.0	10,956.9

Despite an unprecedentedly heavy volume of activity in the construction industry since 1946, the above data discloses that on an average all national banks have utilized only 35 percent of their legally available real estate mortgage lending power. The smaller national banks have utilized 45 percent, the largest 29 percent, and banks between 25 and 100 million total resources 41 percent. While it is true that a very small number of national banks have granted real estate mortgage loans up to the legally permitted limit, the Comptroller is of the opinion it would be unwise to liberalize section 24 to permit a few banks to further expand their real estate mortgage lending activities. It seems clear that no demonstrated need exists for liberalizing section 24 of the Federal Reserve Act in this respect when the national banking system has the legal right to grant \$10.9 billion of additional real estate mortgage loans and has only \$5.9 billion of such loans in its resources.

Banking interests in several States have approached the office of the Comptroller of the Currency and asked for a revision of its interpretation of section 24 of the Federal Reserve Act that first mortgage loans on timberlands are not permitted under that section. This request is based on the premise that adequately managed timberlands should come within the definition of "improved real estate" as used in the statute. This matter has been studied and reviewed on many occasions by the Comptroller's office, but it is clear that the fundamental issues involved in first mortgage loans on timberlands are sufficiently far removed from first mortgage loans on residence, commercial, and farm properties to warrant the conclusion it was not the intent of Congress to regard timberlands as "improved property" within the meaning of section 24 of the Federal Reserve Act, and that such loans could be authorized only through a legislative revision.

A first mortgage loan on a timber tract would be for one or more of the following purposes: (1) Restocking open lands, (2) holding immature timber, (3) orderly or immediate utilization of mature timber, including carryover in times of low demand, (4) implementing plans of sustained-yield management, (5) development of roads, trails, and firebreaks, and (6) constructing logging camps, railroads, etc. With the exception of loans granted to finance the immediate or short term utilization of mature timber, repayment programs would be long drawn out as the income for repayment might come only over a long period, even though the properties were well managed. It is not inconceivable that some loans of this character might have to run for periods up to 40 or 50 years. Forest landowners will not find it attractive to finance reforestation or other long term types of timber operations unless loans are available to them at low cost and for long periods. Long term, low interest rate loans based on an asset that is noninsurable against fire, insects, disease, windfall, and unproductive for years at a time are clearly outside the field of commercial banks because they owe, on an average, about 92 percent of their assets to depositors. Because of the nature of its deposit debt,

a bank must accept only those loans and investments which hold within themselves a reasonable power to pay and are based on assets with a potential recovery value sufficient to liquidate the debts under adverse conditions. With the possible exception of mortgage loans on timber lands granted for the immediate or short term utilization of mature timber, it is believed that such loans will not meet the requirements of liquidity and soundness that are essential in relation to the obligations which commercial banks owe their depositors.

Careful study is being given to determine whether it is appropriate and sound to recommend legislative action which would permit amortized, short term mortgage loans on timber properties with amortization or liquidation to come from the early utilization of mature timber, such loans to be adequately restricted in relation to the appraised value of the mature timber and with a sound limitation on the aggregate amount of such loans in relation to a bank's capital and surplus.

In the years since the middle 1930's, and particularly since the end of World War II, various State authorities and other agencies have issued "turnpike revenue bonds" to finance the construction of express-type limited-access highways. Although revenue bonds issued by public bodies are by no means a new phenomenon, this class of securities presents problems which justify discussion.

Section 5136 of the Revised Statutes (12 U. S. C. 24) provides that a national bank "may purchase for its own account investment securities under such limitations and restrictions as the Comptroller of the Currency may by regulation prescribe." Pursuant to this statutory authorization, the Comptroller has promulgated an Investment Securities Regulation which, among other provisions, forbids national banks to purchase securities "in which the investment characteristics are distinctly or predominantly speculative."

When an authority purchases from a private utility the existing electric power or water system, there is a definite record of demand for service, cost of operation, etc., on which a reasonable forecast may be based. As another example, some authorities have been created to build public school buildings which are then leased to a municipality at a sufficient annual rental to service the principal and interest requirements of the bond issue and assure repayment. In such circumstances, many revenue bonds are obviously of excellent quality and have been held to be eligible for national bank investment from the date of their issuance. In other instances, particularly turnpike revenue bonds, the Comptroller has held that such obligations, until a satisfactory earnings record is available, are ineligible for investment by national banks.

In most instances turnpike revenue bonds constitute the first financing of the particular issuer, or the issuer's revenue from other sources does not sufficiently assure the servicing of the additional bonds. In these circumstances, the prospects of the securities must be judged largely upon the earnings estimates and forecasts of the traffic engineers, etc., who have studied the matter, planned the route, and so on.

In view of the financial success of certain completed projects, it has been argued that the Comptroller's office should consider at least some newly issued turnpike revenue bonds to be eligible investments for national banks on the basis of estimated earnings and before an actual

earnings record has been established. In these circumstances, since the assurance of eventual payout of the securities will depend solely upon the accuracy of prior estimates of earnings, the Comptroller either would have to regard the securities of every such project as eligible, because the initial earnings estimates are always favorable, or would have to attempt to pass upon the accuracy of the earnings forecasts. Obviously, estimates of this character, which are based partly on the initial and future estimated traffic flow, could be subject to revision due to varying factors which cannot be foreseen. The Comptroller has, therefore, adhered to the position that in such cases the securities are ineligible as national bank investments until a satisfactory net earnings record has been established.

This matter will continue to receive the close study of the Comptroller, but at this point the present policy is believed to be correct.

Since June 3, 1864, section 5210, U. S. R. S., has contained a provision that all national banks furnish the Comptroller with a complete list of shareholders, verified under oath, on the first Monday of July of each year. The original purpose of this provision was to enable the Comptroller to know who were the shareholders of the association in the event it became necessary to assess them with the double liability provided for in Section 5151 of the Revised Statutes and section 23 of the act of December 23, 1913 (12 U. S. C. 64). However, in section 22 of the Banking Act of 1933, as amended by section 304 of the Banking Act of 1935 (12 U. S. C. 64a), the double liability imposed upon the shareholders of national banking associations was eliminated with respect to all shares issued after June 16, 1933, and provision was made for the elimination of double liability on shares issued prior to that date. All but a few national banking associations have taken the necessary steps to eliminate the double liability on their shares and the primary reason for the requirement that lists of shareholders be furnished to the Comptroller by all national banks no longer exists. The requirement remains and is now an unnecessary burden on the banks and on the Office of the Comptroller of the Currency.

The Congress will be asked to consider proposed legislation which will substitute for the requirement that annual lists of shareholders be furnished to the Comptroller's office, a requirement that any national bank upon which a demand is made therefor by the Comptroller must furnish to him within 10 days of the demand a copy of its shareholders list. It is anticipated that it will be necessary to make such demands in relatively few instances. Data regarding the stock ownership of national banks obtained by examiners and incorporated in their reports to the Comptroller should prove to be adequate to serve all normal needs.

The District of Columbia Credit Unions Act of 1932 vested in the Comptroller of the Currency supervision of credit unions created pursuant to its provisions. In 1934, the Federal Credit Union Act (act of June 26, 1934, 48 Stat. 1216) vested supervision of all Federal credit unions in the Governor of the Farm Credit Administration. In 1948, the supervision of all Federal credit unions was transferred to the Bureau of Federal Credit Unions which was established in the Federal Security Administration by the act of June 28, 1948 (62 Stat. 1092; 12 U. S. C., 1946 ed., Supp. V, 1751a). Reorganization Plan No. 1

of 1953 abolished the Federal Security Agency and established the Department of Health, Education, and Welfare.

The Bureau of Federal Credit Unions is supervising approximately 6,250 credit unions operating throughout the United States under the Federal Credit Union Act of 1934, including 113 Federal credit unions operating in the District of Columbia. The Comptroller of the Currency is now supervising 16 credit unions operating in the District of Columbia under the District of Columbia Credit Unions Act of 1932. In the interest of uniformity and efficiency, all credit unions should be supervised by the Federal agency best equipped to perform such functions, namely, the Department of Health, Education, and Welfare. The Congress will be asked to consider legislation to achieve this end.

Section 24A of the Federal Reserve Act (12 U. S. C. 371d) provides, among other things, that no national bank and no State member bank may invest an amount greater than the amount of its capital stock in bank premises, or in the securities or obligations of a corporation holding the bank premises without the approval of the Comptroller of the Currency or the Board of Governors of the Federal Reserve System, as the case may be. This implies that a national bank or a State member bank may invest an amount not exceeding 100 percent of its capital stock in the stock of an affiliate engaged in holding the bank premises. However, section 23A of the Federal Reserve Act (12 U. S. C. 371c) contains a general prohibition against a member bank's investing in any one affiliate an amount exceeding 10 percent of its capital and surplus. As originally enacted in the Banking Act of 1933, a number of exceptions were provided, the first of which covered an affiliate "engaged solely in holding the bank premises." The Banking Act of 1935 deleted the word "solely" but added the words "on June 16, 1934," so that the exception now applies only to affiliates "engaged on June 16, 1934, in holding the bank premises."

After the enactment of this amendment there seemed to be no possible constructions of sections 23A and 24A which did not result in a partial disregard of the expressed or implied purpose of one section or the other. After thorough consideration of this problem, the Office of the Comptroller of the Currency took the position that, in view of the specific exemption from section 23A of affiliates which were engaged in holding the bank premises on June 16, 1934, the provisions of that section must be applied to an affiliate which began holding the bank premises subsequent to that date. Thus while a bank may invest an amount not greater than 100 percent of its capital stock directly in a bank building which it owns, it may not invest more than 10 percent of its capital and surplus in the securities or obligations of an affiliate corporation engaged in holding the bank premises if that corporation acquired the premises after June 16, 1934.

There would seem to be no good reason why if a bank may invest amounts up to 100 percent of its capital stock in bank premises directly, it should not be allowed to do so indirectly through ownership of stock in a corporation owning the bank premises provided that the activities of that corporation are so restricted that it cannot engage in any activities other than owning and operating the bank premises. Therefore, this office expects to recommend to the Congress that the statutory conflict be eliminated by legislation which would make sec-

tion 23A of the Federal Reserve Act completely inapplicable to corporations engaged solely in owning and operating the building or buildings in which are housed the offices of the bank.

Section 5221 of the Revised Statutes (12 U. S. C. 182) requires that whenever a vote is taken to put a national bank into liquidation, the board of directors shall cause notice of this fact to be published for a period of 2 months in a newspaper published in the city or town in which the association is located, and also in a newspaper published in the city of New York. These publications are for the purpose of "notifying the holders of its notes and other creditors to present the notes and other claims against the association for payment." The "notes" referred to in the statute are the notes formerly issued by national banks which circulated as currency, but which are now no longer issued. Because these notes were used as currency, and because their circulation was often wide, it was deemed desirable to have notice of a pending liquidation of the issuing bank given in New York, in addition to being given locally. With the cessation of the issuance of such notes, every national bank having circulating notes outstanding deposited lawful money with the Treasurer of the United States to cover the full redemption value of its outstanding notes, and all such notes may be redeemed at the United States Treasury. Therefore, the need for publication in New York, and for notification to holders of the notes to present them for payment has passed.

Accordingly, to relieve the banks of the now unnecessary expense of the New York publication, it will be recommended to the Congress that section 5221 of the Revised Statutes be amended to eliminate that requirement, and the reference to notifying the holders of the bank's notes to present them for payment. The requirement of local publication notifying creditors to present their claims against the bank is, of course, still necessary and it should be retained.



A comparison of the assets and liabilities of the banks in the National Banking System as of December 31, 1951, March 31, June 30, September 5, and December, 31, 1952, 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, 1951 (4,946 banks)	Mar. 31, 1952 (4,933 banks)	June 30, 1952 (4,932 banks)	Sept. 5, 1952 (4,927 banks)	Dec. 31, 1952 (4,916 banks)
ASSETS					
Loans and discounts, including overdrafts.....	32,423,777	32,352,742	33,170,408	33,782,046	36,119,673
U. S. Government securities, direct obligations.....	35,146,687	33,948,307	34,678,113	34,971,610	35,921,239
Obligations guaranteed by U. S. Government.....	9,656	9,670	16,427	11,761	15,203
Obligations of States and political subdivisions.....	5,333,230	5,607,202	5,810,343	5,988,324	5,982,753
Other bonds, notes, and debentures.....	2,373,149	2,284,860	2,393,571	2,344,284	2,176,230
Corporate stocks, including stocks of Federal Reserve banks.....	180,895	185,284	187,240	188,113	196,860
<i>Total loans and securities</i>	<i>75,467,394</i>	<i>74,888,065</i>	<i>76,256,102</i>	<i>77,286,138</i>	<i>80,411,958</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	26,012,158	23,317,178	23,991,529	23,553,507	26,399,403
Bank premises owned, furniture and fixtures.....	683,826	700,962	717,394	727,839	747,912
Real estate owned other than bank premises.....	16,796	19,579	19,986	21,210	22,555
Investments and other assets indirectly representing bank premises or other real estate.....	64,642	59,383	58,036	58,394	57,876
Customers' liability on acceptances.....	172,708	186,823	141,522	138,049	169,263
Income accrued but not yet collected.....	172,489	171,331	196,424	239,444	190,542
Other assets.....	148,547	171,646	160,571	149,127	133,234
Total assets	102,738,560	99,014,967	101,541,564	102,173,708	108,132,743
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	54,855,841	50,606,189	52,234,586	53,075,645	56,682,902
Time deposits of individuals, partnerships, and corporations.....	19,825,659	20,162,908	20,720,190	20,905,423	21,517,160
Deposits of U. S. Government and postal savings.....	2,243,626	3,690,330	3,681,910	2,817,219	3,251,638
Deposits of States and political subdivisions.....	5,924,592	6,059,489	6,231,989	5,875,435	6,271,676
Deposits of banks.....	9,789,974	8,471,774	8,587,305	8,657,187	9,920,522
Other deposits (certified and cashiers' checks, etc.).....	1,791,869	1,326,451	1,533,710	1,172,936	1,613,878
Total deposits	94,431,561	90,317,141	92,989,690	92,503,845	99,257,776
<i>Demand deposits</i>	<i>75,156,288</i>	<i>68,684,350</i>	<i>70,742,199</i>	<i>70,056,745</i>	<i>76,139,288</i>
<i>Time deposits</i>	<i>21,275,273</i>	<i>21,632,791</i>	<i>22,247,491</i>	<i>22,446,100</i>	<i>23,118,488</i>

Bills payable, rediscounts, and other liabilities for borrowed money.....	15,484	247,937	42,046	1,069,238	75,921
Mortgages or other liens on bank premises and other real estate.....	366	236	230	242	238
Acceptances outstanding.....	187,650	198,021	147,053	145,359	179,294
Income collected but not yet earned.....	180,894	186,664	219,212	246,314	279,843
Expenses accrued and unpaid.....	375,326	381,650	359,499	449,355	434,672
Other liabilities.....	877,161	892,116	887,771	791,584	845,778
Total liabilities.....	96,068,442	92,223,765	94,645,501	95,205,937	101,073,522
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	2,105,345	2,180,751	2,203,466	2,207,921	2,224,852
Surplus.....	3,083,495	3,123,756	3,175,879	3,197,085	3,334,218
Undivided profits.....	1,212,538	1,226,047	1,252,544	1,296,349	1,225,731
Reserves and retirement account for preferred stock.....	268,740	260,648	264,174	266,416	274,420
Total capital accounts.....	6,670,118	6,791,202	6,896,063	6,967,771	7,059,221
Total liabilities and capital accounts.....	102,738,560	99,014,967	101,541,564	102,173,708	108,132,743
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	7,955	6,436	5,802	5,752	5,229
Class B preferred stock.....	591	571	571	567	437
Common stock.....	2,096,799	2,173,744	2,197,093	2,201,602	2,219,186
Total.....	2,105,345	2,180,751	2,203,466	2,207,921	2,224,852
Retirable value of preferred capital stock:					
Class A preferred stock.....	12,225	10,518	9,690	9,515	8,558
Class B preferred stock.....	866	826	826	822	512
Total.....	13,091	11,344	10,516	10,337	9,070
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	11,616,494	12,663,445	12,955,353	13,914,391	12,825,333

TRENDS IN BANKING

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

Distribution of assets and liabilities of national banks, Dec. 31, 1949-52

	1949	1950	1951	1952
ASSETS				
Securities:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
U. S. Government, direct and guaranteed.....	42.41	36.70	34.22	33.24
Obligations of States and political subdivisions.....	4.15	4.82	5.19	5.53
Stock of Federal Reserve banks.....	.15	.15	.15	.15
Other bonds and securities.....	2.28	2.57	2.34	2.04
Total securities.....	48.99	44.24	41.90	40.96
Loans and discounts.....	26.52	30.11	31.56	33.41
Cash and balances with other banks, excluding reserves.....	11.40	12.74	12.84	12.43
Reserve with Reserve banks.....	11.92	11.75	12.48	11.98
Bank premises, furniture and fixtures.....	.66	.66	.66	.69
Other real estate owned.....	.01	.01	.02	.02
All other assets.....	.50	.49	.54	.51
Total assets.....	100.00	100.00	100.00	100.00
LIABILITIES				
Deposits:				
Demand of individuals, partnerships, and corporations.....	52.47	53.53	53.39	52.42
Time of individuals, partnerships, and corporations.....	21.01	19.55	19.30	19.90
U. S. Government.....	2.25	1.98	2.18	2.99
States and political subdivisions.....	6.01	5.87	5.77	5.80
Banks.....	9.17	9.39	9.53	9.17
Other deposits (including postal savings).....	1.45	1.77	1.75	1.51
Total deposits.....	92.36	92.07	91.92	91.79
<i>Demand deposits.....</i>	<i>70.14</i>	<i>71.30</i>	<i>71.81</i>	<i>70.41</i>
<i>Time deposits.....</i>	<i>22.22</i>	<i>20.77</i>	<i>20.71</i>	<i>21.38</i>
Other liabilities.....	1.06	1.42	1.59	1.68
Capital funds:				
Capital stock.....	2.12	2.06	2.05	2.06
Surplus.....	2.93	3.01	3.00	3.08
Undivided profits and reserves.....	1.53	1.44	1.44	1.39
Total capital funds.....	6.58	6.51	6.49	6.53
Total liabilities and capital funds.....	100.00	100.00	100.00	100.00

FIDUCIARY ACTIVITIES OF NATIONAL BANKS

As of December 31, 1952, 1,758 national banks have been authorized by the Board of Governors of the Federal Reserve System to administer fiduciary accounts under grant of trust powers, either full or limited. In addition, 23 national banks have been authorized to act in some specific fiduciary capacity. Two hundred and sixty-eight banks are not acting under any of their granted fiduciary powers. During the year ended December 31, 1952, 1,622 examinations were made of trust departments, including 62 trust department examinations in branches.

Trust department assets totaled \$39,666,000,000 as of December 31, 1952, compared to \$36,137,000,000 as of December 31, 1951, and \$10,655,000,000 as of December 31, 1942. While carrying values for trust assets have not been standardized throughout the country,

there have been relatively few changes of system within individual organizations. Because of the relatively few changes of system, these figures are comparable although they do not reflect total current market values. The above total trust department assets include \$26,113,000,000 in agency, escrow, and custodianship accounts held in the trust department which seldom involve discretionary supervision.

Outstanding bond and debenture issues for which national banks are acting as trustee total \$16,052,000,000 in 7,217 accounts, as of December 31, 1952. There were \$14,551,000,000 outstanding as of December 31, 1951, and \$9,036,000,000 as of December 31, 1942. National banks are also acting as registrar for 3,615 accounts, and as transfer agent for 3,352 accounts.

Gross trust department income of national banks totaled \$80,627,000 during 1952 compared to \$75,130,000 in 1951 and \$32,981,000 in 1942. Many banks make no record of expense or estimation of allocated overhead and therefore no tabulation can be accomplished for net earnings of trust departments throughout the country. Losses to national banks through trust department operations continue to be almost negligible.

EARNINGS, EXPENSES, AND DIVIDENDS OF NATIONAL BANKS FOR YEAR ENDED DECEMBER 31, 1952

The net profits of national banks before dividends for the calendar year 1952 were \$562,000,000, which amounted to 8.17 percent of average capital funds. Net profits for the previous year were \$507,000,000, or 7.79 percent of average capital funds.

Net earnings from operations of \$1,089,000,000 showed an increase of \$114,000,000 over the previous year. Adding to net earnings from operations, profits on securities sold of \$20,000,000 and recoveries on loans and investments, etc. (including adjustments in valuation reserves) of \$61,000,000, and deducting losses and chargeoffs (including current additions to valuation reserves) of \$203,000,000 and taxes on net income of \$405,000,000, the net profits of the banks before dividends for the year 1952 were \$55,000,000 more than for the year 1951.

Gross earnings were \$2,751,000,000, an increase of \$296,000,000 over 1951. The principal items of operating earnings in 1952 were \$1,537,000,000 from interest and discount on loans, an increase of \$196,000,000 over 1951, and \$634,000,000 from interest on United States Government obligations, an increase of \$65,000,000. Other principal items of operating earnings were \$164,000,000 from interest and dividends on securities other than United States Government obligations, an increase of \$16,000,000 over the previous year, and \$136,000,000 from service charges on deposit accounts, an increase of \$7,000,000. Operating expenses, excluding taxes on net income, were \$1,662,000,000 as against \$1,479,000,000 in 1951. Principal operating expenses were \$822,000,000 for salaries and wages of officers and employees and fees paid to directors, an increase of \$76,000,000 over 1951, and \$261,000,000 expended for interest on time deposits, an increase of \$42,000,000.

Cash dividends declared on common and preferred stock in 1952 totaled \$259,000,000 in comparison with \$248,000,000 in the previous year. The rate of cash dividends was 3.77 percent of the average capital funds. The cash dividends in 1952 were 46 percent of the net profits available for the year. The remaining 54 percent of net profits, or \$303,000,000, was retained by the banks in their capital funds.

Interest and dividends on securities represented 29 percent of gross earnings for the year, with the banks in the twelfth Federal Reserve District showing the lowest ratio at 22 percent, while banks in the seventh district showed 37 percent, the highest ratio. Interest and discount on loans accounted for 56 percent of the banks' earnings, varying from 49 percent in the seventh district to 62.3 percent in the twelfth district. Salaries, wages, and fees took over 29 percent of gross earnings, ranging from 28 percent in the fourth district to 32 percent in the ninth district. Current operating earnings before income taxes were more than 39 percent of gross earnings, ranging from 37.4 percent in the ninth district to 41.6 percent in the fifth district.

The rate of interest and dividends received on the average securities held during the year was 1.84 percent, and varied from 1.76 at the banks in the second district to 1.99 percent for banks in the third district. On the average loans and discounts the rate of interest and discount varied from 3.76 percent in the second district to 5.07 percent in the twelfth district. The national average was 4.53.

Current operating earnings before income taxes were 16 percent on the average total capital accounts, varying from 12 percent in the third district to 21 percent in the twelfth district. Net profits after income taxes but before dividends were, as noted above, 8.17 percent on the average capital accounts, ranging from 6.46 in the first district to 10.32 percent in the twelfth district.

Summaries of the earnings, expenses, and dividends of national banks for the years ended December 31, 1951 and 1952, are shown in the following table.

Earnings, expenses, and dividends of national banks for years ended Dec. 31, 1951 and 1952

[In millions of dollars]

	1952	1951	Change since 1951
Number of banks ¹	4,916	4,946	-30
Capital stock (par value) ²	2,177.9	2,058.1	+119.8
Capital accounts ²	6,875.1	6,506.4	+368.7
Earnings from current operations:			
Interest and dividends on—			
U. S. Government obligations.....	633.7	568.8	+64.9
Other securities.....	164.2	148.2	+16.0
Interest and discount on loans.....	1,536.8	1,340.7	+196.1
Service charges on deposit accounts.....	136.3	129.2	+7.1
Other current earnings.....	279.6	267.4	+12.2
Total.....	2,750.6	2,454.4	+296.2

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

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

Earnings, expenses, and dividends of national banks for years ended Dec. 31, 1951 and 1952—Continued

[In millions of dollars]

	1952	1951	Change since 1951
Current operating expenses:			
Salaries, wages, and fees.....	821.9	745.7	+76.2
Interest on time deposits (including savings deposits).....	261.0	218.6	+42.4
Taxes other than on net income.....	78.6	77.0	+1.6
Recurring depreciation on banking house, furniture and fixtures.....	42.2	37.1	+5.1
Other current operating expenses.....	458.1	401.0	+57.1
Total.....	1,661.8	1,479.4	+182.4
Net earnings from current operations.....	1,088.8	975.0	+113.8
Recoveries, transfers from valuation reserves, and profits:			
On securities:			
Recoveries.....	6.9	5.6	+1.3
Transfers from valuation reserves.....	14.8	7.1	+7.7
Profits on securities sold or redeemed.....	20.2	39.7	-19.5
On loans:			
Recoveries.....	11.7	12.1	-.4
Transfers from valuation reserves.....	14.9	12.1	+2.8
All other.....	12.6	19.0	-6.4
Total.....	81.1	95.6	-14.5
Losses, charge-offs, and transfers to valuation reserves:			
On securities:			
Losses and charge-offs.....	61.2	51.2	+10.0
Transfers to valuation reserves.....	16.7	17.2	-.5
On loans:			
Losses and charge-offs.....	11.3	9.6	+1.7
Transfers to valuation reserves.....	84.0	125.6	-41.6
All other.....	30.0	27.5	+2.5
Total.....	203.3	231.0	-27.7
Profits before income taxes.....	966.6	839.6	+127.0
Taxes on net income:			
Federal.....	388.0	317.4	+70.6
State.....	17.1	15.5	+1.6
Total.....	405.1	332.9	+72.2
Net profits before dividends.....	561.5	506.7	+54.8
Cash dividends declared:			
On preferred stock.....	.4	.6	-.2
On common stock.....	258.7	247.2	+11.5
Total.....	259.1	247.8	+11.3
Memoranda items:			
Recoveries credited to valuation reserves (not included in recoveries above):			
On securities.....	2.4	1.1	+1.3
On loans.....	21.3	19.7	+1.6
Losses charged to valuation reserves (not included in losses above):			
On securities.....	15.3	6.4	+8.9
On loans.....	41.0	44.3	-3.3
Stock dividends (increases in capital stock).....	77.5	56.8	+20.7
Ratios:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Expenses to gross earnings.....	60.42	60.28	+ .14
Net profits before dividends to capital accounts.....	8.17	7.79	+ .38
Cash dividends to capital stock.....	11.90	12.04	-.14
Cash dividends to capital accounts.....	3.77	3.81	-.04

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

STRUCTURAL CHANGES IN THE NATIONAL BANKING SYSTEM

The authorized capital stock of the 4,916 national banks in existence on December 31, 1952, consisted of common capital stock aggregating \$2,220,017,490, a net increase during the year of \$122,710,428, and preferred capital stock aggregating \$5,666,580, a net decrease during the year of \$6,386,194. These figures include one inactive bank and adjustments in the number of banks and amount of capital stock resulting from consolidations under the act of November 7, 1918, as amended, which were not reflected in the reports of condition received in response to the call for such reports as of the close of business on December 31, 1952.

In addition to 23 applications with proposed common capital stock of \$3,815,000 carried over from the previous year, 43 applications were received to organize national banks and to convert State banks into national banking associations with proposed common capital stock of \$7,702,500. Of these applications, 16 with proposed common capital stock of \$2,850,000 were approved; 16 with proposed common capital stock of \$2,550,000 were rejected and the remainder had been abandoned or were still pending on December 31. From the applications carried over from the previous year and those approved during 1952, 15 national banking associations with common capital stock of \$2,222,000 were authorized to commence business.

During the year, 11 State banks and 43 national banks were consolidated under authority of the act of November 7, 1918, as amended, into 26 national banking associations with common capital stock of \$64,683,075. Four of these cases were mergers under the provisions of sections 4 and 5 of the act and included 2 State banks and 8 national banks. Approximately \$157,000,000 of assets were brought into the national banking system by reason of the 11 State banks being consolidated with national banks. In addition, national banks reported the purchases of 22 State banks, with capital stock of \$3,739,461 and assets of approximately \$151,807,513.

During the year, 17 national banks with common capital stock of \$2,075,000 went into voluntary liquidation in the manner provided in sections 5220 and 5221 of the United States Revised Statutes. Of these banks, 9 with common capital stock of \$1,275,000 and assets of \$44,832,762, were succeeded by national banks; 7 with common capital stock of \$775,000 and assets of \$31,758,237, were succeeded by State banks and 1 with common capital stock of \$25,000 and assets of \$280,780, paid its depositors and quit business. Also, during the year 6 national banks with common capital stock of \$1,685,000 and assets of \$88,474,044, were converted into State banks, and 6 national banks with common capital stock of \$1,087,870, 1 of which also had \$39,630 of preferred capital stock, and assets of \$46,212,985, were consolidated with or merged into State banks, all under the provisions of Public Law 706 (12 U. S. C. 214) and under the laws of the States where the banks were located.

Changes in the number and capital stock of national banks during the year ended December 31, 1952, are shown in the following summary.

Organization, capital stock changes, and national banks closed as reported during the year ended Dec. 31, 1952

	Number of banks	Capital stock	
		Common	Preferred
Increases:			
Banks newly chartered:			
Primary organizations.....	15	\$2,222,000	
Reorganizations.....			
Conversions of State banks.....			
Capital stock:			
162 cases by statutory sale.....		44,334,833	
249 cases by statutory stock dividend.....		74,368,090	
19 cases by stock dividends under articles of association.....		2,302,300	
1 case by conversion of preferred stock.....		86,000	
16 cases by statutory consolidations.....		5,554,325	
Total increases.....	15	128,867,548	
Decreases:			
Banks ceasing operations:			
Voluntary liquidations:			
Succeeded by national banks.....	9	1,275,000	
Succeeded by State banks.....	7	775,000	
No successors.....	1	25,000	
Statutory consolidations.....	17		
Conversions into State banks.....	6	1,685,000	
Merged or consolidated with State banks (Public Law 706).....	6	1,087,870	\$39,630
Receiverships.....			
Capital stock:			
42 cases by retirement.....			6,346,564
3 cases by statutory reductions.....		248,000	
7 cases by statutory consolidations.....		1,061,250	
Total decreases.....	46	6,157,120	6,386,194
Net change.....	-31	122,710,428	-6,386,194
Charters in force Dec. 31, 1951, and authorized capital stock.....	4,947	2,097,307,062	12,052,774
Charters in force Dec. 31, 1952, and authorized capital stock.....	4,916	2,220,017,490	5,666,580

BRANCHES

On December 31, 1952, 389 national banks were operating a total of 2,421 branches and 9 seasonal offices. In 9 of the States, namely, California, Massachusetts, Michigan, New Jersey, New York, Ohio, Oregon, Pennsylvania, and Washington, there were 219 national banks operating 1,788 branches, which was approximately 74 percent of the number of all branches at the end of the year.

During the year ended December 31, 1952, 177 branches were brought into the national banking system. Of the 177 branches, 106 were authorized to operate in places other than the city in which the parent bank is located. During the same period, 13 branches were discontinued, 7 through actions of the boards of directors of the parent banks, one through the conversion of the parent bank into a State bank under the provisions of Public Law 706 (12 U. S. C. 214) and the laws of the State where the parent bank was located, and 5 through the consolidation under the act of November 7, 1918, as amended, of the parent banks with other national banks for which the branches were reauthorized.

Of the 177 branches authorized, 175 were operating on December 31, 1952. There was a net gain in the system of 163 operating branches in the year.

NATIONAL BANK NOTES OUTSTANDING

There were, as of December 31, 1952, \$76,218,153 of national bank notes outstanding.

DISTRIBUTION OF ALL BANKS

On December 31, 1952, there were 14,596 commercial and savings banks in the United States and possessions, with deposits of \$196,431,356,000. Of these banks, 13,645, or 93 percent, with 96 percent of the deposits, were insured banks. The 4,909 national banks, members of the Federal Reserve System, represented 34 percent of all banks and held 50 percent of the total deposits. The 529 mutual savings banks, of which 206 were insured, held \$22,621,239,000 of deposits.

Classification of all banks, Dec. 31, 1952

	Banks			Deposits		
	Number of banks	Percent of grand total	Change in 12 months (percent of grand total)	Amount ('000 omitted)	Percent of grand total	Change in 12 months (percent of grand total)
Insured banks:						
National.....	4,909	33.63	-0.11	\$98,974,159	50.39	-0.08
State member:						
Commercial.....	1,886	12.92	-.05	48,532,929	24.71	-.38
Mutual savings.....	3	.02	0	20,322	.01	0
Nonmember:						
State commercial ¹	6,644	45.52	+0.30	23,849,939	12.14	+0.26
Mutual savings.....	203	1.39	+0.03	16,764,701	8.53	+0.30
Total insured banks.....	13,645	93.48	+0.17	188,142,050	95.78	+0.10
Uninsured banks:						
Nonmember:						
State commercial and private ²	628	4.30	-.16	2,453,090	1.25	-.10
Mutual savings.....	323	2.22	-.01	5,836,216	2.97	0
Total uninsured banks.....	951	6.52	-.17	8,289,306	4.22	-.10
Total all banks.....	14,596	100.00		196,431,356	100.00	

¹ Includes 6 nonmember insured national banks.

² Includes 1 nonmember uninsured national bank.

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

The total assets of all classes of active banks in the United States and possessions on December 31, 1952, amounted to \$214,831,000,000, an increase of \$10,968,000,000 since December 31, 1951.

The total deposits at the end of 1952 amounted to \$196,431,000,000, an increase of \$9,827,000,000 over 1951. Included in the latter aggregate are deposits of individuals, partnerships, and corporations of \$162,050,000,000, an increase of \$7,572,000,000 in the year. Deposits of the United States Government, including postal savings deposits, were \$5,381,000,000, an increase of \$1,653,000,000, or 44 percent; deposits of States and political subdivisions amounting to \$10,687,000,000 showed an increase of \$585,000,000, or 6 percent, and deposits of banks of \$15,336,000,000 were \$232,000,000, or 2 percent, more than in 1951.

Loans and discounts amounted to \$75,929,000,000 in December 1952 after deducting reserves of \$1,077,000,000 for possible future losses. The net loans were \$7,928,000,000, or 12 percent, over the amount reported as of the end of 1951. Commercial and industrial loans of \$28,041,000,000 were 8 percent more than the 1951 figure; real estate loans of \$27,245,000,000 were up 10.5 percent, and all other loans of \$21,720,000,000 increased 19 percent.

The banks held obligations of the United States Government, direct and guaranteed, of \$73,011,000,000 in December 1952, an increase of \$1,416,000,000, or 2 percent, in the year. Obligations of States and political subdivisions held amounted to \$10,564,000,000, an increase of \$1,171,000,000, and other securities held amounted to \$6,885,000,000, an increase of \$287,000,000. The total of all securities held at the end of 1952 was \$90,460,000,000, and represented 42 percent of the banks' total assets. At the end of the previous year the ratio was 43 percent.

Cash and balances with other banks, including reserve balances, in 1952 were \$45,764,000,000, slightly more than at the end of the previous year.

Total capital accounts were \$15,454,000,000, compared to \$14,706,000,000 at the end of 1951, an increase of 5 percent.

A statement of the assets and liabilities of all classes of active banks at the end of December 1951 and 1952 follows.

Assets and liabilities of all banks in the United States and possessions, 1951 and 1952

[In millions of dollars]

	Dec. 31, 1952	Dec. 31, 1951	Change since 1951
Number of banks.....	14, 596	14, 636	—40
ASSETS			
Commercial and industrial loans (including open market paper)....	28, 041	26, 040	+2, 001
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	726	290	+436
Other loans to farmers.....	3, 221	3, 140	+81
Loans to brokers and dealers in securities and other loans for the purpose of purchasing or carrying securities.....	3, 188	2, 585	+603
Real estate loans.....	27, 245	24, 048	+2, 597
Other loans to individuals.....	12, 836	10, 597	+2, 239
Loans to banks.....	158	149	+9
All other loans (including overdrafts).....	1, 591	1, 549	+42
Total gross loans.....	77, 006	68, 998	+8, 008
Less valuation reserves.....	1, 077	997	+80
Net loans.....	75, 929	68, 001	+7, 928
U. S. Government obligations, direct and guaranteed.....	73, 011	71, 595	+1, 416
Obligations of States and political subdivisions.....	10, 564	9, 393	+1, 171
Other bonds, notes, and debentures.....	6, 146	5, 989	+157
Corporate stocks, including stocks of Federal Reserve banks.....	739	609	+130
Total securities.....	90, 460	87, 586	+2, 874
Currency and coin.....	2, 939	2, 891	+48
Balances with other banks, including reserve balances, and cash items in process of collection.....	42, 825	42, 826	—1
Bank premises owned, furniture and fixtures.....	1, 442	1, 331	+111
Real estate owned other than bank premises.....	41	37	+4
Investments and other assets indirectly representing bank premises or other real estate.....	101	105	—4
Customers' liability on acceptances outstanding.....	341	349	—8
Other assets.....	753	737	+16
Total assets.....	214, 831	203, 863	+10, 968

Assets and liabilities of all banks in the United States and possessions, 1951 and 1952—Continued

[In millions of dollars]

	Dec. 31, 1952	Dec. 31, 1951	Change since 1951
LIABILITIES			
Demand deposits of individuals, partnerships, and corporations.....	100, 141	97, 006	+3, 135
Time deposits of individuals, partnerships, and corporations.....	61, 909	57, 472	+4, 437
U. S. Government and postal savings deposits.....	5, 381	3, 728	+1, 653
Deposits of States and political subdivisions.....	10, 687	10, 102	+585
Deposits of banks.....	15, 336	15, 104	+232
Other deposits (certified and cashiers' checks, etc.).....	2, 977	3, 192	-215
Total deposits.....	196, 431	186, 604	+9, 827
<i>Demand deposits.....</i>	<i>131, 792</i>	<i>126, 680</i>	<i>+5, 012</i>
<i>Time deposits.....</i>	<i>64, 709</i>	<i>59, 924</i>	<i>+4, 785</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	196	44	+152
Acceptances executed by or for account of reporting banks and outstanding.....	363	378	-15
Other liabilities.....	2, 387	2, 131	+256
Total liabilities.....	199, 377	189, 157	+10, 220
CAPITAL ACCOUNTS			
Capital notes and debentures.....	47	40	+7
Preferred stock.....	33	51	-18
Common stock.....	3, 937	3, 749	+188
Surplus.....	7, 776	7, 262	+514
Undivided profits.....	3, 066	3, 027	+39
Reserves and retirement account for preferred stock and capital notes and debentures.....	595	577	+18
Total capital accounts.....	15, 454	14, 706	+748
Total liabilities and capital accounts.....	214, 831	203, 863	+10, 968

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

REPORTS FROM BANKS

National banks in the continental United States, Alaska, the Territory of Hawaii, and the Virgin Islands of the United States were, in accordance with the provisions of section 5211 of the Revised Statutes, called upon to submit four reports of condition during the year ended December 31, 1952. Reports were required as of March 31, June 30, September 5, and December 31. Summaries from all condition reports, by States, are published in pamphlet form. National banks were also required by statute to obtain reports, unless waived by the Comptroller, of their affiliates and holding company affiliates other than member banks as of the four dates for which condition reports of the banks were obtained and to submit such reports to the Comptroller.

Under the general powers conferred upon him by law, the Comptroller obtained from each national bank during the period indicated semiannual reports of earnings, expenses, and dividends; also reports of condition of foreign branches as of December 31, 1952.

National banking associations authorized to act in a fiduciary capacity were called upon to submit reports of their trust departments as of the close of business on December 31, 1952.

In accordance with section 298 of the code of law for the District of Columbia, banks other than national in the District were required to

make to the Comptroller condition reports and reports of earnings, expenses, and dividends identical with those obtained from national banks during the year. Credit unions in the District of Columbia under the supervision of the Comptroller were required to submit reports of their assets and liabilities as of December 31, 1952, and reports of receipts and disbursements for the year ended December 31, 1952.

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

AFFILIATES AND HOLDING COMPANY AFFILIATES OF NATIONAL BANKS

The Federal statute requires each national bank to obtain and submit to the Comptroller periodically reports of its affiliates, as defined in sections 2 (b) and (c) of the Banking Act of 1933, as amended, unless waived by the Comptroller.

Until the close of the calendar year 1951 a national bank was required to furnish a list of all of its affiliates at each call date, including the amount of its loans and investments in each affiliate, and to furnish also reports of certain affiliates on a prescribed form and proof of publication of such reports in a newspaper. Beginning with the first call in 1952 the Comptroller waived the requirements for a list of the affiliates, and in addition further revised the waiver requirement for reports of affiliates to provide principally that reports of affiliates (other than holding company affiliates) need not be submitted and published in a newspaper unless the affiliate is indebted to the national bank or the bank owns obligations of the affiliate and the aggregate of such indebtedness or investment is carried as an asset on the bank's books at a value in excess of \$5,000 or 1 percent of the bank's capital and surplus, whichever is the *greater*. Previously the waiver provided that reports should be submitted and published when the aggregate of the indebtedness or the investment was carried at a value in excess of \$5,000 or 1 percent of the bank's capital and surplus, whichever is the *smaller*.

At the end of December 1952, 310 national banks in the country and 2 non-national banks in the District of Columbia which are members of the Federal Reserve System submitted 347 reports of affiliates. Included in these figures are 201 banks in 26 States which are members of 25 holding company groups. The number of banks in each holding company group varied from 1 to 48. The actual number of reporting affiliates was 171.

LIQUIDATION OF INSOLVENT NATIONAL BANKS

During the year ended December 31, 1952, there were no failures of national banks. The liquidation of one insolvent national bank under the direction of the Comptroller of the Currency was completed during the year, leaving only one such receivership in process of liquidation as of December 31, 1952. This one remaining receivership was involved in litigation.

ISSUE AND REDEMPTION OF NOTES

One thousand four hundred and seventy-five shipments of Federal Reserve currency were made from Washington, D. C., during the year ended December 31, 1952, to Federal Reserve agents and Federal Reserve branch banks, aggregating \$8,986,460,000, and in addition, 23 deliveries were made to the Treasurer of the United States aggregating \$119,800,000.

Four thousand nine hundred and seventy-seven lots of unfit Federal Reserve currency were received for verification and certification for destruction consisting of 482,385,664 notes aggregating \$5,681,974,480.

There were received 34 lots of national bank notes for verification and certification for retirement and destruction consisting of 246,243 notes aggregating \$3,993,020.

One hundred fifty-seven thousand one hundred and twenty-one fragments or charred Federal Reserve and national bank notes aggregating \$2,947,955 were presented by the Treasurer of the United States for identification and approval.

EXAMINATION OF NATIONAL BANKS

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

During the year ended December 31, 1952, 9,212 examinations of banks, 4,431 examinations of branches, including 24 foreign branches, 1,622 examinations of trust departments, and 28 examinations of affiliates were conducted. Nine State banks were examined in connection with conversions to or consolidations with national banks. Investigations were also conducted in connection with applications for 31 new charters and 202 new branches.

ORGANIZATION AND STAFF

On December 31, 1952, the Office of the Comptroller of the Currency had in its employ 1,150 persons. Of these, 198 were assigned to the Washington office, including 34 in the Federal Reserve Issue and Redemption Division, which is an expense of the Federal Reserve banks. During the year, the total personnel in the Washington office was reduced by 7 and the total field force was increased by 31 persons.

Seventeen national bank examiners and 85 assistant national bank examiners left the service during the year. In the same period 19 assistants were commissioned national bank examiners, 1 former examiner was reappointed and 1 returned from military furlough, while 121 new assistants were appointed, 7 returned from military furlough and 6 were placed on military furlough, leaving a total of 262 examiners and 567 assistants in the service at the end of the year. The 262 examiners have an average term of service, including service as assistants, in excess of 19 years.

On February 18, 1952, Mr. G. W. Garwood, a career employee who had served with the office in various positions for approximately 27 years, was appointed Third Deputy Comptroller to fill the vacancy created through the resignation of Mr. J. L. Robertson, First Deputy Comptroller. On this same date Mr. L. A. Jennings was promoted from Second to First Deputy Comptroller, and Mr. W. M. Taylor from Third to Second Deputy Comptroller.

EXPENSES OF THE BUREAU

The following is a summary of the operating expenses of the Bureau for the year ended December 31, 1952:

	Bank supervi- sion	Currency issue and redemp- tion	Total
Salaries.....	\$5, 878, 839. 92	\$124, 898. 23	\$6, 003, 738. 15
Per diem.....	1, 095, 183. 15	0	1, 095, 183. 15
Transportation.....	346, 470. 35	0	346, 470. 35
Supplies, printing, books, and periodicals.....	85, 311. 83	2, 033. 64	87, 345. 47
Rent.....	137, 243. 84	0	137, 243. 84
Furniture and fixtures.....	10, 153. 34	0	10, 153. 34
Communications.....	20, 597. 47	352. 06	20, 949. 53
Miscellaneous.....	19, 654. 92	9, 210. 48	28, 865. 40
Total.....	7, 593, 454. 82	136, 494. 41	7, 729, 949. 23

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

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

No.	Name	Date of appointment	Date of resignation	State
COMPTROLLERS OF THE CURRENCY				
1	McCulloch, Hugh	May 9, 1863	Mar. 8, 1865	Indiana.
2	Clarke, Freeman	Mar. 21, 1865	July 24, 1866	New York.
3	Hulburd, Hiland R.	Feb. 1, 1867	Apr. 3, 1872	Ohio.
4	Knox, John Jay	Apr. 25, 1872	Apr. 30, 1884	Minnesota.
5	Cannon, Henry W.	May 12, 1884	Mar. 1, 1886	Do.
6	Trenholm, William L.	Apr. 20, 1886	Apr. 30, 1889	South Carolina.
7	Lacey, Edward S.	May 1, 1889	June 30, 1892	Michigan.
8	Hepburn, A. Barton	Aug. 2, 1892	Apr. 25, 1893	New York.
9	Eckels, James H.	Apr. 26, 1893	Dec. 31, 1897	Illinois.
10	Dawes, Charles G.	Jan. 1, 1898	Sept. 30, 1901	Do.
11	Ridgely, William Barret	Oct. 1, 1901	Mar. 28, 1908	Do.
12	Murray, Lawrence O.	Apr. 28, 1908	Apr. 27, 1913 ¹	New York.
13	Williams, John Skelton	Feb. 2, 1914	Mar. 2, 1921	Virginia.
14	Crissinger, D. R.	Mar. 17, 1921	Apr. 30, 1923	Ohio.
15	Dawes, Henry M.	May 1, 1923	Dec. 17, 1924	Illinois.
16	McIntosh, Joseph W.	Dec. 20, 1924	Nov. 20, 1928	Do.
17	Pole, John W.	Nov. 21, 1928	Sept. 20, 1932	Ohio.
18	O'Connor, J. F. T.	May 11, 1933	Apr. 16, 1938	California.
19	Delano, Preston	Oct. 24, 1938	-----	Massachusetts.
DEPUTY COMPTROLLERS OF THE CURRENCY				
1	Howard, Samuel T.	May 9, 1863	Aug. 1, 1865	New York.
2	Hulburd, Hiland R.	Aug. 1, 1865	Jan. 31, 1867	Ohio.
3	Knox, John Jay	Mar. 12, 1867	Apr. 24, 1872	Minnesota.
4	Langworthy, John S.	Aug. 8, 1872	Jan. 3, 1886	New York.
5	Snyder, V. P.	Jan. 5, 1886	Jan. 3, 1887	Do.
6	Abrahams, J. D.	Jan. 27, 1887	May 25, 1890	Virginia.
7	Nixon, R. M.	Aug. 11, 1890	Mar. 16, 1893	Indiana.
8	Tucker, Oliver P.	Apr. 7, 1893	Mar. 11, 1896	Kentucky.
9	Coffin, George M.	Mar. 12, 1896	Aug. 31, 1898	South Carolina.
10	Murray, Lawrence O.	Sept. 1, 1898	June 27, 1899	New York.
11	Kane, Thomas P.	June 29, 1899	Mar. 2, 1923 ²	District of Columbia.
12	Fowler, Willis J.	July 1, 1908	Feb. 14, 1927	Indiana.
13	McIntosh, Joseph W.	May 21, 1923	Dec. 19, 1924	Illinois.
14	Collins, Charles W.	July 1, 1923	June 30, 1927	Do.
15	Stearns, E. W.	Jan. 6, 1925	Nov. 30, 1928	Virginia.
16	Awalt, F. G.	July 1, 1927	Feb. 15, 1936	Maryland.
17	Gough, E. H.	July 6, 1927	Oct. 16, 1941	Indiana.
18	Proctor, John L.	Dec. 1, 1928	Jan. 23, 1933	Washington.
19	Lyons, Gibbs	Jan. 24, 1933	Jan. 15, 1938	Georgia.
20	Prentiss, William, Jr.	Feb. 24, 1936	-----do-----	California.
21	Diggs, Marshall R.	Jan. 16, 1938	Sept. 30, 1938	Texas.
22	Oppegard, G. J.	-----do-----	-----do-----	California.
23	Upham, C. B.	Oct. 1, 1938	Dec. 31, 1948	Iowa.
24	Mulrone, A. J.	May 1, 1939	Aug. 31, 1941	Do.
25	McCandless, R. B.	July 7, 1941	Mar. 1, 1951	Do.
26	Sedlacek, L. H.	Sept. 1, 1941	Sept. 30, 1944	Nebraska.
27	Robertson, J. L.	Oct. 1, 1944	Feb. 17, 1952	Nebraska.
28	Hudspeth, J. W.	Jan. 1, 1949	Aug. 31, 1950	Texas.
29	Jennings, L. A.	Sept. 1, 1950	-----	New York.
30	Taylor, W. M.	Mar. 1, 1951	-----	Virginia.
31	Garwood, G. W.	Feb. 18, 1952	-----	Colorado.

¹ Term expired.

² Died Mar. 2, 1923.

TABLE NO. 2.—Total number of national banks organized, consolidated under act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, converted into and merged or consolidated with State banks under Public Law 706 (12 U. S. C. 214), and in existence on Dec. 31, 1952

Location	Organized	Consolidated under act Nov. 7, 1918, as amended		Insolvent	In liquidation	Public Law 706 (12 U. S. C. 214)		In existence
		Under secs. 1, 2, and 3	Mergers under secs. 4 and 5			Converted to State banks	Merged or consolidated with State banks	
Maine.....	127	5	-----	13	77	-----	-----	32
New Hampshire.....	80	2	-----	5	22	-----	-----	51
Vermont.....	85	2	-----	17	28	-----	1	37
Massachusetts.....	371	25	-----	28	204	-----	-----	114
Rhode Island.....	67	3	-----	2	56	-----	-----	6
Connecticut.....	124	5	-----	7	64	-----	-----	48
Total New England States.....	854	42	-----	72	451	-----	1	288
New York.....	991	60	2	129	428	3	6	363
New Jersey.....	419	23	-----	59	135	-----	2	200
Pennsylvania.....	1,282	50	1	211	407	-----	5	608
Delaware.....	30	-----	-----	1	18	-----	-----	11
Maryland.....	141	2	-----	17	61	-----	2	59
District of Columbia.....	32	4	-----	7	12	-----	-----	9
Total Eastern States.....	2,895	139	3	424	1,061	3	15	1,250
Virginia.....	251	17	-----	28	73	-----	-----	133
West Virginia.....	190	11	-----	38	67	-----	-----	74
North Carolina.....	153	5	-----	44	58	-----	-----	46
South Carolina.....	123	6	-----	43	49	-----	-----	25
Georgia.....	188	8	-----	42	86	-----	-----	52
Florida.....	149	2	-----	42	41	-----	-----	64
Alabama.....	180	2	-----	45	62	-----	-----	71
Mississippi.....	79	5	-----	16	34	-----	-----	24
Louisiana.....	109	3	-----	16	53	-----	-----	37
Texas.....	1,186	36	-----	140	567	-----	-----	443
Arkansas.....	148	1	-----	39	55	-----	-----	53
Kentucky.....	247	10	-----	37	108	1	-----	91
Tennessee.....	210	7	-----	36	93	-----	-----	74
Total Southern States.....	3,213	113	-----	566	1,346	1	-----	1,187
Ohio.....	696	26	-----	112	320	-----	-----	238
Indiana.....	438	12	-----	98	204	-----	-----	124
Illinois.....	920	17	-----	227	290	-----	-----	386
Michigan.....	319	10	1	77	154	-----	-----	77
Wisconsin.....	273	9	-----	54	115	-----	-----	95
Minnesota.....	490	7	-----	116	189	-----	-----	178
Iowa.....	546	4	-----	204	241	-----	-----	97
Missouri.....	294	11	-----	58	147	1	-----	77
Total Middle Western States.....	3,976	96	1	946	1,660	1	-----	1,272
North Dakota.....	259	3	-----	100	116	-----	-----	40
South Dakota.....	219	12	-----	93	79	-----	-----	35
Nebraska.....	405	1	-----	83	197	-----	-----	124
Kansas.....	447	4	-----	76	193	-----	-----	174
Montana.....	193	3	-----	76	76	-----	-----	38
Wyoming.....	61	-----	-----	12	25	-----	-----	24
Colorado.....	218	3	-----	55	83	-----	-----	77
New Mexico.....	86	-----	-----	25	35	-----	-----	26
Oklahoma.....	744	12	-----	84	450	-----	-----	198
Total Western States.....	2,632	38	-----	604	1,254	-----	-----	736
Washington.....	226	17	-----	51	123	-----	-----	35
Oregon.....	148	2	-----	30	96	-----	1	19
California.....	524	13	-----	64	354	1	-----	92
Idaho.....	110	-----	-----	35	63	-----	-----	12
Utah.....	38	4	-----	6	17	1	-----	10
Nevada.....	17	1	-----	4	7	-----	-----	5
Arizona.....	31	1	-----	6	21	-----	-----	3
Total Pacific States.....	1,094	38	-----	196	681	2	1	176

TABLE No. 2.—Total number of national banks organized, consolidated under act Nov. 7, 1918, as amended, insolvent, in voluntary liquidation, converted into and merged or consolidated with State banks under Public Law 706 (12 U. S. C. 214), and in existence on Dec. 31, 1952—Continued

Location	Organized	Consolidated under act Nov. 7, 1918, as amended		Insolvent	In liquidation	Public Law 706 (12 U. S. C. 214)		In existence
		Under secs. 1, 2, and 3	Mergers under secs. 4 and 5			Converted to State banks	Merged or consolidated with State banks	
Alaska.....	6				1			5
The Territory of Hawaii.....	6	1			4			1
Puerto Rico.....	1				1			
Virgin Islands of the United States.....	1							1
Total possessions.....	14	1			6			7
Total United States and possessions.....	114, 678	467	4	2, 808	6, 459	7	17	4, 916

¹ Includes 456 organized under act of Feb. 25, 1863; 9,401 under act of June 3, 1864, as amended; 10 under Gold Currency Act of July 12, 1870; and 4,811 under act of Mar. 14, 1900.

² Exclusive of those restored to solvency.

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

TABLE NO. 3.—National banks chartered during the year ended Dec. 31, 1952

Char- ter No.	Title	Capital stock (common)
	ALABAMA	
14664	City National Bank of Dothan.....	\$272,000
	ARKANSAS	
14672	Trumann National Bank, Trumann.....	125,000
	CALIFORNIA	
14670	Buttonwillow National Bank, Buttonwillow.....	100,000
14671	Sun Valley National Bank of Los Angeles.....	100,000
	Total (2 banks).....	200,000
	FLORIDA	
14675	College Park National Bank at Orlando.....	200,000
	GEORGIA	
14678	Glenwood National Bank, Glenwood.....	100,000
	LOUISIANA	
14689	First National Bank of Rayville.....	100,000
	NEBRASKA	
14677	Sidney National Bank, Sidney.....	100,000
	NEW JERSEY	
14673	The City National Bank of Millville.....	150,000
14667	The First National Bank of Tuckerton.....	75,000
	Total (2 banks).....	225,000
	NORTH CAROLINA	
14676	First National Bank of Jacksonville.....	100,000
	OKLAHOMA	
14666	Northwest National Bank of Oklahoma City.....	200,000
	TEXAS	
14674	First National Bank in Arlington.....	200,000
14668	First National Bank of Pasadena.....	200,000
	Total (2 banks).....	400,000
	WASHINGTON	
14665	Harbor National Bank of Aberdeen.....	200,000
	Total United States (15 banks).....	2,222,000

TABLE NO. 4.—National banks reported in voluntary liquidation during the year ended Dec. 31, 1952, the names of succeeding banks in cases of succession, with date of liquidation and capital stock

Title and location of bank	Date of liquidation	Capital stock (common)
The Fruit Growers National Bank and Trust Company of Smyrna, Del. (2336), absorbed by Farmers Bank of the State of Delaware, Dover, Del.	Dec. 31, 1951	\$100,000
The Madera National Bank, Madera, Pa. (7400), absorbed by The County National Bank at Clearfield, Pa.	Feb. 11, 1952	50,000
First National Bank of Salisbury, N. C. (2981), absorbed by Scottish Bank, Lumberton, N. C.	Mar. 3, 1952	100,000
The First National Bank of Burlington, Wash. (9808), absorbed by The National Bank of Commerce of Seattle, Wash.	Mar. 15, 1952	50,000
The Concord National Bank of Concord, Mass. (833), absorbed by Harvard Trust Company, Cambridge, Mass.	Apr. 12, 1952	150,000
The Carnegie National Bank, Carnegie, Pa. (6174), absorbed by Mellon National Bank and Trust Company, Pittsburgh, Pa.	Apr. 18, 1952	300,000
The Citizens National Bank of Crandall, Tex. (5938), absorbed by Seagoville State Bank, Seagoville, Tex.	Apr. 7, 1952	25,000
The Wendell National Bank, Wendell, Idaho (12432), absorbed by Idaho First National Bank, Boise, Idaho.	May 10, 1952	50,000
Citizens National Bank of Bellflower, Calif. (14496), absorbed by California Bank, Los Angeles, Calif.	June 28, 1952	100,000
The Love County National Bank of Marietta, Okla. (12330), absorbed by The First National Bank of Marietta.	June 30, 1952	25,000
The Citizens National Bank of Crawfordsville, Ind. (2533), absorbed by Elston Bank & Trust Company, Crawfordsville.	July 14, 1952	100,000
The First National Bank of Nanticoke, Pa. (3955), absorbed by Miners National Bank of Wilkes-Barre, Pa.	Aug. 25, 1952	300,000
The Crafton National Bank, Crafton, Pa. (13860), absorbed by Peoples First National Bank & Trust Company, Pittsburgh, Pa.	Aug. 29, 1952	100,000
Metuchen National Bank, Metuchen, N. J. (13916), absorbed by The National Bank of New Jersey, New Brunswick, N. J.	Sept. 3, 1952	100,000
The First National Bank of Judith Gap, Mont. (10907)	Sept. 20, 1952	25,000
The Miners National Bank of Nanticoke, Pa. (13524), absorbed by Miners National Bank of Wilkes-Barre, Pa.	Nov. 28, 1952	300,000
The Citizens National Bank of Collingswood, N. J. (13969), absorbed by Camden Trust Company, Camden, N. J.	Sept. 8, 1952	200,000
Total (17 banks)		2,075,000

TABLE NO. 5.—*National banks merged or consolidated with and into State banks under the provisions of Public Law 706 (12 U. S. C. 214), approved Aug. 17, 1950, and the laws of the States where the banks are located, during the year ended Dec. 31, 1952, with the effective date and the capital stock*

Title and location of bank	Effective date	Capital stock (common)
The Commercial National Bank of Hillsboro, Oregon (9917), merged with The Commercial Bank of Oregon, West Slope, Oregon and The Citizens Bank of Sherwood, Oregon, under the charter of the last-named bank and title "The Commercial Bank of Oregon", Hillsboro, Ore.....	Dec. 31, 1951	\$360,000
Merchants and Farmers National Bank of Dansville, N. Y. (4482), merged with and into Union Trust Company of Rochester, N. Y.....	Feb. 29, 1952	¹ 117,500
The North Wales National Bank, North Wales, Pa. (4330), merged with and into Montgomery Trust Company, Norristown, Pa.....	Mar. 14, 1952	100,000
National Bank of Olney at Philadelphia, Pa. (14120), merged with and into Fidelity-Philadelphia Trust Company, Philadelphia, Pa.....	June 20, 1952	200,000
The North Broad National Bank of Philadelphia, Pa. (13325), merged with and into Broad Street Trust Company, Philadelphia, Pa.....	Oct. 24, 1952	250,000
Genesee River National Bank of Mt. Morris, N. Y. (1416), merged with and into Security Trust Company of Rochester, N. Y.....	Nov. 24, 1952	100,000
Total (6 banks).....		¹ 1,127,500

¹ Includes \$32,130 preferred A and \$7,500 preferred B capital stock.

TABLE NO. 6.—*National banks converted into State banks under the provisions of Public Law 706 (12 U. S. C. 214), approved Aug. 17, 1950, and the laws of the States where the banks are located, during the year ended Dec. 31, 1952, with the effective date and the capital stock*

Title and location of bank	Effective date	Capital stock (common)
The Edwards National Bank, Edwards, N. Y. (10569), converted into State Bank of Edwards and Star Lake, Edwards, N. Y.....	Jan. 1, 1952	\$25,000
The Continental National Bank and Trust Company of Salt Lake City, Utah ¹ (9403), converted into The Continental Bank and Trust Company, Salt Lake City, Utah.....	Feb. 1, 1952	900,000
First National Bank of Fair Oaks, Calif. (14508), converted into The Suburban Bank, Fair Oaks, Calif.....	Apr. 1, 1952	75,000
The National Bank of Orange County of Goshen, N. Y. (1399), converted into The Bank of Orange County, Goshen, N. Y.....	May 15, 1952	110,000
The First National Bank of Greenville, Ky. (4356), converted into First State Bank, Greenville, Ky.....	July 1, 1952	75,000
Northwestern National Bank of St. Louis, Mo. (14408), converted into Northwestern Bank and Trust Company, St. Louis, Mo.....	Sept. 1, 1952	500,000
Total (6 banks).....		1,685,000

¹ With one branch in Salt Lake City, Utah.

TABLE No. 7.—Consolidations of national banks, or national and State banks during the year ended Dec. 31, 1952, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended

	Capital stock	Surplus	Undivided profits	Total assets
Bronxville Trust Company, Bronxville, N. Y., with and First National Bank of New Rochelle, N. Y. (13955), which had	\$500,000 750,000	\$450,000 800,000	\$87,581 238,052	\$14,792,799 22,302,116
consolidated Jan. 11, 1952, under charter of the latter bank (13955) and title "First Westchester National Bank of New Rochelle." The consolidated bank at date of consolidation had	1,250,000	1,250,000	333,108	37,102,390
City National Bank of Philadelphia, Pa. ¹ (13180), with and Central-Penn National Bank of Philadelphia, Pa. (723), which had	1,000,000 3,040,000	650,000 9,000,000	15,339 3,128,117	34,919,657 153,016,019
consolidated Feb. 21, 1952, under charter and title of the latter bank (723). The consolidated bank at date of consolidation had	3,540,000	10,000,000	3,293,455	187,593,471
The National Iron Bank of Pottstown, Pa. (3494) with and The National Bank of Pottstown, Pa. (608), which had	300,000 300,000	900,000 600,000	391,733 402,859	9,286,064 12,197,359
consolidated Feb. 29, 1952, under charter and title of the latter bank (608). The consolidated bank at date of consolidation had	1,000,000	1,500,000	370,839	21,483,423
The First National Bank of Eatontown, N. J. (10110), with and Allenhurst National Bank and Trust Company, Allenhurst, N. J. (12891), which had	80,000 100,000	94,000 250,000	21,401 143,348	2,585,787 8,387,818
consolidated Mar. 21, 1952, under charter and title of the latter bank (12891). The consolidated bank at date of consolidation had	500,000	100,000	88,749	10,973,605
The First National Bank of Norwood, Ohio (6322), with and The First National Bank of Cincinnati, Ohio (24), which had	500,000 6,000,000	500,000 14,000,000	388,855 3,036,027	15,864,359 315,273,543
consolidated Mar. 31, 1952, under charter and title of the latter bank (24). The consolidated bank at date of consolidation had	6,375,000	14,625,000	3,398,884	330,339,532
The Northern Valley National Bank of Tenafly, N. J. (13012), with and The Citizens National Bank and Trust Com- pany of Englewood, N. J. (4365), which had	150,000 300,000	175,000 400,000	90,774 199,432	5,690,183 17,057,131
consolidated Mar. 31, 1952, under charter of the latter bank (4365) and title "Citizens Northern Valley National Bank of Englewood". The consolidated bank at date of consolidation had	540,000	540,000	235,206	22,747,314
The Farmers National Bank of Somerset, Ky. (5881) with and The First National Bank of Somerset, Ky. (3832), which had	150,000 100,000	150,000 250,000	88,268 224,602	4,858,681 7,987,935
consolidated Mar. 31, 1952, under charter of the latter bank (3832) and title "The First and Farmers National Bank of Somerset". The consolidated bank at date of consolidation had	250,000	500,000	212,870	12,846,616
Brooklyn State Bank, Brooklyn, Mich., with and The National Bank of Jackson, Mich. (13741), which had	30,000 500,000	60,000 500,000	90,224 574,063	2,061,334 32,939,558
consolidated Apr. 19, 1952, under charter and title of the latter bank (13741). The consolidated bank at date of consolidation had	560,000	740,000	454,287	34,990,257
The Bank of Farmingdale, N. Y., with and The Franklin National Bank of Franklin Square, N. Y. (12997), which had	186,000 2,870,000	130,000 3,210,000	130,907 708,391	7,383,997 113,867,606
consolidated May 9, 1952, under charter and title of the latter bank (12997). The consolidated bank at date of consolidation had	3,025,000	3,340,000	870,298	121,251,603
Bloomfield Bank and Trust Company, Bloomfield, N. J., ² with and The National Newark and Essex Banking Com- pany of Newark, N. J. (1316), which had	750,000 3,500,000	1,000,000 4,500,000	1,500,082 1,142,191	40,354,605 161,857,093
consolidated June 23, 1952, under charter and title of the latter bank (1316). The consolidated bank at date of consolidation had	5,000,000	5,000,000	2,814,273	202,581,405
Brandon National Bank, Brandon, Vt. (13712), with and The First National Bank of Brandon, Vt. (278), which had	50,000 75,000	21,100 39,000	22,471 38,578	951,082 1,273,807
consolidated June 30, 1952, under charter of the latter bank (278) and title "First Brandon National Bank". The consolidated bank at date of con- solidation had	100,000	100,000	46,150	2,224,889

¹ With 3 branches in Philadelphia.

² With 1 branch in Bloomfield.

TABLE NO. 7.—Consolidations of national banks, or national and State banks during the year ended Dec. 31, 1952, under sections 1, 2, and 3 of the act of Nov. 7, 1918, as amended—Continued

	Capital stock	Surplus	Undivided profits	Total assets	
The First National Bank and Trust Company of Floral Park, N. Y. (12449), with.....	\$300,000	\$300,000	\$424,405	\$16,294,882	
and The Franklin National Bank of Franklin Square, N. Y. (12997), which had.....	3,100,000	3,500,000	932,413	130,486,360	
consolidated Sept. 26, 1952, under charter and title of the latter bank (12997). The consolidated bank at date of consolidation had.....	3,370,000	3,800,000	1,386,818	146,781,242	
Harrison-Kearny Trust Company, East Newark, N. J., with.....	100,000	250,000	159,103	5,638,087	
and The First National Bank and Trust Company of Kearny, N. J. (8627), which had.....	300,000	400,000	90,991	11,895,477	
consolidated Sept. 30, 1952, under charter and title of the latter bank (8627). The consolidated bank at date of consolidation had.....	500,000	600,000	100,094	17,033,563	
The Norwood Savings Bank, Norwood, Ohio, with.....	100,000	200,000	280,333	5,410,647	
and The First National Bank of Cincinnati, Ohio (24), which had.....	6,375,000	14,625,000	3,882,473	342,560,261	
consolidated Sept. 30, 1952, under charter and title of the latter bank (24). The consolidated bank at date of consolidation had.....	6,525,000	14,625,000	4,316,630	347,699,188	
North Side Bank, Lebanon, Pa., with.....	100,000	150,000	50,211	4,143,232	
and The First National Bank of Lebanon, Pa. (240), which had.....	250,000	1,000,000	215,369	13,965,350	
consolidated Oct. 31, 1952, under charter and title of the latter bank (240). The consolidated bank at date of consolidation had.....	333,325	1,166,675	268,103	18,058,582	
Peoples National Bank of Lynbrook, N. Y. (11603), with.....	420,000	697,658	170,643	15,062,762	
and The Meadow Brook National Bank of Freeport, N. Y. (7703), which had.....	1,010,000	1,010,000	650,159	51,827,999	
consolidated Oct. 31, 1952, under charter and title of the latter bank (7703). The consolidated bank at date of consolidation had.....	1,770,000	1,770,000	986,804	66,919,104	
Savings Investment & Trust Company, East Orange, N. J., with.....	864,765	266,500	971,576	42,002,041	
and The National Newark and Essex Banking Company of Newark, N. J. (1316), which had.....	5,000,000	5,000,000	3,139,558	210,918,437	
consolidated Dec. 12, 1952, under charter and title of the latter bank (1316). The consolidated bank at date of consolidation had.....	5,350,000	5,350,000	2,767,398	250,993,581	
The First National Bank and Trust Company of Northport, N. Y. (5936), with.....	100,000	200,000	236,875	6,723,044	
and First National Bank of Huntington, N. Y. (6587), which had.....	280,000	415,350	131,080	12,012,454	
consolidated Dec. 22, 1952, under charter of the latter bank (6587) and title "First Suffolk National Bank of Huntington".	476,000	750,000	137,305	18,735,498	
The consolidated bank at date of consolidation had.....	100,000	25,000	24,725	1,607,181	
First National Bank of Belmont, Calif. (14642), with.....	500,000	425,000	196,354	24,128,123	
and The First National Bank of San Mateo County at Redwood City, Calif. (7279), which had.....	consolidated Dec. 26, 1952, under charter and title of the latter bank (7279). The consolidated bank at date of consolidation had.....	600,000	450,000	220,607	25,695,224
The First National Bank of Strawn, Tex. (10229), with.....	75,000	12,500	3,163	864,339	
and The Strawn National Bank, Strawn, Tex. (12775), which had.....	50,000	20,000	17,126	909,756	
consolidated Dec. 31, 1952, under charter of the latter bank (12775) and title "First Strawn National Bank". The consolidated bank at date of consolidation had.....	75,000	50,000	15,536	1,767,568	
Joplin National Bank and Trust Company, Joplin, Mo. (4425), with.....	250,000	250,000	246,772	12,102,083	
and First National Bank of Joplin, Mo. (13162), which had.....	400,000	400,000	336,009	24,142,522	
consolidated Dec. 31, 1952, under charter and title of the latter bank (13162). The consolidated bank at date of consolidation had.....	1,000,000	500,000	382,781	36,244,605	
Hanover Trust Company, Hanover, Pa., with.....	250,000	600,000	240,414	7,898,878	
and The First National Bank of Hanover, Pa. (187), which had.....	200,000	1,000,000	126,862	12,518,140	
consolidated Dec. 31, 1952, under charter of the latter bank (187) and title "First National Bank and Trust Company of Hanover". The consolidated bank at date of consolidation had.....	1,000,000	1,000,000	417,276	20,417,018	

* With 1 branch in South Orange, 3 in East Orange, and 1 in Orange.

TABLE NO. 8.—*Mergers of national banks, or national and State banks during the year ended Dec. 31, 1952, under sections 4 and 5 of the act of Nov. 7, 1918, as amended*

	Capital stock	Surplus	Undivided profits	Total assets
The Wayne State Bank, Wayne, Mich., ¹ with-----	\$200,000	\$200,000	\$370,943	\$19,242,717
First National Bank in Plymouth, Mich. ² (12953), with-----	500,000	235,000	190,249	13,083,815
Plymouth United Savings Bank, Plymouth, Mich., with-----	100,000	100,000	144,534	8,155,677
and National Bank of Detroit, Mich. (13671), which had-----	15,000,000	45,000,000	11,962,828	1,623,877,040
merged Sept. 30, 1952, under charter and title of the last-named bank (13671). The merged bank at date of merger had-----	15,660,000	45,000,000	12,985,911	1,661,584,514
Citizens National Bank and Trust Company of Fulton, N. Y. (1178), with-----	125,000	340,000	79,667	4,906,309
and Oswego County National Bank, Oswego, N. Y. (255), which had-----	500,000	500,000	395,394	20,213,816
merged Oct. 10, 1952, under charter and title of the latter bank (255). The merged bank at date of merger had-----	625,000	875,000	143,881	25,097,498
South Philadelphia National Bank of Philadelphia, Pa. ³ (14171), with-----	350,000	550,000	133,104	15,368,679
and Central-Penn National Bank of Philadelphia, Pa. (723), which had-----	3,540,000	10,685,750	2,891,353	197,118,182
merged Oct. 31, 1952, under charter and title of the latter bank (723). The merged bank at date of merger had-----	3,758,750	11,500,000	2,894,013	212,342,052
The Amsterdam City National Bank, Amsterdam, N. Y. (4211), with-----	200,000	500,000	56,414	3,768,912
and The Manufacturers National Bank of Troy, N. Y. (721), which had-----	1,500,000	1,500,000	1,161,035	41,818,407
merged Oct. 31, 1952, under charter and title of the latter bank (721). The merged bank at date of merger had-----	1,500,000	1,500,000	973,271	45,466,259

¹ With 3 branches in Wayne.

² With 1 branch in Plymouth.

³ With 1 branch in Philadelphia.

TABLE No. 9.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1952

Charter No.	Title and location	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
ALABAMA				
3185	The First National Bank of Birmingham		1	1
ALASKA				
12072	The First National Bank of Anchorage		1	1
14651	National Bank of Alaska in Anchorage	2		2
ARIZONA				
3728	First National Bank of Arizona, Phoenix	1	1	2
14324	The Valley National Bank of Phoenix		1	1
CALIFORNIA				
2491	Security-First National Bank of Los Angeles		5	5
7279	The First National Bank of San Mateo County at Redwood City		1	1
10391	The United States National Bank of San Diego	1		1
9174	The Anglo California National Bank of San Francisco		3	3
13044	Bank of America National Trust and Savings Association, San Francisco		8	8
CONNECTICUT				
14640	First National Bank of Manchester		1	1
227	The Second National Bank of New Haven	1		1
GEORGIA				
1559	The First National Bank of Atlanta	2		2
9617	The Fulton National Bank of Atlanta	1		1
HAWAII				
5550	Bishop National Bank of Hawaii at Honolulu		1	1
IDAHO				
14444	First Security Bank of Idaho, National Association, Boise		2	2
1668	The Idaho First National Bank, Boise		1	1
INDIANA				
13818	Fort Wayne National Bank, Fort Wayne	1		1
14468	Gary National Bank, Gary	1		1
14529	Mercantile National Bank of Hammond	1		1
11148	First Merchants National Bank and Trust Company of Lafayette	1		1
KENTUCKY				
14320	Liberty National Bank and Trust Company of Louisville	1		1
3832	The First and Farmers National Bank of Somerset	1		1
LOUISIANA				
14228	The Calcasieu-Marine National Bank of Lake Charles		1	1
14621	Gulf National Bank of Lake Charles	1		1
MAINE				
4128	First Portland National Bank, Portland	1		1
13710	National Bank of Commerce of Portland	1		1
13768	Northern National Bank of Presque Isle		1	1
MARYLAND				
3588	The Towson National Bank, Towson	1		1

TABLE NO. 9.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1952—Continued

Charter No.	Title and location	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
MASSACHUSETTS				
200	The First National Bank of Boston	1		1
615	Rockland-Atlas National Bank of Boston	1		1
528	The Framingham National Bank, Framingham	1		1
4907	Springfield National Bank, Springfield		1	1
MICHIGAN				
14443	Industrial National Bank—Detroit	1		1
13738	The Manufacturers National Bank of Detroit	1	3	4
13671	National Bank of Detroit	2	9	11
13741	The National Bank of Jackson	1	2	3
MISSISSIPPI				
3430	The Merchants National Bank and Trust Company of Vicksburg	1		1
NEW JERSEY				
12891	Allenhurst National Bank and Trust Company, Allenhurst		1	1
8800	The Boardwalk National Bank of Atlantic City		1	1
12660	The First National Bank of Bloomingdale		1	1
4355	Citizens Northern Valley National Bank of Englewood		1	1
8627	The First National Bank and Trust Company of Kearny		1	1
1316	The National Newark and Essex Banking Company of Newark		8	8
687	The National Bank of New Jersey, New Brunswick		2	2
6179	The First National Bank of South River		1	1
NEW YORK				
1301	The National Commercial Bank and Trust Company of Albany		1	1
12586	The First National Bank of Cairo		1	1
12997	The Franklin National Bank of Franklin Square		2	2
7703	The Meadow Brook National Bank of Freeport		2	2
6587	First Suffolk National Bank of Huntington		1	1
13955	First Westchester National Bank of New Rochelle		1	1
11034	The Public National Bank and Trust Company of New York	1		1
255	Oswego County National Bank, Oswego		1	1
1226	The Mohawk National Bank of Schenectady	1		1
12963	The Fort Neck National Bank of Seaford		1	1
721	The Manufacturers National Bank of Troy		1	1
7612	The National City Bank of Troy		1	1
13962	The National Bank of Windham		1	1
NORTH CAROLINA				
7698	The Citizens National Bank of Durham	1		1
13657	The Depositors National Bank of Durham	1		1
14433	Commercial National Bank of Kinston	1		1
5450	The First National Bank of Morganton	1		1
14428	City National Bank of Winston-Salem	1		1
OHIO				
14501	The Canton National Bank, Canton	1		1
3639	The Atlas National Bank of Cincinnati	1		1
24	The First National Bank of Cincinnati		2	2
4318	Central National Bank of Cleveland	1		1
2604	The Winters National Bank and Trust Company of Dayton		1	1
13767	The National Bank of Lima	1		1
2577	The Citizens National Bank and Trust Company of Mansfield	1		1
9179	The Park National Bank of Newark		2	2
14586	Commerce National Bank of Toledo	1		1
2350	The Mahoning National Bank of Youngstown	1		1
164	The First National Bank of Zanesville		1	1

TABLE No. 9.—Number of domestic branches of national banks authorized during the year ended Dec. 31, 1952—Continued

Charter No.	Title and location	Branches authorized under act of Feb. 25, 1927, as amended		
		Local	Other than local	Total
OREGON				
1553	The First National Bank of Portland.....		2	2
PENNSYLVANIA				
133	The First National Bank and Trust Company of Bethlehem.....	1		1
717	The Farmers National Bank of Bucks County, Bristol.....		1	1
13998	The County National Bank of Clearfield.....		1	1
14122	Clifton Heights National Bank, Clifton Heights.....	1		1
249	The First National Bank of Greenville.....		1	1
187	First National Bank and Trust Company of Hanover.....	1		1
240	The First National Bank of Lebanon.....	1		1
2581	The Peoples National Bank of Norristown.....		1	1
723	Central-Penn National Bank of Philadelphia.....	6		6
14197	Northwestern National Bank in Philadelphia.....	1		1
6301	Mellon National Bank and Trust Company, Pittsburgh.....	2	4	6
252	Peoples First National Bank & Trust Company, Pittsburgh.....	1	2	3
608	The National Bank of Pottstown.....	1		1
4879	The Warren National Bank, Warren.....		1	1
13852	Miners National Bank of Wilkes-Barre.....		2	2
SOUTH CAROLINA				
12175	Carolina National Bank of Anderson.....	1		1
14425	The Citizens and Southern National Bank of South Carolina, Charleston.....		2	2
13720	The First National Bank of South Carolina of Columbia.....	1		1
10655	The Merchants and Planters National Bank of Gaffney.....	1		1
14211	The Commercial National Bank of Spartanburg.....	1		1
SOUTH DAKOTA				
4631	First National Bank of the Black Hills, Rapid City.....		1	1
TENNESSEE				
336	The First National Bank of Memphis.....	2		2
13681	National Bank of Commerce in Memphis.....	2		2
13349	Union Planters National Bank & Trust Company of Memphis.....	2		2
3032	First American National Bank of Nashville.....		1	1
13103	Third National Bank in Nashville.....		1	1
UTAH				
2597	First Security Bank of Utah, National Association, Ogden.....		1	1
VERMONT				
1698	The Howard National Bank and Trust Company of Burlington.....	1	2	3
VIRGINIA				
2594	The Peoples National Bank of Charlottesville.....	1		1
6778	The Merchants' National Bank of Hampton.....	1		1
12477	The First National Bank of Quantico.....		1	1
WASHINGTON				
4686	The First National Bank of Everett.....		1	1
4375	The National Bank of Commerce of Seattle.....	1	1	2
4668	The Old National Bank of Spokane.....	1		1
12292	The Puget Sound National Bank of Tacoma.....		1	1
Total (111 banks).....		71	106	177

TABLE NO. 10.—Number and class of branches of national banks closed during the year ended Dec. 31, 1952

Charter No.	Title and location	Manner of closing	Branches closed			Total
			Branches under act Feb. 25, 1927, as amended		State bank branches in operation Feb. 25, 1927, which were converted or consolidated	
			Additional offices which became branches Feb. 25, 1927	Branches authorized since Feb. 25, 1927		
CALIFORNIA						
5927	Citizens National Trust & Savings Bank of Los Angeles.	Board of directors.	-----	-----	1	1
MASSACHUSETTS						
416	The First National Bank of Easton, North Easton.	do-----	-----	1	-----	1
MICHIGAN						
12953	First National Bank in Plymouth.	Shareholders-----	-----	1	-----	1
NEW JERSEY						
12660	The First National Bank of Bloomingdale.	Board of directors.	-----	1	-----	1
NEW YORK						
8453	Chautauqua National Bank & Trust Company of Jamestown.	do-----	-----	1	-----	1
PENNSYLVANIA						
723	Central-Penn National Bank of Philadelphia.	do-----	-----	1	-----	1
13180	City National Bank of Philadelphia.	Shareholders-----	-----	3	-----	3
14171	South Philadelphia National Bank of Philadelphia.	do-----	-----	1	-----	1
6301	Mellon National Bank and Trust Company, Pittsburgh.	Board of directors.	-----	1	-----	1
VERMONT						
1698	The Howard National Bank and Trust Company of Burlington.	do-----	-----	1	-----	1
UTAH						
9403	The Continental National Bank and Trust Company of Salt Lake City.	Shareholders-----	-----	1	-----	1
Total (11 banks)-----			-----	12	1	13

TABLE NO. 11.—Principal items of assets and liabilities of national banks, by size of banks, according to deposits, Dec. 31, 1951 and 1952

[In thousands of dollars]

	Number of banks	Loans and securities				Cash, balances with other banks, including reserve with Federal Reserve banks	Real estate assets	Total assets	Capital stock	Surplus, profits and reserves	Deposits		
		Total	Loans and discounts, including rediscounts and overdrafts	U. S. Government obligations—direct and guaranteed	Other bonds and securities						Total	Demand	Time
<i>1951</i>													
Banks with deposits of—													
\$500,000 and under.....	32	9,314	4,748	3,600	966	5,835	84	15,251	992	1,055	13,187	11,400	1,787
\$500,001 to \$750,000.....	107	54,191	24,082	25,344	4,765	23,856	407	78,503	3,727	5,404	69,186	54,557	14,629
\$750,001 to \$1,000,000.....	162	107,905	44,530	54,404	8,971	41,890	1,152	151,031	5,839	9,696	135,222	97,751	37,471
\$1,000,001 to \$2,000,000.....	309	985,655	397,469	506,653	81,533	361,088	8,768	1,356,441	40,361	83,199	1,228,853	888,211	340,642
\$2,000,001 to \$5,000,000.....	1,763	4,679,584	1,754,029	2,419,439	506,116	1,585,768	45,581	6,315,803	148,133	344,799	5,808,105	4,067,285	1,740,820
\$5,000,001 to \$10,000,000.....	980	5,529,827	1,993,434	2,877,461	658,932	1,764,960	56,646	7,359,633	149,969	363,452	6,822,801	4,689,224	2,133,577
\$10,000,001 to \$25,000,000.....	655	7,946,474	2,847,279	4,162,394	936,801	2,524,563	92,415	10,582,738	213,409	461,275	9,857,961	6,807,328	3,050,633
\$25,000,001 to \$50,000,000.....	218	5,909,446	2,211,623	3,039,940	657,883	2,024,572	71,995	8,025,101	152,568	322,829	7,499,452	5,544,510	1,954,942
\$50,000,001 to \$100,000,000.....	100	5,450,012	2,132,841	2,796,051	521,120	2,056,717	68,455	7,597,637	141,225	285,515	7,117,220	5,641,962	1,475,258
\$100,000,001 to \$500,000,000.....	110	16,837,279	7,449,698	8,109,895	1,277,686	6,753,227	199,173	23,891,894	426,362	932,181	22,310,571	18,672,739	3,637,832
\$500,000,001 and over.....	20	27,957,707	13,504,044	11,161,162	3,232,501	8,869,282	220,588	37,304,528	822,760	1,735,368	33,569,003	26,681,321	6,887,682
Total.....	4,946	75,467,394	32,423,777	35,156,343	7,887,274	26,012,158	765,264	102,738,560	2,105,345	4,564,773	94,431,561	73,156,288	21,275,273
<i>1952</i>													
Banks with deposits of—													
\$500,000 and under.....	25	7,492	3,738	3,001	753	4,385	62	11,944	735	793	10,399	9,082	1,317
\$500,001 to \$750,000.....	96	49,572	22,547	22,270	4,755	19,292	389	69,291	3,122	4,917	61,156	48,509	12,647
\$750,001 to \$1,000,000.....	150	112,493	49,101	55,188	8,204	38,368	1,091	152,058	5,760	10,459	135,597	98,647	36,950
\$1,000,001 to \$2,000,000.....	752	945,375	398,766	474,120	72,489	313,633	8,317	1,268,088	37,455	80,749	1,145,618	825,993	320,625
\$2,000,001 to \$5,000,000.....	1,738	4,740,300	1,856,925	2,391,260	492,115	1,466,878	46,724	6,258,553	145,148	351,753	5,744,992	3,992,493	1,752,499
\$5,000,001 to \$10,000,000.....	1,002	5,760,317	2,164,321	2,920,677	675,319	1,705,678	58,871	7,532,960	151,804	380,785	6,970,997	4,753,583	2,216,614
\$10,000,001 to \$25,000,000.....	684	8,490,883	3,172,475	4,337,789	980,619	2,535,420	101,362	11,147,922	224,051	490,717	10,365,112	7,107,658	3,257,454
\$25,000,001 to \$50,000,000.....	222	6,094,943	2,306,333	3,094,125	694,485	1,973,400	74,870	8,162,344	154,336	330,816	7,620,777	5,611,216	2,009,561
\$50,000,001 to \$100,000,000.....	109	5,888,958	2,379,582	2,952,659	556,717	2,120,737	72,726	8,105,326	150,080	310,003	7,575,431	5,983,778	1,591,653
\$100,000,001 to \$500,000,000.....	116	18,054,034	8,056,561	8,549,859	1,447,614	6,699,257	216,549	25,066,875	445,207	986,348	23,376,315	19,344,501	4,031,814
\$500,000,001 and over.....	22	30,267,591	15,709,324	11,135,494	3,422,773	9,522,355	247,382	40,357,382	907,154	1,887,038	36,252,282	28,304,728	7,887,554
Total.....	4,916	80,411,958	36,119,673	35,936,442	8,355,843	26,399,403	828,343	108,132,743	2,224,852	4,834,369	99,257,776	76,139,288	23,118,488

259938-53-4

TABLE NO. 12.—*Number of national banks in United States and possessions with surplus fund equal to or exceeding common capital stock, and the number with surplus fund less than common capital stock 1942 to 1952*

	Number of banks	Banks with surplus equal to or exceeding common capital stock		Banks with surplus less than common capital stock	
		Number	Percent	Number	Percent
June 30, 1942	5,107	2,115	41.41	2,992	58.59
Dec. 31, 1942	5,087	2,205	43.35	2,882	56.65
June 30, 1943	5,066	2,275	44.91	2,791	55.09
Dec. 31, 1943	5,046	2,434	48.24	2,612	51.76
June 30, 1944	5,042	2,576	51.09	2,466	48.91
Dec. 30, 1944	5,031	2,749	54.64	2,282	45.36
June 30, 1945	5,021	2,946	58.67	2,075	41.33
Dec. 31, 1945	5,023	3,180	63.31	1,843	36.69
June 29, 1946	5,018	3,318	66.12	1,700	33.88
Dec. 31, 1946	5,013	3,531	70.44	1,482	29.56
June 30, 1947	5,018	3,637	72.48	1,381	27.52
Dec. 31, 1947	5,011	3,773	75.29	1,238	24.71
June 30, 1948	5,004	3,820	76.34	1,184	23.66
Dec. 31, 1948	4,997	3,963	79.31	1,034	20.69
June 30, 1949	4,993	4,003	80.17	990	19.83
Dec. 31, 1949	4,981	4,132	82.96	849	17.04
June 30, 1950	4,977	4,148	83.34	829	16.66
Dec. 30, 1950	4,965	4,236	85.32	729	14.68
June 30, 1951	4,953	4,242	85.65	711	14.35
Dec. 31, 1951	4,946	4,324	87.42	622	12.58
June 30, 1952	4,932	4,327	87.73	605	12.27
Dec. 31, 1952	4,916	4,398	89.46	518	10.54

TABLE NO. 13.—*Dates of reports of condition of national banks, 1914 to 1952*

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

Year	Jan.	Feb.	Mar.	Apr.	May	June	July	Aug.	Sept.	Oct.	Nov.	Dec.
1914	13		4			30			12	31		31
1915			4		1	23			2		10	31
1916			7		1	30			12		17	27
1917			5		1	20			11		20	31
1918			4		10	29		31			1	31
1919			4		12	30			12		17	31
1920		28			4	30			8		15	29
1921		21		28		30			6			31
1922			10		5	30			15			29
1923				3		30			14			31
1924			31			30				10		31
1925				6		30			28			31
1926				12		30						31
1927			23			30						31
1928		28				30				10		31
1929			27			29				4		31
1930			27			30			24			31
1931			25			30			29			31
1932						30			30			31
1933						30				25		30
1934			5			30				17		31
1935			4			29					1	31
1936			4			30						31
1937			31			30						31
1938			7			30			28			31
1939			29			30				2		30
1940			26			29						31
1941				4		30			24			31
1942				4		30						31
1943						30				18		31
1944				13		30						30
1945			20			30						31
1946						29			30			31
1947						30				6		31
1948				12		30						31
1949				11		30					1	31
1950				24		30				4		30
1951				9		30				10		31
1952			31			30			5			31

NOTES

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

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

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

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

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

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

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

TABLE NO. 14

**ASSETS AND LIABILITIES OF NATIONAL BANKS ON
MARCH 31, JUNE 30, SEPTEMBER 5, AND DECEMBER 31, 1952
BY STATES AND TERRITORIES**

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952

ALABAMA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	71 banks	71 banks	71 banks	71 banks
ASSETS				
Loans and discounts (including overdrafts).....	316,924	323,509	327,923	360,874
U. S. Government securities, direct obligations.....	371,580	358,224	372,861	373,400
Obligations guaranteed by U. S. Government.....	2	2	2	2
Obligations of States and political subdivisions.....	89,159	96,560	95,716	101,394
Other bonds, notes, and debentures.....	16,872	17,285	17,831	16,888
Corporate stocks, including stock of Federal Reserve bank.....	1,623	1,626	1,633	1,700
Reserve with Federal Reserve bank.....	146,351	141,308	143,833	136,318
Currency and coin.....	19,938	21,302	19,770	24,462
Balances with other banks, and cash items in process of collection.....	118,989	120,399	115,994	150,810
Bank premises owned, furniture and fixtures.....	7,750	7,760	7,864	8,033
Real estate owned other than bank premises.....	358	384	375	416
Investments and other assets indirectly representing bank premises or other real estate.....	528	529	474	475
Customers' liability on acceptances outstanding.....	1,492	1,105	949	1,062
Income earned or accrued but not collected.....	1,562	1,788	2,285	1,750
Other assets.....	1,259	1,156	1,202	940
Total assets.....	1,094,387	1,092,937	1,108,712	1,178,524
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	600,637	607,559	631,685	652,740
Time deposits of individuals, partnerships, and corporations.....	200,928	204,688	206,364	209,023
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	38,200	27,741	29,258	29,069
Deposits of States and political subdivisions.....	89,948	90,179	72,029	101,288
Deposits of banks.....	76,518	71,941	77,365	87,871
Other deposits (certified and cashiers' checks, etc.).....	5,717	7,478	6,820	11,992
Total deposits.....	1,011,968	1,009,696	1,083,531	1,091,993
Demand deposits.....	806,765	800,292	812,324	878,276
Time deposits.....	205,193	209,404	271,207	213,718
Bills payable, rediscounts, and other liabilities for borrowed money.....			75	
Mortgages or other liens on bank premises and other real estate.....	100	100	100	100
Acceptances executed by or for account of reporting banks and outstanding.....	1,583	1,268	1,080	1,476
Income collected but not earned.....	2,696	2,936	3,198	3,512
Expenses accrued and unpaid.....	4,071	3,903	4,302	4,489
Other liabilities.....	745	804	952	1,041
Total liabilities.....	1,021,153	1,018,607	1,033,238	1,102,611
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	22,007	22,007	23,057	23,157
Surplus.....	31,961	32,045	34,280	34,538
Undivided profits.....	15,182	15,940	13,755	13,860
Reserves.....	4,084	4,338	4,382	4,358
Total capital accounts.....	73,234	74,330	75,474	75,913
Total liabilities and capital accounts.....	1,094,387	1,092,937	1,108,712	1,178,524
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	171,261	156,306	157,907	160,901

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

ALASKA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	5 banks	5 banks	5 banks	5 banks
ASSETS				
Loans and discounts (including overdrafts).....	17,434	20,884	21,454	22,175
U. S. Government securities, direct obligations.....	36,701	38,291	39,077	41,587
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	2,105	2,173	2,192	2,239
Other bonds, notes, and debentures.....	310	306	1,306	1,851
Reserve with approved national banking associations.....	15,294	15,748	19,048	14,358
Currency and coin.....	4,246	3,794	3,998	5,563
Balances with other banks, and cash items in process of collection.....	3,024	3,842	4,182	3,414
Bank premises owned, furniture and fixtures.....	664	761	787	781
Real estate owned other than bank premises.....	9	8	14	23
Other assets.....	87	69	75	59
Total assets.....	79,874	85,876	92,133	92,050
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	37,745	42,527	47,719	43,038
Time deposits of individuals, partnerships, and corporations.....	13,356	14,714	16,028	17,062
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	17,607	17,049	16,746	19,136
Deposits of States and political subdivisions.....	6,303	5,980	6,127	7,438
Deposits of banks.....	491	840	752	801
Other deposits (certified and cashiers' checks, etc.).....	729	1,091	801	664
<i>Total deposits.....</i>	<i>76,241</i>	<i>82,211</i>	<i>88,185</i>	<i>88,149</i>
<i>Demand deposits.....</i>	<i>51,837</i>	<i>56,838</i>	<i>61,030</i>	<i>57,985</i>
<i>Time deposits.....</i>	<i>24,354</i>	<i>25,328</i>	<i>27,153</i>	<i>30,164</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3	52	80	84
Income collected but not earned.....	95	79	92	78
Expenses accrued and unpaid.....	2	2	1	1
Other liabilities.....				
Total liabilities.....	76,341	82,344	88,356	88,312
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	1,225	1,225	1,225	1,225
Surplus.....	1,225	1,235	1,235	1,385
Undivided profits.....	693	671	907	696
Reserves.....	390	401	410	432
Total capital accounts.....	3,533	3,532	3,777	3,738
Total liabilities and capital accounts.....	79,874	85,876	92,133	92,050
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	22,150	21,949	22,159	23,423

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

ARIZONA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	3 banks	3 banks	3 banks	3 banks
ASSETS				
Loans and discounts (including overdrafts).....	168,822	167,034	173,930	193,786
U. S. Government securities, direct obligations.....	140,132	134,867	126,846	144,360
Obligations guaranteed by U. S. Government.....	24	29	28	34
Obligations of States and political subdivisions.....	22,252	29,738	27,991	24,538
Other bonds, notes, and debentures.....	11,733	8,433	8,180	7,454
Corporate stocks, including stock of Federal Reserve bank.....	590	590	590	590
Reserve with Federal Reserve bank.....	43,897	34,919	46,206	29,354
Currency and coin.....	7,381	7,723	8,157	10,296
Balances with other banks, and cash items in process of collection.....	31,049	38,580	29,540	44,451
Bank premises owned, furniture and fixtures.....	5,223	5,546	5,578	6,134
Real estate owned other than bank premises.....	815	802	799	953
Income earned or accrued but not collected.....	1,633	1,887	1,773	1,953
Other assets.....	784	671	1,811	1,153
Total assets.....	434,335	430,819	431,429	465,056
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	262,975	258,129	261,519	281,295
Time deposits of individuals, partnerships, and corporations.....	78,127	80,427	81,357	85,713
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	9,551	5,283	6,239	8,697
Deposits of States and political subdivisions.....	39,313	46,334	35,918	38,026
Deposits of banks.....	7,607	5,848	7,151	12,506
Other deposits (certified and cashiers' checks, etc.).....	6,498	5,472	6,120	7,462
<i>Total deposits.....</i>	<i>404,081</i>	<i>401,608</i>	<i>398,314</i>	<i>433,709</i>
<i>Demand deposits.....</i>	<i>324,378</i>	<i>319,600</i>	<i>315,381</i>	<i>345,961</i>
<i>Time deposits.....</i>	<i>79,703</i>	<i>82,008</i>	<i>82,933</i>	<i>87,748</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,000		2,400	
Income collected but not earned.....	3,283	3,753	4,169	4,559
Expenses accrued and unpaid.....	2,026	1,997	2,739	2,558
Other liabilities.....	926	249	654	407
Total liabilities.....	411,316	407,502	408,276	441,233
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	7,475	7,475	7,475	7,475
Surplus.....	12,200	12,200	12,200	12,200
Undivided profits.....	3,344	3,642	3,478	4,148
Reserves.....				
Total capital accounts.....	23,019	23,317	23,153	23,823
Total liabilities and capital accounts.....	434,335	430,819	431,429	465,056
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	74,057	80,107	80,730	81,168

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

ARKANSAS

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	52 banks	52 banks	53 banks	53 banks
ASSETS				
Loans and discounts (including overdrafts).....	120,471	127,597	129,539	133,590
U. S. Government securities, direct obligations.....	169,759	162,999	165,939	186,990
Obligations guaranteed by U. S. Government.....	8	8	8	8
Obligations of States and political subdivisions.....	43,215	44,214	43,467	44,972
Other bonds, notes, and debentures.....	8,238	5,798	5,113	4,239
Corporate stocks, including stock of Federal Reserve bank.....	759	786	795	800
Reserve with Federal Reserve bank.....	56,295	55,955	59,673	60,868
Currency and coin.....	7,761	7,888	7,768	9,458
Balances with other banks, and cash items in process of collection.....	62,642	68,983	65,062	84,187
Bank premises owned, furniture and fixtures.....	2,367	2,455	2,544	2,482
Real estate owned other than bank premises.....	4	8	8	7
Investments and other assets indirectly representing bank premises or other real estate.....	30	30	30	30
Customers' liability on acceptances outstanding.....				2
Income earned or accrued but not collected.....	343	504	458	441
Other assets.....	279	232	201	203
Total assets.....	472,171	477,457	480,605	528,277
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	285,680	281,383	283,600	317,970
Time deposits of individuals, partnerships, and corporations.....	59,857	60,988	61,963	63,911
Postal savings deposits.....	39	39	39	39
Deposits of U. S. Government.....	9,229	9,072	7,177	9,160
Deposits of States and political subdivisions.....	38,779	45,701	46,310	41,357
Deposits of banks.....	39,913	41,218	40,722	54,258
Other deposits (certified and cashiers' checks, etc.).....	2,551	2,466	2,583	3,982
<i>Total deposits.....</i>	<i>436,048</i>	<i>440,867</i>	<i>442,394</i>	<i>490,677</i>
<i>Demand deposits.....</i>	<i>375,431</i>	<i>378,634</i>	<i>379,375</i>	<i>425,832</i>
<i>Time deposits.....</i>	<i>60,717</i>	<i>61,933</i>	<i>63,019</i>	<i>64,845</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			770	
Acceptances executed by or for account of reporting banks and outstanding.....				2
Income collected but not earned.....	948	898	965	601
Expenses accrued and unpaid.....	993	869	1,078	1,139
Other liabilities.....	52	204	20	259
Total liabilities.....	438,041	442,838	445,227	492,678
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	150	150	150	150
Common stock.....	10,420	10,745	10,920	10,920
<i>Total capital stock.....</i>	<i>10,570</i>	<i>10,895</i>	<i>11,070</i>	<i>11,070</i>
Surplus.....	14,031	14,710	14,746	15,068
Undivided profits.....	8,157	7,535	8,046	7,902
Reserves and retirement account for preferred stock.....	1,372	1,479	1,516	1,559
Total capital accounts.....	34,130	34,619	35,378	35,599
Total liabilities and capital accounts.....	472,171	477,457	480,605	528,277
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	29,817	28,497	32,558	33,878

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

CALIFORNIA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	93 banks	93 banks	93 banks	92 banks
ASSETS				
Loans and discounts (including overdrafts).....	4,987,762	5,139,577	5,246,602	5,666,298
U. S. Government securities, direct obligations.....	3,638,016	3,728,462	3,747,543	3,789,927
Obligations guaranteed by U. S. Government.....	7,066	6,782	2,822	4,805
Obligations of States and political subdivisions.....	684,243	715,776	747,636	773,599
Other bonds, notes, and debentures.....	294,741	318,887	316,473	302,604
Corporate stocks, including stock of Federal Reserve bank.....	24,466	24,601	24,925	30,007
Reserve with Federal Reserve bank.....	1,376,438	1,253,672	1,491,340	1,459,449
Currency and coin.....	94,789	96,885	89,491	113,467
Balances with other banks, and cash items in process of collection.....	740,158	865,705	803,556	1,012,168
Bank premises owned, furniture and fixtures.....	84,395	86,356	88,084	90,636
Real estate owned other than bank premises.....	1,261	1,427	1,476	1,813
Investments and other assets indirectly representing bank premises or other real estate.....	25,010	25,103	25,008	25,500
Customers' liability on acceptances outstanding.....	26,477	33,206	30,951	25,916
Income earned or accrued but not collected.....	32,788	36,618	39,515	35,529
Other assets.....	15,912	12,984	13,321	17,376
Total assets.....	12,033,522	12,343,041	12,670,743	13,349,094
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	5,166,139	5,216,562	5,466,686	5,760,876
Time deposits of individuals, partnerships, and corporations.....	4,134,112	4,255,565	4,313,789	4,476,918
Postal savings deposits.....	236	236	237	237
Deposits of U. S. Government.....	270,711	258,967	250,572	277,183
Deposits of States and political subdivisions.....	857,625	968,702	823,808	1,038,163
Deposits of banks.....	368,128	400,838	426,841	461,116
Other deposits (certified and cashiers' checks, etc.).....	228,696	253,297	228,787	273,671
Total deposits.....	11,082,546	11,554,167	11,508,480	12,238,164
<i>Demand deposits</i>	6,350,235	6,659,086	6,640,879	7,238,813
<i>Time deposits</i>	4,672,311	4,819,081	4,862,141	5,049,551
Bills payable, rediscounts, and other liabilities for borrowed money.....	40,630		128,505	5,000
Acceptances executed by or for account of reporting banks and outstanding.....	28,247	33,688	32,060	27,958
Income collected but not earned.....	28,631	40,138	48,958	58,363
Expenses accrued and unpaid.....	75,139	58,309	84,412	77,179
Other liabilities.....	130,648	127,984	144,513	155,485
Total liabilities.....	11,325,841	11,614,286	11,946,868	12,612,149
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	600	600	600	600
Common stock.....	247,363	247,858	248,058	248,093
Total capital stock.....	247,963	248,458	248,658	248,693
Surplus.....	287,072	291,164	301,454	305,586
Undivided profits.....	162,699	178,845	163,285	172,481
Reserves and retirement account for preferred stock.....	9,947	10,288	10,498	10,195
Total capital accounts.....	707,681	728,755	723,875	736,945
Total liabilities and capital accounts.....	12,033,522	12,343,041	12,670,743	13,349,094
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,653,616	1,690,361	2,010,310	1,813,467

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

COLORADO

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	77 banks	77 banks	77 banks	77 banks
ASSETS				
Loans and discounts (including overdrafts).....	297,255	303,360	316,902	336,096
U. S. Government securities, direct obligations.....	399,450	390,113	414,580	422,224
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	28,323	26,978	27,297	28,297
Other bonds, notes, and debentures.....	12,909	13,470	13,428	13,398
Corporate stocks, including stock of Federal Reserve bank.....	1,344	1,347	1,358	1,382
Reserve with Federal Reserve bank.....	129,922	125,488	141,842	134,785
Currency and coin.....	12,982	13,231	13,400	13,914
Balances with other banks, and cash items in process of collection.....	121,198	114,509	136,402	141,277
Bank premises owned, furniture and fixtures.....	3,106	3,149	3,233	3,394
Real estate owned other than bank premises.....	83	15	35	33
Income earned or accrued but not collected.....	1,753	1,933	2,099	1,835
Other assets.....	464	551	482	476
Total assets.....	1,008,789	994,144	1,071,058	1,097,111
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	586,324	587,849	627,083	651,719
Time deposits of individuals, partnerships, and corporations.....	184,537	187,781	195,026	202,067
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	33,925	23,953	23,085	31,286
Deposits of States and political subdivisions.....	59,275	54,026	57,688	49,420
Deposits of banks.....	70,951	65,253	88,173	83,837
Other deposits (certified and cashiers' checks, etc.).....	7,279	8,376	7,303	8,433
<i>Total deposits.....</i>	<i>942,301</i>	<i>927,248</i>	<i>998,368</i>	<i>1,026,772</i>
<i>Demand deposits.....</i>	<i>748,180</i>	<i>729,868</i>	<i>793,728</i>	<i>813,985</i>
<i>Time deposits.....</i>	<i>194,121</i>	<i>197,380</i>	<i>204,645</i>	<i>212,787</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	500	109	3,968	199
Income collected but not earned.....	730	879	976	1,217
Expenses accrued and unpaid.....	3,330	3,067	3,986	4,142
Other liabilities.....	54	121	1	88
Total liabilities.....	946,915	931,424	1,007,299	1,032,418
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	17,100	17,310	17,310	17,310
Surplus.....	27,623	27,650	28,035	29,032
Undivided profits.....	13,282	14,104	14,537	14,561
Reserves.....	3,869	3,656	3,877	3,790
Total capital accounts.....	61,874	62,720	63,759	64,693
Total liabilities and capital accounts.....	1,008,789	994,144	1,071,058	1,097,111
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	134,837	129,233	132,881	131,625

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

CONNECTICUT

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	48 banks	48 banks	48 banks	48 banks
ASSETS				
Loans and discounts (including overdrafts).....	259,836	273,840	277,454	287,169
U. S. Government securities, direct obligations.....	351,207	354,976	341,341	362,658
Obligations guaranteed by U. S. Government.....	12	12	12	12
Obligations of States and political subdivisions.....	89,243	87,835	88,193	90,331
Other bonds, notes, and debentures.....	20,047	20,820	22,027	20,448
Corporate stocks, including stock of Federal Reserve bank.....	1,478	1,477	1,482	1,563
Reserve with Federal Reserve bank.....	79,962	99,351	101,538	90,881
Currency and coin.....	20,260	21,013	17,623	24,420
Balances with other banks, and cash items in process of collection.....	124,384	128,128	95,410	134,692
Bank premises owned, furniture and fixtures.....	10,402	10,362	10,393	10,356
Real estate owned other than bank premises.....	192	180	201	190
Investments and other assets indirectly representing bank premises or other real estate.....	2	2	2	2
Customers' liability on acceptances outstanding.....	153	150	150	150
Income earned or accrued but not collected.....	1,130	1,142	1,416	1,125
Other assets.....	500	415	473	416
Total assets.....	958,808	999,703	957,715	1,024,413
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	587,015	600,123	567,079	641,373
Time deposits of individuals, partnerships, and corporations.....	180,212	182,248	185,357	185,994
Postal savings deposits.....	15	15	15	15
Deposits of U. S. Government.....	38,980	47,098	38,907	36,566
Deposits of States and political subdivisions.....	28,754	30,092	39,718	29,987
Deposits of banks.....	22,147	24,780	20,756	24,662
Other deposits (certified and cashiers' checks, etc.).....	29,561	37,300	26,038	28,692
<i>Total deposits.....</i>	<i>886,684</i>	<i>927,656</i>	<i>877,870</i>	<i>947,829</i>
<i>Demand deposits.....</i>	<i>703,819</i>	<i>742,985</i>	<i>690,055</i>	<i>768,703</i>
<i>Time deposits.....</i>	<i>182,765</i>	<i>184,671</i>	<i>187,835</i>	<i>183,586</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,550	300	6,700	100
Acceptances executed by or for account of reporting banks and outstanding.....	153	150	150	150
Income collected but not earned.....	2,108	2,339	2,430	2,734
Expenses accrued and unpaid.....	3,258	3,365	3,809	4,357
Other liabilities.....	759	1,002	924	1,491
Total liabilities.....	894,512	934,812	891,883	956,121
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	22,833	22,833	22,933	23,983
Surplus.....	25,679	25,760	25,882	28,432
Undivided profits.....	12,273	12,447	13,253	11,892
Reserves.....	3,511	3,851	3,764	3,885
Total capital accounts.....	64,296	64,891	65,832	68,292
Total liabilities and capital accounts.....	958,808	999,703	957,715	1,024,413
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	97,436	122,710	121,417	94,240

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

DELAWARE

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	11 banks	11 banks	11 banks	11 banks
ASSETS				
Loans and discounts (including overdrafts).....	12,216	12,586	12,286	12,572
U. S. Government securities, direct obligations.....	12,686	12,671	13,539	14,309
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	1,829	1,963	1,979	1,998
Other bonds, notes, and debentures.....	1,201	1,053	1,052	1,055
Corporate stocks, including stock of Federal Reserve bank.....	117	118	118	119
Reserve with Federal Reserve bank.....	3,788	3,916	3,838	4,264
Currency and coin.....	852	816	768	975
Balances with other banks, and cash items in process of collection.....	1,893	2,078	2,201	2,102
Bank premises owned, furniture and fixtures.....	529	534	543	537
Real estate owned other than bank premises.....	3	3	3	3
Income earned or accrued but not collected.....	5	5	1	4
Other assets.....	49	42	40	61
Total assets.....	35,168	35,785	36,368	37,999
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	17,676	17,855	18,115	19,755
Time deposits of individuals, partnerships, and corporations.....	11,775	12,016	12,265	12,254
Postal savings deposits.....				
Deposits of U. S. Government.....	363	421	374	298
Deposits of States and political subdivisions.....	168	192	205	284
Deposits of banks.....		10	18	15
Other deposits (certified and cashiers' checks, etc.).....	317	410	393	410
<i>Total deposits.....</i>	<i>30,299</i>	<i>30,904</i>	<i>31,370</i>	<i>33,016</i>
<i>Demand deposits.....</i>	<i>18,436</i>	<i>18,769</i>	<i>18,984</i>	<i>20,672</i>
<i>Time deposits.....</i>	<i>11,863</i>	<i>12,135</i>	<i>12,386</i>	<i>12,344</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			100	1
Expenses accrued and unpaid.....			1	1
Other liabilities.....	2	26		30
Total liabilities.....	30,301	30,930	31,471	33,047
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	1,260	1,260	1,260	1,260
Surplus.....	2,660	2,665	2,666	2,716
Undivided profits.....	868	847	888	884
Reserves.....	79	83	83	92
Total capital accounts.....	4,867	4,855	4,897	4,952
Total liabilities and capital accounts.....	35,168	35,785	36,368	37,999
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,016	1,056	1,251	1,105

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

DISTRICT OF COLUMBIA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	9 banks	9 banks	9 banks	9 banks
ASSETS				
Loans and discounts (including overdrafts).....	197,410	203,432	206,787	226,337
U. S. Government securities, direct obligations.....	352,288	346,738	344,794	329,918
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	10,885	13,889	15,710	13,463
Other bonds, notes, and debentures.....	21,588	18,405	18,197	17,230
Corporate stocks, including stock of Federal Reserve bank.....	1,001	1,025	1,025	1,084
Reserve with Federal Reserve bank.....	129,256	109,839	129,562	121,560
Currency and coin.....	13,544	13,846	12,512	15,834
Balances with other banks, and cash items in process of collection.....	74,107	69,358	59,502	81,489
Bank premises owned, furniture and fixtures.....	8,187	8,300	8,359	8,612
Real estate owned other than bank premises.....	528	520	525	525
Income earned or accrued but not collected.....	515	592	736	458
Other assets.....	530	392	402	464
Total assets.....	809,839	786,336	798,111	816,974
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	552,056	539,134	545,887	557,762
Time deposits of individuals, partnerships, and corporations.....	100,114	101,242	101,143	101,017
Postal savings deposits.....	1,025	1,025	1,025	1,025
Deposits of U. S. Government.....	30,536	31,617	29,254	34,387
Deposits of States and political subdivisions.....	126	38	75	95
Deposits of banks.....	51,734	47,177	55,662	55,524
Other deposits (certified and cashiers' checks, etc.).....	20,674	18,673	11,711	16,978
<i>Total deposits.....</i>	<i>766,266</i>	<i>738,806</i>	<i>744,757</i>	<i>766,788</i>
<i>Demand deposits.....</i>	<i>648,609</i>	<i>629,922</i>	<i>636,595</i>	<i>655,365</i>
<i>Time deposits.....</i>	<i>107,756</i>	<i>108,884</i>	<i>108,162</i>	<i>111,423</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			5,000	
Income collected but not earned.....	448	524	568	661
Expenses accrued and unpaid.....	2,433	2,521	2,811	3,145
Other liabilities.....	8,257	766	1,065	1,847
Total liabilities.....	767,403	742,617	754,201	772,441
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	12,700	13,200	13,200	13,200
Surplus.....	20,650	20,950	20,950	22,950
Undivided profits.....	7,893	8,330	8,422	6,953
Reserves.....	1,193	1,239	1,338	1,430
Total capital accounts.....	42,436	43,719	43,910	44,533
Total liabilities and capital accounts.....	809,839	786,336	798,111	816,974
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	50,820	54,708	62,577	57,218

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

FLORIDA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	63 banks	63 banks	63 banks	64 banks
ASSETS				
Loans and discounts (including overdrafts).....	343, 847	346, 048	336, 636	396, 563
U. S. Government securities, direct obligations.....	735, 966	720, 315	701, 757	692, 215
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	96, 588	97, 156	97, 052	98, 257
Other bonds, notes, and debentures.....	19, 704	19, 671	19, 102	18, 935
Corporate stocks, including stock of Federal Reserve bank.....	2, 383	2, 391	2, 396	2, 437
Reserve with Federal Reserve bank.....	194, 170	188, 966	199, 900	186, 951
Currency and coin.....	29, 092	26, 536	24, 097	35, 954
Balances with other banks, and cash items in process of collection.....	231, 029	213, 054	194, 708	277, 766
Bank premises owned, furniture and fixtures.....	17, 858	18, 211	18, 230	18, 514
Real estate owned other than bank premises.....	474	395	482	465
Investments and other assets indirectly representing bank premises or other real estate.....	135	163	215	142
Income earned or accrued but not collected.....	2, 781	3, 327	4, 353	3, 107
Other assets.....	1, 362	1, 051	985	788
Total assets.....	1, 675, 389	1, 637, 284	1, 599, 913	1, 732, 094
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	974, 361	945, 550	937, 944	992, 708
Time deposits of individuals, partnerships, and corporations.....	221, 978	225, 934	222, 617	231, 117
Postal savings deposits.....	66	66	66	66
Deposits of U. S. Government.....	41, 835	41, 043	34, 423	35, 453
Deposits of States and political subdivisions.....	173, 624	153, 391	133, 436	162, 287
Deposits of banks.....	141, 320	149, 433	142, 835	179, 061
Other deposits (certified and cashiers' checks, etc.).....	15, 576	13, 280	11, 500	17, 056
<i>Total deposits.....</i>	<i>1, 663, 760</i>	<i>1, 628, 697</i>	<i>1, 482, 821</i>	<i>1, 617, 763</i>
<i>Demand deposits.....</i>	<i>1, 338, 152</i>	<i>1, 290, 622</i>	<i>1, 248, 061</i>	<i>1, 375, 229</i>
<i>Time deposits.....</i>	<i>325, 608</i>	<i>338, 075</i>	<i>234, 760</i>	<i>242, 539</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			5, 300	500
Income collected but not earned.....	3, 114	3, 501	4, 237	5, 102
Expenses accrued and unpaid.....	5, 243	5, 110	6, 282	5, 889
Other liabilities.....	271	694	404	865
Total liabilities.....	1, 577, 388	1, 538, 002	1, 499, 044	1, 630, 124
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	33, 175	33, 175	33, 225	33, 675
Surplus.....	45, 782	46, 386	46, 794	48, 734
Undivided profits.....	12, 057	12, 534	13, 599	12, 062
Reserves.....	6, 987	7, 187	7, 251	7, 499
Total capital accounts.....	98, 001	99, 282	100, 869	101, 970
Total liabilities and capital accounts.....	1, 675, 389	1, 637, 284	1, 599, 913	1, 732, 094
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	372, 523	372, 992	375, 245	403, 385

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

GEORGIA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	51 banks	51 banks	51 banks	52 banks
ASSETS				
Loans and discounts (including overdrafts).....	404,562	425,327	419,603	444,811
U. S. Government securities, direct obligations.....	340,769	331,269	354,883	339,153
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	50,845	62,557	68,757	67,221
Other bonds, notes, and debentures.....	16,863	18,174	19,010	17,469
Corporate stocks, including stock of Federal Reserve bank.....	1,549	1,553	1,556	1,554
Reserve with Federal Reserve bank.....	153,657	140,746	165,517	141,891
Currency and coin.....	16,833	16,894	15,462	20,928
Balances with other banks, and cash items in process of collection.....	138,343	166,531	147,252	183,417
Bank premises owned, furniture and fixtures.....	12,685	13,034	13,055	13,387
Real estate owned other than bank premises.....	196	162	188	129
Income earned or accrued but not collected.....	1,816	2,155	2,450	2,038
Other assets.....	1,319	1,270	1,237	720
Total assets.....	1,139,437	1,179,672	1,208,970	1,232,718
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	614,104	625,584	647,278	654,825
Time deposits of individuals, partnerships, and corporations.....	147,300	150,155	151,075	163,414
Postal savings deposits.....	1,133	1,136	1,136	1,139
Deposits of U. S. Government.....	46,050	53,443	50,639	39,830
Deposits of States and political subdivisions.....	97,113	118,340	100,073	101,260
Deposits of banks.....	151,700	146,395	172,407	184,559
Other deposits (certified and cashiers' checks, etc.).....	4,772	6,092	4,900	14,737
<i>Total deposits.....</i>	<i>1,062,172</i>	<i>1,101,145</i>	<i>1,127,508</i>	<i>1,149,764</i>
<i>Demand deposits.....</i>	<i>807,679</i>	<i>844,034</i>	<i>869,559</i>	<i>889,459</i>
<i>Time deposits.....</i>	<i>154,493</i>	<i>157,111</i>	<i>157,949</i>	<i>160,305</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		100	600	500
Income collected but not earned.....	4,952	5,486	5,950	6,755
Expenses accrued and unpaid.....	4,042	3,938	4,965	5,054
Other liabilities.....	671	965	437	723
Total liabilities.....	1,071,837	1,111,634	1,139,480	1,162,796
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	21,223	21,223	21,223	21,223
Surplus.....	28,883	28,973	29,073	29,265
Undivided profits.....	9,068	9,055	10,265	9,234
Reserves.....	8,426	8,787	8,929	10,100
Total capital accounts.....	67,600	68,038	69,490	69,922
Total liabilities and capital accounts.....	1,139,437	1,179,672	1,208,970	1,232,718
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	172,293	188,434	203,481	197,175

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

THE TERRITORY OF HAWAII

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	1 bank	1 bank	1 bank	1 bank
ASSETS				
Loans and discounts (including overdrafts).....	91,907	94,144	91,511	91,788
U. S. Government securities, direct obligations.....	52,689	49,168	55,440	57,024
Obligations guaranteed by U. S. Government.....			8	8
Obligations of States and political subdivisions.....	8,128	8,114	7,966	7,544
Other bonds, notes, and debentures.....	2,491	2,570	2,564	2,564
Corporate stocks.....	1	1	1	1
Reserve with approved national banking associations..	16,520	15,994	14,566	17,628
Currency and coin.....	9,997	12,536	11,111	14,899
Balances with other banks, and cash items in process of collection.....	8,332	11,070	7,620	9,720
Bank premises owned, furniture and fixtures.....	2,570	2,539	2,554	2,555
Real estate owned other than bank premises.....	19	10	13	10
Customers' liability on acceptances outstanding.....	14	7	23	9
Income earned or accrued but not collected.....	507	451	629	455
Other assets.....	1,026	246	353	307
Total assets.....	194,201	196,850	194,359	204,512
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	54,778	55,414	58,633	62,455
Time deposits of individuals, partnerships, and cor- porations.....	82,591	83,794	83,953	83,608
Postal savings deposits.....	10	10	10	10
Deposits of U. S. Government.....	23,477	22,038	16,263	20,124
Deposits of States and political subdivisions.....	14,251	17,872	16,544	20,340
Deposits of banks.....	2,930	2,018	2,233	1,604
Other deposits (certified and cashiers' checks, etc.).....	1,444	1,363	1,773	2,022
<i>Total deposits.....</i>	<i>179,481</i>	<i>182,609</i>	<i>179,409</i>	<i>190,163</i>
<i>Demand deposits.....</i>	<i>94,643</i>	<i>96,747</i>	<i>91,472</i>	<i>102,929</i>
<i>Time deposits.....</i>	<i>84,838</i>	<i>85,762</i>	<i>87,937</i>	<i>87,234</i>
Bills payable, rediscounts, and other liabilities for bor- rowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	14	7	23	9
Income collected but not earned.....	96	85	84	79
Expenses accrued and unpaid.....	865	654	710	722
Other liabilities.....	115	195	406	31
Total liabilities.....	180,571	183,450	180,632	191,004
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,000	4,000	4,000	4,000
Surplus.....	6,000	6,000	6,000	6,000
Undivided profits.....	1,455	1,224	1,551	1,332
Reserves.....	2,175	2,176	2,176	2,176
Total capital accounts.....	13,630	13,400	13,727	13,508
Total liabilities and capital accounts.....	194,201	196,850	194,359	204,512
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	57,971	57,440	57,340	52,141

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

IDAHO

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	13 banks	12 banks	12 banks	12 banks
ASSETS				
Loans and discounts (including overdrafts).....	124,784	137,313	143,748	147,296
U. S. Government securities, direct obligations.....	159,829	146,028	146,792	163,664
Obligations guaranteed by U. S. Government.....	499	491	491	491
Obligations of States and political subdivisions.....	6,738	8,312	9,440	10,551
Other bonds, notes, and debentures.....	1,122	2,573	2,638	2,782
Corporate stocks, including stock of Federal Reserve bank.....	453	452	458	458
Reserve with Federal Reserve bank.....	38,824	37,448	43,235	39,751
Currency and coin.....	4,801	5,207	5,265	5,601
Balances with other banks, and cash items in process of collection.....	25,630	24,812	29,194	30,705
Bank premises owned, furniture and fixtures.....	3,099	3,143	3,151	3,111
Real estate owned other than bank premises.....	24	27	27	23
Income earned or accrued but not collected.....	11	24	52	19
Other assets.....	200	241	546	194
Total assets.....	366,014	366,071	385,037	404,646
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	198,514	192,348	209,380	214,357
Time deposits of individuals, partnerships, and corporations.....	90,026	91,712	94,414	99,085
Postal savings deposits.....	11	11	11	11
Deposits of U. S. Government.....	8,093	8,797	8,592	9,209
Deposits of States and political subdivisions.....	43,022	45,142	39,237	52,066
Deposits of banks.....	3,603	3,892	4,670	4,142
Other deposits (certified and cashiers' checks, etc.).....	2,260	3,164	2,877	3,595
<i>Total deposits.....</i>	<i>345,529</i>	<i>345,066</i>	<i>359,181</i>	<i>382,465</i>
<i> Demand deposits.....</i>	<i>254,018</i>	<i>251,869</i>	<i>263,232</i>	<i>281,895</i>
<i> Time deposits.....</i>	<i>91,511</i>	<i>93,197</i>	<i>95,899</i>	<i>100,570</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			4,500	
Income collected but not earned.....	530	665	786	858
Expenses accrued and unpaid.....	1,132	1,224	1,436	1,612
Other liabilities.....	62	101	42	73
Total liabilities.....	347,253	347,056	365,925	385,006
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	7,300	7,250	7,250	7,300
Surplus.....	7,820	8,030	8,030	8,325
Undivided profits.....	3,088	3,199	3,285	3,610
Reserves.....	553	536	547	405
Total capital accounts.....	18,761	19,015	19,112	19,640
Total liabilities and capital accounts.....	366,014	366,071	385,037	404,646
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	84,357	85,710	95,761	82,645

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

ILLINOIS

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	386 banks	386 banks	386 banks	386 banks
ASSETS				
Loans and discounts (including overdrafts).....	2,963,450	2,948,748	3,009,583	3,336,551
U. S. Government securities, direct obligations.....	3,678,039	4,152,435	4,270,009	4,471,127
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	470,062	480,053	486,179	529,306
Other bonds, notes, and debentures.....	229,323	229,953	243,795	230,083
Corporate stocks, including stock of Federal Reserve bank.....	16,200	16,640	16,708	16,846
Reserve with Federal Reserve bank.....	1,407,711	1,486,163	1,560,419	1,410,998
Currency and coin.....	86,155	83,371	83,891	103,912
Balances with other banks, and cash items in process of collection.....	675,897	904,821	859,992	1,132,929
Bank premises owned, furniture and fixtures.....	34,388	34,439	34,694	34,026
Real estate owned other than bank premises.....	483	463	468	466
Investments and other assets indirectly representing bank premises or other real estate.....	1,024	994	983	946
Customers' liability on acceptances outstanding.....	5,459	4,735	3,276	4,082
Income earned or accrued but not collected.....	19,123	22,016	28,008	21,857
Other assets.....	8,022	3,631	7,325	6,012
Total assets.....	9,595,343	10,378,469	10,605,337	11,299,746
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	4,250,046	5,397,451	5,453,916	6,031,678
Time deposits of individuals, partnerships, and corporations.....	2,079,989	2,146,776	2,142,214	2,234,173
Postal savings deposits.....	672	732	1,240	1,247
Deposits of U. S. Government.....	462,135	328,400	289,632	372,914
Deposits of States and political subdivisions.....	486,147	564,519	588,568	503,483
Deposits of banks.....	1,375,339	1,126,265	1,182,966	1,286,096
Other deposits (certified and cashiers' checks, etc.).....	119,427	77,361	78,522	84,062
<i>Total deposits.....</i>	<i>8,779,755</i>	<i>9,641,604</i>	<i>9,737,358</i>	<i>10,626,063</i>
<i>Demand deposits.....</i>	<i>6,656,373</i>	<i>7,368,080</i>	<i>7,464,063</i>	<i>8,164,017</i>
<i>Time deposits.....</i>	<i>2,119,377</i>	<i>2,273,524</i>	<i>2,273,295</i>	<i>2,462,046</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	94,700		116,150	2,500
Acceptances executed by or for account of reporting banks and outstanding.....	5,631	5,267	3,443	4,428
Income collected but not earned.....	14,058	15,058	16,257	18,844
Expenses accrued and unpaid.....	37,152	30,606	40,013	41,785
Other liabilities.....	11,654	11,169	11,950	14,332
Total liabilities.....	8,936,950	9,703,604	9,925,171	10,607,542
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,519	1,519	1,519	1,519
Class B preferred stock.....	15	15	15	15
Common stock.....	246,738	247,613	247,758	249,173
<i>Total capital stock.....</i>	<i>248,272</i>	<i>249,147</i>	<i>249,292</i>	<i>250,707</i>
Surplus.....	284,979	298,509	299,287	303,528
Undivided profits.....	73,599	75,255	79,223	85,246
Reserves and retirement account for preferred stock.....	51,543	51,954	52,364	52,723
Total capital accounts.....	658,393	674,865	680,166	692,204
Total liabilities and capital accounts.....	9,595,343	10,378,469	10,605,337	11,299,746
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,110,172	1,002,578	1,166,682	1,082,321

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

INDIANA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	125 banks	125 banks	124 banks	124 banks
ASSETS				
Loans and discounts (including overdrafts).....	502,113	521,191	532,850	547,829
U. S. Government securities, direct obligations.....	897,760	893,831	902,971	940,818
Obligations guaranteed by U. S. Government.....	22	22	20	20
Obligations of States and political subdivisions.....	89,487	91,085	92,634	92,053
Other bonds, notes, and debentures.....	38,321	36,852	35,732	34,376
Corporate stocks, including stock of Federal Reserve bank.....	2,669	2,682	2,687	2,736
Reserve with Federal Reserve bank.....	233,398	236,022	240,438	257,042
Currency and coin.....	38,572	37,134	34,199	46,487
Balances with other banks, and cash items in process of collection.....	217,840	235,168	214,578	276,196
Bank premises owned, furniture and fixtures.....	13,702	14,047	14,210	14,244
Real estate owned other than bank premises.....	110	98	84	96
Investments and other assets indirectly representing bank premises or other real estate.....	25	25	36	25
Customers' liability on acceptances outstanding.....	125	146	155	103
Income earned or accrued but not collected.....	2,850	3,551	3,988	3,123
Other assets.....	2,039	2,108	1,867	1,931
Total assets.....	2,039,033	2,073,962	2,076,449	2,217,079
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,018,476	1,025,928	1,060,305	1,164,475
Time deposits of individuals, partnerships, and corporations.....	479,854	484,437	488,523	501,969
Postal savings deposits.....	2,169	2,189	2,184	2,206
Deposits of U. S. Government.....	74,762	69,734	53,470	59,555
Deposits of States and political subdivisions.....	202,412	225,848	190,788	184,952
Deposits of banks.....	101,515	101,268	111,430	132,448
Other deposits (certified and cashiers' checks, etc.).....	30,093	32,363	24,137	33,147
<i>Demand deposits.....</i>	<i>1,909,281</i>	<i>1,941,767</i>	<i>1,980,837</i>	<i>2,078,758</i>
<i>Time deposits.....</i>	<i>1,488,846</i>	<i>1,450,527</i>	<i>1,435,907</i>	<i>1,669,823</i>
<i>Time deposits.....</i>	<i>489,435</i>	<i>491,240</i>	<i>495,530</i>	<i>508,929</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	100	100	10,525	-----
Acceptances executed by or for account of reporting banks and outstanding.....	125	146	155	103
Income collected but not earned.....	3,733	4,683	5,230	5,828
Expenses accrued and unpaid.....	3,971	4,532	5,095	5,749
Other liabilities.....	749	1,232	822	1,388
Total liabilities.....	1,917,959	1,952,460	1,952,664	2,091,820
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	25	25	25	25
Common stock.....	34,080	34,230	34,180	34,480
<i>Total capital stock.....</i>	<i>34,105</i>	<i>34,255</i>	<i>34,205</i>	<i>34,505</i>
Surplus.....	54,450	55,162	55,184	57,017
Undivided profits.....	27,489	26,928	29,157	27,219
Reserves and retirement account for preferred stock.....	5,030	5,157	5,239	6,518
Total capital accounts.....	121,074	121,502	123,785	125,259
Total liabilities and capital accounts.....	2,039,033	2,073,962	2,076,449	2,217,079
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	136,824	143,626	172,843	166,980

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

IOWA

[In thousands of dollars]

	Mar. 31 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	97 banks	97 banks	97 banks	97 banks
ASSETS				
Loans and discounts (including overdrafts).....	244, 140	234, 251	230, 235	259, 982
U. S. Government securities, direct obligations.....	297, 512	310, 842	323, 594	293, 747
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	71, 259	72, 458	72, 681	71, 050
Other bonds, notes, and debentures.....	16, 375	15, 732	16, 098	15, 254
Corporate stocks, including stock of Federal Reserve bank.....	1, 112	1, 116	1, 127	1, 149
Reserve with Federal Reserve bank.....	102, 818	102, 831	107, 758	100, 335
Currency and coin.....	12, 791	11, 956	10, 769	13, 458
Balances with other banks, and cash items in process of collection.....	120, 221	104, 937	114, 954	120, 207
Bank premises owned, furniture and fixtures.....	4, 305	4, 402	4, 438	4, 417
Real estate owned other than bank premises.....	23	45	45	53
Investments and other assets indirectly representing bank premises or other real estate.....	1, 186	1, 206	1, 216	1, 216
Income earned or accrued but not collected.....	1, 215	1, 300	1, 499	1, 105
Other assets.....	579	371	315	379
Total assets.....	873, 536	861, 447	884, 729	882, 352
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	419, 008	417, 132	434, 646	447, 333
Time deposits of individuals, partnerships, and corporations.....	152, 866	156, 741	158, 513	161, 083
Postal savings deposits.....	53	53	53	53
Deposits of U. S. Government.....	23, 238	24, 444	21, 732	25, 291
Deposits of States and political subdivisions.....	101, 830	94, 806	84, 462	63, 941
Deposits of banks.....	115, 934	106, 723	120, 049	112, 398
Other deposits (certified and cashiers' checks, etc.).....	4, 897	5, 496	5, 412	13, 445
<i>Total deposits.....</i>	<i>817, 866</i>	<i>805, 595</i>	<i>884, 807</i>	<i>885, 514</i>
<i>Demand deposits.....</i>	<i>669, 194</i>	<i>646, 874</i>	<i>664, 001</i>	<i>660, 185</i>
<i>Time deposits.....</i>	<i>156, 632</i>	<i>159, 121</i>	<i>160, 806</i>	<i>165, 419</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	185		2, 400	200
Income collected but not earned.....	839	908	935	1, 032
Expenses accrued and unpaid.....	1, 307	1, 267	1, 607	1, 658
Other liabilities.....	23	49	14	200
Total liabilities.....	820, 180	807, 610	829, 823	826, 634
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	14, 498	14, 523	14, 523	14, 723
Surplus.....	22, 665	22, 991	23, 048	23, 673
Undivided profits.....	13, 258	13, 341	14, 303	14, 146
Reserves.....	2, 835	2, 973	3, 032	3, 176
Total capital accounts.....	53, 356	53, 828	54, 906	55, 718
Total liabilities and capital accounts.....	873, 536	861, 447	884, 729	882, 352
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	66, 878	66, 754	70, 663	61, 246

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

KANSAS

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	174 banks	174 banks	174 banks	174 banks
ASSETS				
Loans and discounts (including overdrafts).....	276,881	288,844	324,757	325,337
U. S. Government securities, direct obligations.....	390,040	384,234	383,777	399,188
Obligations guaranteed by U. S. Government.....	95	95	103	95
Obligations of States and political subdivisions.....	66,503	66,739	65,618	72,603
Other bonds, notes, and debentures.....	23,315	25,727	27,531	24,938
Corporate stocks, including stock of Federal Reserve bank.....	1,334	1,362	1,355	1,366
Reserve with Federal Reserve bank.....	149,578	135,687	147,816	149,712
Currency and coin.....	12,400	12,714	11,749	13,745
Balances with other banks, and cash items in process of collection.....	133,398	166,539	142,443	169,801
Bank premises owned, furniture and fixtures.....	4,628	4,769	4,896	5,152
Real estate owned other than bank premises.....	255	242	239	208
Investments and other assets indirectly representing bank premises or other real estate.....	143	115	115	110
Income earned or accrued but not collected.....	1,068	1,258	1,423	1,226
Other assets.....	718	819	1,046	683
Total assets.....	1,060,654	1,089,144	1,112,868	1,164,164
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	605,894	638,401	678,020	678,357
Time deposits of individuals, partnerships, and corporations.....	91,647	95,360	99,330	105,773
Postal savings deposits.....	41	41	41	41
Deposits of U. S. Government.....	34,805	32,163	28,591	29,551
Deposits of States and political subdivisions.....	169,325	161,510	147,127	173,567
Deposits of banks.....	85,671	87,188	83,000	99,415
Other deposits (certified and cashiers' checks, etc.).....	7,871	7,701	7,214	8,303
<i>Total deposits.....</i>	<i>995,254</i>	<i>1,022,364</i>	<i>1,045,323</i>	<i>1,095,007</i>
<i>Demand deposits.....</i>	<i>898,948</i>	<i>922,587</i>	<i>939,701</i>	<i>984,933</i>
<i>Time deposits.....</i>	<i>96,306</i>	<i>99,777</i>	<i>105,622</i>	<i>110,074</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	64	243	675	-----
Income collected but not earned.....	1,053	1,172	1,269	1,318
Expenses accrued and unpaid.....	2,248	2,234	2,840	2,597
Other liabilities.....	179	319	175	274
Total liabilities.....	998,798	1,026,332	1,048,282	1,099,196
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	20,395	20,395	20,420	20,495
Surplus.....	24,163	24,689	24,822	25,750
Undivided profits.....	15,784	16,150	17,728	16,932
Reserves.....	1,544	1,578	1,616	1,791
Total capital accounts.....	61,856	62,812	64,586	64,968
Total liabilities and capital accounts.....	1,060,654	1,089,144	1,112,868	1,164,164
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	196,299	199,441	198,299	202,146

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

KENTUCKY

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	92 banks	92 banks	91 banks	91 banks
ASSETS				
Loans and discounts (including overdrafts).....	198, 218	206, 049	208, 227	218, 718
U. S. Government securities, direct obligations.....	298, 209	278, 856	280, 812	299, 792
Obligations guaranteed by U. S. Government.....	4	4	4	4
Obligations of States and political subdivisions.....	24, 472	24, 133	24, 464	25, 504
Other bonds, notes, and debentures.....	13, 828	13, 422	14, 114	12, 305
Corporate stocks, including stock of Federal Reserve bank.....	1, 184	1, 255	1, 255	1, 254
Reserve with Federal Reserve bank.....	81, 361	90, 481	85, 857	92, 556
Currency and coin.....	13, 858	13, 937	12, 394	18, 282
Balances with other banks, and cash items in process of collection.....	81, 196	74, 845	76, 780	113, 900
Bank premises owned, furniture and fixtures.....	5, 026	5, 171	5, 318	5, 150
Real estate owned other than bank premises.....	315	407	459	53
Investments and other assets indirectly representing bank premises or other real estate.....	40	45	40	139
Customers' liability on acceptances outstanding.....	32			
Income earned or accrued but not collected.....	912	1, 005	1, 321	964
Other assets.....	334	283	416	313
Total assets.....	718, 989	709, 893	711, 461	788, 934
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	447, 871	438, 922	431, 329	499, 016
Time deposits of individuals, partnerships, and corporations.....	108, 925	111, 336	112, 260	113, 964
Postal savings deposits.....	16	16	16	16
Deposits of U. S. Government.....	23, 037	24, 002	19, 295	19, 963
Deposits of States and political subdivisions.....	44, 644	40, 969	37, 180	39, 885
Deposits of banks.....	35, 413	34, 757	34, 936	54, 051
Other deposits (certified and cashiers' checks, etc.).....	5, 049	4, 044	15, 021	5, 791
<i>Total deposits.....</i>	<i>664, 955</i>	<i>654, 046</i>	<i>650, 037</i>	<i>732, 689</i>
<i>Demand deposits.....</i>	<i>650, 190</i>	<i>638, 640</i>	<i>633, 119</i>	<i>613, 338</i>
<i>Time deposits.....</i>	<i>114, 765</i>	<i>116, 406</i>	<i>116, 918</i>	<i>119, 351</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	400	450	6, 135	275
Acceptances executed by or for account of reporting banks and outstanding.....	32			
Income collected but not earned.....	1, 078	1, 146	1, 271	1, 399
Expenses accrued and unpaid.....	1, 432	1, 485	1, 843	1, 799
Other liabilities.....	456	674	525	780
Total liabilities.....	668, 353	658, 701	659, 811	736, 042
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	15, 225	15, 600	15, 525	15, 525
Surplus.....	24, 261	25, 862	25, 652	26, 002
Undivided profits.....	9, 648	8, 255	8, 901	8, 718
Reserves.....	1, 502	1, 475	1, 572	1, 747
Total capital accounts.....	50, 636	51, 192	51, 650	51, 992
Total liabilities and capital accounts.....	718, 989	709, 893	711, 461	788, 934
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	72, 043	74, 639	78, 361	69, 816

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

LOUISIANA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	36 banks	37 banks	37 banks	37 banks
ASSETS				
Loans and discounts (including overdrafts).....	327,506	340,835	343,191	374,974
U. S. Government securities, direct obligations.....	585,510	550,342	578,607	585,379
Obligations guaranteed by U. S. Government.....	-----	-----	-----	-----
Obligations of States and political subdivisions.....	73,578	75,809	78,104	85,337
Other bonds, notes, and debentures.....	8,899	7,560	7,838	7,701
Corporate stocks, including stock of Federal Reserve bank.....	2,215	2,292	2,260	2,314
Reserve with Federal Reserve bank.....	187,133	185,926	189,559	192,804
Currency and coin.....	17,053	18,297	16,241	21,687
Balances with other banks, and cash items in process of collection.....	169,096	189,975	166,421	200,403
Bank premises owned, furniture and fixtures.....	11,126	11,132	11,296	11,243
Real estate owned other than bank premises.....	190	153	163	139
Investments and other assets indirectly representing bank premises or other real estate.....	580	570	570	550
Customers' liability on acceptances outstanding.....	4,892	3,705	3,938	3,824
Income earned or accrued but not collected.....	2,754	4,132	4,035	4,132
Other assets.....	1,418	1,669	2,024	1,425
Total assets.....	1,392,040	1,392,397	1,404,247	1,500,912
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	726,756	725,488	728,367	781,051
Time deposits of individuals, partnerships, and corporations.....	185,793	189,717	190,862	195,319
Postal savings deposits.....	45	45	45	45
Deposits of U. S. Government.....	28,729	27,031	25,614	31,969
Deposits of States and political subdivisions.....	177,247	180,868	184,444	183,897
Deposits of banks.....	174,057	170,646	160,101	206,523
Other deposits (certified and cashiers' checks, etc.).....	11,378	13,152	16,183	12,164
Total deposits.....	1,804,005	1,806,947	1,805,616	1,410,968
Demand deposits.....	1,113,010	1,111,095	1,108,485	1,211,530
Time deposits.....	190,995	195,852	197,131	199,438
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,000	300	11,900	-----
Acceptances executed by or for account of reporting banks and outstanding.....	5,887	4,158	4,376	4,284
Income collected but not earned.....	1,193	1,356	1,458	1,784
Expenses accrued and unpaid.....	4,121	4,832	4,889	6,065
Other liabilities.....	369	546	364	913
Total liabilities.....	1,318,575	1,318,139	1,328,603	1,424,014
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	19,588	20,188	20,188	21,788
Surplus.....	36,395	37,098	37,120	41,511
Undivided profits.....	17,056	16,353	17,933	12,937
Reserves.....	426	619	403	662
Total capital accounts.....	73,465	74,258	75,644	76,898
Total liabilities and capital accounts.....	1,392,040	1,392,397	1,404,247	1,500,912
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	285,581	298,000	307,810	295,119

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

MAINE

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	32 banks	32 banks	32 banks	32 banks
ASSETS				
Loans and discounts (including overdrafts).....	85,304	89,924	92,004	96,868
U. S. Government securities, direct obligations.....	90,566	89,922	94,061	93,170
Obligations guaranteed by U. S. Government.....	10,30	30	17	11
Obligations of States and political subdivisions.....	12,144	13,615	13,977	12,265
Other bonds, notes, and debentures.....	11,445	11,938	11,529	11,004
Corporate stocks, including stock of Federal Reserve bank.....	622	624	617	625
Reserve with Federal Reserve bank.....	21,956	24,786	25,745	23,066
Currency and coin.....	5,885	6,543	6,242	7,122
Balances with other banks, and cash items in process of collection.....	20,189	20,245	21,560	23,229
Bank premises owned, furniture and fixtures.....	1,347	1,366	1,388	1,382
Real estate owned other than bank premises.....	71	59	57	45
Investments and other assets indirectly representing bank premises or other real estate.....	256	245	238	324
Customers' liability on acceptances outstanding.....	196	229	332	243
Income earned or accrued but not collected.....	256	303	329	243
Other assets.....				
Total assets.....	250,267	259,829	268,096	272,597
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	118,858	126,135	131,022	133,087
Time deposits of individuals, partnerships, and corporations.....	82,217	83,113	84,466	85,114
Postal savings deposits.....	6	6	6	6
Deposits of U. S. Government.....	5,767	5,882	5,492	5,447
Deposits of States and political subdivisions.....	6,909	6,933	8,645	9,850
Deposits of banks.....	7,400	7,131	8,134	7,970
Other deposits (certified and cashiers' checks, etc.).....	1,672	3,164	2,136	3,633
<i>Total deposits.....</i>	<i>228,829</i>	<i>238,364</i>	<i>239,901</i>	<i>245,107</i>
<i>Demand deposits.....</i>	<i>140,470</i>	<i>148,982</i>	<i>155,176</i>	<i>159,746</i>
<i>Time deposits.....</i>	<i>88,359</i>	<i>89,382</i>	<i>84,725</i>	<i>85,361</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,474	1,125	1,500	200
Income collected but not earned.....	531	654	731	798
Expenses accrued and unpaid.....	365	369	462	598
Other liabilities.....	197	367	199	371
Total liabilities.....	225,396	234,879	242,793	247,074
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	9,240	9,290	9,290	9,290
Surplus.....	9,629	9,707	9,885	10,131
Undivided profits.....	5,071	4,979	5,163	5,034
Reserves.....	931	974	965	1,068
Total capital accounts.....	24,871	24,950	25,303	25,523
Total liabilities and capital accounts.....	250,267	259,829	268,096	272,597
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	18,616	18,721	20,330	21,962

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

MARYLAND

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	59 banks	59 banks	59 banks	59 banks
ASSETS				
Loans and discounts (including overdrafts).....	190,253	198,329	219,800	240,958
U. S. Government securities, direct obligations.....	327,103	327,899	331,253	337,218
Obligations guaranteed by U. S. Government.....	3	3	3	3
Obligations of States and political subdivisions.....	31,790	33,511	34,850	43,162
Other bonds, notes, and debentures.....	27,691	33,265	27,121	13,124
Corporate stocks, including stock of Federal Reserve bank.....	1,253	1,257	1,263	1,268
Reserve with Federal Reserve bank.....	97,560	108,487	110,098	98,726
Currency and coin.....	13,853	13,983	11,634	15,408
Balances with other banks, and cash items in process of collection.....	81,677	89,429	80,399	105,171
Bank premises owned, furniture and fixtures.....	5,391	5,430	5,540	5,523
Real estate owned other than bank premises.....	32	64	58	77
Investments and other assets indirectly representing bank premises or other real estate.....	546	451	451	441
Customers' liability on acceptances outstanding.....	146	157	92	95
Income earned or accrued but not collected.....	1,239	1,110	1,731	999
Other assets.....	986	778	778	462
Total assets.....	779,523	814,153	825,267	862,635
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	409,621	423,401	435,566	473,039
Time deposits of individuals, partnerships, and corporations.....	155,849	158,974	158,444	159,141
Postal savings deposits.....				
Deposits of U. S. Government.....	29,887	42,585	38,495	32,935
Deposits of States and political subdivisions.....	59,409	65,003	62,905	58,726
Deposits of banks.....	64,333	63,647	65,719	74,031
Other deposits (certified and cashiers' checks, etc.).....	2,517	3,729	2,544	3,258
<i>Total deposits.....</i>	<i>721,616</i>	<i>756,239</i>	<i>763,673</i>	<i>801,130</i>
<i>Demand deposits.....</i>	<i>558,878</i>	<i>591,306</i>	<i>597,950</i>	<i>634,862</i>
<i>Time deposits.....</i>	<i>162,738</i>	<i>164,934</i>	<i>165,723</i>	<i>166,268</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	450	400	2,000	200
Acceptances executed by or for account of reporting banks and outstanding.....	146	157	92	95
Income collected but not earned.....	632	784	935	1,101
Expenses accrued and unpaid.....	788	878	980	1,135
Other liabilities.....	301	468	222	772
Total liabilities.....	723,933	758,026	767,902	804,433
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	14,360	14,360	14,360	14,435
Surplus.....	27,359	27,717	27,718	28,054
Undivided profits.....	10,063	9,770	10,313	10,422
Reserves.....	3,808	4,280	4,974	5,291
Total capital accounts.....	55,590	56,127	57,365	58,202
Total liabilities and capital accounts.....	779,523	814,153	825,267	862,635
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	122,736	129,500	146,268	120,874

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

MASSACHUSETTS

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	115 banks	114 banks	114 banks	114 banks
ASSETS				
Loans and discounts (including overdrafts).....	1,207,906	1,220,060	1,236,784	1,324,273
U. S. Government securities, direct obligations.....	1,125,321	1,128,797	1,092,939	1,122,028
Obligations guaranteed by U. S. Government.....	44	49	49	49
Obligations of States and political subdivisions.....	146,572	167,588	169,709	136,525
Other bonds, notes, and debentures.....	63,719	69,906	76,993	70,328
Corporate stocks, including stock of Federal Reserve bank.....	6,633	6,636	6,639	6,982
Reserve with Federal Reserve bank.....	494,415	467,045	474,955	433,388
Currency and coin.....	48,616	49,014	37,225	51,641
Balances with other banks, and cash items in process of collection.....	256,247	293,766	238,292	345,761
Bank premises owned, furniture and fixtures.....	27,077	27,348	27,659	28,622
Real estate owned other than bank premises.....	23	111	129	55
Investments and other assets indirectly representing bank premises or other real estate.....	405	396	381	410
Customers' liability on acceptances outstanding.....	43,664	30,555	30,054	29,513
Income earned or accrued but not collected.....	6,741	7,644	9,666	7,078
Other assets.....	12,504	6,604	4,392	12,460
Total assets.....	3,429,887	3,475,519	3,405,866	3,569,113
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	2,016,425	1,933,196	1,960,344	2,040,136
Time deposits of individuals, partnerships, and corporations.....	435,259	430,505	433,936	425,801
Postal savings deposits.....	1,570	1,570	1,570	1,570
Deposits of U. S. Government.....	111,129	158,466	111,890	120,997
Deposits of States and political subdivisions.....	150,534	172,405	158,457	207,861
Deposits of banks.....	303,668	369,335	320,801	354,233
Other deposits (certified and cashiers' checks, etc.).....	44,653	50,556	39,315	53,774
<i>Total deposits.....</i>	<i>3,065,233</i>	<i>3,116,033</i>	<i>3,086,313</i>	<i>3,204,372</i>
<i>Demand deposits.....</i>	<i>2,607,099</i>	<i>2,664,969</i>	<i>2,667,632</i>	<i>2,763,456</i>
<i>Time deposits.....</i>	<i>456,139</i>	<i>451,074</i>	<i>418,681</i>	<i>440,916</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,105	1,425	19,475	480
Acceptances executed by or for account of reporting banks and outstanding.....	45,958	32,386	32,457	32,187
Income collected but not earned.....	6,512	7,213	7,770	8,630
Expenses accrued and unpaid.....	14,396	13,777	17,110	17,290
Other liabilities.....	5,149	13,093	7,753	11,148
Total liabilities.....	3,138,358	3,183,927	3,110,878	3,274,107
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	53	53	53	53
Common stock.....	78,936	78,786	78,786	78,826
<i>Total capital stock.....</i>	<i>78,989</i>	<i>78,839</i>	<i>78,839</i>	<i>78,879</i>
Surplus.....	140,765	141,272	141,290	152,922
Undivided profits.....	51,673	52,687	54,738	44,256
Reserves and retirement account for preferred stock.....	20,102	18,794	20,121	18,949
Total capital accounts.....	291,529	291,592	294,988	295,006
Total liabilities and capital accounts.....	3,429,887	3,475,519	3,405,866	3,569,113
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	227,063	299,047	266,637	249,036

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

MICHIGAN

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	78 banks	78 banks	78 banks	77 banks
ASSETS				
Loans and discounts (including overdrafts).....	898,534	932,931	956,115	1,012,779
U. S. Government securities, direct obligations.....	1,427,642	1,513,922	1,560,174	1,566,887
Obligations guaranteed by U. S. Government.....	19	6,471	6,463	6,459
Obligations of States and political subdivisions.....	180,511	189,931	235,898	205,844
Other bonds, notes, and debentures.....	49,293	49,166	50,149	45,946
Corporate stocks, including stock of Federal Reserve bank.....	4,259	4,277	4,280	4,305
Reserve with Federal Reserve bank.....	424,404	383,465	434,369	427,268
Currency and coin.....	47,454	47,656	46,190	63,177
Balances with other banks, and cash items in process of collection.....	302,993	300,620	287,634	364,220
Bank premises owned, furniture and fixtures.....	16,197	16,975	17,327	18,580
Real estate owned other than bank premises.....	91	87	146	86
Investments and other assets indirectly representing bank premises or other real estate.....	1,395	1,429	1,427	1,400
Customers' liability on acceptances outstanding.....	5	261	11	236
Income earned or accrued but not collected.....	6,377	7,673	10,682	7,268
Other assets.....	4,945	4,446	3,966	3,885
Total assets.....	3,364,119	3,459,310	3,614,831	3,728,340
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,654,315	1,726,160	1,722,979	1,885,609
Time deposits of individuals, partnerships, and corporations.....	913,807	980,196	992,121	1,034,301
Postal savings deposits.....	40	40	40	40
Deposits of U. S. Government.....	220,895	210,475	147,030	212,453
Deposits of States and political subdivisions.....	161,046	132,728	189,561	157,181
Deposits of banks.....	166,980	179,722	192,125	199,250
Other deposits (certified and cashiers' checks, etc.).....	25,732	28,834	25,693	26,907
<i>Total deposits</i>	<i>3,118,315</i>	<i>3,268,155</i>	<i>3,269,519</i>	<i>3,515,741</i>
<i>Demand deposits</i>	<i>2,217,774</i>	<i>2,265,768</i>	<i>2,260,599</i>	<i>2,467,498</i>
<i>Time deposits</i>	<i>926,041</i>	<i>992,387</i>	<i>1,008,960</i>	<i>1,048,243</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	25,000		137,900	
Acceptances executed by or for account of reporting banks and outstanding.....	5	261	11	236
Income collected but not earned.....	13,956	15,877	17,177	18,561
Expenses accrued and unpaid.....	12,316	12,856	18,205	17,614
Other liabilities.....	3,545	4,196	1,312	2,688
Total liabilities.....	3,197,637	3,291,345	3,444,154	3,554,840
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	1,000	1,000	1,000	1,000
Common stock.....	46,395	46,580	46,880	47,040
<i>Total capital stock</i>	<i>47,395</i>	<i>47,580</i>	<i>47,880</i>	<i>48,040</i>
Surplus.....	84,158	84,755	85,282	86,461
Undivided profits.....	28,992	29,754	31,563	32,223
Reserves and retirement account for preferred stock.....	5,937	5,876	5,952	6,776
Total capital accounts.....	166,482	167,965	170,677	173,500
Total liabilities and capital accounts.....	3,364,119	3,459,310	3,614,831	3,728,340
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	361,961	326,347	432,539	324,803

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

MINNESOTA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	178 banks	178 banks	178 banks	178 banks
ASSETS				
Loans and discounts (including overdrafts).....	757,630	751,247	798,970	801,886
U. S. Government securities, direct obligations.....	691,677	736,197	760,806	838,289
Obligations guaranteed by U. S. Government.....	6	6		
Obligations of States and political subdivisions.....	115,402	123,456	124,464	130,103
Other bonds, notes, and debentures.....	63,014	62,576	67,079	66,805
Corporate stocks, including stock of Federal Reserve bank.....	3,371	3,377	3,379	3,584
Reserve with Federal Reserve bank.....	257,391	247,237	292,953	247,191
Currency and coin.....	20,927	22,026	20,244	24,267
Balances with other banks, and cash items in process of collection.....	254,381	297,391	281,300	329,120
Bank premises owned, furniture and fixtures.....	9,548	9,694	9,915	10,003
Real estate owned other than bank premises.....	500	503	508	443
Investments and other assets indirectly representing bank premises or other real estate.....	3,616	3,602	3,600	3,571
Customers' liability on acceptances outstanding.....	751	698	711	711
Income earned or accrued but not collected.....	4,736	5,373	6,860	5,338
Other assets.....	1,025	1,391	1,411	1,982
Total assets.....	2,183,975	2,264,774	2,372,200	2,463,293
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	971,184	1,008,161	1,066,022	1,180,447
Time deposits of individuals, partnerships, and corporations.....	489,358	495,962	501,676	516,910
Postal savings deposits.....	69	69	69	70
Deposits of U. S. Government.....	69,528	77,400	86,587	76,069
Deposits of States and political subdivisions.....	148,146	167,969	127,310	125,095
Deposits of banks.....	304,229	321,333	378,350	361,808
Other deposits (certified and cashiers' checks, etc.).....	18,545	21,641	22,218	21,877
<i>Total deposits.....</i>	<i>2,001,059</i>	<i>2,098,535</i>	<i>2,182,212</i>	<i>2,282,276</i>
<i>Demand deposits.....</i>	<i>1,606,941</i>	<i>1,691,079</i>	<i>1,674,633</i>	<i>1,759,755</i>
<i>Time deposits.....</i>	<i>494,118</i>	<i>501,456</i>	<i>507,579</i>	<i>522,491</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	14,000	300	11,800	
Acceptances executed by or for account of reporting banks and outstanding.....	751	698	711	712
Income collected but not earned.....	9,196	10,424	11,462	12,538
Expenses accrued and unpaid.....	10,316	10,292	12,968	11,569
Other liabilities.....	1,704	1,985	2,413	3,326
Total liabilities.....	2,037,026	2,116,234	2,221,566	2,310,421
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	75	75	75	75
Class B preferred stock.....	25	25	25	25
Common stock.....	39,036	39,111	39,136	39,471
<i>Total capital stock.....</i>	<i>39,136</i>	<i>39,211</i>	<i>39,236</i>	<i>39,571</i>
Surplus.....	73,485	73,619	73,625	80,491
Undivided profits.....	22,725	23,873	25,904	21,176
Reserves and retirement account for preferred stock.....	11,603	11,837	11,869	11,634
Total capital accounts.....	146,949	148,540	150,634	152,872
Total liabilities and capital accounts.....	2,183,975	2,264,774	2,372,200	2,463,293
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	363,633	373,666	413,118	368,555

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

MISSISSIPPI

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	24 banks	24 banks	24 banks	24 banks
ASSETS				
Loans and discounts (including overdrafts).....	61,139	64,031	66,063	70,848
U. S. Government securities, direct obligations.....	78,993	77,960	76,759	82,353
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	32,046	31,075	30,904	30,733
Other bonds, notes, and debentures.....	1,476	719	767	646
Corporate stocks, including stock of Federal Reserve bank.....	413	420	431	431
Reserve with Federal Reserve bank.....	25,029	24,968	26,870	28,000
Currency and coin.....	5,271	5,378	5,582	6,140
Balances with other banks, and cash items in process of collection.....	32,629	30,860	33,838	36,984
Bank premises owned, furniture and fixtures.....	2,155	2,190	2,224	2,267
Real estate owned other than bank premises.....	35	30	50	50
Income earned or accrued but not collected.....	31	38	55	45
Other assets.....	166	196	215	253
Total assets.....	239,383	237,885	243,758	258,750
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	117,094	118,416	125,282	137,510
Time deposits of individuals, partnerships, and corporations.....	45,507	46,131	45,673	46,299
Postal savings deposits.....				
Deposits of U. S. Government.....	6,696	5,877	7,724	6,076
Deposits of States and political subdivisions.....	36,164	34,767	31,348	29,599
Deposits of banks.....	17,103	15,927	16,136	21,441
Other deposits (certified and cashiers' checks, etc.).....	1,356	817	1,156	1,575
<i>Total deposits.....</i>	<i>223,820</i>	<i>221,956</i>	<i>227,319</i>	<i>242,600</i>
<i>Demand deposits.....</i>	<i>177,701</i>	<i>176,092</i>	<i>180,934</i>	<i>186,464</i>
<i>Time deposits.....</i>	<i>46,219</i>	<i>46,843</i>	<i>46,385</i>	<i>47,036</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			100	
Income collected but not earned.....	264	286	292	327
Expenses accrued and unpaid.....	331	338	418	526
Other liabilities.....	7	76	8	154
Total liabilities.....	224,522	222,635	228,137	243,507
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	138			
Common stock.....	4,445	4,705	4,705	4,705
<i>Total capital stock.....</i>	<i>4,583</i>	<i>4,705</i>	<i>4,705</i>	<i>4,705</i>
Surplus.....	9,179	9,664	9,664	10,050
Undivided profits.....	835	748	1,127	257
Reserves and retirement account for preferred stock.....	264	133	125	231
Total capital accounts.....	14,861	15,250	15,621	15,243
Total liabilities and capital accounts.....	239,383	237,885	243,758	258,750
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	52,080	52,350	54,869	54,385

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

MISSOURI

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	79 banks	79 banks	78 banks	77 banks
ASSETS				
Loans and discounts (including overdrafts).....	643,636	645,165	672,710	700,988
U. S. Government securities, direct obligations.....	646,266	644,629	648,322	691,609
Obligations guaranteed by U. S. Government.....	119	126	18	18
Obligations of States and political subdivisions.....	73,281	77,923	78,226	77,538
Other bonds, notes, and debentures.....	34,356	34,709	34,685	33,271
Corporate stocks, including stock of Federal Reserve bank.....	3,252	3,246	3,209	3,249
Reserve with Federal Reserve bank.....	258,333	261,286	275,167	295,427
Currency and coin.....	18,009	17,865	16,894	20,623
Balances with other banks, and cash items in process of collection.....	237,463	259,513	242,323	306,216
Bank premises owned, furniture and fixtures.....	10,143	10,158	10,105	10,598
Real estate owned other than bank premises.....	140	140	146	149
Investments and other assets indirectly representing bank premises or other real estate.....	275	271	271	851
Customers' liability on acceptances outstanding.....	1,474	1,565	1,503	861
Income earned or accrued but not collected.....	3,324	3,158	3,632	2,961
Other assets.....	1,377	1,442	1,244	860
Total assets.....	1,931,448	1,961,196	1,988,455	2,145,219
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,035,724	1,074,437	1,075,176	1,160,241
Time deposits of individuals, partnerships, and corporations.....	242,337	245,391	238,411	242,044
Postal savings deposits.....	546	546	541	541
Deposits of U. S. Government.....	63,939	65,126	56,744	63,890
Deposits of States and political subdivisions.....	70,115	61,697	55,997	84,709
Deposits of banks.....	378,336	366,263	394,487	445,317
Other deposits (certified and cashiers' checks, etc.).....	9,943	12,472	8,758	15,225
<i>Total deposits.....</i>	<i>1,800,840</i>	<i>1,825,932</i>	<i>1,830,114</i>	<i>2,011,967</i>
<i> Demand deposits.....</i>	<i>1,550,796</i>	<i>1,572,148</i>	<i>1,538,450</i>	<i>1,761,944</i>
<i> Time deposits.....</i>	<i>250,144</i>	<i>253,784</i>	<i>291,664</i>	<i>250,023</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,300	5,000	26,550	50
Acceptances executed by or for account of reporting banks and outstanding.....	1,642	1,621	1,519	896
Income collected but not earned.....	1,701	1,989	2,109	2,812
Expenses accrued and unpaid.....	5,313	4,930	6,381	6,093
Other liabilities.....	682	1,538	772	1,248
Total liabilities.....	1,811,578	1,841,010	1,867,445	2,023,066
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	42,208	42,408	41,908	42,258
Surplus.....	48,773	48,856	48,500	49,790
Undivided profits.....	25,669	25,713	27,054	26,525
Reserves.....	3,220	3,209	3,548	3,580
Total capital accounts.....	119,870	120,186	121,010	122,153
Total liabilities and capital accounts.....	1,931,448	1,961,196	1,988,455	2,145,219
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	209,776	224,614	244,106	215,612

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

MONTANA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	39 banks	39 banks	39 banks	38 banks
ASSETS				
Loans and discounts (including overdrafts).....	74,946	76,660	78,982	81,012
U. S. Government securities, direct obligations.....	138,044	132,223	136,431	150,558
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	10,430	11,767	11,965	13,854
Other bonds, notes, and debentures.....	6,982	7,303	8,092	9,208
Corporate stocks, including stock of Federal Reserve bank.....	334	336	336	336
Reserve with Federal Reserve bank.....	37,342	36,815	40,505	39,646
Currency and coin.....	4,933	4,835	4,940	5,077
Balances with other banks, and cash items in process of collection.....	30,914	38,840	44,370	43,597
Bank premises owned, furniture and fixtures.....	2,906	2,931	2,960	2,943
Customers' liability on acceptances outstanding.....	7	3	2	
Income earned or accrued but not collected.....	714	871	1,048	877
Other assets.....	69	96	78	2,145
Total assets.....	307,621	312,680	329,709	349,153
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	197,943	194,864	213,270	223,599
Time deposits of individuals, partnerships, and corporations.....	52,221	53,157	54,549	56,930
Postal savings deposits.....				
Deposits of U. S. Government.....	4,584	5,296	6,168	5,835
Deposits of States and political subdivisions.....	22,903	28,016	22,182	26,010
Deposits of banks.....	11,914	12,628	14,144	14,704
Other deposits (certified and cashiers' checks, etc.).....	3,491	3,087	2,857	3,084
<i>Total deposits.....</i>	<i>293,056</i>	<i>297,048</i>	<i>313,170</i>	<i>330,162</i>
<i>Demand deposits.....</i>	<i>240,626</i>	<i>243,707</i>	<i>268,442</i>	<i>273,063</i>
<i>Time deposits.....</i>	<i>52,430</i>	<i>53,341</i>	<i>64,728</i>	<i>57,109</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		50	50	50
Acceptances executed by or for account of reporting banks and outstanding.....	7	3	2	
Income collected but not earned.....	973	1,093	1,146	1,294
Expenses accrued and unpaid.....	381	718	1,077	1,089
Other liabilities.....	19	32	44	2,127
Total liabilities.....	294,441	298,944	315,459	334,722
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	5,220	5,270	5,270	5,245
Surplus.....	5,939	5,939	5,990	6,226
Undivided profits.....	1,841	2,372	2,806	2,708
Reserves.....	180	155	164	252
Total capital accounts.....	13,180	13,736	14,220	14,431
Total liabilities and capital accounts.....	307,621	312,680	329,709	349,153
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	48,841	51,993	51,548	51,852

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

NEBRASKA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	123 banks	123 banks	123 banks	124 banks
ASSETS				
Loans and discounts (including overdrafts).....	315,563	305,060	324,728	348,012
U. S. Government securities, direct obligations.....	365,026	369,173	391,050	389,008
Obligations guaranteed by U. S. Government.....	3	3	3	3
Obligations of States and political subdivisions.....	65,842	68,788	71,551	76,656
Other bonds, notes, and debentures.....	18,127	17,928	17,623	18,271
Corporate stocks, including stock of Federal Reserve bank.....	1,334	1,354	1,359	1,408
Reserve with Federal Reserve bank.....	141,593	137,168	155,405	159,591
Currency and coin.....	9,646	10,335	9,366	10,652
Balances with other banks, and cash items in process of collection.....	121,504	137,130	145,618	151,741
Bank premises owned, furniture and fixtures.....	5,850	5,833	5,894	5,843
Real estate owned other than bank premises.....	22	22	22	13
Investments and other assets indirectly representing bank premises or other real estate.....				5
Income earned or accrued but not collected.....	1,447	1,535	1,926	1,299
Other assets.....	370	496	352	477
Total assets.....	1,046,327	1,054,855	1,124,897	1,162,979
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	605,678	621,496	653,423	705,472
Time deposits of individuals, partnerships, and corporations.....	112,308	113,164	113,888	114,734
Postal savings deposits.....	23	33	33	33
Deposits of U. S. Government.....	29,969	26,533	32,064	32,025
Deposits of States and political subdivisions.....	69,742	63,262	63,169	69,217
Deposits of banks.....	145,207	150,038	174,024	162,295
Other deposits (certified and cashiers' checks, etc.).....	6,620	6,461	6,118	7,253
<i>Total deposits.....</i>	<i>969,547</i>	<i>980,987</i>	<i>1,042,719</i>	<i>1,091,089</i>
<i>Demand deposits.....</i>	<i>357,110</i>	<i>367,671</i>	<i>398,681</i>	<i>376,155</i>
<i>Time deposits.....</i>	<i>112,457</i>	<i>113,316</i>	<i>114,038</i>	<i>114,874</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	10,504	6,014	12,519	775
Income collected but not earned.....	742	914	1,038	1,037
Expenses accrued and unpaid.....	1,832	1,986	2,356	2,268
Other liabilities.....	196	314	297	294
Total liabilities.....	982,821	990,215	1,058,929	1,095,403
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	21,498	21,548	21,548	22,398
Surplus.....	22,479	23,312	23,413	24,663
Undivided profits.....	14,391	14,649	16,751	15,165
Reserves.....	5,138	5,131	5,256	5,350
Total capital accounts.....	63,506	64,640	65,968	67,576
Total liabilities and capital accounts.....	1,046,327	1,054,855	1,124,897	1,162,979
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	153,772	159,177	169,941	154,472

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

NEVADA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	5 banks	5 banks	5 banks	5 banks
ASSETS				
Loans and discounts (including overdrafts).....	51,134	54,521	55,622	57,913
U. S. Government securities, direct obligations.....	77,356	72,762	77,701	81,596
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	6,203	6,390	6,832	7,261
Other bonds, notes, and debentures.....	2,313	3,505	4,305	4,304
Corporate stocks, including stock of Federal Reserve bank.....	168	183	183	183
Reserve with Federal Reserve bank.....	17,581	17,108	21,122	20,390
Currency and coin.....	3,247	4,174	4,176	4,762
Balances with other banks, and cash items in process of collection.....	8,236	12,094	10,183	12,070
Bank premises owned, furniture and fixtures.....	1,747	1,780	1,784	1,837
Real estate owned other than bank premises.....	33	33	33	29
Income earned or accrued but not collected.....	557	487	636	511
Other assets.....	265	239	274	222
Total assets.....	169,340	173,276	182,851	191,078
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	79,204	82,924	90,359	93,824
Time deposits of individuals, partnerships, and corporations.....	51,368	52,582	53,805	56,151
Postal savings deposits.....				
Deposits of U. S. Government.....	6,703	5,108	3,893	5,342
Deposits of States and political subdivisions.....	17,640	17,916	18,088	19,106
Deposits of banks.....	735	1,146	1,638	1,539
Other deposits (certified and cashiers' checks, etc.).....	2,072	1,876	2,688	2,474
Total deposits.....	157,722	161,552	170,471	178,436
Demand deposits.....	104,064	107,043	115,122	120,423
Time deposits.....	53,658	54,509	55,349	58,013
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Income collected but not earned.....	336	413	460	532
Expenses accrued and unpaid.....	999	815	1,134	1,369
Other liabilities.....	371	294	373	286
Total liabilities.....	159,428	163,074	172,438	180,623
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	2,385	2,385	2,385	2,385
Surplus.....	3,715	3,715	3,715	3,715
Undivided profits.....	3,752	4,042	4,253	4,295
Reserves.....	60	60	60	60
Total capital accounts.....	9,912	10,202	10,413	10,455
Total liabilities and capital accounts.....	169,340	173,276	182,851	191,078
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	28,438	28,003	29,723	31,432

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

NEW HAMPSHIRE

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	51 banks	51 banks	51 banks	51 banks
ASSETS				
Loans and discounts (including overdrafts).....	78,687	81,123	80,239	81,292
U. S. Government securities, direct obligations.....	68,516	68,669	75,778	79,629
Obligations guaranteed by U. S. Government.....	36	39	39	39
Obligations of States and political subdivisions.....	10,178	10,971	11,823	9,944
Other bonds, notes, and debentures.....	5,065	4,413	4,782	5,251
Corporate stocks, including stock of Federal Reserve bank.....	457	457	460	470
Reserve with Federal Reserve bank.....	21,725	21,070	26,627	22,943
Currency and coin.....	6,502	7,057	5,753	6,868
Balances with other banks, and cash items in process of collection.....	22,527	26,902	27,587	27,435
Bank premises owned, furniture and fixtures.....	1,930	1,950	2,019	2,238
Real estate owned other than bank premises.....	31	32	52	39
Investments and other assets indirectly representing bank premises or other real estate.....	50	49	47	49
Income earned or accrued but not collected.....	2	1	4	20
Other assets.....	179	132	167	117
Total assets.....	215,885	222,865	235,377	236,334
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	116,989	124,255	130,017	132,059
Time deposits of individuals, partnerships, and corporations.....	42,827	43,335	44,282	43,659
Postal savings deposits.....	20	20	20	20
Deposits of U. S. Government.....	7,389	8,009	7,532	7,365
Deposits of States and political subdivisions.....	12,800	10,436	15,280	14,562
Deposits of banks.....	7,053	8,281	8,596	8,362
Other deposits (certified and cashiers' checks, etc.).....	5,130	5,402	6,442	6,759
<i>Total deposits.....</i>	<i>192,808</i>	<i>199,738</i>	<i>212,169</i>	<i>212,736</i>
<i>Demand deposits.....</i>	<i>148,684</i>	<i>155,765</i>	<i>167,117</i>	<i>168,474</i>
<i>Time deposits.....</i>	<i>45,524</i>	<i>43,973</i>	<i>45,052</i>	<i>44,312</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	960	200	100	90
Income collected but not earned.....	172	208	227	243
Expenses accrued and unpaid.....	236	227	233	212
Other liabilities.....	37	152	27	168
Total liabilities.....	193,613	200,525	212,766	213,499
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	7	7	4	4
Common stock.....	6,086	6,086	6,090	6,090
<i>Total capital stock.....</i>	<i>6,093</i>	<i>6,093</i>	<i>6,094</i>	<i>6,094</i>
Surplus.....	9,232	9,252	9,252	9,769
Undivided profits.....	5,314	5,826	6,086	5,702
Reserves and retirement account for preferred stock.....	1,133	1,169	1,179	1,270
Total capital accounts.....	22,272	22,340	22,611	22,835
Total liabilities and capital accounts.....	215,885	222,865	235,377	236,334
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	14,736	15,159	15,283	15,817

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

NEW JERSEY

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	200 banks	201 banks	201 banks	200 banks
ASSETS				
Loans and discounts (including overdrafts).....	818,247	855,544	875,353	924,144
U. S. Government securities, direct obligations.....	1,145,805	1,143,218	1,171,861	1,216,659
Obligations guaranteed by U. S. Government.....	323	837	837	860
Obligations of States and political subdivisions.....	216,480	225,002	228,754	240,427
Other bonds, notes, and debentures.....	84,352	83,877	86,363	83,092
Corporate stocks, including stock of Federal Reserve bank.....	4,454	4,537	4,584	4,609
Reserve with Federal Reserve bank.....	235,574	256,041	282,683	260,242
Currency and coin.....	52,456	53,734	47,680	62,804
Balances with other banks, and cash items in process of collection.....	188,707	199,470	184,901	240,545
Bank premises owned, furniture and fixtures.....	26,289	27,578	28,079	29,824
Real estate owned other than bank premises.....	145	156	172	402
Investments and other assets indirectly representing bank premises or other real estate.....	396	398	374	422
Customers' liability on acceptances outstanding.....	127	65	107	151
Income earned or accrued but not collected.....	4,757	6,250	7,807	6,115
Other assets.....	2,686	2,528	3,215	2,185
Total assets.....	2,780,798	2,859,235	2,922,770	3,072,481
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,176,420	1,228,889	1,238,602	1,375,513
Time deposits of individuals, partnerships, and corporations.....	1,067,195	1,097,635	1,107,990	1,125,515
Postal savings deposits.....				
Deposits of U. S. Government.....	65,578	71,776	70,605	64,883
Deposits of States and political subdivisions.....	194,681	180,506	200,874	202,111
Deposits of banks.....	35,394	36,723	37,664	45,128
Other deposits (certified and cashiers' checks, etc.).....	40,169	36,681	36,208	45,008
<i>Total deposits</i>	<i>2,579,437</i>	<i>2,652,210</i>	<i>2,691,943</i>	<i>2,858,168</i>
<i>Demand deposits</i>	<i>1,491,820</i>	<i>1,533,289</i>	<i>1,563,296</i>	<i>1,710,099</i>
<i>Time deposits</i>	<i>1,087,617</i>	<i>1,118,921</i>	<i>1,128,647</i>	<i>1,148,069</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,085	1,450	20,765	875
Mortgages or other liens on bank premises and other real estate.....				4
Acceptances executed by or for account of reporting banks and outstanding.....	127	65	107	151
Income collected but not earned.....	6,296	7,012	7,721	8,828
Expenses accrued and unpaid.....	6,775	6,071	7,841	6,974
Other liabilities.....	820	1,409	663	1,819
Total liabilities.....	2,595,540	2,668,217	2,729,040	2,876,809
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,145	1,045	1,030	709
Class B preferred stock.....	65	65	65	60
Common stock.....	58,652	61,267	61,382	63,611
<i>Total capital stock</i>	<i>59,862</i>	<i>62,377</i>	<i>62,477</i>	<i>64,380</i>
Surplus.....	83,994	85,639	87,159	89,343
Undivided profits.....	32,323	33,764	34,938	33,706
Reserves and retirement account for preferred stock.....	9,079	9,238	9,156	8,343
Total capital accounts.....	185,258	191,018	193,730	195,672
Total liabilities and capital accounts.....	2,780,798	2,859,235	2,922,770	3,072,481
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	189,122	191,243	236,166	221,782

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

NEW MEXICO

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	26 banks	26 banks	26 banks	26 banks
ASSETS				
Loans and discounts (including overdrafts).....	86,365	92,592	94,732	91,844
U. S. Government securities, direct obligations.....	115,787	113,384	116,193	131,999
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	8,512	8,259	7,523	7,576
Other bonds, notes, and debentures.....	1,467	1,411	1,267	1,361
Corporate stocks, including stock of Federal Reserve bank.....	416	377	378	379
Reserve with Federal Reserve bank.....	33,184	32,751	34,992	36,527
Currency and coin.....	5,051	5,797	5,935	6,523
Balances with other banks, and cash items in process of collection.....	49,013	46,537	43,043	59,769
Bank premises owned, furniture and fixtures.....	2,611	2,781	3,110	3,229
Real estate owned other than bank premises.....	98	105	119	75
Investments and other assets indirectly representing bank premises or other real estate.....	135	122	106	112
Income earned or accrued but not collected.....	202	264	335	268
Other assets.....	111	73	88	69
Total assets.....	302,952	304,453	307,821	339,731
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	162,878	162,304	168,730	185,024
Time deposits of individuals, partnerships, and corporations.....	39,954	41,751	43,815	46,748
Postal savings deposits.....	11	11	11	11
Deposits of U. S. Government.....	12,010	10,424	12,977	14,324
Deposits of States and political subdivisions.....	56,833	56,449	50,663	58,856
Deposits of banks.....	9,555	9,360	10,685	12,729
Other deposits (certified and cashiers' checks, etc.).....	2,967	6,428	2,427	3,881
<i>Total deposits.....</i>	<i>284,208</i>	<i>286,787</i>	<i>289,908</i>	<i>321,675</i>
<i>Demand deposits.....</i>	<i>148,193</i>	<i>148,935</i>	<i>145,452</i>	<i>172,784</i>
<i>Time deposits.....</i>	<i>136,015</i>	<i>137,852</i>	<i>144,456</i>	<i>148,891</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,007	7	107	7
Income collected but not earned.....	388	470	531	624
Expenses accrued and unpaid.....	224	226	308	183
Other liabilities.....	211	245	276	275
Total liabilities.....	286,038	287,675	290,530	322,662
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	6,490	6,540	6,540	6,540
Surplus.....	6,020	6,071	6,071	6,245
Undivided profits.....	1,359	1,001	1,480	878
Reserves.....	3,045	3,166	3,200	3,406
Total capital accounts.....	16,914	16,778	17,291	17,069
Total liabilities and capital accounts.....	302,952	304,453	307,821	339,731
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	74,508	76,889	75,408	82,498

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

NEW YORK

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	370 banks	369 banks	369 banks	363 banks
ASSETS				
Loans and discounts (including overdrafts).....	5,251,667	5,528,288	5,404,218	6,011,262
U. S. Government securities, direct obligations.....	4,017,301	4,194,576	3,944,491	3,968,405
Obligations guaranteed by U. S. Government.....	843	870	282	1,714
Obligations of States and political subdivisions.....	1,133,264	1,134,952	1,189,782	1,099,256
Other bonds, notes, and debentures.....	508,290	589,546	509,104	418,813
Corporate stocks, including stock of Federal Reserve bank.....	43,847	43,947	44,017	45,427
Reserve with Federal Reserve bank.....	2,436,592	2,344,671	2,297,258	2,326,481
Currency and coin.....	102,137	127,309	98,557	110,072
Balances with other banks, and cash items in process of collection.....	1,139,706	1,213,884	796,958	1,456,465
Bank premises owned, furniture and fixtures.....	89,311	90,545	91,019	93,812
Real estate owned other than bank premises.....	656	261	286	445
Investments and other assets indirectly representing bank premises or other real estate.....	1,716	1,743	1,975	2,250
Customers' liability on acceptances outstanding.....	73,361	54,775	55,051	61,326
Income earned or accrued but not collected.....	26,891	29,624	36,956	29,673
Other assets.....	84,043	83,379	71,176	52,238
Total assets.....	14,909,625	15,438,370	14,541,130	15,677,139
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	7,878,402	7,961,369	7,685,043	8,284,358
Time deposits of individuals, partnerships, and corporations.....	1,719,407	1,803,564	1,778,975	1,863,947
Postal savings deposits.....				
Deposits of U. S. Government.....	718,966	759,789	470,033	542,339
Deposits of States and political subdivisions.....	366,457	419,799	348,599	380,800
Deposits of banks.....	1,826,986	1,981,097	1,799,322	2,101,979
Other deposits (certified and cashiers' checks, etc.).....	346,544	483,438	263,386	448,060
<i>Total deposits.....</i>	<i>12,856,782</i>	<i>13,409,056</i>	<i>12,345,358</i>	<i>13,621,483</i>
<i>Demand deposits.....</i>	<i>10,867,118</i>	<i>11,348,761</i>	<i>10,300,554</i>	<i>11,449,979</i>
<i>Time deposits.....</i>	<i>1,989,664</i>	<i>2,060,295</i>	<i>2,044,804</i>	<i>2,171,504</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	16,310	4,290	245,880	54,720
Mortgages or other liens on bank premises and other real estate.....	10	10	10	10
Acceptances executed by or for account of reporting banks and outstanding.....	77,133	56,485	58,034	63,972
Income collected but not earned.....	25,535	28,303	31,415	35,359
Expenses accrued and unpaid.....	75,997	78,189	87,749	83,631
Other liabilities.....	691,840	686,809	587,842	611,600
Total liabilities.....	13,743,587	14,263,142	13,356,288	14,470,784
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	1,524	1,228	1,196	994
Class B preferred stock.....	266	266	262	137
Common stock.....	375,901	377,245	377,540	378,573
<i>Total capital stock.....</i>	<i>577,691</i>	<i>578,739</i>	<i>578,998</i>	<i>579,704</i>
Surplus.....	567,577	569,722	571,576	619,252
Undivided profits.....	205,782	211,392	219,311	192,609
Reserves and retirement account for preferred stock.....	15,288	15,375	14,957	14,790
Total capital accounts.....	1,166,038	1,175,228	1,184,842	1,206,355
Total liabilities and capital accounts.....	14,909,625	15,438,370	14,541,130	15,677,139
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	1,608,638	1,561,922	1,505,275	1,319,137

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

NORTH CAROLINA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	45 banks	45 banks	45 banks	46 banks
ASSETS				
Loans and discounts (including overdrafts).....	184,714	192,741	195,134	202,883
U. S. Government securities, direct obligations.....	171,111	158,896	178,401	195,861
Obligations guaranteed by U. S. Government.....	-----	-----	-----	-----
Obligations of States and political subdivisions.....	31,460	34,457	34,434	34,227
Other bonds, notes, and debentures.....	6,644	5,373	6,029	4,328
Corporate stocks, including stock of Federal Reserve bank.....	874	884	899	989
Reserve with Federal Reserve bank.....	56,790	60,367	64,786	67,560
Currency and coin.....	12,310	11,610	12,175	16,139
Balances with other banks, and cash items in process of collection.....	64,313	80,114	79,826	94,339
Bank premises owned, furniture and fixtures.....	5,326	5,506	5,611	5,588
Real estate owned other than bank premises.....	78	17	45	135
Investments and other assets indirectly representing bank premises or other real estate.....	-----	-----	10	21
Customers' liability on acceptances outstanding.....	400	132	-----	4
Income earned or accrued but not collected.....	619	617	744	758
Other assets.....	467	357	432	313
Total assets.....	535,106	551,071	578,516	623,095
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	320,401	320,460	333,579	380,601
Time deposits of individuals, partnerships, and corporations.....	82,185	82,713	82,508	85,875
Postal savings deposits.....	1	1	1	-----
Deposits of U. S. Government.....	16,518	18,740	14,823	17,246
Deposits of States and political subdivisions.....	45,169	52,082	56,540	49,982
Deposits of banks.....	20,860	25,525	24,807	31,309
Other deposits (certified and cashiers' checks, etc.).....	8,729	9,811	11,599	12,530
<i>Total deposits.....</i>	<i>493,863</i>	<i>509,832</i>	<i>523,857</i>	<i>577,543</i>
<i>Demand deposits.....</i>	<i>396,666</i>	<i>405,059</i>	<i>417,240</i>	<i>475,833</i>
<i>Time deposits.....</i>	<i>97,197</i>	<i>104,773</i>	<i>106,617</i>	<i>101,660</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	200	150	12,140	500
Mortgages or other liens on bank premises and other real estate.....	-----	-----	-----	-----
Acceptances executed by or for account of reporting banks and outstanding.....	400	132	-----	4
Income collected but not earned.....	1,741	1,863	1,973	2,229
Expenses accrued and unpaid.....	1,578	1,650	1,752	2,325
Other liabilities.....	224	498	589	487
Total liabilities.....	498,006	513,625	540,311	583,088
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	9,650	9,700	9,700	10,300
Surplus.....	19,462	19,845	19,995	21,332
Undivided profits.....	6,252	6,035	6,578	6,339
Reserves.....	1,736	1,866	1,932	2,036
Total capital accounts.....	37,100	37,446	38,205	40,007
Total liabilities and capital accounts.....	535,106	551,071	578,516	623,095
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	93,609	100,712	111,917	100,138

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

NORTH DAKOTA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	40 banks	40 banks	40 banks	40 banks
ASSETS				
Loans and discounts (including overdrafts).....	75,514	70,917	77,098	78,432
U. S. Government securities, direct obligations.....	122,601	125,775	130,384	132,308
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	9,238	9,448	9,640	11,593
Other bonds, notes, and debentures.....	5,896	5,829	6,049	5,819
Corporate stocks, including stock of Federal Reserve bank.....	323	326	327	335
Reserve with Federal Reserve bank.....	29,439	30,215	30,822	31,177
Currency and coin.....	3,205	3,004	3,068	3,743
Balances with other banks, and cash items in process of collection.....	23,106	25,171	29,431	27,040
Bank premises owned, furniture and fixtures.....	1,355	1,367	1,386	1,386
Real estate owned other than bank premises.....	18	16	16	12
Income earned or accrued but not collected.....	747	830	1,055	755
Other assets.....	141	100	132	840
Total assets.....	271,590	273,005	289,415	293,447
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	158,422	156,606	171,352	174,886
Time deposits of individuals, partnerships, and corporations.....	67,864	68,950	69,674	71,844
Postal savings deposits.....	6	6	6	6
Deposits of U. S. Government.....	5,067	4,661	5,311	4,927
Deposits of States and political subdivisions.....	12,446	12,850	12,294	10,971
Deposits of banks.....	9,689	10,282	10,594	10,440
Other deposits (certified and cashiers' checks, etc.).....	1,627	2,800	1,657	2,114
<i>Total deposits.....</i>	<i>256,121</i>	<i>256,155</i>	<i>270,888</i>	<i>275,188</i>
<i>Demand deposits.....</i>	<i>186,341</i>	<i>186,154</i>	<i>200,258</i>	<i>202,879</i>
<i>Time deposits.....</i>	<i>68,780</i>	<i>70,001</i>	<i>70,630</i>	<i>72,809</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			1,000	
Income collected but not earned.....	561	640	642	768
Expenses accrued and unpaid.....	968	1,065	1,369	1,111
Other liabilities.....	15	41	28	846
Total liabilities.....	256,665	257,901	273,927	277,913
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,605	4,655	4,655	4,705
Surplus.....	6,146	6,249	6,251	6,739
Undivided profits.....	3,251	3,320	3,702	3,161
Reserves.....	923	880	880	929
Total capital accounts.....	14,925	15,104	15,488	15,534
Total liabilities and capital accounts.....	271,590	273,005	289,415	293,447
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	28,347	25,964	28,171	29,632

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

OHIO

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	238 banks	238 banks	238 banks	238 banks
ASSETS				
Loans and discounts (including overdrafts).....	1,248,386	1,291,707	1,317,901	1,375,339
U. S. Government securities, direct obligations.....	1,693,277	1,687,602	1,719,181	1,817,886
Obligations guaranteed by U. S. Government.....	16	16	23	23
Obligations of States and political subdivisions.....	232,945	248,988	251,539	246,186
Other bonds, notes, and debentures.....	65,839	59,881	57,900	56,847
Corporate stocks, including stock of Federal Reserve bank.....	6,567	6,627	6,706	6,768
Reserve with Federal Reserve bank.....	501,148	498,159	529,809	520,993
Currency and coin.....	61,317	60,005	57,458	75,812
Balances with other banks, and cash items in process of collection.....	388,482	424,846	361,736	457,846
Bank premises owned, furniture and fixtures.....	33,924	34,172	34,650	35,214
Real estate owned other than bank premises.....	21	47	21
Investments and other assets indirectly representing bank premises or other real estate.....	853	852	852	851
Customers' liability on acceptances outstanding.....	969	586	741	536
Income earned or accrued but not collected.....	6,143	8,104	9,244	7,612
Other assets.....	3,315	3,699	3,633	2,467
Total assets.....	4,243,202	4,325,291	4,351,394	4,604,380
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	2,163,945	2,196,883	2,209,348	2,459,755
Time deposits of individuals, partnerships, and corporations.....	1,012,468	1,025,360	1,029,318	1,059,327
Postal savings deposits.....	185	185	185	185
Deposits of U. S. Government.....	198,364	230,860	135,084	166,756
Deposits of States and political subdivisions.....	301,794	290,961	337,797	299,734
Deposits of banks.....	211,842	203,481	226,586	249,114
Other deposits (certified and cashiers' checks, etc.).....	57,843	73,802	51,815	63,316
Total deposits.....	3,946,441	4,061,532	3,990,053	4,228,187
Demand deposits.....	2,844,117	2,906,080	2,866,291	3,111,590
Time deposits.....	1,102,324	1,154,552	1,123,762	1,116,667
Bills payable, rediscounts, and other liabilities for borrowed money.....	500	250	54,200	1,450
Acceptances executed by or for account of reporting banks and outstanding.....	969	586	741	536
Income collected but not earned.....	8,170	9,219	10,260	11,746
Expenses accrued and unpaid.....	14,470	16,462	17,190	18,386
Other liabilities.....	3,544	6,070	3,925	3,671
Total liabilities.....	3,974,094	4,054,119	4,076,369	4,323,976
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	93,551	93,626	95,226	95,526
Surplus.....	125,494	127,658	128,148	130,577
Undivided profits.....	45,401	45,119	47,164	49,569
Reserves.....	4,662	4,769	4,487	4,732
Total capital accounts.....	269,108	271,172	275,025	280,404
Total liabilities and capital accounts.....	4,243,202	4,325,291	4,351,394	4,604,380
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	689,609	723,297	790,844	703,256

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

OKLAHOMA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	198 banks	199 banks	198 banks	198 banks
ASSETS				
Loans and discounts (including overdrafts).....	454,686	476,013	493,377	507,406
U. S. Government securities, direct obligations.....	545,071	571,730	578,897	577,169
Obligations guaranteed by U. S. Government.....	19	19	19	19
Obligations of States and political subdivisions.....	110,052	112,277	112,712	126,688
Other bonds, notes, and debentures.....	25,375	26,447	30,026	26,040
Corporate stocks, including stock of Federal Reserve bank.....	2,332	2,348	2,387	2,408
Reserve with Federal Reserve bank.....	208,036	173,674	224,320	174,724
Currency and coin.....	17,996	19,351	17,935	22,292
Balances with other banks, and cash items in process of collection.....	253,798	283,012	244,240	338,176
Bank premises owned, furniture and fixtures.....	12,437	12,612	12,659	12,328
Real estate owned other than bank premises.....	346	340	342	344
Investments and other assets indirectly representing bank premises or other real estate.....	1,112	1,629	1,871	1,870
Customers' liability on acceptances outstanding.....		488	14	518
Income earned or accrued but not collected.....	2,094	2,058	2,501	1,571
Other assets.....	983	1,042	1,073	1,049
Total assets.....	1,634,937	1,683,040	1,722,373	1,792,602
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	977,808	1,029,658	1,033,088	1,103,912
Time deposits of individuals, partnerships, and corporations.....	120,298	125,982	131,668	136,666
Postal savings deposits.....	96	96	91	96
Deposits of U. S. Government.....	47,420	47,001	38,047	46,599
Deposits of States and political subdivisions.....	172,663	154,499	137,144	153,590
Deposits of banks.....	162,997	187,249	182,150	201,343
Other deposits (certified and cashiers' checks, etc.).....	13,731	14,919	12,706	21,192
<i>Total deposits.....</i>	<i>1,495,013</i>	<i>1,559,404</i>	<i>1,554,894</i>	<i>1,663,398</i>
<i>Demand deposits.....</i>	<i>1,355,237</i>	<i>1,417,737</i>	<i>1,389,569</i>	<i>1,515,114</i>
<i>Time deposits.....</i>	<i>141,776</i>	<i>141,667</i>	<i>165,325</i>	<i>148,284</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	20,000	19	60,719	300
Acceptances executed by or for account of reporting banks and outstanding.....		488	14	518
Income collected but not earned.....	1,201	1,355	1,606	1,880
Expenses accrued and unpaid.....	4,790	4,918	6,220	6,467
Other liabilities.....	415	764	536	995
Total liabilities.....	1,521,419	1,566,948	1,603,989	1,673,558
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	34,413	35,113	35,088	35,275
Surplus.....	43,578	44,710	44,661	45,694
Undivided profits.....	30,594	31,294	33,727	32,939
Reserves.....	4,933	4,975	4,908	5,136
Total capital accounts.....	113,518	116,092	118,384	119,044
Total liabilities and capital accounts.....	1,634,937	1,683,040	1,722,373	1,792,602
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	334,902	313,513	350,726	301,830

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

OREGON

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	19 banks	19 banks	19 banks	19 banks
ASSETS				
Loans and discounts (including overdrafts).....	516,966	548,339	574,395	580,270
U. S. Government securities, direct obligations.....	446,628	409,218	418,387	463,386
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	94,174	102,498	104,542	109,842
Other bonds, notes, and debentures.....	13,789	12,491	11,543	12,708
Corporate stocks, including stock of Federal Reserve bank.....	1,824	2,154	2,154	2,160
Reserve with Federal Reserve bank.....	150,227	174,127	187,193	183,931
Currency and coin.....	14,048	13,935	12,546	15,458
Balances with other banks, and cash items in process of collection.....	90,488	102,972	120,437	111,763
Bank premises owned, furniture and fixtures.....	14,915	14,874	14,873	15,018
Real estate owned other than bank premises.....	29	295	321	455
Customers' liability on acceptances outstanding.....	600	337	416	542
Income earned or accrued but not collected.....	3,748	4,623	5,677	4,843
Other assets.....	814	748	850	1,167
Total assets.....	1,348,250	1,386,611	1,453,334	1,501,543
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	680,651	696,924	760,850	747,878
Time deposits of individuals, partnerships, and corporations.....	364,884	381,868	393,149	413,222
Postal savings deposits.....	13	13	13	13
Deposits of U. S. Government.....	33,955	28,674	24,931	22,980
Deposits of States and political subdivisions.....	116,443	105,612	87,916	136,696
Deposits of banks.....	33,106	42,992	50,283	41,759
Other deposits (certified and cashiers' checks, etc.).....	16,417	19,794	21,755	21,924
<i>Total deposits.....</i>	<i>1,216,469</i>	<i>1,275,877</i>	<i>1,338,886</i>	<i>1,334,178</i>
<i>Demand deposits.....</i>	<i>871,749</i>	<i>885,309</i>	<i>937,179</i>	<i>959,280</i>
<i>Time deposits.....</i>	<i>375,720</i>	<i>390,568</i>	<i>401,707</i>	<i>426,252</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Mortgages or other liens on bank premises and other real estate.....	15	15	15	15
Acceptances executed by or for account of reporting banks and outstanding.....	600	337	416	542
Income collected but not earned.....	4,484	5,782	6,672	7,595
Expenses accrued and unpaid.....	5,642	4,316	6,559	5,230
Other liabilities.....	3,808	4,532	5,406	5,098
Total liabilities.....	1,260,018	1,290,859	1,357,954	1,402,952
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	24,285	31,785	31,785	31,785
Surplus.....	36,520	40,020	40,020	40,925
Undivided profits.....	27,292	23,798	23,427	25,685
Reserves.....	135	149	148	196
Total capital accounts.....	88,232	95,752	95,380	98,591
Total liabilities and capital accounts.....	1,348,250	1,386,611	1,453,334	1,501,543
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	262,419	297,086	289,552	308,417

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

PENNSYLVANIA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	615 banks	613 banks	611 banks	607 banks
ASSETS				
Loans and discounts (including overdrafts).....	2,573,710	2,551,584	2,591,758	2,668,768
U. S. Government securities, direct obligations.....	2,704,951	2,743,725	2,686,201	2,716,083
Obligations guaranteed by U. S. Government.....	48	48	48	48
Obligations of States and political subdivisions.....	475,046	482,093	480,657	492,297
Other bonds, notes, and debentures.....	311,367	311,643	311,047	307,896
Corporate stocks, including stock of Federal Reserve bank.....	19,029	19,270	19,336	19,634
Reserve with Federal Reserve bank.....	934,274	881,813	930,610	933,809
Currency and coin.....	120,568	116,564	108,467	139,800
Balances with other banks, and cash items in process of collection.....	649,362	635,837	527,174	709,949
Bank premises owned, furniture and fixtures.....	61,702	63,084	64,272	65,131
Real estate owned other than bank premises.....	1,293	1,075	1,231	1,219
Investments and other assets indirectly representing bank premises or other real estate.....	7,304	7,290	7,304	8,506
Customers' liability on acceptances outstanding.....	6,127	3,347	3,116	3,418
Income earned or accrued but not collected.....	10,980	12,069	14,828	11,102
Other assets.....	7,090	6,540	6,355	5,615
Total assets.....	7,882,851	7,835,982	7,752,404	8,083,275
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	4,016,304	3,912,684	3,912,789	4,122,386
Time deposits of individuals, partnerships, and corporations.....	1,959,953	1,985,030	2,003,923	2,007,577
Postal savings deposits.....	890	890	883	879
Deposits of U. S. Government.....	299,592	306,437	153,785	256,362
Deposits of States and political subdivisions.....	265,707	249,463	276,289	267,163
Deposits of banks.....	472,588	485,537	468,404	543,196
Other deposits (certified and cashiers' checks, etc.).....	57,786	70,348	61,855	62,204
Total deposits.....	7,075,820	7,019,389	6,867,928	7,269,769
Demand deposits.....	6,034,607	4,948,745	4,734,580	6,176,065
Time deposits.....	2,038,213	2,061,644	2,083,408	2,083,104
Bills payable, rediscounts, and other liabilities for borrowed money.....	3,021	16,620	65,885	2,700
Acceptances executed by or for account of reporting banks and outstanding.....	6,544	3,631	3,126	3,456
Income collected but not earned.....	11,338	12,948	13,976	15,456
Expenses accrued and unpaid.....	23,884	22,679	27,102	25,938
Other liabilities.....	16,842	10,665	10,632	8,288
Total liabilities.....	7,134,449	7,076,932	6,988,649	7,315,607
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	50	50	50	50
Common stock.....	207,238	211,228	211,428	210,995
Total capital stock.....	207,288	211,278	211,478	210,965
Surplus.....	415,092	421,164	420,536	435,923
Undivided profits.....	115,083	115,410	120,765	108,789
Reserves and retirement account for preferred stock.....	10,939	11,108	10,976	12,001
Total capital accounts.....	748,402	759,050	763,755	767,668
Total liabilities and capital accounts.....	7,882,851	7,835,982	7,752,404	8,083,275
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	919,359	962,366	922,445	894,345

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

RHODE ISLAND

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	6 banks	6 banks	6 banks	6 banks
ASSETS				
Loans and discounts (including overdrafts).....	70,686	75,928	76,667	78,915
U. S. Government securities, direct obligations.....	92,320	83,969	91,104	92,554
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	4,032	5,137	5,080	4,729
Other bonds, notes, and debentures.....	2,709	2,575	2,475	2,548
Corporate stocks, including stock of Federal Reserve bank.....	418	419	419	419
Reserve with Federal Reserve bank.....	18,554	23,112	25,020	26,768
Currency and coin.....	4,316	4,712	3,833	5,120
Balances with other banks, and cash items in process of collection.....	10,514	11,912	7,540	13,788
Bank premises owned, furniture and fixtures.....	3,957	3,936	3,945	3,943
Customers' liability on acceptances outstanding.....	271	43	188	148
Income earned or accrued but not collected.....	335	369	645	372
Other assets.....	134	94	95	63
Total assets.....	208,246	212,206	217,011	229,367
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	101,315	103,029	105,768	110,687
Time deposits of individuals, partnerships, and corporations.....	60,933	61,020	61,807	63,207
Postal savings deposits.....	317	321	320	173
Deposits of U. S. Government.....	7,864	10,638	8,801	7,285
Deposits of States and political subdivisions.....	12,669	12,492	14,000	19,083
Deposits of banks.....	3,066	2,874	3,514	4,094
Other deposits (certified and cashiers' checks, etc.).....	5,368	4,827	5,688	7,048
<i>Total deposits.....</i>	<i>191,680</i>	<i>196,801</i>	<i>199,898</i>	<i>211,597</i>
<i>Demand deposits.....</i>	<i>129,726</i>	<i>138,583</i>	<i>137,317</i>	<i>147,671</i>
<i>Time deposits.....</i>	<i>61,804</i>	<i>61,818</i>	<i>62,551</i>	<i>63,926</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....				
Acceptances executed by or for account of reporting banks and outstanding.....	271	43	188	148
Income collected but not earned.....	325	367	411	405
Expenses accrued and unpaid.....	974	1,213	1,131	1,461
Other liabilities.....	7	128	12	163
Total liabilities.....	193,107	196,952	201,640	213,774
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,695	4,695	4,695	4,695
Surplus.....	8,683	8,690	8,690	8,730
Undivided profits.....	1,716	1,824	1,941	2,115
Reserves.....	45	45	45	53
Total capital accounts.....	15,139	15,254	15,371	15,593
Total liabilities and capital accounts.....	208,246	212,206	217,011	229,367
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	17,556	19,718	30,441	29,891

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

SOUTH CAROLINA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	25 banks	25 banks	25 banks	25 banks
ASSETS				
Loans and discounts (including overdrafts).....	141,140	144,296	148,134	155,999
U. S. Government securities, direct obligations.....	206,035	199,147	215,392	216,202
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	18,844	19,417	20,031	20,663
Other bonds, notes, and debentures.....	10,827	8,971	10,795	10,472
Corporate stocks, including stock of Federal Reserve bank.....	639	679	679	680
Reserve with Federal Reserve bank.....	59,609	64,805	66,731	55,866
Currency and coin.....	13,084	12,784	13,070	17,277
Balances with other banks, and cash items in process of collection.....	66,081	67,936	66,009	78,614
Bank premises owned, furniture and fixtures.....	3,648	3,815	3,980	4,173
Real estate owned other than bank premises.....	116	122	126	42
Investments and other assets indirectly representing bank premises or other real estate.....	38	37	41	48
Income earned or accrued but not collected.....	444	429	656	486
Other assets.....	377	370	420	388
Total assets.....	520,682	522,808	546,064	560,910
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	309,681	319,892	345,901	347,311
Time deposits of individuals, partnerships, and corporations.....	53,212	54,400	55,541	54,597
Postal savings deposits.....	7	7	7	7
Deposits of U. S. Government.....	24,955	31,705	27,482	29,874
Deposits of States and political subdivisions.....	77,442	61,427	55,007	66,047
Deposits of banks.....	17,269	16,239	19,730	19,870
Other deposits (certified and cashiers' checks, etc.).....	6,745	6,802	7,703	9,718
<i>Total deposits.....</i>	<i>489,311</i>	<i>490,472</i>	<i>511,371</i>	<i>527,124</i>
<i>Demand deposits.....</i>	<i>488,743</i>	<i>488,752</i>	<i>448,275</i>	<i>464,502</i>
<i>Time deposits.....</i>	<i>60,568</i>	<i>61,720</i>	<i>63,096</i>	<i>62,622</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			1,500	
Income collected but not earned.....	797	956	1,026	1,107
Expenses accrued and unpaid.....	2,024	2,208	2,724	1,472
Other liabilities.....	1,107	971	554	2,235
Total liabilities.....	493,239	494,607	517,175	532,238
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	8,712	8,862	8,862	8,862
Surplus.....	12,593	13,789	13,791	14,274
Undivided profits.....	4,837	4,155	4,805	4,062
Reserves.....	1,301	1,395	1,431	1,474
Total capital accounts.....	27,443	28,201	28,889	28,672
Total liabilities and capital accounts.....	520,682	522,808	546,064	560,910
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	87,327	98,245	100,997	102,515

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

SOUTH DAKOTA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	35 banks	35 banks	35 banks	35 banks
ASSETS				
Loans and discounts (including overdrafts).....	91,694	96,114	97,408	98,442
U. S. Government securities, direct obligations.....	106,129	101,852	111,341	117,295
Obligations guaranteed by U. S. Government.....	4	4	4	4
Obligations of States and political subdivisions.....	11,908	12,790	12,758	13,563
Other bonds, notes, and debentures.....	6,736	6,914	7,044	7,171
Corporate stocks, including stock of Federal Reserve bank.....	354	355	355	358
Reserve with Federal Reserve bank.....	32,457	31,930	33,233	33,190
Currency and coin.....	3,822	4,147	3,940	4,287
Balances with other banks, and cash items in process of collection.....	26,570	29,875	36,388	32,185
Bank premises owned, furniture and fixtures.....	2,132	2,187	2,235	2,291
Real estate owned other than bank premises.....	3	2		
Income earned or accrued but not collected.....	794	890	1,159	827
Other assets.....	418	448	417	359
Total assets.....	283,021	287,517	306,282	309,972
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	167,004	165,869	184,160	188,559
Time deposits of individuals, partnerships, and corporations.....	52,478	54,490	55,299	56,804
Postal savings deposits.....	3	3	3	3
Deposits of U. S. Government.....	6,964	6,348	7,468	6,787
Deposits of States and political subdivisions.....	27,676	31,181	26,679	25,736
Deposits of banks.....	9,005	9,694	10,970	10,471
Other deposits (certified and cashiers' checks, etc.).....	2,078	1,688	1,738	2,717
<i>Total deposits.....</i>	<i>285,208</i>	<i>269,873</i>	<i>286,317</i>	<i>291,077</i>
<i>Demand deposits.....</i>	<i>210,440</i>	<i>211,723</i>	<i>227,465</i>	<i>230,736</i>
<i>Time deposits.....</i>	<i>54,768</i>	<i>57,550</i>	<i>58,862</i>	<i>60,341</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		200	1,200	
Mortgages or other liens on bank premises and other real estate.....	25	25	24	24
Income collected but not earned.....	734	884	977	1,036
Expenses accrued and unpaid.....	1,440	1,330	1,614	1,466
Other liabilities.....	3	115	19	89
Total liabilities.....	267,410	271,827	290,151	293,692
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,793	4,793	4,793	4,843
Surplus.....	7,004	7,031	7,031	7,112
Undivided profits.....	2,836	2,941	3,384	3,428
Reserves.....	928	925	923	897
Total capital accounts.....	15,611	15,690	16,131	16,280
Total liabilities and capital accounts.....	283,021	287,517	306,282	309,972
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	41,259	41,677	44,450	45,690

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued.

TENNESSEE

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31 1952
	74 banks	74 banks	74 banks	74 banks
ASSETS				
Loans and discounts (including overdrafts).....	566,976	563,207	593,407	635,678
U. S. Government securities, direct obligations.....	478,577	485,310	516,573	534,371
Obligations guaranteed by U. S. Government.....	6	6	6	6
Obligations of States and political subdivisions.....	82,119	87,845	87,609	84,026
Other bonds, notes, and debentures.....	19,625	20,454	18,983	12,859
Corporate stocks, including stock of Federal Reserve bank.....	2,703	2,703	2,751	2,934
Reserve with Federal Reserve bank.....	199,625	186,176	200,225	187,661
Currency and coin.....	24,630	24,305	24,342	32,175
Balances with other banks, and cash items in process of collection.....	184,754	232,062	199,507	274,129
Bank premises owned, furniture and fixtures.....	16,572	16,757	17,062	17,109
Real estate owned other than bank premises.....	114	115	98	215
Investments and other assets indirectly representing bank premises or other real estate.....	29	28	28	27
Customers' liability on acceptances outstanding.....	259	90	124	6,551
Income earned or accrued but not collected.....	1,533	2,155	2,999	2,221
Other assets.....	793	822	892	672
Total assets.....	1,578,318	1,622,035	1,664,606	1,790,634
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	748,788	774,192	792,866	844,404
Time deposits of individuals, partnerships, and corporations.....	300,864	312,939	316,262	324,019
Postal savings deposits.....	168	170	170	172
Deposits of U. S. Government.....	34,701	33,454	48,403	37,191
Deposits of States and political subdivisions.....	123,698	134,584	116,732	108,396
Deposits of banks.....	241,969	233,485	233,192	333,454
Other deposits (certified and cashiers' checks, etc.).....	11,759	18,281	10,643	14,271
<i>Total deposits.....</i>	<i>1,401,847</i>	<i>1,507,406</i>	<i>1,518,268</i>	<i>1,661,543</i>
<i>Demand deposits.....</i>	<i>1,147,168</i>	<i>1,180,326</i>	<i>1,187,847</i>	<i>1,322,197</i>
<i>Time deposits.....</i>	<i>314,779</i>	<i>327,080</i>	<i>330,421</i>	<i>339,346</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	2,500		28,000	
Acceptances executed by or for account of reporting banks and outstanding.....	259	90	124	6,551
Income collected but not earned.....	4,743	5,175	5,432	6,086
Expenses accrued and unpaid.....	4,558	4,026	6,390	5,470
Other liabilities.....	663	547	419	809
Total liabilities.....	1,474,670	1,517,243	1,558,633	1,680,459
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	32,001	32,001	32,576	33,926
Surplus.....	50,013	50,157	51,217	56,281
Undivided profits.....	18,021	18,951	19,155	16,674
Reserves.....	3,613	3,683	3,025	3,294
Total capital accounts.....	103,648	104,792	105,973	110,175
Total liabilities and capital accounts.....	1,578,318	1,622,035	1,664,606	1,790,634
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	201,085	200,088	254,409	210,219

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

TEXAS

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	443 banks	443 banks	444 banks	444 banks
ASSETS				
Loans and discounts (including overdrafts).....	2,200,583	2,243,477	2,311,680	2,442,531
U. S. Government securities, direct obligations.....	1,882,951	1,902,894	1,948,293	2,021,353
Obligations guaranteed by U. S. Government.....	3	3	3	3
Obligations of States and political subdivisions.....	252,615	256,005	261,230	264,340
Other bonds, notes, and debentures.....	53,548	52,289	53,944	62,960
Corporate stocks, including stock of Federal Reserve bank.....	10,129	10,239	10,292	10,529
Reserve with Federal Reserve bank.....	845,748	850,134	898,191	902,321
Currency and coin.....	78,549	81,029	81,562	93,952
Balances with other banks, and cash items in process of collection.....	1,102,927	1,178,060	1,034,479	1,459,816
Bank premises owned, furniture and fixtures.....	58,727	63,991	65,840	72,533
Real estate owned other than bank premises.....	9,703	10,350	11,006	11,952
Investments and other assets indirectly representing bank premises or other real estate.....	11,364	9,473	9,499	6,384
Customers' liability on acceptances outstanding.....	19,117	4,766	5,863	28,877
Income earned or accrued but not collected.....	5,734	6,812	9,064	7,083
Other assets.....	5,346	4,800	5,058	3,396
Total assets.....	6,537,044	6,674,322	6,706,004	7,388,030
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	3,990,700	4,060,709	4,171,121	4,359,439
Time deposits of individuals, partnerships, and corporations.....	487,068	503,086	522,506	537,252
Postal savings deposits.....	870	1,166	1,168	1,169
Deposits of U. S. Government.....	199,458	190,821	148,390	159,774
Deposits of States and political subdivisions.....	488,716	464,739	433,373	500,025
Deposits of banks.....	834,356	905,486	864,523	1,197,932
Other deposits (certified and cashiers' checks, etc.).....	62,731	81,340	58,236	127,032
<i>Total deposits.....</i>	<i>6,068,899</i>	<i>6,207,147</i>	<i>6,199,617</i>	<i>6,882,683</i>
<i>Demand deposits.....</i>	<i>6,468,371</i>	<i>6,599,626</i>	<i>6,569,698</i>	<i>6,837,506</i>
<i>Time deposits.....</i>	<i>601,628</i>	<i>607,521</i>	<i>629,919</i>	<i>1,045,118</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....		825	25,450	
Mortgages or other liens on bank premises and other real estate.....				
Acceptances executed by or for account of reporting banks and outstanding.....	20,626	4,786	5,891	30,239
Income collected but not earned.....	5,050	5,744	6,327	7,337
Expenses accrued and unpaid.....	20,290	21,713	26,543	23,866
Other liabilities.....	1,647	2,039	739	2,303
Total liabilities.....	6,111,512	6,242,254	6,264,467	6,946,368
CAPITAL ACCOUNTS				
Capital stock:				
Class A preferred stock.....	200	200	200	200
Class B preferred stock.....				
Common stock.....	162,100	163,500	163,700	167,535
<i>Total capital stock.....</i>	<i>162,300</i>	<i>163,700</i>	<i>163,900</i>	<i>167,735</i>
Surplus.....	175,731	179,205	179,507	186,228
Undivided profits.....	68,639	69,659	78,741	66,083
Reserves and retirement account for preferred stock.....	18,862	19,504	19,389	21,616
Total capital accounts.....	425,532	432,068	441,537	441,662
Total liabilities and capital accounts.....	6,537,044	6,674,322	6,706,004	7,388,030
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	925,688	950,950	998,940	955,998

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

UTAH

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	10 banks	10 banks	10 banks	10 banks
ASSETS				
Loans and discounts (including overdrafts).....	90,762	94,178	100,877	102,490
U. S. Government securities, direct obligations.....	127,640	114,360	115,698	128,500
Obligations guaranteed by U. S. Government.....	333	333	333	333
Obligations of States and political subdivisions.....	7,543	7,106	9,204	8,468
Other bonds, notes, and debentures.....	1,228	2,642	2,716	2,871
Corporate stocks, including stock of Federal Reserve bank.....	290	289	290	328
Reserve with Federal Reserve bank.....	42,556	48,250	51,683	43,778
Currency and coin.....	3,002	3,231	3,330	3,640
Balances with other banks, and cash items in process of collection.....	16,786	18,192	20,306	22,369
Bank premises owned, furniture and fixtures.....	2,584	2,556	2,570	2,525
Income earned or accrued but not collected.....	6	9	7	12
Other assets.....	101	52	154	181
Total assets.....	292,831	291,198	307,168	315,495
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	158,610	158,867	168,256	172,663
Time deposits of individuals, partnerships, and corporations.....	56,339	57,821	59,814	61,504
Postal savings deposits.....	1,020	1,020	1,020	1,020
Deposits of U. S. Government.....	8,595	9,025	9,634	9,057
Deposits of States and political subdivisions.....	30,899	28,491	24,625	28,946
Deposits of banks.....	17,685	16,647	20,212	20,966
Other deposits (certified and cashiers' checks, etc.).....	1,847	2,046	1,668	1,979
<i>Total deposits.....</i>	<i>274,995</i>	<i>272,817</i>	<i>285,229</i>	<i>286,155</i>
<i> Demand deposits.....</i>	<i>215,553</i>	<i>210,593</i>	<i>221,012</i>	<i>230,228</i>
<i> Time deposits.....</i>	<i>59,442</i>	<i>62,224</i>	<i>64,217</i>	<i>55,927</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....			3,000	
Income collected but not earned.....	550	713	814	900
Expenses accrued and unpaid.....	1,324	1,327	1,515	1,618
Other liabilities.....	154	216	216	352
Total liabilities.....	277,023	275,073	290,774	299,005
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,300	4,300	4,300	5,300
Surplus.....	4,929	4,941	4,966	5,280
Undivided profits.....	5,417	5,724	5,963	4,867
Reserves.....	1,162	1,160	1,165	1,043
Total capital accounts.....	15,808	16,125	16,394	16,490
Total liabilities and capital accounts.....	292,831	291,198	307,168	315,495
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	12,582	12,879	19,707	14,803

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

VERMONT

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	38 banks	38 banks	37 banks	37 banks
ASSETS				
Loans and discounts (including overdrafts).....	55,754	59,980	59,664	60,838
U. S. Government securities, direct obligations.....	50,955	52,135	56,497	57,554
Obligations guaranteed by U. S. Government.....	18	54	42	42
Obligations of States and political subdivisions.....	6,988	8,105	8,068	6,991
Other bonds, notes, and debentures.....	4,629	4,520	4,460	4,632
Corporate stocks, including stock of Federal Reserve bank.....	322	342	343	349
Reserve with Federal Reserve bank.....	12,338	15,080	17,230	16,928
Currency and coin.....	2,649	3,117	2,812	3,315
Balances with other banks, and cash items in process of collection.....	11,160	13,083	12,673	13,101
Bank premises owned, furniture and fixtures.....	1,598	1,795	1,826	1,703
Real estate owned other than bank premises.....	19	35	49	61
Investments and other assets indirectly representing bank premises or other real estate.....	23	23	23	23
Income earned or accrued but not collected.....	134	149	162	145
Other assets.....	97	104	120	85
Total assets.....	146,682	158,522	163,969	165,767
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	55,064	59,382	62,973	62,869
Time deposits of individuals, partnerships, and corporations.....	66,562	72,105	73,076	73,613
Postal savings deposits.....	3	3	3	3
Deposits of U. S. Government.....	2,593	3,598	2,261	1,949
Deposits of States and political subdivisions.....	4,091	3,763	4,695	5,684
Deposits of banks.....	944	959	1,039	1,106
Other deposits (certified and cashiers' checks, etc.).....	1,578	2,054	2,956	3,446
<i>Total deposits.....</i>	<i>180,833</i>	<i>141,861</i>	<i>147,003</i>	<i>148,669</i>
<i>Demand deposits.....</i>	<i>69,839</i>	<i>69,296</i>	<i>73,494</i>	<i>74,518</i>
<i>Time deposits.....</i>	<i>69,994</i>	<i>72,568</i>	<i>73,509</i>	<i>74,151</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	237	84	50	---
Income collected but not earned.....	423	631	589	603
Expenses accrued and unpaid.....	156	223	276	307
Other liabilities.....	321	477	442	513
Total liabilities.....	131,970	143,179	148,360	150,092
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	4,803	5,453	5,428	5,528
Surplus.....	5,073	5,405	5,446	5,654
Undivided profits.....	3,738	3,329	3,565	3,305
Reserves.....	1,103	1,156	1,170	1,188
Total capital accounts.....	14,717	15,343	15,609	15,675
Total liabilities and capital accounts.....	146,682	158,522	163,969	165,767
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	8,397	8,998	8,727	9,153

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

VIRGINIA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	133 banks	133 banks	133 banks	133 banks
ASSETS				
Loans and discounts (including overdrafts).....	447, 104	453, 641	467, 148	473, 645
U. S. Government securities, direct obligations.....	470, 080	472, 527	482, 930	512, 679
Obligations guaranteed by U. S. Government.....	17	17	17	17
Obligations of States and political subdivisions.....	52, 861	52, 560	59, 683	67, 097
Other bonds, notes, and debentures.....	25, 149	24, 289	26, 123	25, 743
Corporate stocks, including stock of Federal Reserve bank.....	2, 189	2, 225	2, 261	2, 290
Reserve with Federal Reserve bank.....	134, 444	148, 639	162, 944	159, 022
Currency and coin.....	27, 729	28, 092	25, 865	31, 558
Balances with other banks, and cash items in process of collection.....	145, 964	160, 831	152, 173	191, 871
Bank premises owned, furniture and fixtures.....	12, 680	12, 817	12, 993	13, 028
Real estate owned other than bank premises.....	233	228	180	268
Investments and other assets indirectly representing bank premises or other real estate.....	692	692	683	678
Customers' liability on acceptances outstanding.....	650	240	405	371
Income earned or accrued but not collected.....	1, 229	1, 482	1, 773	1, 417
Other assets.....	1, 300	1, 540	1, 332	1, 265
Total assets.....	1, 322, 321	1, 359, 820	1, 396, 510	1, 480, 949
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	623, 105	648, 698	691, 541	695, 250
Time deposits of individuals, partnerships, and corporations.....	328, 819	337, 181	345, 406	351, 281
Postal savings deposits.....	120	120	120	120
Deposits of U. S. Government.....	56, 072	58, 604	45, 179	54, 589
Deposits of States and political subdivisions.....	90, 351	89, 718	79, 748	91, 102
Deposits of banks.....	94, 132	101, 254	106, 981	143, 593
Other deposits (certified and cashiers' checks, etc.).....	22, 210	16, 862	13, 851	30, 964
<i>Total deposits.....</i>	<i>1, 214, 809</i>	<i>1, 252, 457</i>	<i>1, 282, 826</i>	<i>1, 366, 899</i>
<i>Demand deposits.....</i>	<i>846, 310</i>	<i>871, 356</i>	<i>892, 538</i>	<i>970, 420</i>
<i>Time deposits.....</i>	<i>368, 499</i>	<i>381, 081</i>	<i>390, 288</i>	<i>396, 479</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1, 230	885	4, 475	2, 350
Acceptances executed by or for account of reporting banks and outstanding.....	650	240	405	371
Income collected but not earned.....	2, 349	2, 646	2, 824	3, 161
Expenses accrued and unpaid.....	4, 552	4, 113	4, 828	5, 321
Other liabilities.....	305	882	278	1, 208
Total liabilities.....	1, 223, 895	1, 261, 203	1, 295, 636	1, 379, 310
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	29, 656	29, 656	29, 681	29, 854
Surplus.....	43, 013	44, 618	45, 834	47, 099
Undivided profits.....	20, 779	19, 306	20, 329	19, 044
Reserves.....	4, 978	5, 037	5, 030	5, 642
Total capital accounts.....	98, 426	98, 617	100, 874	101, 639
Total liabilities and capital accounts.....	1, 322, 321	1, 359, 820	1, 396, 510	1, 480, 949
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	215, 158	219, 808	223, 170	233, 762

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

VIRGIN ISLANDS OF THE UNITED STATES

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	1 bank	1 bank	1 bank	1 bank
ASSETS				
Loans and discounts (including overdrafts).....	1,523	1,586	1,617	1,624
U. S. Government securities, direct obligations.....	2,963	3,117	3,316	2,964
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....				175
Reserve with approved national banking association.....	720	579	532	606
Currency and coin.....	372	360	195	304
Balances with other banks, and cash items in process of collection.....	78	55	45	13
Bank premises owned, furniture and fixtures.....	10	12	13	7
Income earned or accrued but not collected.....	7	42	10	44
Other assets.....	149	8	102	10
Total assets.....	5,842	5,759	5,830	5,747
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1,588	1,616	1,626	1,629
Time deposits of individuals, partnerships, and cor- porations.....	2,295	2,390	2,416	2,444
Postal savings deposits.....				
Deposits of U. S. Government.....	217	239	217	276
Deposits of States and political subdivisions.....	1,164	1,060	1,106	899
Deposits of banks.....	34	13	27	34
Other deposits (certified and cashiers' checks, etc.).....	33	13	10	23
<i>Total deposits.....</i>	<i>5,331</i>	<i>5,331</i>	<i>5,402</i>	<i>5,305</i>
<i>Demand deposits.....</i>	<i>2,963</i>	<i>2,852</i>	<i>2,911</i>	<i>2,772</i>
<i>Time deposits.....</i>	<i>2,373</i>	<i>2,479</i>	<i>2,491</i>	<i>2,533</i>
Bills payable, rediscounts, and other liabilities for bor- rowed money.....				
Income collected but not earned.....	10	12	13	13
Expenses accrued and unpaid.....	14	24	24	33
Other liabilities.....	14	11	8	21
Total liabilities.....	5,369	5,378	5,447	5,372
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	100			
Common stock.....	100	100	100	100
<i>Total capital stock.....</i>	<i>200</i>	<i>100</i>	<i>100</i>	<i>100</i>
Surplus.....	125	150	150	150
Undivided profits.....	128	102	104	95
Reserves and retirement account for preferred stock.....	20	29	29	30
Total capital accounts.....	473	381	383	375
Total liabilities and capital accounts.....	5,842	5,759	5,830	5,747
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	320	320	320	320

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

WASHINGTON

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	34 banks	35 banks	35 banks	35 banks
ASSETS				
Loans and discounts (including overdrafts).....	646, 753	681, 671	725, 037	759, 650
U. S. Government securities, direct obligations.....	575, 525	544, 362	590, 921	575, 641
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	152, 957	166, 719	163, 170	156, 898
Other bonds, notes, and debentures.....	25, 018	32, 657	34, 449	32, 254
Corporate stocks, including stock of Federal Reserve bank.....	2, 499	2, 518	2, 525	2, 540
Reserve with Federal Reserve bank.....	235, 694	238, 645	255, 514	265, 780
Currency and coin.....	26, 441	26, 671	22, 237	29, 979
Balances with other banks, and cash items in process of collection.....	184, 428	196, 607	203, 022	195, 238
Bank premises owned, furniture and fixtures.....	19, 053	19, 521	19, 773	19, 902
Real estate owned other than bank premises.....	317	304	289	187
Investments and other assets indirectly representing bank premises or other real estate.....	475	475	475	498
Customers' liability on acceptances outstanding.....	197	194	115	196
Income earned or accrued but not collected.....	3, 804	3, 658	5, 870	3, 454
Other assets.....	1, 192	1, 265	784	987
Total assets.....	1, 874, 353	1, 915, 267	2, 024, 181	2, 043, 204
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	1, 018, 162	1, 036, 046	1, 111, 520	1, 136, 440
Time deposits of individuals, partnerships, and corporations.....	438, 798	449, 193	457, 929	479, 892
Postal savings deposits.....	9	9	9	9
Deposits of U. S. Government.....	61, 239	71, 511	51, 673	54, 068
Deposits of States and political subdivisions.....	131, 985	133, 157	125, 167	134, 359
Deposits of banks.....	77, 843	77, 188	97, 993	80, 574
Other deposits (certified and cashiers' checks, etc.).....	15, 778	15, 282	19, 873	17, 118
Total deposits.....	1, 743, 814	1, 782, 386	1, 864, 164	1, 902, 460
Demand deposits.....	1, 209, 064	1, 326, 131	1, 399, 773	1, 416, 606
Time deposits.....	444, 760	456, 255	464, 391	485, 854
Bills payable, rediscounts, and other liabilities for borrowed money.....			21, 600	
Mortgages or other liens on bank premises and other real estate.....	86	80	76	68
Acceptances executed by or for account of reporting banks and outstanding.....	207	194	140	209
Income collected but not earned.....	4, 655	6, 020	7, 521	8, 286
Expenses accrued and unpaid.....	6, 221	5, 230	7, 182	7, 568
Other liabilities.....	1, 459	857	1, 747	1, 124
Total liabilities.....	1, 756, 442	1, 794, 767	1, 902, 430	1, 919, 715
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	34, 725	34, 975	34, 975	35, 125
Surplus.....	48, 584	49, 174	49, 179	49, 682
Undivided profits.....	21, 730	23, 276	24, 508	25, 784
Reserves.....	12, 872	13, 075	13, 089	12, 898
Total capital accounts.....	117, 911	120, 500	121, 751	123, 489
Total liabilities and capital accounts.....	1, 874, 353	1, 915, 267	2, 024, 181	2, 043, 204
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	344, 379	381, 166	397, 169	345, 338

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

WEST VIRGINIA

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	74 banks	74 banks	74 banks	74 banks
ASSETS				
Loans and discounts (including overdrafts).....	150,922	159,245	162,824	165,480
U. S. Government securities, direct obligations.....	250,650	253,039	254,393	247,790
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	23,541	25,121	25,663	25,787
Other bonds, notes, and debentures.....	10,024	10,384	9,291	8,845
Corporate stocks, including stock of Federal Reserve bank.....	1,061	1,073	1,076	1,097
Reserve with Federal Reserve bank.....	62,365	64,994	64,572	68,133
Currency and coin.....	13,089	13,162	11,908	15,969
Balances with other banks, and cash items in process of collection.....	66,476	73,024	59,032	67,291
Bank premises owned, furniture and fixtures.....	4,908	4,836	4,910	4,845
Real estate owned other than bank premises.....	21	18	38	35
Income earned or accrued but not collected.....	173	307	351	262
Other assets.....	497	539	481	490
Total assets.....	583,727	605,742	594,539	606,033
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	298,552	303,484	305,329	296,345
Time deposits of individuals, partnerships, and corporations.....	139,285	143,459	144,107	141,133
Postal savings deposits.....	185	185	185	185
Deposits of U. S. Government.....	14,146	14,228	13,331	16,712
Deposits of States and political subdivisions.....	44,879	54,598	46,976	53,019
Deposits of banks.....	32,674	34,777	29,111	33,734
Other deposits (certified and cashiers' checks, etc.).....	5,717	7,174	5,298	14,931
<i>Total deposits.....</i>	<i>535,439</i>	<i>557,905</i>	<i>544,337</i>	<i>558,059</i>
<i>Demand deposits.....</i>	<i>394,211</i>	<i>412,455</i>	<i>398,234</i>	<i>412,864</i>
<i>Time deposits.....</i>	<i>141,224</i>	<i>145,450</i>	<i>146,103</i>	<i>145,195</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,325	650	1,750	1,250
Mortgages or other liens on bank premises and other real estate.....			17	17
Income collected but not earned.....	371	445	507	572
Expenses accrued and unpaid.....	1,288	1,184	1,260	1,409
Other liabilities.....	119	274	142	292
Total liabilities.....	538,541	560,458	548,013	559,599
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	12,985	12,985	13,085	13,085
Surplus.....	22,226	22,714	22,698	23,702
Undivided profits.....	7,930	7,421	8,502	7,332
Reserves.....	2,045	2,164	2,241	2,315
Total capital accounts.....	45,186	45,284	46,526	46,434
Total liabilities and capital accounts.....	583,727	605,742	594,539	606,033
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	101,618	109,212	111,397	104,945

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

WISCONSIN

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	95 banks	95 banks	95 banks	95 banks
ASSETS				
Loans and discounts (including overdrafts).....	398,606	390,624	411,119	439,624
U. S. Government securities, direct obligations.....	712,044	731,755	750,501	758,514
Obligations guaranteed by U. S. Government.....	34	34	43	59
Obligations of States and political subdivisions.....	61,586	63,192	65,457	69,335
Other bonds, notes, and debentures.....	57,282	56,565	56,899	57,103
Corporate stocks, including stock of Federal Reserve bank.....	2,182	2,188	2,194	2,203
Reserve with Federal Reserve bank.....	187,735	193,023	194,068	196,206
Currency and coin.....	19,613	20,754	17,576	23,055
Balances with other banks, and cash items in process of collection.....	187,943	179,464	169,666	195,016
Bank premises owned, furniture and fixtures.....	9,323	9,368	9,441	9,664
Real estate owned other than bank premises.....	24	48	44	97
Investments and other assets indirectly representing bank premises or other real estate.....		49	49	
Customers' liability on acceptances outstanding.....	54	166	94	61
Income earned or accrued but not collected.....	2,883	3,627	4,708	3,531
Other assets.....	2,495	2,673	2,744	2,322
Total assets.....	1,641,504	1,653,530	1,684,603	1,756,790
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	749,315	772,066	802,012	879,348
Time deposits of individuals, partnerships, and corporations.....	477,640	484,757	492,430	503,708
Postal savings deposits.....	872	872	1,045	1,049
Deposits of U. S. Government.....	86,795	94,240	58,466	63,181
Deposits of States and political subdivisions.....	83,585	58,860	61,048	56,340
Deposits of banks.....	117,388	116,454	144,348	122,875
Other deposits (certified and cashiers' checks, etc.).....	20,167	19,442	14,397	20,215
<i>Total deposits</i>	<i>1,536,762</i>	<i>1,546,791</i>	<i>1,573,746</i>	<i>1,646,716</i>
<i>Demand deposits</i>	<i>1,050,909</i>	<i>1,054,423</i>	<i>1,073,624</i>	<i>1,156,762</i>
<i>Time deposits</i>	<i>484,362</i>	<i>492,368</i>	<i>500,122</i>	<i>510,954</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	100		1,500	650
Acceptances executed by or for account of reporting banks and outstanding.....	54	166	94	61
Income collected but not earned.....	1,922	2,132	2,299	2,548
Expenses accrued and unpaid.....	3,932	3,854	5,057	4,272
Other liabilities.....	384	558	418	667
Total liabilities.....	1,542,154	1,553,501	1,583,114	1,654,914
CAPITAL ACCOUNTS				
Capital stock:				
Preferred stock.....	50	50	50	50
Common stock.....	29,315	29,315	29,315	29,315
<i>Total capital stock</i>	<i>29,365</i>	<i>29,365</i>	<i>29,365</i>	<i>29,365</i>
Surplus.....	43,227	43,480	43,687	44,092
Undivided profits.....	22,194	22,725	23,898	23,682
Reserves and retirement account for preferred stock.....	4,504	4,459	4,529	4,737
Total capital accounts.....	99,350	100,029	101,489	101,876
Total liabilities and capital accounts.....	1,641,504	1,653,530	1,684,603	1,756,790
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	178,402	178,310	181,737	155,474

Assets and liabilities of national banks, by States, at date of each call during year ended Dec. 31, 1952—Continued

WYOMING

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	24 banks	24 banks	24 banks	24 banks
ASSETS				
Loans and discounts (including overdrafts).....	59,624	65,086	67,283	64,834
U. S. Government securities, direct obligations.....	85,234	81,688	80,219	96,243
Obligations guaranteed by U. S. Government.....				
Obligations of States and political subdivisions.....	7,924	7,806	7,513	8,447
Other bonds, notes, and debentures.....	2,702	2,694	2,623	2,636
Corporate stocks, including stock of Federal Reserve bank.....	258	259	265	273
Reserve with Federal Reserve bank.....	23,232	22,471	25,137	24,468
Currency and coin.....	3,374	3,744	3,694	3,781
Balances with other banks, and cash items in process of collection.....	27,587	22,547	27,616	33,556
Bank premises owned, furniture and fixtures.....	1,603	1,519	1,550	1,459
Real estate owned other than bank premises.....	25	22	22	20
Income earned or accrued but not collected.....	244	249	280	231
Other assets.....	74	66	51	58
Total assets.....	211,781	208,151	216,233	236,006
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	119,984	118,175	126,531	136,203
Time deposits of individuals, partnerships, and corporations.....	37,362	38,355	39,506	42,437
Postal savings deposits.....	18	18	18	18
Deposits of U. S. Government.....	4,873	3,250	2,881	2,807
Deposits of States and political subdivisions.....	24,827	25,757	21,644	28,472
Deposits of banks.....	10,463	8,048	8,851	10,963
Other deposits (certified and cashiers' checks, etc.).....	1,212	1,480	1,447	1,762
<i>Total deposits.....</i>	<i>198,739</i>	<i>195,063</i>	<i>200,878</i>	<i>222,662</i>
<i>Demand deposits.....</i>	<i>160,435</i>	<i>155,739</i>	<i>160,461</i>	<i>179,475</i>
<i>Time deposits.....</i>	<i>38,304</i>	<i>39,324</i>	<i>40,417</i>	<i>43,187</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	500	500	2,320	---
Income collected but not earned.....	508	561	620	703
Expenses accrued and unpaid.....	418	300	467	383
Other liabilities.....	12	46	4	104
Total liabilities.....	200,177	196,470	204,289	223,852
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	2,660	2,660	2,660	2,660
Surplus.....	5,480	5,560	5,670	5,920
Undivided profits.....	3,011	2,930	3,108	2,909
Reserves.....	473	631	506	665
Total capital accounts.....	11,604	11,681	11,944	12,154
Total liabilities and capital accounts.....	211,781	208,151	216,233	236,006
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	38,058	37,867	39,777	37,391

TABLE No. 15.—*Fiduciary activities of national banks as of Dec. 31, 1952*

	Banks with capital stock of—						
	\$25,000	\$25,001 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$200,000	\$200,001 to \$500,000	\$500,001 and over	Total
Number of national banks with trust powers but not administering trusts.....	6	48	86	67	47	14	268
Number of national banks with trust powers administering trusts.....	8	40	243	432	410	390	1,513
Total number of national banks authorized to exercise trust powers.....	14	88	329	499	457	394	1,781
Total assets of national banks with trust powers but not administering trusts.....	\$9,622,387	\$141,982,323	\$426,968,406	\$579,722,939	\$722,816,752	\$1,704,729,749	\$3,585,842,556
Total assets of national banks with trust powers administering trusts.....	16,964,436	116,563,465	1,316,832,248	3,677,490,259	7,705,909,877	75,329,952,632	88,163,712,917
Total assets of national banks authorized to exercise trust powers.....	26,586,823	258,545,788	1,743,800,654	4,257,213,198	8,428,726,629	77,034,682,381	91,749,555,473
TRUST DEPARTMENT ASSETS							
Investments.....	182,242	3,786,775	56,879,014	305,103,332	1,032,089,282	20,801,850,842	22,199,891,487
Time deposits.....	3,487	154,054	2,209,992	7,811,634	18,443,122	392,789,707	421,411,986
Demand deposits.....	53,300	506,549	6,453,350	28,932,034	78,862,682	708,321,213	823,129,128
Other assets.....		34,733	4,957,656	6,356,380	116,594,474	16,093,696,361	16,221,539,594
Total.....	239,029	4,482,111	70,500,012	348,203,380	1,245,989,560	37,996,558,113	39,665,972,205
TRUST DEPARTMENT LIABILITIES							
Private trusts.....	2,555	650,432	13,564,007	93,754,942	323,105,453	6,069,755,592	6,500,832,981
Court accounts.....	235,179	3,805,497	45,333,846	173,997,812	408,552,457	3,193,545,857	3,825,470,648
Other liabilities:							
Agency, escrow, custodian, etc., accounts.....		4,282	10,760,917	69,387,327	297,059,941	25,735,407,840	26,112,620,307
Corporate accounts.....		14,923	441,889	9,306,350	211,415,805	2,833,996,274	3,055,175,241
Miscellaneous.....	1,295	6,977	399,353	1,756,949	5,855,904	163,852,550	171,873,028
Total.....	239,029	4,482,111	70,500,012	348,203,380	1,245,989,560	37,996,558,113	39,665,972,205
Total volume of bond issues outstanding for which banks are acting as trustee.....	111,500	121,675	10,452,183	149,836,483	346,499,212	15,544,932,347	16,051,953,400
Number of national banks administering personal accounts:							
Voluntary, private or living trusts.....	2	20	173	353	376	370	1,294
Court accounts.....	8	36	218	402	381	365	1,410
Agencies, escrows, custodianships, etc.....		3	64	196	288	342	892

TABLE No. 15.—*Fiduciary activities of national banks as of Dec. 31, 1952*—Continued

	Banks with capital stock of—						
	\$25,000	\$25,001 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$200,000	\$200,001 to \$500,000	\$500,001 and over	Total
Number of national banks administering corporate accounts:							
Bond or debenture issues.....	2	4	41	138	186	286	657
Paying agencies.....		2	7	22	62	213	306
Depositories and other miscellaneous corporate accounts.....		2	8	27	55	193	285
Number of national banks acting as transfer agent.....			5	21	58	211	295
Number of national banks acting as registrar.....			10	29	80	228	347
Number of personal accounts being administered:							
Voluntary, private or living trusts.....	4	74	964	5,006	12,776	73,283	92,107
Court accounts.....	28	299	3,213	11,277	20,721	56,480	92,018
Agencies, escrows, custodianships, etc.....		5	297	1,616	5,846	64,961	72,725
Total.....	32	378	4,474	17,899	39,343	194,724	256,850
Number of corporate accounts being administered:							
Bond or debenture issues.....	12	7	69	453	786	5,890	7,217
Paying agencies.....		2	9	70	201	19,815	20,097
Depositories and other miscellaneous corporate accounts.....		4	14	48	356	6,407	6,829
Total.....	12	13	92	571	1,343	32,112	34,143
Number of accounts for which national banks are acting as transfer agent.....			7	27	98	3,220	3,352
Number of accounts for which national banks are acting as registrar.....			13	40	141	3,421	3,615
Total number of accounts being administered.....	44	391	4,586	18,537	40,925	233,477	297,960

¹ Includes 23 banks which have been granted only certain specific fiduciary powers.

TABLE NO. 16.—*Fiduciary activities of national banks by Federal Reserve districts as of Dec. 31, 1952*

Federal Reserve districts	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Personal account liabilities			All other liabilities
					Living trusts	Court accounts	Agency, escrow, custodian, etc.	
Boston.....	159	31	190	\$4,062,425,262	\$366,362,633	\$431,600,655	\$1,106,095,176	\$90,333,152
New York.....	221	24	245	17,069,467,690	853,077,079	531,910,273	12,294,331,087	1,157,678,800
Philadelphia.....	216	9	225	4,189,347,130	151,555,868	295,741,420	148,387,266	41,204,321
Cleveland.....	103	14	117	6,842,245,047	1,235,850,222	670,609,436	1,113,611,546	418,837,334
Richmond.....	131	24	155	4,119,865,363	261,306,304	239,347,535	579,557,026	40,935,815
Atlanta.....	105	22	127	5,694,042,967	315,849,448	301,213,691	889,686,132	100,861,138
Chicago.....	202	33	235	14,738,597,846	1,462,872,699	355,512,033	6,634,724,037	831,096,702
St. Louis.....	101	25	126	3,300,057,485	116,103,287	69,443,626	73,538,282	46,245,220
Minneapolis.....	46	19	65	2,456,499,507	147,068,488	120,043,461	995,695,742	192,108,569
Kansas City.....	100	36	136	4,733,026,777	277,662,176	122,211,512	902,154,448	123,665,160
Dallas.....	78	22	100	5,950,673,522	381,810,706	59,405,853	219,597,662	74,076,731
San Francisco.....	51	9	60	17,693,306,877	931,314,071	628,431,153	1,155,261,903	110,005,327
Total.....	1,513	268	¹ 1,781	91,749,555,473	6,500,832,981	3,825,470,648	26,112,620,307	3,227,048,269

Federal Reserve districts	Total liabilities	Number of personal accounts			Number of corporate trust bond issue accounts being administered	Number of all other accounts being administered ²	Total number of accounts being administered	Bond and de-benture issues outstanding where bank acts as trustee	Trust department gross earnings for year ended Dec. 31, 1952
		Living trusts	Court accounts	Agency, escrow, custodian, etc.					
Boston.....	\$1,994,391,616	4,672	6,611	4,896	291	1,025	17,495	\$358,467,698	\$5,588,000
New York.....	14,836,997,239	5,286	9,507	16,259	548	8,424	40,024	6,146,971,553	14,180,000
Philadelphia.....	636,868,875	6,588	1,554	1,554	386	383	25,586	117,098,498	2,769,000
Cleveland.....	3,438,908,538	8,650	11,227	4,524	803	2,346	27,550	1,601,138,994	9,210,000
Richmond.....	1,121,146,680	4,409	8,388	3,358	294	559	17,008	447,106,520	3,707,000
Atlanta.....	1,607,610,409	4,861	4,772	5,246	732	2,429	18,040	541,463,720	4,002,000
Chicago.....	9,284,205,471	31,701	11,729	13,210	1,519	8,657	66,816	4,012,339,277	16,041,000
St. Louis.....	305,330,415	2,177	3,260	817	213	1,055	8,522	243,377,240	1,444,000
Minneapolis.....	1,454,916,260	2,539	3,671	4,370	1,243	380	11,203	162,643,776	2,730,000
Kansas City.....	1,425,693,296	4,116	2,760	8,895	404	4,618	20,793	707,594,694	2,961,000
Dallas.....	734,890,952	4,412	1,690	1,438	304	2,502	10,346	529,642,743	3,327,000
San Francisco.....	2,825,012,454	12,696	11,728	8,158	480	1,515	34,577	1,184,108,687	14,668,000
Total.....	39,665,972,205	92,107	92,018	72,725	7,217	33,893	297,960	16,051,953,400	80,627,000

¹ Includes 23 banks which have been granted only certain specific fiduciary powers.

² Corporate paying agency, depository, registrar, transfer agency, etc.

TABLE No. 17.—Classification of investments in living and court trust accounts under administration by the active national bank trust departments, Dec. 31, 1952

Trust department investments classified according to capital stock of banks administering trusts	Bonds		Stocks		Real-estate mortgages		Real estate		Miscellaneous		Total investments
		Percent		Percent		Percent		Percent		Percent	
Banks with capital stock of \$25,000.....	\$120, 666	66. 21	\$5, 735	3. 15	\$36, 240	19. 88	\$19, 351	10. 62	\$250	0. 14	\$182, 242
Banks with capital stock of \$25,001 to \$50,000.....	2, 087, 829	55. 13	818, 202	21. 61	53, 512	1. 41	801, 207	21. 16	26, 025	. 69	3, 789, 775
Banks with capital stock of \$50,001 to \$100,000.....	24, 868, 550	43. 72	20, 412, 062	35. 89	4, 956, 057	8. 71	5, 470, 002	9. 62	1, 172, 313	2. 06	56, 879, 014
Banks with capital stock of \$100,001 to \$200,000.....	130, 281, 180	42. 70	110, 029, 476	36. 06	28, 985, 506	9. 50	24, 946, 081	8. 18	10, 861, 089	3. 56	305, 103, 332
Banks with capital stock of \$200,001 to \$500,000.....	336, 343, 727	32. 59	374, 942, 486	36. 33	202, 344, 432	19. 61	76, 204, 987	7. 38	42, 253, 650	4. 09	1, 032, 089, 282
Banks with capital of \$500,001 and over.....	14, 023, 523, 807	67. 41	4, 761, 206, 120	22. 89	573, 301, 233	2. 76	628, 841, 593	3. 02	814, 978, 089	3. 92	20, 801, 860, 842
Total.....	14, 517, 225, 759	65. 39	5, 267, 414, 111	23. 73	809, 676, 980	3. 65	736, 283, 221	3. 32	869, 291, 416	3. 91	22, 199, 891, 487

TABLE No. 18.—Fiduciary activities of national banks by States as of Dec. 31, 1952

Location	Number of banks exercising fiduciary powers	Number with authority but not exercising fiduciary powers	Total number authorized to exercise fiduciary powers	Total banking assets of banks authorized to exercise fiduciary powers	Personal account liabilities			All other liabilities
					Living trusts	Court accounts	Agency, escrow, custodian, etc.	
Alabama.....	23	8	31	\$945, 877, 548	\$111, 242, 959	\$53, 032, 032	\$191, 164, 772	\$27, 022, 274
Alaska.....	2	1	3	77, 399, 383	(²)	(²)	(²)	(²)
Arizona.....	2		2	459, 059, 297	(²)	(²)	(²)	(²)
Arkansas.....	18	1	19	395, 548, 186	14, 146, 342	7, 667, 863	5, 758, 997	6, 393, 300
California.....	19	3	22	12, 836, 748, 733	614, 962, 034	532, 662, 734	925, 448, 284	95, 041, 428
Colorado.....	19	10	29	850, 746, 373	89, 485, 583	35, 076, 422	118, 111, 563	10, 158, 078
Connecticut.....	32	2	34	979, 411, 242	125, 884, 056	192, 557, 401	290, 547, 620	5, 056, 602
Delaware.....	6		6	27, 753, 757	344, 311	1, 241, 969	20, 659	5, 404
District of Columbia.....	7		7	781, 034, 401	84, 576, 709	12, 287, 636	134, 726, 787	2, 435, 698
Florida.....	27	2	29	1, 349, 635, 107	80, 650, 392	100, 799, 994	224, 432, 074	18, 316, 465
Georgia.....	16	5	21	1, 128, 042, 651	45, 075, 011	91, 884, 286	99, 631, 619	19, 213, 696
Hawaii.....		1	1	204, 512, 043				
Idaho.....	3	1	4	354, 822, 364	4, 114, 144	3, 034, 028	528, 398	87, 896
Illinois.....	91	17	108	8, 881, 452, 269	1, 199, 925, 516	121, 065, 960	5, 514, 014, 516	665, 061, 154
Indiana.....	80	10	90	2, 103, 090, 060	91, 477, 599	90, 818, 561	66, 417, 438	19, 028, 671

Iowa.....	30	15	45	722,907,277	15,754,466	21,542,588	27,948,036	702,591
Kansas.....	26	7	33	719,762,357	28,084,504	17,149,736	96,392,369	2,898,271
Kentucky.....	43	9	52	645,897,297	13,131,972	24,728,283	3,395,120	719,511
Louisiana.....	15	2	17	1,389,866,108	28,113,817	11,228,687	297,883,920	35,020,711
Maine.....	23	2	25	247,771,182	25,399,941	27,241,797	39,866,321	7,327,705
Maryland.....	13	6	19	654,830,330	35,949,635	9,465,224	113,385,755	13,730,278
Massachusetts.....	60	15	84	3,451,222,739	201,237,872	198,612,523	753,376,105	74,917,915
Michigan.....	18	5	23	3,108,223,245	126,588,185	83,677,165	909,972,987	150,476,318
Minnesota.....	21	5	26	1,823,506,203	137,205,109	106,254,707	987,042,200	190,551,548
Mississippi.....	14	3	17	229,815,374	6,187,749	5,349,175	1,852,452	32,221
Missouri.....	26	7	33	1,915,560,699	129,092,641	32,431,205	292,320,088	49,912,689
Montana.....	8	2	10	199,985,133	1,946,647	1,462,298	516,823	101,212
Nebraska.....	9	8	17	741,075,536	22,166,112	27,878,601	212,795,343	8,240,061
Nevada.....	2	1	3	179,793,570	38,312,586	39,762,680	35,697,551	7,113,751
New Hampshire.....	22	10	32	195,959,802	8,313,097	16,219,874	9,126,396	181,432
New Jersey.....	105	16	121	2,631,116,894	76,246,110	167,443,603	287,285,881	21,507,290
New Mexico.....	4	3	7	220,751,271	5,947,846	2,335,272	5,799,063	4,679,726
New York.....	149	10	159	14,806,514,742	776,179,626	379,020,433	12,008,491,052	1,152,318,094
North Carolina.....	22	3	25	489,066,185	25,446,398	32,986,384	10,030,629	913,068
North Dakota.....	4	2	6	87,651,599	2,776,012	4,434,581	4,541,164	86,560
Ohio.....	44	5	49	3,581,303,597	382,460,254	275,516,895	602,974,896	258,912,584
Oklahoma.....	19	7	26	1,213,113,973	34,794,902	8,465,703	211,612,469	51,943,615
Oregon.....	5	1	6	1,427,318,302	86,560,128	19,177,596	104,161,671	936,535
Pennsylvania.....	202	9	211	6,559,163,764	981,887,090	628,341,884	625,413,337	183,848,374
Rhode Island.....	3	-----	3	208,194,683	18,549,074	14,047,864	35,882,110	3,526,836
South Carolina.....	9	5	14	486,000,295	30,725,667	28,554,419	30,332,020	6,136,627
South Dakota.....	5	4	9	209,018,285	3,711,678	4,448,153	3,064,034	252,347
Tennessee.....	25	4	29	1,623,233,669	93,354,823	69,280,667	99,861,721	28,539,915
Texas.....	75	18	93	5,665,743,196	366,382,685	56,356,559	210,454,397	72,538,191
Utah.....	1	1	2	189,216,280	(²)	(²)	(²)	(²)
Vermont.....	18	3	21	128,121,083	5,160,167	8,658,027	6,667,405	233,842
Virginia.....	64	5	69	1,288,724,396	65,276,159	129,658,344	287,483,092	13,705,108
Washington.....	17	-----	17	1,964,436,905	187,365,179	33,794,115	89,425,999	6,825,717
West Virginia.....	19	5	24	443,480,125	20,171,010	33,873,577	4,244,114	4,114,225
Wisconsin.....	27	7	34	730,608,788	55,350,243	59,578,391	120,563,274	6,244,324
Wyoming.....	12	2	14	195,467,175	3,118,951	4,364,752	11,957,786	38,411
Total.....	1,513	268	41,781	91,749,555,473	6,500,832,981	3,825,470,648	26,112,620,307	3,227,048,269

See footnotes at end of table.

TABLE NO. 18.—Fiduciary activities of national banks by States as of Dec. 31, 1952—Continued

Location	Total liabilities	Number of personal accounts			Number of corporate trust bond issue accounts being administered	Number of all other accounts being administered ¹	Total number of accounts being administered	Bond and debenture issues outstanding where bank acts as trustee	Trust department gross earnings for year ended Dec. 31, 1952
		Living trusts	Court accounts	Agency, escrow, custodian, etc.					
Alabama.....	\$382,462,037	1,353	604	945	368	642	3,912	\$146,739,323	\$911,000
Alaska.....	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Arizona.....	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Arkansas.....	33,966,502	270	807	84	959	220	2,340	139,267,564	167,000
California.....	2,168,114,480	8,128	8,643	6,222	299	974	24,266	1,107,606,456	11,596,000
Colorado.....	252,831,646	1,013	1,158	1,238	80	167	3,656	97,809,662	704,000
Connecticut.....	614,045,679	1,554	3,371	2,332	45	253	7,555	69,003,215	2,161,000
Delaware.....	1,612,343	19	115	3			137		12,000
District of Columbia.....	234,026,830	917	163	598	30	71	1,779	128,238,618	701,000
Florida.....	424,198,925	1,297	1,389	1,315	115	231	4,347	206,679,206	1,142,000
Georgia.....	255,804,612	799	1,203	843	69	544	3,458	77,348,478	997,000
Hawaii.....									
Idaho.....	7,764,466	186	349	18	22	15	590	9,744,242	86,000
Illinois.....	7,500,067,146	27,747	5,737	9,173	1,080	7,910	51,647	3,595,215,660	12,006,000
Indiana.....	267,742,269	1,754	3,054	1,302	138	219	6,467	86,948,686	1,155,000
Iowa.....	65,947,671	407	617	399	45	51	1,519	11,434,716	386,000
Kansas.....	144,524,880	629	341	3,271	66	174	4,481	92,597,415	351,000
Kentucky.....	41,974,886	380	1,411	163	39	46	2,039	4,469,900	264,000
Louisiana.....	372,247,135	517	582	1,595	141	863	3,698	84,335,865	438,000
Maine.....	99,835,764	404	629	304	76	121	1,534	59,754,408	307,000
Maryland.....	172,530,892	602	589	412	35	123	1,761	56,941,041	421,000
Massachusetts.....	1,228,144,415	2,293	2,338	2,261	164	602	7,658	227,599,997	2,942,000
Michigan.....	1,270,714,655	1,565	1,439	1,650	93	431	5,078	276,652,168	2,067,000
Minnesota.....	1,421,053,564	2,155	2,859	4,204	181	360	9,759	76,123,796	2,530,000
Mississippi.....	13,421,597	229	218	46	8	18	519	1,134,700	57,000
Missouri.....	503,756,623	1,734	435	1,440	128	659	4,396	93,931,286	1,225,000
Montana.....	4,026,980	78	49	34	16	5	182	2,196,950	32,000
Nebraska.....	271,080,117	455	367	1,221	77	209	2,329	141,232,319	398,000
Nevada.....	120,886,568	574	964	370	28	175	2,111	7,341,292	729,000
New Hampshire.....	33,840,799	228	271	120	5	12	636	1,084,040	147,000
New Jersey.....	552,482,884	1,302	3,169	1,607	91	287	6,456	21,259,514	1,748,000
New Mexico.....	18,761,907	179	149	464	5	52	849	1,007,519	198,000
New York.....	14,316,009,205	4,122	7,013	14,460	485	8,139	34,219	6,130,764,840	12,465,000
North Carolina.....	69,376,479	440	1,824	98	140	32	2,634	103,469,445	376,000
North Dakota.....	11,838,317	140	226	32	37	4	439	83,022,116	64,000
Ohio.....	1,519,864,629	3,380	3,101	2,648	611	1,895	11,635	677,739,657	3,824,000
Oklahoma.....	306,816,689	471	208	1,090	103	3,497	5,369	352,849,684	495,000
Oregon.....	210,835,930	1,409	667	587	20	93	2,776	8,118,000	947,000

Pennsylvania.....	2,419,490,685	11,309	22,728	3,073	531	789	38,430	1,033,064,909	7,578,000
Rhode Island.....	72,005,884	261	221	260	4	69	815	2,201,000	249,000
South Carolina.....	95,748,733	373	525	227	18	105	1,248	55,385,534	332,000
South Dakota.....	11,476,212	101	281	54	4	10	450	215,900	58,000
Tennessee.....	291,037,126	1,298	1,251	685	149	772	4,155	47,855,388	894,000
Texas.....	705,731,832	4,225	1,638	1,390	299	2,430	9,982	528,772,553	3,205,000
Utah.....	(²)								
Vermont.....	20,719,441	200	335	60	8	4	607	741,513	111,000
Virginia.....	496,122,703	1,524	3,781	1,807	50	212	7,374	98,918,757	1,567,000
Washington.....	317,411,010	2,399	1,105	961	111	258	4,834	51,298,697	1,310,000
West Virginia.....	62,402,928	578	1,578	226	22	16	2,420	4,213,775	378,000
Wisconsin.....	241,736,232	957	2,242	1,114	204	121	4,638	49,329,971	823,000
Wyoming.....	19,479,900	152	274	419	18	13	876	293,625	73,000
Total.....	39,665,972,205	92,107	92,018	72,725	7,217	33,893	297,960	16,051,953,400	80,627,000

¹ Corporate paying agency, depository, registrar, transfer agency, etc.

² Included with figures for the State of Nevada.

³ Includes figures for 2 banks in Alaska, 2 banks in Arizona, and 1 bank in Utah.

⁴ Includes 23 banks which have been granted only certain specific fiduciary powers.

TABLE No. 19.—Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1952

[In thousands of dollars]

Location	Number of banks ¹	Earnings from current operations								
		Interest and dividends on securities		Interest and discount on loans	Service charges and other fees on banks' loans	Service charges on deposit accounts	Other service charges, commissions, fees, and collection and exchange charges	Trust department	Other current earnings	Total earnings from current operations
		U. S. Government obligations	Other securities							
Maine.....	32	1,848	479	4,853	21	420	126	307	211	8,265
New Hampshire.....	51	1,407	345	4,385	19	723	168	147	312	7,506
Vermont.....	37	1,047	231	3,404	22	339	75	111	141	5,370
Massachusetts.....	114	20,692	4,467	60,475	555	4,688	3,151	2,942	5,895	92,865
Rhode Island.....	6	1,557	145	3,323	6	209	54	249	218	5,761
Connecticut.....	48	6,188	1,645	13,512	114	1,859	453	2,161	1,157	27,089
Total New England States.....	288	32,739	7,312	79,952	737	8,238	4,027	5,917	7,934	146,856
New York.....	363	70,326	31,164	204,374	5,596	13,269	5,554	12,465	23,747	366,495
New Jersey.....	200	21,923	5,958	41,547	251	5,166	951	1,748	2,289	79,833
Pennsylvania.....	607	51,268	19,228	113,184	1,122	6,547	2,749	7,578	6,845	208,521
Delaware.....	11	273	66	637	8	31	13	12	12	1,052
Maryland.....	59	6,048	1,225	8,646	41	733	211	421	639	17,964
District of Columbia.....	9	6,083	583	8,495	43	1,192	209	701	457	17,763
Total Eastern States.....	1,249	155,921	58,224	376,883	7,061	26,938	9,687	22,925	33,989	691,628
Virginia.....	133	9,175	1,786	23,600	165	1,913	627	1,567	1,135	39,968
West Virginia.....	74	4,774	686	9,295	59	698	257	378	699	16,846
North Carolina.....	46	3,429	708	9,728	111	1,096	526	376	642	16,616
South Carolina.....	25	3,718	584	7,741	12	1,047	783	332	288	14,505
Georgia.....	52	6,260	1,453	20,812	213	2,195	1,944	997	1,233	35,107
Florida.....	64	12,586	2,569	16,564	98	3,419	2,611	1,142	2,611	40,263
Alabama.....	71	6,774	1,982	18,928	134	1,657	1,043	911	1,388	32,817
Mississippi.....	24	1,514	748	3,476	11	480	505	57	204	6,995
Louisiana.....	37	10,571	1,878	15,633	26	1,903	1,101	438	2,186	33,736
Texas.....	444	35,481	7,568	111,526	1,673	6,532	3,749	3,205	10,680	180,414
Arkansas.....	53	3,180	1,220	6,958	25	842	693	167	549	13,634
Kentucky.....	91	5,186	1,959	10,778	166	884	176	264	570	18,983
Tennessee.....	74	9,531	2,580	29,670	153	1,425	1,604	894	1,728	47,585
Total Southern States.....	1,188	112,179	24,721	284,709	2,846	24,091	14,282	10,728	23,913	497,469

Ohio.....	238	30,525	5,300	58,279	546	4,857	1,587	3,824	5,710	110,628
Indiana.....	124	15,987	2,372	25,864	245	2,414	728	1,155	2,393	51,158
Illinois.....	386	75,979	14,941	115,757	2,332	10,127	2,536	12,006	10,318	243,996
Michigan.....	77	25,981	4,027	46,814	755	3,636	1,604	2,067	2,361	87,245
Wisconsin.....	95	13,201	2,564	17,203	208	1,713	614	823	1,742	38,068
Minnesota.....	178	13,549	3,636	36,396	433	3,432	2,602	2,630	2,454	65,022
Iowa.....	97	5,685	1,459	11,959	44	1,287	541	386	770	22,131
Missouri.....	77	11,892	2,338	27,254	210	1,405	441	1,225	1,125	45,890
Total Middle Western States.....	1,272	192,799	36,637	339,516	4,773	28,871	10,653	24,016	26,873	664,138
North Dakota.....	40	2,364	301	3,975	58	669	562	64	262	8,255
South Dakota.....	35	1,905	391	5,551	70	660	592	58	273	9,500
Nebraska.....	124	6,708	1,410	15,564	66	1,660	567	398	1,325	27,668
Kansas.....	174	7,241	1,531	14,288	104	1,745	496	351	1,338	27,084
Montana.....	38	2,598	393	4,462	89	679	319	32	470	6,042
Wyoming.....	24	1,501	226	3,660	82	430	202	73	261	6,435
Colorado.....	77	7,244	943	15,599	109	1,998	405	704	822	27,824
New Mexico.....	26	2,033	176	5,660	170	487	230	198	273	9,227
Oklahoma.....	198	10,353	2,709	26,352	109	2,525	811	495	2,837	46,191
Total Western States.....	736	41,947	8,080	95,111	857	10,853	4,174	2,373	7,861	171,256
Washington.....	35	10,125	3,900	36,102	678	4,929	1,457	1,310	1,611	60,112
Oregon.....	19	8,230	2,190	27,377	291	3,047	907	947	1,193	44,182
California.....	122	69,048	21,608	265,384	5,950	26,079	6,451	11,596	15,329	421,445
Idaho.....	92	3,135	257	7,499	72	780	242	86	346	12,417
Utah.....	10	2,136	205	4,929	289	531	176	79	366	8,711
Nevada.....	5	1,415	217	3,205	57	272	98	197	257	5,718
Arizona.....	3	2,312	582	10,737	402	1,130	442	430	1,272	17,307
Total Pacific States.....	176	96,401	28,969	355,233	7,739	36,768	9,773	14,645	20,374	569,892
Total United States (exclusive of possessions).....	4,909	631,986	163,933	1,531,404	24,013	135,759	52,596	80,604	120,944	2,741,239
Alaska (nonmember banks).....	5	685	58	1,415	124	109	706	23	69	3,189
The Territory of Hawaii (nonmember bank).....	1	958	236	3,880	-----	402	257	-----	177	5,910
Virgin Islands of the United States (nonmember bank).....	1	59	1	90	-----	2	76	-----	1	229
Total possessions (nonmember banks).....	7	1,702	295	5,385	124	513	1,039	23	247	9,328
Total United States and possessions.....	4,916	633,688	164,228	1,536,789	24,137	136,272	53,635	80,627	121,191	2,750,567
New York City (central Reserve city).....	5	48,580	25,501	145,657	4,447	5,884	3,274	11,256	21,200	265,799
Chicago (central Reserve city).....	10	40,791	8,230	68,649	1,175	1,627	586	10,332	6,705	138,095
Other Reserve cities.....	209	252,767	64,070	679,923	12,433	56,627	21,498	37,746	49,633	1,174,697
Country banks (member banks).....	4,685	289,848	66,132	637,175	5,968	71,621	27,238	21,270	43,406	1,162,648
Possessions (nonmember banks).....	7	1,702	295	5,385	124	513	1,039	23	247	9,328

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

TABLE No. 19.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1952*—Continued
[In thousands of dollars]

Location	Current operating expenses										Net earnings from current operations	
	Salaries and wages				Fees paid to directors and members of executive, discount and advisory committees	Interest on time deposits (including savings deposits)	Interest and discount on borrowed money	Taxes other than on net income	Recurring depreciation on banking house, furniture and fixtures	Other current operating expenses		Total current operating expenses
	Officers		Employees other than officers									
	Amount	Number ¹	Amount	Number ²								
Maine.....	1,009	175	1,452	636	103	1,163	9	256	87	1,412	5,491	2,774
New Hampshire.....	1,011	191	1,274	571	104	647	8	199	153	1,459	4,855	2,651
Vermont.....	601	126	893	395	79	1,197	1	82	102	916	3,871	1,499
Massachusetts.....	8,862	1,063	19,342	7,565	489	4,052	270	2,743	1,722	16,792	54,272	38,593
Rhode Island.....	499	61	825	362	59	846	1	227	145	874	3,476	2,285
Connecticut.....	3,194	393	6,118	2,406	186	2,079	62	675	698	4,994	18,006	9,083
Total New England States.....	15,176	2,009	29,904	11,935	1,020	9,984	351	4,182	2,907	26,447	89,971	56,885
New York.....	28,849	3,039	78,066	25,338	1,489	24,709	1,979	6,961	3,336	66,313	211,702	154,793
New Jersey.....	8,396	1,248	16,308	6,570	924	10,024	183	3,081	1,978	13,465	54,359	25,474
Pennsylvania.....	20,020	2,977	37,841	14,283	2,060	20,321	578	6,040	3,880	30,103	120,543	87,978
Delaware.....	141	37	134	67	18	140	-----	23	29	134	619	433
Maryland.....	1,722	280	2,907	1,247	194	1,527	63	713	258	2,655	10,039	7,925
District of Columbia.....	1,933	200	3,828	1,351	129	664	33	636	330	2,801	10,354	7,409
Total Eastern States.....	61,061	7,781	138,784	48,856	4,814	57,385	2,836	17,454	9,811	115,471	407,616	284,012
Virginia.....	4,443	753	6,591	2,823	351	4,561	149	1,209	796	5,582	23,682	16,286
West Virginia.....	1,918	320	2,584	1,022	174	1,759	40	412	363	2,496	9,746	7,100
North Carolina.....	2,196	308	2,961	1,237	84	1,091	159	355	396	2,884	10,126	6,490
South Carolina.....	1,585	235	2,849	1,242	81	490	48	263	263	2,732	8,181	6,324
Georgia.....	3,706	490	7,319	2,822	202	1,418	227	1,587	702	8,234	23,395	11,712
Florida.....	4,193	592	8,180	3,413	213	2,055	68	979	1,196	7,724	24,608	15,655
Alabama.....	3,640	493	5,839	2,325	180	1,939	9	331	558	5,822	18,318	14,499
Mississippi.....	1,013	159	1,324	553	78	413	-----	332	133	1,367	4,660	2,335
Louisiana.....	3,500	387	6,933	2,622	196	2,188	214	1,876	640	5,810	21,357	12,379
Texas.....	22,015	3,136	30,167	11,969	981	6,517	395	10,585	3,174	31,483	105,317	75,097
Arkansas.....	2,025	302	2,130	930	167	586	12	356	196	2,371	7,843	5,791
Kentucky.....	2,522	478	3,146	1,450	209	1,193	42	734	365	3,054	11,265	7,718
Tennessee.....	4,952	701	8,533	3,564	182	4,738	272	1,982	794	7,944	26,397	18,188
Total Southern States.....	57,708	8,354	88,556	35,972	3,098	28,948	1,635	20,871	9,576	87,503	297,895	199,574
Ohio.....	10,918	1,498	19,739	7,413	750	9,669	447	6,879	1,886	18,034	68,322	42,306
Indiana.....	5,452	796	9,619	3,761	335	4,781	59	3,619	857	8,738	32,451	18,707
Illinois.....	21,930	2,600	44,250	15,964	1,116	24,015	1,907	5,802	2,586	40,615	142,221	101,775
Michigan.....	7,209	712	20,187	7,277	323	8,262	1,005	3,053	1,161	13,831	55,031	32,214

Wisconsin.....	4, 227	559	8, 578	3, 521	257	4, 104	30	649	674	6, 717	25, 236	12, 832
Minnesota.....	7, 659	1, 091	13, 431	5, 170	316	6, 336	258	787	943	11, 079	40, 809	24, 213
Iowa.....	3, 252	484	3, 541	1, 521	144	1, 878	72	481	317	3, 779	13, 464	8, 667
Missouri.....	4, 687	630	8, 732	3, 566	240	2, 401	313	748	699	7, 616	25, 436	20, 454
Total Middle Western States.....	65, 334	8, 370	128, 077	48, 193	3, 481	61, 446	4, 091	21, 009	9, 123	110, 409	402, 970	261, 168
North Dakota.....	1, 099	182	1, 298	597	47	864	5	148	126	1, 314	4, 901	3, 354
South Dakota.....	1, 399	235	1, 585	716	35	695	19	153	179	1, 711	5, 776	3, 724
Nebraska.....	3, 917	586	4, 435	1, 904	245	913	200	860	403	5, 171	16, 144	11, 554
Kansas.....	4, 180	741	4, 081	1, 777	249	1, 217	55	812	330	5, 175	16, 099	10, 985
Montana.....	1, 127	182	1, 602	671	42	433	9	562	187	1, 704	5, 666	3, 376
Wyoming.....	949	151	1, 062	385	59	635	23	190	154	885	3, 957	2, 478
Colorado.....	3, 126	472	5, 078	2, 016	234	3, 185	67	405	262	4, 122	16, 479	11, 345
New Mexico.....	1, 161	169	1, 937	760	54	720	5	334	278	1, 743	6, 232	2, 995
Oklahoma.....	6, 220	1, 034	7, 195	3, 030	224	2, 078	641	580	1, 077	8, 119	26, 134	20, 057
Total Western States.....	23, 178	3, 752	28, 273	11, 856	1, 189	10, 740	1, 024	4, 044	2, 996	29, 944	101, 388	69, 868
Washington.....	6, 842	861	14, 316	4, 958	170	5, 924	156	878	1, 351	10, 756	40, 393	19, 719
Oregon.....	4, 974	761	9, 964	3, 456	62	6, 897	145	621	921	5, 753	29, 337	14, 845
California.....	31, 692	4, 131	86, 464	27, 742	554	74, 211	2, 316	8, 575	4, 376	49, 690	257, 878	163, 667
Idaho.....	1, 572	212	2, 132	847	37	1, 683	59	172	274	1, 906	7, 835	4, 582
Utah.....	733	106	1, 445	635	45	1, 047	60	111	147	1, 601	5, 189	3, 522
Nevada.....	571	88	1, 044	427	8	703	-----	189	92	664	3, 271	2, 447
Arizona.....	1, 888	238	4, 409	1, 640	33	687	38	318	424	3, 855	11, 652	5, 655
Total Pacific States.....	48, 272	6, 397	119, 774	39, 705	909	91, 152	2, 774	10, 864	7, 585	74, 225	355, 555	214, 337
Total United States (exclusive of possessions).....	270, 729	36, 663	533, 368	196, 517	14, 511	259, 655	12, 711	78, 424	41, 998	443, 999	1, 655, 395	1, 085, 844
Alaska (nonmember banks).....	394	45	822	229	5	197	-----	58	79	525	2, 080	1, 109
The Territory of Hawaii (nonmember bank).....	588	61	1, 375	412	28	1, 106	-----	162	125	805	4, 189	1, 721
Virgin Islands of the United States (nonmember bank).....	33	4	53	23	1	37	-----	2	3	21	150	79
Total possessions (nonmember banks).....	1, 015	110	2, 250	664	34	1, 340	-----	222	207	1, 351	6, 419	2, 909
Total United States and possessions.....	271, 744	36, 773	535, 618	197, 181	14, 545	260, 995	12, 711	78, 646	42, 205	445, 350	1, 661, 814	1, 088, 753
New York City (central Reserve city).....	16, 860	1, 175	58, 631	17, 701	466	11, 328	1, 691	4, 758	1, 149	47, 655	142, 538	123, 261
Chicago (central Reserve city).....	8, 603	626	24, 490	8, 053	178	11, 009	1, 725	2, 903	701	22, 417	72, 035	66, 060
Other Reserve cities.....	96, 514	10, 500	245, 951	85, 891	2, 457	119, 055	7, 160	34, 930	15, 549	180, 211	701, 827	472, 870
Country banks (member banks).....	148, 752	24, 362	204, 287	84, 872	11, 410	118, 263	2, 135	35, 833	24, 599	193, 716	738, 995	423, 653
Possessions (nonmember banks).....	1, 015	110	2, 250	664	34	1, 340	-----	222	207	1, 351	6, 419	2, 909

¹ Number at end of period.

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

TABLE No. 19.—*Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1952*—Continued

[In thousands of dollars]

Location	Recoveries, transfers from valuation reserves, and profits ¹						Losses, charge-offs, and transfers to valuation reserves ²						
	On securities			On loans		All other	Total recoveries, transfers from valuation reserves and profits	On securities		On loans		All other	Total losses, charge-offs, and transfers to valuation reserves
	Recoveries	Transfers from valuation reserves	Profits on securities sold or redeemed	Recoveries	Transfers from valuation reserves			Losses and charge-offs	Transfers to valuation reserves	Losses and charge-offs	Transfers to valuation reserves		
Maine.....	8	-----	43	61	19	80	211	126	1	29	237	112	505
New Hampshire.....	64	275	31	51	24	30	475	292	115	92	246	415	1,160
Vermont.....	5	-----	30	34	7	16	92	77	-----	32	153	84	346
Massachusetts.....	862	873	820	912	1,068	615	5,150	1,285	827	129	6,589	1,280	10,110
Rhode Island.....	-----	-----	7	24	87	2	120	78	-----	13	50	115	256
Connecticut.....	9	75	55	60	250	62	511	689	36	14	466	526	1,731
Total New England States.....	948	1,223	986	1,142	1,455	805	6,559	2,547	979	309	7,741	2,532	14,108
New York.....	316	4,560	4,263	1,643	8,270	671	19,723	8,594	645	821	11,094	2,614	24,668
New Jersey.....	43	156	1,227	347	292	535	2,600	2,693	309	197	4,037	605	7,841
Pennsylvania.....	435	1,058	1,073	737	507	985	4,795	5,404	4,154	391	7,961	2,499	20,400
Delaware.....	-----	-----	2	1	-----	4	7	4	-----	1	-----	4	9
Maryland.....	108	-----	119	72	43	115	457	468	3	45	216	172	907
District of Columbia.....	7	-----	50	40	8	31	136	432	-----	32	189	181	834
Total Eastern States.....	909	5,774	6,734	2,840	9,120	2,341	27,718	17,595	5,111	1,490	24,397	6,075	54,668
Virginia.....	18	55	119	129	96	231	648	938	133	90	340	586	2,087
West Virginia.....	17	-----	32	101	24	84	258	574	-----	130	260	123	1,087
North Carolina.....	-----	-----	76	14	19	85	194	181	-----	66	217	95	559
South Carolina.....	-----	-----	66	8	5	27	106	152	9	3	153	200	547
Georgia.....	69	-----	315	49	-----	150	583	291	-----	19	485	315	1,110
Florida.....	39	20	254	34	21	178	546	1,037	5	230	721	198	2,191
Alabama.....	24	-----	141	186	121	170	642	887	25	583	806	489	2,800
Mississippi.....	29	-----	18	28	2	54	131	152	11	26	300	218	707
Louisiana.....	10	14	116	186	5	95	426	502	5	129	106	818	1,560
Texas.....	327	250	758	1,554	378	1,808	5,075	4,308	654	2,892	6,338	3,432	17,624
Arkansas.....	13	4	92	145	6	81	341	347	75	311	219	143	1,085
Kentucky.....	6	30	326	73	4	50	489	279	217	150	284	318	1,248
Tennessee.....	75	556	418	97	12	149	1,307	2,135	6	45	1,262	953	4,401
Total Southern States.....	627	929	2,731	2,604	693	3,162	10,746	11,783	1,140	4,684	11,521	7,888	37,016
Ohio.....	364	22	703	381	445	334	2,249	1,572	935	171	2,576	674	5,928
Indiana.....	6	36	947	132	163	135	1,419	1,306	510	108	1,415	661	4,000
Illinois.....	1,825	3,334	3,389	1,697	1,771	1,879	13,896	4,632	2,105	534	11,036	3,594	21,901
Michigan.....	31	-----	1,380	126	18	700	2,255	2,493	451	120	2,990	858	6,912
Wisconsin.....	181	-----	168	49	78	156	622	1,743	12	37	1,170	235	3,197

Minnesota.....	186	8	150	526	28	294	1,192	1,537	53	566	636	440	3,232
Iowa.....	11		73	84	112	95	375	486		141	376	281	1,284
Missouri.....	56		340	150	12	357	915	1,277	1,224	175	695	406	3,777
Total Middle Western States.....	2,661	3,400	7,140	3,145	2,627	3,950	22,923	15,046	5,290	1,852	20,894	7,149	50,231
North Dakota.....			18	12	6	24	60	381		39	166	82	668
South Dakota.....	9		18	15	2	24	68	384		70	117	62	633
Nebraska.....	605	424	169	98	12	102	1,410	1,126	463	302	700	600	3,191
Kansas.....	49		70	205	7	221	552	655	5	316	515	415	1,906
Montana.....		79	26	207	19	16	347	486	269	202	139	95	1,191
Wyoming.....	1		26	19		9	55	90		131	35	132	388
Colorado.....	126		210	160	23	115	634	366		476	874	292	2,008
New Mexico.....			9	131	35	33	208	36		344	163	402	945
Oklahoma.....	30	9	255	368	81	99	842	282	85	611	678	220	1,876
Total Western States.....	820	512	801	1,215	185	643	4,176	3,806	822	2,491	3,387	2,300	12,806
Washington.....	107		179	78	263	390	1,017	1,050	887	47	1,288	490	3,762
Oregon.....	24		325	47	1	250	647	737		10	961	308	2,016
California.....	755	3,006	1,196	493	605	983	7,038	7,182	2,509	366	12,721	2,969	25,747
Idaho.....	29		16	10		15	70	674		25	18	25	742
Utah.....			13	15		3	31	218			45	17	280
Nevada.....			7	2		8	17	42		1	90	22	155
Arizona.....	4		34	9		11	58	408			534	135	1,077
Total Pacific States.....	919	3,006	1,770	654	869	1,660	8,878	10,311	3,396	449	15,657	3,966	33,779
Total United States (exclusive of possessions).....	6,884	14,844	20,162	11,600	14,949	12,561	81,000	61,088	16,738	11,275	83,597	29,910	202,608
Alaska (nonmember banks).....			1	17		37	55	53	1	74	231	25	384
The Territory of Hawaii (nonmember bank).....			2	37		6	45	78			150	40	268
Virgin Islands of the United States (nonmember bank).....								14				7	21
Total possessions (nonmember banks).....			3	54		43	100	145	1	74	381	72	673
Total United States and possessions.....	6,884	14,844	20,165	11,654	14,949	12,604	81,100	61,233	16,739	11,349	83,978	29,982	203,281
New York City (central Reserve city).....	222	4,203	3,592	1,112	8,102	172	17,403	6,492	396	149	8,982	1,389	17,408
Chicago (central Reserve city).....	1,355	3,177	3,008	1,513	1,572	1,157	11,782	857	1,748	349	8,251	2,665	13,870
Other Reserve cities.....	2,780	6,042	8,118	2,940	2,935	5,480	28,295	24,563	12,448	720	38,688	11,292	87,711
Country banks (member banks).....	2,527	1,422	5,444	6,035	2,340	5,752	23,520	29,176	2,146	10,057	27,676	14,564	83,619
Possessions (nonmember banks).....			3	54		43	100	145	1	74	381	72	673

¹ Not including recoveries credited to valuation reserves.

² Not including losses charged to valuation reserves.

TABLE No. 19.—Earnings, expenses, and dividends of national banks for the year ended Dec. 31, 1952—Continued

[In thousands of dollars]

Location	Profits before income taxes	Taxes on net income		Net profits before dividends	Cash dividends declared			Capital accounts ¹	Ratios	
		Federal	State		On preferred stock	On common stock	Total cash dividends declared		Net profits before dividends to capital accounts	Expenses to gross earnings
									Percent	Percent
Maine.....	2,480	861		1,619		683	683	25,019	6.47	66.44
New Hampshire.....	1,966	577		1,389		578	578	22,379	6.21	64.68
Vermont.....	1,245	368	47	830		375	375	15,163	5.47	72.09
Massachusetts.....	33,633	12,783	2,484	18,366	2	11,108	11,110	291,501	6.30	58.44
Rhode Island.....	2,149	944	82	1,123		538	538	15,223	7.38	60.34
Connecticut.....	7,863	2,790	266	4,798		2,307	2,307	65,290	7.35	66.47
Total New England States.....	49,336	18,332	2,879	28,125	2	15,589	15,591	434,575	6.47	61.26
New York.....	149,848	56,151	5,839	87,858	148	39,754	39,902	1,179,151	7.45	57.76
New Jersey.....	20,233	6,903		13,330	75	5,051	5,126	189,813	7.02	66.09
Pennsylvania.....	72,364	23,853		48,511	2	23,948	23,950	755,195	6.42	57.81
Delaware.....	431	130		301		150	150	4,869	6.18	58.84
Maryland.....	7,475	2,369		5,106		2,236	2,236	56,489	9.04	55.88
District of Columbia.....	6,711	3,240		3,471		1,693	1,693	43,503	7.98	58.29
Total Eastern States.....	257,062	92,646	5,839	158,577	225	72,832	73,057	2,229,020	7.11	58.94
Virginia.....	14,847	6,376		8,471		3,542	3,542	98,783	8.58	59.25
West Virginia.....	6,271	2,609		3,662		1,433	1,433	45,308	8.08	57.85
North Carolina.....	6,125	2,736		3,389		1,203	1,203	37,966	8.93	60.94
South Carolina.....	5,883	2,853	161	2,869		1,235	1,235	27,580	10.40	56.40
Georgia.....	11,185	5,203		5,982		2,629	2,629	68,089	8.79	66.64
Florida.....	14,010	6,073		7,937		2,473	2,473	99,114	8.01	61.12
Alabama.....	12,341	4,902	449	6,990		2,717	2,717	73,806	9.47	55.82
Mississippi.....	1,759	468		1,291	2	431	433	14,930	8.65	66.62
Louisiana.....	11,245	4,887		6,358		1,869	1,869	74,088	8.58	63.31
Texas.....	62,548	28,263		34,285	16	17,755	17,771	422,597	8.11	58.38
Arkansas.....	5,037	1,766		3,271	5	1,175	1,180	34,485	9.49	57.53
Kentucky.....	6,959	2,712		4,247		1,398	1,398	50,824	8.36	50.34
Tennessee.....	15,094	7,067		8,027		3,802	3,802	105,443	7.61	61.78
Total Southern States.....	173,304	75,915	610	96,779	23	41,662	41,685	1,153,013	8.39	59.88
Ohio.....	38,627	17,105		21,522		8,698	8,698	271,129	7.94	61.76
Indiana.....	16,126	6,203		9,923	2	3,155	3,157	121,733	8.15	63.43

Illinois.....	93,770	36,030		57,740	69	22,057	22,126	673,115	8.58	58.29
Michigan.....	27,557	12,727		14,830	20	6,638	6,658	168,214	8.82	63.08
Wisconsin.....	10,257	3,665	33	6,559	2	2,724	2,726	99,800	6.57	66.29
Minnesota.....	22,173	8,062	1,169	12,942	26	5,368	5,394	149,157	8.68	62.76
Iowa.....	7,758	2,975		4,783		1,541	1,541	53,898	8.87	80.84
Missouri.....	17,592	7,165	610	9,817		4,182	4,182	120,068	8.18	55.43
Total Middle Western States.....	233,860	93,932	1,812	138,116	119	54,363	54,482	1,657,114	8.33	60.68
North Dakota.....	2,746	1,239	58	1,449		679	679	15,134	9.57	59.37
South Dakota.....	3,159	1,331	57	1,771		678	678	15,719	11.27	60.80
Nebraska.....	9,773	3,602		6,171		2,296	2,296	64,971	9.50	58.29
Kansas.....	9,631	3,899		5,732		1,770	1,770	62,887	9.11	59.44
Montana.....	2,532	1,121		1,411		716	716	13,983	10.09	62.66
Wyoming.....	2,145	924		1,221		384	384	11,710	10.43	61.49
Colorado.....	9,971	4,411	388	5,172		2,036	2,036	62,793	8.24	59.23
New Mexico.....	2,258	1,309		949		542	542	16,824	5.64	67.54
Oklahoma.....	19,023	7,477	498	11,048		3,912	3,912	115,010	9.61	56.58
Total Western States.....	61,238	25,313	1,001	34,924		13,013	13,013	379,031	9.21	59.20
Washington.....	16,974	6,865		10,109		4,310	4,310	118,831	8.51	67.20
Oregon.....	13,476	4,744	1,021	7,711		3,647	3,647	92,694	8.32	66.40
California.....	144,858	62,339	3,558	78,961	28	49,519	49,547	724,173	10.90	61.19
Idaho.....	3,910	1,785	195	1,930		869	869	19,126	10.09	63.10
Utah.....	3,273	1,650	79	1,644		654	654	16,823	9.77	59.57
Nevada.....	2,309	1,236		1,073		393	393	10,144	10.58	57.21
Arizona.....	4,636	2,234	126	2,276		1,259	1,259	23,315	9.76	67.33
Total Pacific States.....	189,436	80,753	4,979	103,704	28	60,651	60,679	1,005,106	10.32	62.39
Total United States (exclusive of possessions).....	964,236	386,891	17,120	560,225	397	258,110	258,507	6,857,859	8.17	60.39
Alaska (nonmember banks).....	780	380	8	392		143	143	3,560	11.01	65.22
The Territory of Hawaii (nonmember bank).....	1,498	654		844		400	400	13,324	6.33	70.88
Virgin Islands of the United States (nonmember bank).....	58	38		20	3	10	13	391	5.12	65.50
Total possessions (nonmember banks).....	2,336	1,072	8	1,256	3	553	556	17,275	7.27	68.81
Total United States and possessions.....	966,572	387,963	17,128	561,481	400	258,663	259,063	6,875,134	8.17	60.42
New York City (central Reserve city).....	123,256	47,429	4,821	71,006		33,629	33,629	936,181	7.58	53.63
Chicago (central Reserve city).....	63,972	24,904		39,068	68	16,264	16,332	453,246	8.62	52.16
Other Reserve cities.....	413,454	178,830	7,610	227,014	41	122,747	122,785	2,728,550	8.32	59.75
Country banks (member banks).....	363,554	135,728	4,689	223,137	288	85,470	85,758	2,739,882	8.14	63.56
Possessions (nonmember banks).....	2,336	1,072	8	1,256	3	553	556	17,275	7.27	68.81

¹ Represents aggregate book value of capital stock, surplus, undivided profits, reserves, and retirement fund for preferred stock. Figures are averages of amounts reported for Dec. 31, 1951, June 30, 1952, and Dec. 31, 1952.

TABLE No. 20.—Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1952

[In thousands of dollars]

	District No. 1	District No. 2	District No. 3	District No. 4	District No. 5	District No. 6	District No. 7	District No. 8	District No. 9	District No. 10	District No. 11	District No. 12	Non-member	Grand total
Earnings from current operations:														
Interest and dividends on:														
U. S. Government obligations.....	31,204	87,653	35,463	55,109	32,912	42,046	126,258	24,182	22,942	39,824	37,992	96,401	1,702	633,688
Other securities.....	6,852	36,174	12,187	14,253	5,520	9,507	23,161	6,307	5,125	7,769	8,119	28,959	295	164,228
Interest and discount on loans.....	76,278	240,245	76,676	110,048	66,870	88,103	199,385	57,506	54,732	88,410	117,918	355,233	5,385	1,536,789
Service charges and other fees on banks' loans.....	698	5,864	495	1,244	423	532	3,419	556	709	657	1,677	7,739	124	24,137
Service charges on deposit accounts.....	7,714	17,681	5,543	7,533	6,638	10,093	17,774	3,592	5,961	9,308	7,154	6,768	513	136,272
Other service charges, commissions, fees and collection and exchange charges.....	3,926	6,371	1,783	2,886	2,607	6,270	5,430	2,424	4,259	2,711	4,156	9,773	1,039	53,635
Trust department.....	5,588	14,180	2,769	9,210	3,707	4,002	16,041	1,444	2,730	2,961	3,327	14,645	23	80,627
Other current earnings.....	7,594	25,668	4,090	9,599	3,799	8,094	16,318	2,941	3,820	7,402	11,245	20,374	247	121,191
Total earnings from current operations.....	139,854	433,836	139,006	209,882	122,476	168,647	407,786	98,952	100,278	159,042	191,588	569,892	9,328	2,750,567
Current operating expenses:														
Salaries and wages:														
Officers.....	14,410	36,037	13,965	20,322	13,649	18,146	37,204	11,817	12,589	20,862	23,456	48,272	1,015	271,744
Employees other than officers.....	28,202	92,290	24,774	37,748	21,577	32,594	81,198	17,121	19,102	26,807	32,181	119,774	2,250	535,618
Number of officers ¹	1,912	4,083	2,391	2,734	2,070	2,468	4,267	1,862	1,908	3,283	3,553	6,397	110	36,773
Number of employees other than officers ¹	11,255	31,088	9,944	13,976	8,860	13,134	29,833	7,252	7,681	11,065	12,784	39,705	664	197,181
Fees paid to directors and members of executive, discount, and advisory committees.....	974	2,152	1,990	1,267	994	955	1,738	833	530	1,104	1,065	909	34	14,545
Interest on time deposits (including savings deposits).....	9,127	33,430	15,374	17,618	9,975	10,981	39,233	6,770	9,480	9,423	7,092	91,152	1,340	260,995
Interest and discount on borrowed money.....	339	2,127	490	593	439	517	3,051	517	293	1,062	459	2,774	-----	12,711
Taxes other than on net income.....	4,015	9,371	4,057	10,096	3,421	6,156	11,209	2,934	1,860	3,437	11,004	10,864	222	78,646
Recurring depreciation on banking house, furniture and fixtures.....	2,701	4,969	2,691	3,838	2,386	3,539	4,968	1,521	1,597	2,720	3,483	7,585	207	42,205
Other current operating expenses.....	25,194	78,135	20,587	31,905	18,958	31,727	68,107	16,477	17,250	27,634	33,800	74,225	1,351	445,350
Total current operating expenses.....	84,962	258,511	83,928	123,387	71,449	104,615	246,708	57,990	62,701	93,049	112,540	355,555	6,419	1,661,814
Net earnings from current operations.....	54,892	175,325	55,078	86,495	51,027	64,032	161,078	40,962	37,577	65,993	79,048	214,337	2,909	1,088,753
Recoveries, transfers from valuation reserves, and profits:														
On securities:														
Recoveries.....	947	345	320	501	148	156	1,981	214	215	811	327	919	-----	6,884
Transfers from valuation reserves.....	1,156	4,762	884	232	55	590	3,370	19	87	433	250	3,006	-----	14,844
Profits on securities sold or redeemed.....	973	5,432	738	1,140	461	1,009	5,772	792	261	996	818	1,770	3	20,165

On loans:														
Recoveries.....	1,133	1,879	632	663	362	483	2,003	327	793	1,060	1,611	654	54	11,654
Transfers from valuation reserves.....	1,455	8,559	59	900	195	156	2,100	58	58	158	382	869		14,949
All other.....	792	945	855	768	562	697	2,879	565	378	621	1,839	1,660	43	12,604
Total recoveries, transfers from valuation reserves and profits.....	6,456	21,922	3,488	4,204	1,783	3,091	18,105	1,975	1,792	4,079	5,227	8,878	100	81,100
Losses, charge-offs, and transfers to valuation reserves:														
Securities:														
Losses and charge-offs.....	2,326	10,530	4,928	3,201	2,740	3,484	9,934	2,924	2,939	3,241	4,530	10,311	145	61,233
Transfers to valuation reserves.....	943	985	64	5,030	145	52	2,967	1,545	345	612	654	3,396	1	16,739
On loans:														
Losses and charge-offs.....	304	978	321	371	365	993	795	621	915	2,164	2,999	449	74	11,349
Transfers to valuation reserves.....	7,598	15,317	6,497	5,086	1,395	3,432	16,190	1,402	1,283	3,254	6,496	15,657	381	83,978
All other.....	2,451	3,056	1,608	1,929	1,349	2,233	5,226	1,539	743	2,184	3,626	3,966	72	29,982
Total losses, charge-offs, and transfers to valuation reserves.....	13,622	30,866	13,418	15,617	5,994	10,194	35,112	8,031	6,225	11,455	18,295	33,779	673	203,281
Profits before income taxes.....	47,726	166,381	45,148	75,082	46,816	56,929	144,071	34,906	33,144	58,617	65,990	189,436	2,336	966,572
Taxes on net income:														
Federal.....	17,771	61,782	15,352	28,792	20,027	23,912	57,744	14,192	12,612	24,122	29,832	80,753	1,072	387,963
State.....	2,816	5,902			161	449	19	465	1,298	1,021	10	4,979	8	17,128
Total taxes on net income.....	20,587	67,684	15,352	28,792	20,188	24,361	57,763	14,657	13,910	25,143	29,842	85,732	1,080	405,091
Net profits before dividends.....	27,139	98,697	29,796	46,290	26,628	32,568	86,308	20,249	19,234	33,474	36,138	103,704	1,256	561,481
Cash dividends declared:														
On preferred stock.....	2	219	6			2	93	5	26		16	28	3	400
On common stock.....	15,072	43,976	15,152	19,956	11,198	11,867	33,615	8,376	8,095	11,756	18,396	60,651	553	258,663
Total cash dividends declared.....	15,074	44,195	15,158	19,956	11,198	11,869	33,708	8,381	8,121	11,756	18,412	60,679	556	259,063
Memoranda items:														
Recoveries credited to valuation reserves (not included in recoveries above):														
On securities.....	9	1,871		144				23	3	48	267	9	1	2,375
On loans.....	612	6,068	420	988	513	606	3,740	742	601	887	1,698	4,427	40	21,342
Losses charged to valuation reserves (not included in losses above):														
On securities.....	17	805	2	7,943	96	3	2,964	1,306	17	340	30	1,768		15,291
On loans.....	3,253	6,330	1,293	1,785	1,123	1,346	4,698	1,210	1,131	3,169	4,671	10,756	208	40,973
Stock dividends (increases in capital stock).....	213	26,204	1,165	3,873	1,125	4,510	19,303	800	2,265	3,785	6,138	8,020	125	77,526

See footnotes at end of table.

TABLE NO. 20.—Earnings, expenses, and dividends of national banks, by Federal Reserve districts, for the year ended Dec. 31, 1952—Continued

[In thousands of dollars]

	District No. 1	District No. 2	District No. 3	District No. 4	District No. 5	District No. 6	District No. 7	District No. 8	District No. 9	District No. 10	District No. 11	District No. 12	Non- member	Grand total
Number of banks ¹	276	498	539	450	339	289	566	326	344	623	483	176	7	4,916
Loans.....	1,752,406	6,382,733	1,067,637	2,523,773	1,362,260	1,769,972	4,876,063	1,239,627	1,097,818	1,765,846	2,405,425	7,008,095	112,959	33,904,619
Securities.....	2,074,536	7,016,773	2,388,621	3,766,377	2,072,965	2,750,621	8,359,986	1,608,188	1,552,215	2,636,411	2,455,626	6,683,175	108,364	43,473,865
Capital stock (par value).....	121,536	422,654	126,003	201,984	87,309	116,695	343,667	78,068	60,165	114,551	187,070	332,878	5,308	2,177,888
Capital accounts.....	420,343	1,333,387	460,343	648,081	305,657	376,710	1,027,788	250,034	214,800	372,234	443,376	1,005,106	17,275	6,875,134
Ratios:														
To gross earnings:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>									
Interest and dividends on securities.....	27.21	28.54	34.28	33.05	31.38	30.57	36.64	30.81	27.99	29.93	24.07	22.00	21.41	29.01
Interest and discount on loans.....	54.54	55.38	55.16	52.43	54.60	52.24	48.89	58.12	54.58	55.59	61.55	62.33	57.73	55.87
Service charges on deposit accounts.....	5.52	4.08	3.99	5.42	5.98	4.36	3.63	5.94	5.85	3.73	6.45	5.50	4.95	5.50
All other current earnings.....	12.73	12.00	6.57	10.93	8.60	11.21	10.11	7.44	11.49	8.63	10.65	9.22	15.36	10.17
Total gross earnings.....	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Salaries, wages and fees.....	31.16	30.08	29.30	28.27	29.57	30.65	29.46	30.09	32.13	30.67	29.60	29.65	35.37	29.88
Interest on time deposits.....	6.53	7.70	11.06	8.40	8.15	6.51	9.62	6.84	9.46	5.93	3.70	15.99	14.36	9.49
All other current expenses.....	23.06	21.81	20.02	22.12	20.62	24.87	21.42	21.67	20.94	21.91	25.44	16.75	19.08	21.05
Total current expenses.....	60.75	59.59	60.38	58.79	58.34	62.03	60.50	58.60	62.53	58.51	58.74	62.39	68.81	60.42
Net current earnings.....	39.25	40.41	39.62	41.21	41.66	37.97	39.50	41.40	37.47	41.49	41.26	37.61	31.19	39.58
To loans: Interest and discount on loans.....	4.35	3.76	4.77	4.36	4.91	4.98	4.09	4.64	4.99	5.01	4.90	5.07	4.77	4.53
To securities: Interest and dividends on securities.....	1.83	1.76	1.99	1.84	1.85	1.87	1.79	1.90	1.81	1.81	1.88	1.88	1.84	1.84
To capital stock (par value):														
Net current earnings.....	45.17	41.48	43.71	42.82	58.44	54.87	46.87	52.47	62.46	57.61	47.31	64.39	54.80	49.99
Net profits before dividends.....	22.33	23.35	23.65	22.92	30.50	27.91	25.11	25.94	31.97	20.22	21.63	31.15	23.66	25.78
Cash dividends.....	12.40	10.46	12.03	9.88	12.83	10.17	9.81	10.74	13.50	10.26	11.02	18.29	10.47	11.90
To capital accounts:														
Net current earnings.....	13.06	13.15	11.96	13.35	16.69	17.00	15.67	16.38	17.49	17.73	17.83	21.32	16.84	15.84
Net profits before dividends.....	6.46	7.40	6.47	7.14	8.71	8.65	8.40	8.10	8.95	8.99	8.15	10.32	7.27	8.17
Cash dividends.....	3.59	3.31	3.29	3.03	3.66	3.15	3.28	3.35	3.78	3.16	4.15	6.04	3.22	3.77

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

NOTE.—The figures of loans, securities, capital stock and capital accounts are averages of amounts, reported for Dec. 31, 1951, June 30, and Dec. 31, 1952.

TABLE NO. 21.—Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1952

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1952, 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.....	25	94	149	745	1,733	1,002	684	222	109	116	22	4,901
Total deposits.....	10,399	59,791	134,765	1,135,382	5,731,546	6,970,097	10,365,112	7,620,777	7,575,431	23,376,315	36,252,282	99,231,897
Capital stock (par value).....	735	2,922	5,685	36,480	144,176	151,804	224,051	154,336	150,080	445,207	907,154	2,222,630
Capital accounts.....	1,528	7,673	16,115	116,759	495,482	532,589	714,768	485,152	460,083	1,431,555	2,794,192	7,055,896
Earnings from current operations:												
Interest and dividends on:												
U. S. Government obligations.....	50	415	1,059	8,964	44,373	52,947	77,427	54,322	50,125	149,506	193,377	632,565
Other securities.....	16	105	207	1,740	10,310	13,195	18,255	12,764	10,131	27,123	70,106	163,952
Interest and discount on loans.....	297	1,438	3,018	23,066	102,099	116,074	163,118	108,227	107,345	328,256	580,631	1,533,569
Service charges and other fees on banks' loans.....	3	6	13	95	577	1,158	1,417	1,305	1,409	4,050	14,026	24,059
Service charges on deposit accounts.....	19	110	254	2,029	10,117	13,590	20,987	13,994	11,400	26,352	36,951	135,803
Other service charges, commissions, fees, and collection and exchange charges.....	12	74	131	1,280	4,601	5,543	6,511	4,507	3,964	13,067	13,773	53,463
Trust department.....				18	480	1,451	5,748	5,513	6,449	25,442	35,506	80,607
Other current earnings.....	9	36	118	849	4,306	5,947	10,558	10,285	9,728	31,388	47,844	121,068
Total earnings from current operations.....	406	2,184	4,800	38,041	176,863	209,905	304,021	210,917	200,551	605,184	992,214	2,745,086
Current operating expenses:												
Salaries and wages:												
Officers.....	142	592	1,103	8,053	30,191	29,237	36,396	23,215	20,787	53,298	68,051	271,065
Employees other than officers.....	26	187	431	3,990	23,026	33,045	55,814	42,517	41,333	131,690	202,475	534,534
Fees paid to directors and members of executive, discount, and advisory committees.....	4	51	88	726	3,086	2,715	2,673	1,221	958	1,832	1,121	14,475
Interest on time deposits (including savings deposits).....	18	150	432	3,669	19,393	22,993	32,999	19,805	16,306	42,637	102,082	280,484
Interest and discount on borrowed money.....			4	47	130	194	385	550	706	3,292	7,399	12,707
Taxes other than on net income.....	11	64	139	1,077	5,353	6,508	9,398	6,526	6,175	19,613	23,653	78,517
Recurring depreciation on banking house, furniture and fixtures.....	4	36	88	718	3,744	4,438	6,722	4,112	3,749	9,815	8,670	42,096
Other current operating expenses.....	75	324	788	5,649	26,315	33,321	51,435	37,779	37,290	111,284	139,985	444,245
Total current operating expenses.....	280	1,404	3,073	23,929	111,238	132,451	195,822	135,725	127,304	373,461	553,436	1,658,123

TABLE NO. 21.—Earnings, expenses, and dividends of national banks, by size of banks, for the year ended Dec. 31, 1952—Continued

TOTAL UNITED STATES AND POSSESSIONS

[In thousands of dollars]

	Banks operating throughout entire year with deposits on Dec. 31, 1952, of—											Total
	\$500,000 and under	\$500,001 to \$750,000	\$750,001 to \$1,000,000	\$1,000,001 to \$2,000,000	\$2,000,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$25,000,000	\$25,000,001 to \$50,000,000	\$50,000,001 to \$100,000,000	\$100,000,001 to \$500,000,000	\$500,000,001 and over	
Net earnings from current operations.....	126	780	1,727	14,112	65,625	77,454	108,199	75,192	73,247	231,723	438,778	1,086,963
Recoveries, transfers from valuation reserves, and profits:												
On securities:												
Recoveries.....	1		15	48	230	1,085	720	304	564	823	3,090	6,880
Transfers from valuation reserves.....				1	125	303	388	189	683	5,050	8,006	14,745
Profits on securities sold or redeemed.....		5	11	74	458	835	1,088	1,054	1,322	5,045	10,244	20,134
On loans:												
Recoveries.....	16	60	101	574	1,549	1,180	1,313	722	643	1,914	3,542	11,614
Transfers from valuation reserves.....		3	2	40	199	187	586	724	341	1,304	11,545	14,931
All other.....	2	7	11	149	866	994	1,788	1,343	1,041	3,193	2,949	12,343
Total recoveries, transfers from valuation reserves and profits.....	19	75	140	886	3,425	4,584	5,883	4,336	4,504	17,329	39,376	80,647
Losses, charge-offs and transfers to valuation reserves:												
On securities:												
Losses and charge-offs.....		12	47	309	3,049	5,623	8,005	6,601	5,277	13,036	18,858	60,817
Transfers to valuation reserves.....				60	198	406	746	298	650	4,644	9,737	16,739
On loans:												
Losses and charge-offs.....	28	102	173	1,080	2,869	2,340	2,121	861	727	536	450	11,287
Transfers to valuation reserves.....		8	28	478	3,170	4,615	7,113	5,366	5,242	16,972	40,724	83,716
All other.....	3	10	17	391	2,204	2,764	3,804	3,020	2,529	7,210	7,938	29,890
Total losses, charge-offs, and transfers to valuation reserves.....	31	132	285	2,318	11,490	15,748	21,789	16,146	14,425	42,398	77,707	202,449
Profits before income taxes.....	114	723	1,602	12,680	57,560	66,290	92,293	63,382	63,416	206,654	400,447	965,161
Taxes on net income:												
Federal.....	34	159	393	3,208	16,574	22,556	35,556	25,327	27,631	94,158	161,573	387,169
State.....	1	9	18	182	701	799	1,243	560	761	3,322	9,507	17,103
Total taxes on net income.....	35	168	411	3,390	17,275	23,355	36,799	25,887	28,392	97,480	171,080	404,272

Net profits before dividends.....	79	555	1,191	9,290	40,285	42,935	55,494	37,495	35,024	109,174	229,367	560,889
Cash dividends declared:												
On preferred stock.....			1	4	66	73	90	11	57	98		400
On common stock.....	35	200	408	3,316	14,296	15,234	21,016	14,828	14,093	48,770	126,198	258,394
Total cash dividends declared.....	35	200	409	3,320	14,362	15,307	21,106	14,839	14,150	48,868	126,198	258,794
Memoranda items:												
Recoveries credited to valuation reserves (not included in recoveries above):												
On securities.....					2	53	40	45		353	1,872	2,365
On loans.....		5	11	146	916	1,465	1,783	1,180	1,078	3,749	10,988	21,321
Losses charged to valuation reserves (not included in losses above):												
On securities.....					20	74	266	226	547	1,897	12,261	15,291
On loans.....		7	31	401	2,246	3,197	4,374	2,448	3,131	8,466	16,581	40,882
Stock dividends (increases in capital stock).....		10	52	350	2,838	3,457	7,103	6,633	5,035	11,048	41,000	77,526
Average per bank:												
Gross earnings from current operations.....	16	23	32	51	102	209	444	950	1,840	5,217	45,101	560
Current operating expenses.....	11	15	21	32	64	132	286	611	1,168	3,219	25,156	338
Net earnings from current operations.....	5	8	11	19	38	77	158	339	672	1,998	19,945	222
Net profits before dividends.....	3	6	8	12	23	43	81	169	321	941	10,426	114
Per \$100 of deposits:												
Net earnings from current operations.....	\$1.21	\$1.30	\$1.28	\$1.24	\$1.14	\$1.11	\$1.04	\$0.99	\$0.97	\$0.99	\$1.21	\$1.10
Net profits before dividends.....	.76	.93	.88	.82	.70	.62	.54	.49	.46	.47	.63	.57
Per \$100 of capital accounts:												
Net earnings from current operations.....	8.25	10.17	10.72	12.09	13.24	14.54	15.14	15.60	15.92	16.19	15.70	15.41
Net profits before dividends.....	5.17	7.23	7.39	7.96	8.13	8.06	7.76	7.73	7.61	7.63	8.21	7.95
Cash dividends.....	2.29	2.61	2.54	2.84	2.90	2.87	2.95	3.06	3.08	3.41	4.52	3.67
Number of officers at end of period.....	62	217	349	2,096	6,318	4,993	5,168	2,808	2,399	5,426	6,903	36,739
Number of employees other than officers at end of period.....	20	164	314	2,239	10,994	14,075	22,924	17,057	16,127	48,318	64,851	197,083

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

TABLE NO. 22.—Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1950-52

[In thousands of dollars]

	1950		1951		1952	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Number of banks ¹	4,965		4,946		4,916	
Capital stock, par value ²	1,965,977		2,058,050		2,177,883	
Capital accounts ³	6,152,799		6,506,378		6,875,134	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations.....	590,533	26.93	568,812	23.18	633,688	23.04
Other securities.....	132,330	6.04	148,205	6.04	164,228	5.97
Interest and discount on loans.....	1,103,360	50.32	1,340,742	54.63	1,536,789	55.87
Service charges and other fees on banks' loans.....	17,787	.81	19,008	.77	24,137	.88
Service charges on deposit accounts.....	119,604	5.45	129,180	5.26	136,272	4.95
Other service charges, commissions, fees, and collection and exchange charges.....	46,069	2.10	51,451	2.10	53,635	1.95
Trust department.....	70,092	3.20	75,130	3.06	80,627	2.93
Other current earnings.....	112,938	5.15	121,830	4.96	121,191	4.41
Total earnings from current operations.....	2,192,713	100.00	2,454,358	100.00	2,750,567	100.00
Current operating expenses:						
Salaries and wages:						
Officers.....	230,331	17.23	250,318	16.92	271,744	16.35
Employees other than officers.....	421,741	31.54	482,447	32.61	535,618	32.23
Number of officers ¹	34,454		35,228		36,773	
Number of employees other than officers ¹	172,609		183,778		197,181	
Fees paid to directors and members of executive, discount, and advisory committees.....	11,775	.88	12,957	.88	14,545	.88
Interest on time deposits (including savings deposits).....	190,374	14.24	218,626	14.78	260,095	15.71
Interest and discount on borrowed money.....	1,747	.13	5,409	.36	12,711	.76
Taxes other than on net income.....	74,416	5.57	76,958	5.20	78,646	4.73
Recurring depreciation on banking house, furniture, and fixtures.....	33,619	2.51	37,141	2.51	42,205	2.54
Other current operating expenses.....	373,065	27.90	395,547	26.74	445,350	26.80
Total current operating expenses.....	1,337,068	100.00	1,479,403	100.00	1,661,814	100.00
Net earnings from current operations.....	855,645		974,955		1,088,753	
Recoveries, transfers from valuation reserves, and profits:						
On securities:						
Recoveries.....	9,670	6.29	5,614	5.87	6,884	8.49
Transfers from valuation reserves.....	23,999	18.86	7,058	7.38	14,844	18.30
Profits on securities sold or redeemed.....	60,951	39.65	39,723	41.53	20,165	24.87
On loans:						
Recoveries.....	15,401	10.02	12,125	12.68	11,654	14.37
Transfers from valuation reserves.....	13,333	8.67	12,129	12.68	14,949	18.43
All other.....	25,378	16.51	18,994	19.86	12,604	15.54
Total recoveries, transfers from valuation reserves and profits.....	153,732	100.00	95,643	100.00	81,100	100.00
Losses, charge-offs, and transfers to valuation reserves:						
On securities:						
Losses and charge-offs.....	24,010	11.10	51,191	22.16	61,233	30.12
Transfers to valuation reserves.....	41,360	19.12	17,162	7.43	16,739	8.24
On loans:						
Losses and charge-offs.....	10,909	5.05	9,606	4.16	11,349	5.58
Transfers to valuation reserves.....	109,258	50.52	125,596	54.37	83,978	41.31
All other.....	30,740	14.21	27,452	11.88	29,982	14.75
Total losses, charge-offs and transfers to valuation reserves.....	216,277	100.00	231,007	100.00	203,281	100.00
Profits before income taxes.....	793,100		839,591		966,572	

See footnotes at end of table.

TABLE NO. 22.—*Earnings, expenses, and dividends of national banks, years ended Dec. 31, 1950-52—Continued*

[In thousands of dollars]

	1950		1951		1952	
	Amount	Percent to total	Amount	Percent to total	Amount	Percent to total
Taxes on net income:						
Federal.....	241,949		317,430		387,963	
State.....	13,541		15,466		17,128	
Total taxes on net income.....	255,490		332,896		405,091	
Net profits before dividends.....	537,610		506,695		561,481	
Cash dividends declared:						
On preferred stock.....	712		615		400	
On common stock.....	228,792		247,230		258,663	
Total cash dividends declared.....	229,504		247,845		259,063	
Memoranda items:						
Recoveries credited to valuation reserves (not included in recoveries above):						
On securities.....	1,839		1,098		2,375	
On loans.....	* 16,124		19,707		21,342	
Losses charged to valuation reserves (not included in losses above):						
On securities.....	2,815		6,355		15,291	
On loans.....	* 35,061		44,334		40,973	
Stock dividends (increases in capital stock).....	47,069		56,807		77,526	
Ratios to gross earnings:		<i>Percent</i>		<i>Percent</i>		<i>Percent</i>
Salaries, wages, and fees.....		30.28		30.39		29.88
Interest on time deposits.....		8.68		8.91		9.49
All other current expenses.....		22.02		20.98		21.05
Total current expenses.....		60.98		60.28		60.42
Net current earnings.....		39.02		39.72		39.58
Ratio of cash dividends to capital stock (par value).....		11.67		12.04		11.90
Ratio of cash dividends to capital accounts.....		3.73		3.81		3.77

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

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

³ Revised.

NOTE.—Earnings and dividends figures for 1869 to 1937 were published for the years ended August 31 or June 30 and appear in the table beginning on page 96 of the Comptroller's Annual Report for 1937. Similar figures for 1938 through 1941 appear in Table 26 on page 136 of the 1941 report. Calendar year figures are available, beginning with the year 1917, and are published in the Comptroller's reports as follows: 1938, p. 100; 1940, p. 17; 1942, p. 34; 1943, p. 30; 1946, p. 98, 1949, p. 100, and 1951, p. 118.

TABLE NO. 23.—Number of national banks, capital stock, capital funds, net profits, dividends, and ratios years ended Dec. 31, 1929-52

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

	Number of banks	Capital stock (par value) ¹			Capital accounts ¹	Net profits before dividends	Cash dividends		Ratios				
		Preferred	Common	Total			On preferred stock	On common stock	Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total cash dividends to capital accounts	Net profits before dividends	
												To capital stock	To capital accounts
								Percent	Percent	Percent	Percent	Percent	Percent
1929	7,408		1,650,574	1,650,574	3,754,398	291,944		226,662		13.73	6.04	17.69	7.78
1930	7,038		1,724,028	1,724,028	3,919,950	158,411		211,272		12.25	5.39	9.19	4.04
1931	6,373		1,680,780	1,680,780	3,753,412	54,550		193,196		11.49	5.15	3.25	1.45
1932	6,016		1,597,037	1,597,037	3,323,536	164,737		135,381		8.48	4.07	10.32	4.96
1933	5,159	92,469	1,507,834	1,600,303	2,981,678	286,116		558	71,106	.60	4.72	2.40	9.60
1934	5,467	349,470	1,359,573	1,709,043	2,982,008	153,481		10,103	80,915	2.89	5.95	3.05	5.15
1935	5,392	510,511	1,280,813	1,791,324	3,084,092	158,491		18,882	94,377	3.69	7.37	3.67	5.14
1936	5,331	447,501	1,259,027	1,706,528	3,143,029	313,826		18,166	101,850	4.06	8.09	3.82	9.98
1937	5,266	305,842	1,285,946	1,591,788	3,206,194	228,021		11,532	110,231	3.77	8.57	3.80	7.11
1938	5,230	267,495	1,310,243	1,577,738	3,281,819	198,649		9,378	113,347	3.51	8.65	3.74	6.05
1939	5,193	241,075	1,320,446	1,561,521	3,380,749	251,576		8,911	122,267	3.70	9.26	3.88	7.44
1940	5,150	204,244	1,328,071	1,532,315	3,463,862	241,465		8,175	125,174	4.00	9.43	3.85	6.97
1941	5,123	182,056	1,341,398	1,523,454	3,596,865	269,295		7,816	124,805	4.29	9.30	3.69	7.49
1942	5,087	156,739	1,354,384	1,511,123	3,684,882	243,343		6,683	121,177	4.26	8.95	3.47	6.60
1943	5,046	135,713	1,372,457	1,508,170	3,860,443	350,467		6,158	125,357	4.54	9.13	3.41	9.08
1944	5,031	110,597	1,440,519	1,551,116	4,114,972	411,844		5,296	139,012	4.79	9.65	3.51	10.01
1945	5,023	80,672	1,536,212	1,616,884	4,467,718	490,133		4,131	151,525	5.12	9.86	3.48	10.97
1946	5,013	53,202	1,646,631	1,699,833	4,893,038	494,898		2,427	167,702	4.56	10.18	3.48	10.11
1947	5,011	32,529	1,736,676	1,769,205	5,293,267	452,983		1,372	182,147	4.22	10.49	3.47	8.56
1948	4,997	25,128	1,779,362	1,804,490	5,545,993	423,757		1,304	192,603	5.19	10.82	3.50	7.64
1949	4,981	20,979	1,863,373	1,884,352	5,811,044	474,881		1,100	203,644	5.24	10.93	3.52	8.17
1950	4,965	16,079	1,949,898	1,965,977	6,152,799	537,610		712	228,792	4.43	11.73	3.73	8.74
1951	4,946	12,032	2,046,018	2,058,050	6,506,378	506,695		615	247,230	5.11	12.08	3.81	7.79
1952	4,916	6,862	2,171,026	2,177,888	6,875,134	561,481		400	258,663	5.83	11.91	3.77	8.17

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

TABLE No. 24.—Total loans of national banks, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years, 1933-52

[In thousands of dollars]

Year	Total loans end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries +) to loans
					<i>Percent</i>
1933.....	8,104,209	305,234	18,851	286,383	3.53
1934.....	7,491,967	299,189	32,045	267,144	3.57
1935.....	7,508,784	160,121	47,375	112,746	1.50
1936.....	8,271,210	154,614	69,658	84,956	1.03
1937.....	8,813,547	71,844	50,342	21,502	.24
1938.....	8,489,120	80,290	32,152	48,138	.57
1939.....	9,043,632	67,171	39,927	27,244	.30
1940.....	10,027,773	58,249	36,751	21,498	.21
1941.....	11,751,792	51,989	43,658	8,331	.07
1942.....	10,200,798	43,134	40,659	2,475	.02
1943.....	10,133,532	43,101	52,900	+9,799	+ .10
1944.....	11,497,802	41,039	50,348	+9,309	+ .08
1945.....	13,948,042	29,652	37,392	+7,740	+ .06
1946.....	17,309,767	44,520	41,813	3,207	.02
1947.....	21,490,457	73,542	43,629	29,913	.14
1948.....	23,818,513	¹ 50,482	² 31,133	19,349	.08
1949.....	23,928,293	¹ 59,482	² 26,283	33,199	.14
1950.....	29,277,480	¹ 45,970	² 31,525	³ 14,445	.05
1951.....	32,423,777	¹ 53,940	² 31,832	22,108	.07
1952.....	36,119,673	¹ 52,322	² 32,996	19,326	.05
Average for 1933-52.....	15,482,008	89,294	39,538	49,756	.32

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

TABLE No. 25.—Total securities of national banks, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years, 1933-52

[In thousands of dollars]

Year	Total securities end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries +) to securities
					<i>Percent</i>
1933.....	7,870,772	244,924	¹ 51,050	193,874	2.46
1934.....	10,455,932	206,740	¹ 120,096	86,644	.83
1935.....	11,477,536	116,309	¹ 180,545	+64,236	+ .56
1936.....	12,780,044	91,764	120,534	+28,770	+ .23
1937.....	11,763,004	92,343	33,777	58,566	.50
1938.....	12,459,193	115,281	33,453	81,828	.66
1939.....	12,811,576	109,378	33,631	75,747	.59
1940.....	13,668,040	107,960	40,993	66,967	.49
1941.....	15,887,508	92,134	48,157	43,977	.28
1942.....	27,482,788	73,253	36,170	37,083	.13
1943.....	37,504,253	66,008	59,652	6,356	.02
1944.....	47,022,329	67,574	50,302	17,272	.04
1945.....	55,611,609	74,627	54,153	20,474	.04
1946.....	46,642,816	74,620	33,816	40,804	.09
1947.....	44,009,966	69,785	25,571	44,214	.10
1948.....	40,228,353	² 55,369	³ 25,264	30,105	.07
1949.....	44,207,750	² 23,595	³ 7,516	16,079	.04
1950.....	43,022,623	² 26,825	³ 11,509	15,316	.04
1951.....	43,043,617	² 57,546	³ 6,712	50,834	.12
1952.....	44,292,285	² 76,524	³ 9,259	67,265	.15
Average for 1933-52.....	29,112,100	92,128	49,108	43,020	.15

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

TABLE NO. 26.—*Foreign branches of American national banks, Dec. 31, 1952*¹

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

¹ Excludes banking facilities at military establishments.

NOTE—Consolidated statement of the assets and liabilities of the above-named branches as of Dec. 31, 1952, appears in the following table.

TABLE NO. 27.—*Consolidated statement of assets and liabilities of foreign branches of national banks, Dec. 31, 1952*¹

[In thousands of dollars]

Number of branches ----- 98

ASSETS

Loans and discounts, including overdrafts -----	709, 584
Securities -----	72, 201
Currency and coin -----	62, 616
Balances with other banks and cash items in process of collection ----	334, 260
Due from home office and branches -----	650, 637
Real estate, furniture and fixtures -----	13, 277
Customers' liability on account of acceptances -----	23, 634
Other assets -----	26, 623
Total assets -----	1, 892, 832

LIABILITIES

Demand deposits of individuals, partnerships, and corporations -----	1, 029, 089
Time deposits of individuals, partnerships, and corporations -----	340, 674
Deposits of U. S. Government -----	117, 356
State and municipal deposits -----	22, 180
Deposits of banks -----	127, 829
Other deposits (certified and cashiers' checks, etc.) -----	29, 371
Total deposits -----	1, 666, 499
Due to home office and branches -----	89, 317
Bills payable and rediscounts -----	65, 588
Acceptances executed by or for account of reporting branches and out- standing -----	23, 739
Other liabilities -----	46, 971
Total liabilities -----	1, 892, 114

CAPITAL ACCOUNTS

Undivided profits, including reserve accounts ----- 718

Total liabilities and capital accounts ----- 1, 892, 832

¹ Excludes figures for banking facilities at military establishments, except one located in Saipan.

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

TABLE NO. 28.—*Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1952*

[In thousands of dollars]

	Total all banks	National banks	Non-national banks
Number of banks.....	19	9	10
ASSETS			
Loans and discounts:			
Commercial and industrial loans, including open-market paper.....	154,939	101,203	53,736
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....			
Other loans to farmers.....	131	15	116
Loans to brokers and dealers in securities.....	2,918	1,091	1,827
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	3,757	3,345	412
Real-estate loans:			
Secured by farm land (including improvements).....	272	212	60
Secured by residential properties (other than farm):			
Insured by Federal Housing Administration.....	8,964	3,319	5,645
Insured or guaranteed by Veterans' Administration.....	30,616	14,474	16,142
Not insured or guaranteed by FHA or VA.....	57,299	28,773	28,526
Secured by other properties.....	32,123	16,396	15,727
Other loans to individuals:			
Retail automobile installment paper.....	26,964	11,946	15,018
Other retail installment paper.....	5,471	2,825	2,646
Repair and modernization installment loans.....	7,741	1,667	6,074
Installment cash loans.....	27,838	12,236	15,602
Single-payment loans.....	47,668	24,845	22,823
Loans to banks.....	1,125	250	875
All other loans.....	15,107	5,751	9,356
Overdrafts.....	82	46	36
Total gross loans.....	423,015	228,394	194,621
Less valuation reserves.....	2,955	2,057	898
Net loans.....	420,060	226,337	193,723
Securities:			
U. S. Government obligations, direct and guaranteed:			
Direct obligations:			
Treasury bills.....	88,591	66,213	22,378
Treasury certificates of indebtedness.....	40,684	33,579	7,105
Treasury notes.....	135,402	83,346	52,056
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depository bonds).....	25,967	11,777	14,190
Other bonds maturing in 5 years or less.....	147,539	87,823	59,716
Other bonds maturing in 5 to 10 years.....	69,462	44,972	24,490
Other bonds maturing in 10 to 20 years.....	10,113	2,208	7,905
Total.....	517,758	329,918	187,840
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures).....	7		7
Total.....	517,765	329,918	187,847
Obligations of States and political subdivisions.....	22,876	13,463	9,413
Other bonds, notes, and debentures.....	28,233	17,230	11,003
Corporate stocks, including stock of Federal Reserve bank.....	2,007	1,084	923
Total securities.....	570,881	361,695	209,186
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.....	67,047	42,427	24,620
Demand balances with banks in the United States (except private banks and American branches of foreign banks).....	57,764	38,967	18,797
Other balances with banks in United States.....	10		10
Balances with banks in foreign countries.....	115	95	20
Currency and coin.....	27,314	15,834	11,480
Reserve with Federal Reserve bank and approved reserve agencies.....	201,452	121,560	79,892
Total cash, balances with other banks, etc.....	353,702	218,883	134,819
Bank premises owned, furniture and fixtures.....	17,920	8,612	9,308
Real estate owned other than bank premises.....	525	525	
Investments and other assets indirectly representing bank premises or other real estate.....	1,150		1,150
Income earned or accrued but not collected.....	1,393	458	935
Other assets.....	1,124	464	660
Total assets.....	1,366,755	816,974	549,781

TABLE NO. 28.—Assets and liabilities of banks in the District of Columbia, by classes, Dec. 31, 1952—Continued

[In thousands of dollars]

	Total all banks	National banks	Non-national banks
LIABILITIES			
Demand deposits:			
Individuals, partnerships, and corporations.....	894,033	557,762	336,271
U. S. Government.....	33,298	25,506	7,792
States and political subdivisions.....	188	95	93
Banks in United States.....	62,362	49,455	12,907
Banks in foreign countries.....	6,033	5,569	464
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve bank and agents (transit account).....	24,581	16,978	7,603
Total demand deposits.....	1,020,495	655,365	365,130
Time deposits:			
Individuals, partnerships, and corporations.....	212,936	101,017	111,919
U. S. Government.....	19,200	8,881	10,319
Postal savings.....	1,025	1,025	-----
States and political subdivisions.....	194	-----	194
Banks in United States.....	-----	-----	-----
Banks in foreign countries.....	17,075	500	16,575
Total time deposits.....	250,430	111,423	139,007
Total deposits.....	1,270,925	766,788	504,137
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,500	-----	1,500
Income collected but not earned.....	2,813	661	2,152
Expenses accrued and unpaid.....	5,547	3,145	2,402
Other liabilities.....	2,296	1,847	449
Total liabilities.....	1,283,081	772,441	510,640
CAPITAL ACCOUNTS			
Capital stock: Common stock.....	23,000	13,200	9,800
Surplus.....	43,390	22,950	20,440
Undivided profits.....	14,080	6,953	7,127
Reserves.....	3,204	1,430	1,774
Total capital accounts.....	83,674	44,533	39,141
Total liabilities and capital accounts.....	1,366,755	816,974	549,781
MEMORANDUM			
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	105,181	57,218	47,963

TABLE NO. 29.—Assets and liabilities of all banks in the District of Columbia at date of each call during the year ended Dec. 31, 1952

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	19 banks	19 banks	19 banks	19 banks
ASSETS				
Loans and discounts (including overdrafts).....	372,816	386,412	389,464	420,060
U. S. Government securities, direct obligations.....	544,632	539,775	539,799	517,758
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	21,329	23,607	26,159	22,876
Other bonds, notes, and debentures.....	34,916	29,878	29,753	28,233
Corporate stocks, including stock of Federal Reserve bank.....	1,923	1,948	1,948	2,007
Reserve with Federal Reserve bank and approved reserve agencies.....	202,728	179,709	202,980	201,452
Currency and coin.....	24,539	25,770	23,323	27,314
Balances with other banks, and cash items in process of collection.....	108,907	103,543	94,263	124,936
Bank premises owned, furniture and fixtures.....	17,215	17,433	17,559	17,920
Real estate owned other than bank premises.....	597	520	525	525
Investments and other assets indirectly representing bank premises or other real estate.....	1,200	1,200	1,200	1,150
Income earned or accrued but not collected.....	1,389	1,543	1,964	1,393
Other assets.....	1,391	1,194	1,261	1,124
Total assets.....	1,333,589	1,312,539	1,330,205	1,366,755
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	868,280	850,919	867,520	894,033
Time deposits of individuals, partnerships, and corporations.....	209,112	212,578	213,292	212,936
Postal savings deposits.....	1,025	1,025	1,025	1,025
Deposits of U. S. Government.....	48,512	53,787	47,717	52,498
Deposits of States and political subdivisions.....	714	481	419	382
Deposits of banks.....	81,633	75,440	84,636	85,470
Other deposits (certified and cashiers' checks, etc.).....	27,299	27,148	17,638	24,581
<i>Total deposits.....</i>	<i>1,236,575</i>	<i>1,221,378</i>	<i>1,232,247</i>	<i>1,270,925</i>
<i>Demand deposits.....</i>	<i>991,996</i>	<i>974,677</i>	<i>983,911</i>	<i>1,020,495</i>
<i>Time deposits.....</i>	<i>244,639</i>	<i>246,801</i>	<i>248,336</i>	<i>250,430</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,200	700	5,800	1,500
Income collected but not earned.....	2,044	2,383	2,622	2,813
Expenses accrued and unpaid.....	4,590	4,618	5,487	5,547
Other liabilities.....	8,762	1,288	1,360	2,296
Total liabilities.....	1,253,171	1,230,367	1,247,516	1,283,081
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	22,500	23,000	23,000	23,000
Surplus.....	40,480	41,080	41,080	43,390
Undivided profits.....	14,364	14,802	15,154	14,080
Reserves.....	3,074	3,290	3,455	3,204
Total capital accounts.....	80,418	82,172	82,689	83,674
Total liabilities and capital accounts.....	1,333,589	1,312,539	1,330,205	1,366,755
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	95,343	99,796	108,579	105,181

TABLE NO. 30.—Assets and liabilities of nonnational banks in the District of Columbia at date of each call during the year ended Dec. 31, 1952

[In thousands of dollars]

	Mar. 31, 1952	June 30, 1952	Sept. 5, 1952	Dec. 31, 1952
	10 banks	10 banks	10 banks	10 banks
ASSETS				
Loans and discounts (including overdrafts).....	175,406	182,980	182,677	193,723
U. S. Government securities, direct obligations.....	192,344	193,037	195,005	187,840
Obligations guaranteed by U. S. Government.....	7	7	7	7
Obligations of States and political subdivisions.....	10,444	9,718	10,449	9,413
Other bonds, notes, and debentures.....	13,328	11,473	11,556	11,003
Corporate stocks, including stock of Federal Reserve bank.....	922	923	923	923
Reserve with Federal Reserve bank and approved reserve agencies.....	73,472	69,870	73,418	79,892
Currency and coin.....	10,995	11,924	10,811	11,480
Balances with other banks, and cash items in process of collection.....	34,800	34,185	34,761	43,447
Bank premises owned, furniture and fixtures.....	9,028	9,133	9,200	9,308
Real estate owned other than bank premises.....	69			
Investments and other assets indirectly representing bank premises or other real estate.....	1,200	1,200	1,200	1,150
Income earned or accrued but not collected.....	874	951	1,228	935
Other assets.....	861	802	859	660
Total assets.....	523,750	526,203	532,094	549,781
LIABILITIES				
Demand deposits of individuals, partnerships, and corporations.....	316,224	311,785	321,633	336,271
Time deposits of individuals, partnerships, and corporations.....	108,998	111,336	112,149	111,919
Postal savings deposits.....				
Deposits of U. S. Government.....	17,976	22,270	18,463	18,111
Deposits of States and political subdivisions.....	588	443	344	287
Deposits of banks.....	29,899	28,263	28,974	29,946
Other deposits (certified and cashiers' checks, etc.).....	6,625	8,475	5,927	7,603
<i>Total deposits.....</i>	<i>480,310</i>	<i>482,672</i>	<i>487,490</i>	<i>604,187</i>
<i> Demand deposits.....</i>	<i>343,427</i>	<i>344,665</i>	<i>348,316</i>	<i>365,130</i>
<i> Time deposits.....</i>	<i>136,883</i>	<i>137,917</i>	<i>139,174</i>	<i>139,007</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	1,200	700	800	1,500
Income collected but not earned.....	1,596	1,859	2,054	2,152
Expenses accrued and unpaid.....	2,157	2,097	2,676	2,402
Other liabilities.....	505	522	295	449
Total liabilities.....	485,768	487,750	493,315	510,640
CAPITAL ACCOUNTS				
Capital stock: Common stock.....	9,800	9,800	9,800	9,800
Surplus.....	19,830	20,130	20,130	20,440
Undivided profits.....	6,471	6,472	6,732	7,127
Reserves.....	1,881	2,051	2,117	1,774
Total capital accounts.....	37,982	38,453	38,779	39,141
Total liabilities and capital accounts.....	523,750	526,203	532,094	549,781
MEMORANDUM				
Assets pledged or assigned to secure liabilities and for other purposes.....	44,523	45,088	46,002	47,963

TABLE NO. 31.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1952 and 1951*

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1952	1951	1952	1951	1952	1951
Number of banks ¹	19	19	9	9	10	10
Capital stock, par value ²	22,833	22,333	13,033	12,533	9,800	9,800
Capital accounts ²	81,881	78,295	43,503	41,253	38,378	37,042
Earnings from current operations:						
Interest and dividends on:						
U. S. Government obligations.....	9,419	8,648	6,083	5,785	3,336	2,863
Other securities.....	1,178	1,093	583	480	595	613
Interest and discount on loans.....	16,840	15,173	8,495	7,623	8,345	7,550
Service charges and other fees on banks' loans.....	208	160	43	42	165	118
Service charges on deposit accounts.....	2,677	2,537	1,192	1,128	1,485	1,409
Other service charges, commissions, fees, and collection and exchange charges.....	943	857	209	191	734	666
Trust department.....	1,939	1,913	701	647	1,238	1,266
Other current earnings.....	1,446	1,397	457	461	989	936
Total earnings from current operations.....	34,650	31,778	17,763	16,357	16,887	15,421
Current operating expenses:						
Salaries and wages:						
Officers.....	3,684	3,356	1,933	1,750	1,751	1,597
Employees other than officers.....	8,348	7,507	3,823	3,497	4,520	4,010
<i>Number of officers ¹.....</i>	<i>596</i>	<i>583</i>	<i>200</i>	<i>190</i>	<i>196</i>	<i>193</i>
<i>Number of employees other than officers ¹.....</i>	<i>8,008</i>	<i>7,861</i>	<i>1,551</i>	<i>1,273</i>	<i>1,652</i>	<i>1,588</i>
Fees paid to directors and members of executive, discount, and advisory committees.....	250	237	129	122	121	115
Interest on time deposits (including savings deposits).....	1,795	1,581	664	668	1,131	913
Interest and discount on borrowed money.....	111	34	33	21	78	13
Taxes other than on net income.....	1,398	1,323	636	570	762	753
Recurring depreciation on banking house, furniture and fixtures.....	695	657	330	319	365	338
Other current operating expenses.....	5,537	5,168	2,801	2,617	2,736	2,551
Total current operating expenses.....	21,818	19,863	10,354	9,573	11,464	10,290
Net earnings from current operations.....	12,832	11,915	7,409	6,784	5,423	5,131
Recoveries, transfers from valuation reserves, and profits:						
On securities:						
Recoveries.....	8	-----	7	-----	1	-----
Transfers from valuation reserves.....	-----	-----	-----	-----	-----	-----
Profits on securities sold or redeemed.....	64	76	50	66	14	10
On loans:						
Recoveries.....	149	179	40	130	109	49
Transfers from valuation reserves.....	166	30	8	-----	158	30
All other.....	86	539	31	334	55	205
Total recoveries, transfers from valuation reserves and profits.....	473	824	136	530	337	294
Losses, charge-offs, and transfers to valuation reserves:						
On securities:						
Losses and charge-offs.....	711	757	432	540	279	217
Transfers to valuation reserves.....	6	6	-----	-----	6	6
On loans:						
Losses and charge-offs.....	84	13	32	12	52	1
Transfers to valuation reserves.....	252	786	189	533	63	253
All other.....	348	485	181	91	167	394
Total losses, charge-offs, and transfers to valuation reserves.....	1,401	2,047	834	1,176	567	871

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

TABLE No. 31.—*Earnings, expenses, and dividends of banks in the District of Columbia, years ended Dec. 31, 1952 and 1951—Continued*

[In thousands of dollars]

	Years ended Dec. 31—					
	Total		National banks		Nonnational banks	
	1952	1951	1952	1951	1952	1951
Profits before income taxes.....	11,904	10,692	6,711	6,138	5,193	4,554
Taxes on net income: Federal.....	5,458	4,892	3,240	2,870	2,218	2,022
Net profits before dividends.....	6,446	5,800	3,471	3,268	2,975	2,532
Cash dividends.....	3,068	3,014	1,693	1,645	1,375	1,369
Memoranda items:						
Recoveries credited to valuation reserves (not included in recoveries above):						
On securities.....						
On loans.....	104	136	62	61	42	75
Losses charged to valuation reserves (not included in losses above):						
On securities.....						
On loans.....	309	462	247	286	62	176
Stock dividends (increases in capital stock).....	200		200			
Ratios to gross earnings:	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>	<i>Percent</i>
Salaries, wages, and fees.....	35.45	34.93	33.16	32.88	37.85	37.11
Interest on time deposits.....	5.18	4.98	3.74	4.09	6.70	5.92
All other current expenses.....	22.34	22.60	21.39	21.56	23.34	23.70
Total current expenses.....	62.97	62.51	58.29	58.53	67.89	66.73
Net current earnings.....	37.03	37.49	41.71	41.47	32.11	33.27
Ratio of cash dividends to capital stock (par value)....	13.44	13.50	12.99	13.13	14.03	13.97
Ratio of cash dividends to capital accounts.....	3.75	3.85	3.89	3.99	3.58	3.70

TABLE No. 32.—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, 1929-52

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

	Number of banks	Capital ¹				Capital accounts ¹	Net profits before dividends	Interest and cash dividends			Ratios				Net profits before dividends		
		Capital notes and debentures	Preferred stock (par value)	Common stock (par value)	Total			On capital notes and debentures	On preferred stock	On common stock	Interest on capital notes and debentures to capital notes and debentures	Cash dividends on preferred stock to preferred capital	Cash dividends on common stock to common capital	Total interest and cash dividends to capital accounts	To capital stock	To capital accounts	
1929	41			24,868	24,868	52,733	4,374			2,797				11.25	5.30	17.59	8.29
1930	39			24,008	24,008	52,638	2,983			2,755				11.48	5.23	12.43	5.67
1931	39			23,328	23,328	52,066	1,514			2,648				11.35	4.09	6.49	2.91
1932	34			23,072	23,072	50,062	* 1,218			2,278				9.87	4.55	* 5.28	* 2.43
1933	21	300		19,218	19,516	41,119	* 2,188			1,006				5.24	2.45	* 11.20	* 5.32
1934	22	1,340	1,575	18,345	21,260	39,849	4,416	31	34	901	2.31	2.16		4.91	2.42	* 1.96	* 1.04
1935	22	1,790	1,650	18,235	21,675	40,843	2,501	77	68	996	4.30	4.12		5.46	2.79	11.54	6.12
1936	22	1,536	1,650	18,243	21,429	42,263	3,744	58	68	1,083	3.78	4.12		5.94	2.86	17.47	8.86
1937	22	1,419	1,554	18,250	21,223	44,365	2,966	47	59	1,194	3.31	3.80		6.54	2.93	13.98	6.69
1938	22	1,303	1,355	18,060	20,718	45,481	2,480	41	50	1,248	3.15	3.69		6.91	2.94	11.97	5.45
1939	22	1,295	1,208	17,300	19,803	46,966	3,455	40	47	1,379	3.09	3.89		7.97	3.12	17.45	7.36
1940	22	999	1,288	17,338	19,625	48,191	2,986	28	56	1,416	2.80	4.35		8.17	3.11	15.22	6.20
1941	22	604	1,130	17,490	19,224	49,499	3,283	24	42	1,442	3.97	3.72		8.24	3.05	17.08	6.63
1942	22	454	969	17,669	19,092	50,425	2,436	11	38	1,439	2.42	3.92		8.14	2.95	12.76	4.83
1943	22	400	794	17,768	18,962	51,447	2,468	17	31	1,432	4.25	3.90		8.06	2.88	13.02	4.80
1944	21	123	317	17,616	18,056	52,301	3,573	6	10	1,557	4.88	5.05		8.84	3.02	19.79	6.83
1945	21		34	17,833	17,867	55,255	5,485		1	1,610		2.94		9.03	2.92	30.70	9.93
1946	20			19,783	19,783	61,601	5,438			1,902				10.59	3.09	27.49	8.83
1947	19			20,750	20,750	65,468	4,991			2,198				10.59	3.36	24.05	7.62
1948	19			20,933	20,933	67,653	3,589			2,412				11.52	3.57	17.15	5.31
1949	19			21,017	21,017	69,635	5,083			2,653				12.62	3.81	24.19	7.30
1950	19			21,467	21,467	73,451	6,361			2,912				13.57	3.96	29.63	8.66
1951	19			22,333	22,333	78,295	5,800			3,014				13.50	3.85	25.97	7.41
1952	19			22,833	22,833	81,881	6,446			3,068				13.44	3.75	28.23	7.87

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

* Deficit.

TABLE No. 33.—Total loans of banks in the District of Columbia, losses and recoveries on loans, and ratio of net losses or recoveries to loans, by calendar years 1933-52

ALL BANKS
[In thousands of dollars]

Year	Total loans end of year	Losses and charge-offs	Recoveries	Net losses or recoveries (+)	Ratio of losses (or recoveries +) to loans
					<i>Percent</i>
1933.....	89,108	2,255	123	2,132	2.39
1934.....	84,365	2,847	137	2,710	3.21
1935.....	86,825	1,142	346	796	.92
1936.....	95,234	946	398	548	.58
1937.....	103,831	347	372	+25	+ .02
1938.....	99,813	416	201	215	.22
1939.....	112,470	257	137	120	.11
1940.....	128,221	371	193	178	.14
1941.....	144,649	332	277	55	.04
1942.....	118,524	225	351	+126	+ .11
1943.....	106,789	237	297	+60	+ .06
1944.....	110,479	600	434	166	.15
1945.....	125,302	195	300	+105	+ .08
1946.....	175,340	184	483	+299	+ .17
1947.....	242,755	303	529	+226	+ .09
1948.....	270,963	1 395	2 211	184	.07
1949.....	285,399	1 574	2 304	270	.09
1950.....	347,853	1 382	2 539	+157	+ .05
1951.....	372,607	1 475	2 315	160	.04
1952.....	420,060	1 393	2 253	140	.03
Average for 1933-52.....	176,029	644	310	334	.19

NATIONAL BANKS

1933.....	42,739	1,055	80	975	2.28
1934.....	41,412	1,312	31	1,281	3.09
1935.....	39,674	572	156	416	1.05
1936.....	42,958	406	150	256	.60
1937.....	49,180	176	225	+49	+ .10
1938.....	44,810	215	103	112	.25
1939.....	51,608	187	59	108	.21
1940.....	60,059	178	119	59	.10
1941.....	68,766	122	143	+21	+ .03
1942.....	55,876	112	147	+35	+ .06
1943.....	51,534	133	113	20	.04
1944.....	55,181	110	141	+31	+ .06
1945.....	67,807	66	112	+46	+ .07
1946.....	96,720	62	211	+149	+ .15
1947.....	131,989	133	230	+97	+ .07
1948.....	145,299	1 264	2 100	164	.11
1949.....	145,982	1 261	2 93	168	.11
1950.....	183,547	1 166	2 180	+14	+ .01
1951.....	199,131	1 298	2 191	107	.05
1952.....	226,337	1 279	2 102	177	.08
Average for 1933-52.....	90,030	304	134	170	.19

NONNATIONAL BANKS

1933.....	46,369	1,200	43	1,157	2.50
1934.....	42,953	1,535	106	1,429	3.33
1935.....	47,151	570	190	380	.81
1936.....	52,276	540	248	292	.56
1937.....	54,651	171	147	24	.04
1938.....	55,003	201	98	103	.19
1939.....	60,862	90	78	12	.02
1940.....	68,162	193	74	119	.17
1941.....	75,883	210	134	76	.10
1942.....	62,648	113	204	+91	+ .15
1943.....	55,255	104	184	+80	+ .14
1944.....	55,298	490	293	197	.36
1945.....	57,495	129	188	+59	+ .10
1946.....	78,620	122	272	+150	+ .19
1947.....	110,766	170	299	+129	+ .12
1948.....	125,664	1 131	2 111	20	.02
1949.....	139,417	1 313	2 211	102	.07
1950.....	164,306	1 216	2 359	+143	+ .09
1951.....	173,476	1 177	2 124	53	.03
1952.....	193,723	1 114	2 151	+37	+ .02
Average for 1933-52.....	85,999	340	176	164	.19

¹ Excludes transfers to valuation reserves.

² Excludes transfers from valuation reserves.

TABLE NO. 34.—Total securities of banks in the District of Columbia, losses and recoveries on securities, and ratio of net losses or recoveries to securities, by calendar years 1933-52

ALL BANKS [In thousands of dollars]					
Year	Total securities end of year	Losses and charge-offs	Recoveries	Net losses or recoveries(+)	Ratio of losses (or recoveries +) to securities
					Percent
1933	99,160	2,145	1,459	1,686	1.70
1934	109,832	930	1,121	+291	+ .26
1935	122,028	496	1,374	+878	+ .72
1936	134,533	845	538	307	.23
1937	135,867	811	297	514	.38
1938	138,533	892	426	466	.34
1939	134,137	1,045	493	552	.41
1940	136,389	732	351	381	.28
1941	158,518	827	359	468	.30
1942	306,889	466	262	204	.07
1943	433,694	770	590	180	.04
1944	549,977	639	459	180	.03
1945	719,103	299	278	21	.002
1946	621,710	205	125	80	.01
1947	547,104	347	83	264	.05
1948	509,545	201	88	113	.02
1949	534,759	126	2	124	.02
1950	675,500	109	2	167	.03
1951	601,232	757	-----	757	.13
1952	570,881	711	8	703	.12
Average for 1933-52	356,970	671	371	300	.08
NATIONAL BANKS					
1933	64,625	949	1,339	610	0.94
1934	67,263	639	1,720	+81	+ .12
1935	73,276	342	1,821	+479	+ .65
1936	77,706	609	398	211	.27
1937	83,437	507	211	296	.35
1938	81,286	562	334	228	.28
1939	81,270	883	294	489	.60
1940	81,589	533	285	248	.30
1941	94,890	617	242	375	.40
1942	203,593	271	199	72	.04
1943	276,495	641	469	172	.06
1944	341,778	231	250	+19	+ .01
1945	440,209	182	173	9	.002
1946	372,566	97	76	21	.01
1947	327,705	166	16	150	.05
1948	308,248	244	80	+36	+ .01
1949	345,537	24	1	23	.01
1950	379,010	100	-----	100	.03
1951	388,279	540	-----	540	.14
1952	361,695	432	7	425	.12
Average for 1933-52	222,523	419	251	168	.08
NONNATIONAL BANKS					
1933	34,535	1,196	1,120	1,076	3.12
1934	42,569	291	1,601	+210	+ .49
1935	48,752	154	1,553	+399	+ .82
1936	56,827	236	140	96	.17
1937	52,430	304	86	218	.42
1938	57,247	330	92	238	.42
1939	52,867	162	99	63	.12
1940	54,800	199	66	133	.24
1941	63,638	210	117	93	.15
1942	103,296	195	63	132	.13
1943	157,199	129	121	8	.01
1944	208,199	408	209	199	.10
1945	278,894	117	105	12	.004
1946	249,144	108	49	59	.02
1947	219,399	181	67	114	.05
1948	201,297	157	8	149	.07
1949	189,222	102	1	101	.05
1950	196,490	69	2	67	.03
1951	212,953	217	-----	217	.10
1952	209,186	279	1	278	.13
Average for 1933-52	134,447	252	120	132	.10

1 Includes profits on securities sold.

2 Excludes transfers from valuation reserves.

3 Excludes transfers to valuation reserves.

TABLE NO. 35.—Summary of assets and liabilities Dec. 31, 1952, and receipts and disbursements in year ended Dec. 31, 1952, of the 17 credit unions in the District of Columbia, chartered under the District of Columbia Code

	Amount		Amount
ASSETS		LIABILITIES	
Loans.....	\$2,342,473	Shares paid in.....	\$3,152,791
Building association investments.....	410,962	Surplus fund.....	36,859
U. S. Government securities.....	294,395	Net undivided profits.....	139,486
Other bonds and securities.....	19,782	Reserve fund for bad debts.....	198,333
Deposits in banks.....	311,257	Bills payable.....	3,027
Cash on hand.....	148,457	Other liabilities.....	12,600
Furniture and fixtures.....	11,618		
Other assets.....	4,152	Total liabilities.....	3,543,096
Total assets.....	3,543,096		
RECEIPTS AND DISBURSEMENTS IN YEAR ENDED DEC. 31, 1952			
Receipts	Amount	Disbursements	Amount
CAPITAL RECEIPTS		CAPITAL DISBURSEMENTS	
Loans repaid.....	\$3,163,099	Loans made.....	\$3,556,501
Payments on shares.....	1,439,033	Shares withdrawn.....	933,609
Building association shares redeemed.....	27,768	Building association shares purchased.....	230,429
U. S. Government securities sold.....	24,580	U. S. Government securities purchased.....	53,504
Other bonds and securities sold.....	22,043	Bills payable.....	1,162,762
Bills payable.....	1,162,289	Loans charged against reserve fund.....	26,811
Fees.....	1,081	Other disbursements.....	25,531
Fines.....	514	Total capital disbursements.....	5,989,147
Recoveries on loans to reserve fund.....	14,971		
Depreciation on furniture & fixtures.....	1,207	EXPENSES	
Other receipts.....	10,454	Salaries.....	66,683
Total capital receipts.....	5,867,039	General expenses.....	20,096
EARNINGS		Interest on borrowed money.....	898
Interest on loans.....	197,714	Dividends.....	89,500
Building association dividends.....	9,419	Depreciation on furniture and fixtures.....	1,207
Other income.....	8,197	Total expenses.....	178,384
Total earnings.....	215,330	Transferred to reserve fund for bad debts.....	26,171
Transferred to reserve fund for bad debts.....	26,171	Transferred to surplus.....	2,232
Transferred to surplus.....	2,232	Cash on hand at end of period.....	148,457
Cash on hand at beginning of period.....	136,574	Deposits in banks at end of period.....	311,257
Deposits in banks at beginning of period.....	408,302	Grand total.....	6,655,648
Grand total.....	6,655,648		

NOTE.—Number of borrowing members, 8,209; nonborrowing, 10,189.

TABLE NO. 36.—Assets and liabilities of all active banks in the United States and possessions, by classes, Dec. 31, 1952

[In thousands of dollars]

	Total all banks	National banks	All banks other than national	Banks other than national		
				State commercial ¹	Mutual savings	Private
Number of banks.....	14, 596	4, 916	9, 680	9, 066	529	85
ASSETS						
Loans and discounts:						
Commercial and industrial loans (including open-market paper).....	28, 040, 657	16, 895, 489	11, 145, 168	11, 062, 508	29, 765	52, 895
Loans to farmers directly guaranteed by the Commodity Credit Corporation.....	725, 563	306, 505	419, 053	418, 016	-----	1, 042
Other loans to farmers.....	3, 221, 324	1, 580, 078	1, 641, 246	1, 632, 579	1, 789	6, 878
Loans to brokers and dealers in securities.....	2, 060, 151	924, 034	1, 136, 117	1, 129, 721	-----	6, 396
Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities.....	1, 128, 483	574, 424	554, 059	542, 635	3, 025	8, 399
Real estate loans:						
Secured by farm land (including improvements).....	1, 129, 888	402, 931	726, 957	652, 802	72, 604	1, 551
Secured by residential properties (other than farm).....	22, 063, 582	6, 516, 750	15, 546, 832	5, 663, 706	9, 875, 471	7, 655
Secured by other properties.....	4, 051, 856	1, 344, 949	2, 706, 907	1, 274, 438	1, 431, 088	1, 381
Other loans to individuals.....	12, 836, 043	7, 117, 845	5, 718, 198	5, 611, 313	96, 746	10, 139
Loans to banks.....	157, 625	84, 510	73, 115	72, 847	-----	268
All other loans (including overdrafts).....	1, 691, 013	890, 464	700, 559	682, 979	10, 223	7, 357
Total gross loans.....	77, 006, 185	36, 637, 969	40, 368, 216	28, 743, 544	11, 520, 711	103, 961
Less valuation reserves.....	1, 077, 382	518, 296	559, 086	387, 269	171, 526	291
Net loans.....	75, 928, 803	36, 119, 673	39, 809, 130	28, 356, 275	11, 349, 185	103, 670
Securities:						
U. S. Government obligations, direct and guaranteed.....	73, 010, 835	35, 936, 442	37, 074, 393	27, 557, 701	9, 422, 330	94, 362
Obligations of States and political subdivisions.....	10, 563, 520	5, 982, 753	4, 580, 767	4, 200, 315	325, 394	55, 058
Other bonds, notes, and debentures.....	6, 146, 191	2, 176, 230	3, 969, 961	1, 397, 590	2, 569, 901	2, 470
Corporate stocks, including stocks of Federal Reserve banks.....	739, 380	196, 860	542, 520	197, 924	336, 039	8, 557
Total securities.....	90, 459, 926	44, 292, 285	46, 167, 641	33, 353, 530	12, 653, 664	160, 447
Currency and coin.....	2, 938, 679	1, 446, 134	1, 492, 545	1, 362, 586	125, 268	4, 691
Balances with other banks, including reserve balances and cash items in process of collection.....	42, 825, 197	24, 953, 269	17, 871, 928	16, 990, 276	792, 812	88, 840
Bank premises owned, furniture and fixtures.....	1, 442, 139	747, 912	694, 227	561, 367	131, 889	971
Real estate owned other than bank premises.....	41, 063	22, 555	18, 508	13, 115	4, 277	1, 116
Investments and other assets indirectly representing bank premises or other real estate.....	100, 566	57, 876	42, 690	42, 690	-----	-----
Customers' liability on acceptances outstanding.....	340, 830	169, 263	171, 567	159, 452	-----	12, 115
Other assets.....	753, 400	323, 776	429, 624	251, 006	176, 348	2, 270
Total assets.....	214, 830, 603	108, 132, 743	106, 697, 860	81, 090, 297	25, 233, 443	374, 120

TABLE No. 37.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1952 (includes national, State commercial, savings, and private banks)

ASSETS
[In thousands of dollars]

Location	Population (approximate)	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	876,000	96	295,073	346,599	24,691	60,120	11,951	18,840	105,563	5,705	522	576	-----	1,366	871,006
New Hampshire.....	541,000	109	276,820	281,844	14,059	28,425	29,168	9,731	68,063	4,913	366	49	-----	331	693,769
Vermont.....	371,000	74	213,668	118,149	15,854	10,041	1,817	6,439	47,597	3,323	382	162	4	532	417,968
Massachusetts.....	4,790,000	368	3,664,334	3,398,906	205,863	420,566	165,316	106,321	1,140,771	60,441	814	1,294	29,687	30,698	9,225,041
Rhode Island.....	804,000	21	451,458	492,960	22,229	52,848	18,559	23,108	145,346	14,012	13	325	29,687	2,689	1,224,014
Connecticut.....	2,098,000	184	1,225,510	1,527,193	170,753	223,789	66,147	62,553	475,892	30,970	854	111	157	17,103	3,801,032
Total New England States.....	9,480,000	852	6,126,863	6,145,651	453,449	795,819	292,958	226,992	1,983,232	119,364	2,951	2,517	30,315	52,719	16,232,830
New York.....	15,437,000	734	22,795,534	15,896,578	2,225,375	1,860,541	188,537	372,342	10,236,069	320,692	2,699	6,282	218,636	297,282	54,420,567
New Jersey.....	5,201,000	335	2,097,904	2,497,950	476,866	292,607	16,150	124,272	931,855	64,446	562	681	298	19,772	6,523,363
Pennsylvania.....	10,752,000	947	4,726,400	4,722,099	797,467	966,404	53,981	237,562	2,588,298	116,256	5,257	17,058	4,512	38,323	14,273,617
Delaware.....	346,000	37	245,897	217,154	22,835	65,741	7,652	10,739	97,042	5,151	318	1,036	3	1,884	675,452
Maryland.....	2,592,000	165	710,195	1,102,390	95,849	92,974	4,729	47,165	438,836	19,126	273	468	559	23,360	2,535,864
District of Columbia.....	831,000	19	420,060	517,765	22,876	28,233	2,007	27,314	326,388	17,920	525	1,150	-----	2,517	1,366,755
Total Eastern States.....	35,159,000	2,237	30,995,990	24,953,876	3,641,268	3,306,500	273,056	819,394	14,618,488	543,591	9,634	26,675	224,008	383,138	79,795,618
Virginia.....	3,505,000	315	880,750	873,223	111,360	40,688	3,476	59,455	577,767	23,599	525	2,123	371	4,456	2,577,793
West Virginia.....	2,005,000	182	331,671	458,510	54,165	14,124	2,500	31,378	235,255	8,579	55	628	8	1,804	1,138,697
North Carolina.....	4,273,000	226	798,024	730,806	166,053	72,611	2,899	67,340	541,649	18,469	371	100	69	9,960	2,406,351
South Carolina.....	2,160,000	149	239,224	332,570	51,539	21,786	897	30,586	215,894	6,179	88	52	-----	1,258	900,073
Georgia.....	3,574,000	390	828,861	654,663	99,630	21,561	2,922	49,247	568,557	23,102	428	278	-----	5,261	2,254,510
Florida.....	3,240,000	213	639,226	1,091,919	143,639	22,652	2,768	62,686	645,161	27,972	874	808	5	5,888	2,643,598
Alabama.....	3,052,000	229	482,803	505,583	129,038	20,055	1,993	37,168	376,347	10,900	477	626	1,062	3,181	1,569,233
Mississippi.....	2,232,000	202	278,607	290,158	131,790	4,030	787	28,336	224,252	8,207	288	2	258	895	976,610
Louisiana.....	2,880,000	167	573,365	893,617	177,706	10,420	3,009	46,554	599,291	14,435	229	752	3,874	6,747	2,239,999
Texas.....	8,436,000	915	3,023,930	2,553,487	361,761	84,404	13,187	138,007	2,875,929	90,350	14,480	6,648	29,257	12,462	9,203,902
Arkansas.....	1,932,000	230	251,737	355,240	78,482	7,445	977	20,940	277,751	5,046	44	32	2	905	998,601
Kentucky.....	2,928,000	380	636,331	717,438	48,138	30,654	2,208	45,235	516,549	10,660	178	148	35	2,751	2,010,325
Tennessee.....	3,389,000	297	900,038	732,999	128,499	15,881	4,405	51,824	618,248	23,936	724	35	7,651	3,823	2,488,063
Total Southern States.....	43,606,000	3,895	9,864,567	10,109,213	1,681,800	366,811	42,028	668,756	8,272,650	271,434	18,761	12,232	42,592	59,391	31,409,735

Ohio.....	8,300,000	654	3,090,162	3,784,621	524,411	209,168	12,648	176,824	1,863,261	62,016	99	11,379	559	22,966	9,758,114
Indiana.....	4,208,000	485	1,047,467	1,771,963	167,885	59,234	3,799	87,596	862,972	23,752	142	351	123	7,167	4,032,451
Illinois.....	9,032,000	894	4,390,214	6,325,981	823,642	360,078	24,546	152,555	3,362,413	50,395	727	6,494	4,788	40,362	15,542,195
Michigan.....	6,837,000	429	2,009,717	2,917,292	474,870	89,534	7,670	133,444	1,357,247	45,999	440	1,436	269	17,454	7,055,372
Wisconsin.....	3,563,000	557	1,071,744	1,598,631	177,499	85,456	3,263	61,845	712,443	20,298	227	1,033	175	8,242	3,740,856
Minnesota.....	3,043,000	680	1,263,965	1,286,792	207,822	124,359	3,727	43,639	729,555	15,765	664	3,834	725	9,201	3,690,048
Iowa.....	2,659,000	603	970,873	896,317	188,271	28,303	1,849	46,307	536,238	11,349	66	2,778	34	2,565	2,684,950
Missouri.....	4,199,000	598	1,863,790	1,740,876	215,956	86,216	20,136	67,854	1,380,462	26,950	1,519	1,125	1,975	11,918	5,418,777
Total Middle Western States.....	41,861,000	4,960	15,707,932	20,322,473	2,780,356	1,042,348	77,638	770,064	10,804,591	256,524	3,884	28,430	8,648	119,875	51,922,763
North Dakota.....	595,000	153	149,859	340,265	36,353	14,838	350	7,683	103,005	1,966	12	-----	-----	1,908	656,239
South Dakota.....	647,000	170	186,814	245,520	24,487	8,825	458	8,175	113,946	3,263	4	-----	-----	1,309	592,801
Nebraska.....	1,390,000	417	510,469	580,797	92,648	21,513	1,626	16,531	401,422	7,382	52	-----	-----	2,335	1,634,780
Kansas.....	2,027,000	609	679,301	680,501	154,941	27,245	1,730	27,342	554,920	8,736	231	548	-----	2,333	2,087,398
Montana.....	594,000	109	177,520	295,857	27,235	16,042	613	9,486	150,497	3,900	18	-----	-----	3,783	690,381
Wyoming.....	303,000	52	93,568	133,711	11,779	3,281	337	5,241	83,600	2,069	28	-----	-----	322	333,938
Colorado.....	1,455,000	158	498,263	560,470	39,204	16,081	1,691	20,736	364,366	5,317	54	2	213	4,772	1,511,211
New Mexico.....	740,000	31	133,380	176,063	11,006	1,416	426	10,947	131,461	4,210	178	168	-----	513	469,768
Oklahoma.....	2,333,000	685	644,234	688,511	153,671	27,030	2,476	30,589	595,760	13,893	358	1,941	518	3,304	2,162,285
Total Western States.....	10,084,000	2,104	3,073,408	3,701,695	551,324	136,271	9,707	136,730	2,453,977	50,736	935	2,708	731	20,579	10,138,801
Washington.....	2,509,000	121	967,519	789,464	182,936	62,163	2,806	38,288	526,842	23,518	230	627	196	5,607	2,620,196
Oregon.....	1,621,000	69	677,291	563,724	126,352	13,007	2,274	20,625	336,659	17,376	502	14	542	6,498	1,764,864
California.....	11,705,000	199	7,280,916	5,358,652	999,707	375,643	35,641	156,607	3,307,697	127,462	1,935	25,920	31,254	64,367	17,765,800
Idaho.....	599,000	40	205,334	207,972	17,285	2,895	525	8,686	97,151	3,987	37	13	-----	482	544,367
Utah.....	742,000	55	270,311	264,565	33,476	4,599	775	9,502	155,964	4,824	44	841	-----	478	745,379
Nevada.....	187,000	8	75,587	101,225	7,934	4,514	208	6,751	40,582	2,350	33	-----	-----	853	240,337
Arizona.....	886,000	14	246,502	221,606	37,743	12,084	710	15,633	108,304	8,620	1,490	69	-----	3,755	656,516
Total Pacific States.....	18,249,000	506	9,743,459	7,507,208	1,405,433	474,905	42,939	256,092	4,573,199	188,137	4,271	27,484	31,992	82,040	24,337,159
Total United States (exclusive of possessions).....	158,439,000	14,554	75,512,219	72,740,116	10,513,630	6,122,154	738,326	2,878,028	42,706,137	1,429,786	40,436	100,046	338,286	717,742	213,836,906
Alaska.....	122,000	19	37,410	59,253	3,512	3,766	5	8,389	25,968	1,351	41	28	-----	171	139,894
Canal Zone (Panama).....	45,000	(1)	1,240	3,785	-----	-----	-----	3,108	670	14	-----	-----	-----	13,209	22,026
Guam.....	50,000	(2)	4,226	-----	-----	-----	-----	916	11	27	61	-----	-----	14,252	19,493
The Territory of Hawaii.....	464,000	9	187,785	133,205	18,056	8,505	1,049	23,054	61,257	6,002	370	432	9	1,509	441,233
Puerto Rico.....	2,250,000	11	184,240	70,596	27,985	11,758	-----	24,781	30,208	4,951	155	60	2,535	6,439	363,708
American Samoa.....	19,000	1	59	916	-----	-----	-----	75	322	1	-----	-----	-----	8	1,381
Virgin Islands of the United States.....	26,000	2	1,624	2,964	337	8	-----	328	624	7	-----	-----	-----	70	5,962
Total possessions.....	2,976,000	42	416,584	270,719	49,890	24,037	1,054	60,651	119,060	12,353	627	520	2,544	35,658	993,697
Total United States and possessions.....	161,415,000	14,596	75,928,803	73,010,835	10,563,520	6,146,191	739,380	2,938,679	42,825,197	1,442,139	41,063	100,566	340,830	753,400	214,830,603

¹ 4 branches of 2 American national banks.

² Branch of an American national bank.

TABLE NO. 37.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1952 (includes national, State commercial, savings, and private banks)—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	305,565	472,148	777,713	450	-----	4,222	17,440	40,969	27,873	2,339
New Hampshire.....	186,303	426,571	612,874	185	-----	2,419	7,702	38,358	26,808	5,423
Vermont.....	118,696	257,553	376,449	-----	4	2,210	10,525	12,342	9,409	7,029
Massachusetts.....	3,886,193	4,336,715	8,222,908	759	32,361	80,173	118,362	452,411	283,809	34,258
Rhode Island.....	516,711	596,590	1,113,301	-----	478	11,840	16,245	58,851	16,607	6,692
Connecticut.....	1,503,590	1,943,526	3,447,116	525	157	25,471	49,244	179,466	91,186	7,867
Total New England States.....	6,517,258	8,033,103	14,550,361	1,919	33,000	126,335	219,518	782,397	455,692	63,608
New York.....	30,171,133	18,250,114	48,421,247	142,030	232,544	1,045,354	943,621	2,653,906	863,999	117,866
New Jersey.....	3,151,949	2,890,540	6,032,489	2,275	310	44,439	121,415	238,643	67,149	16,637
Pennsylvania.....	8,337,605	4,515,891	12,853,496	4,025	4,551	97,433	331,144	771,079	185,642	26,247
Delaware.....	404,501	193,863	598,364	-----	3	4,956	12,769	49,529	8,720	1,111
Maryland.....	1,453,644	873,248	2,327,092	450	559	15,653	36,825	90,287	54,312	10,706
District of Columbia.....	1,020,495	250,430	1,270,925	1,500	-----	10,656	23,000	43,390	14,080	3,204
Total Eastern States.....	44,539,527	26,964,086	71,503,613	150,280	237,973	1,218,491	1,468,774	3,846,814	1,193,902	175,771
Virginia.....	1,633,455	737,341	2,370,796	6,725	371	21,812	55,140	81,547	31,073	10,329
West Virginia.....	752,420	284,040	1,036,460	1,250	8	5,716	27,248	47,224	16,331	4,440
North Carolina.....	1,742,858	466,500	2,209,358	1,601	69	41,000	33,622	88,628	24,271	9,802
South Carolina.....	733,719	107,464	841,183	-----	-----	5,877	17,618	24,307	8,732	2,336
Georgia.....	1,725,006	2,079,122	3,804,128	1,318	-----	24,401	44,417	62,405	25,224	17,623
Florida.....	2,026,303	445,473	2,471,776	521	5	16,269	52,737	72,185	20,350	9,755
Alabama.....	1,159,842	291,567	1,450,909	115	1,476	10,583	32,317	46,603	22,078	5,152
Mississippi.....	771,204	140,032	911,236	593	258	3,517	17,712	40,714	1,613	967
Louisiana.....	1,786,108	319,016	2,105,124	-----	4,334	11,802	36,960	58,985	20,598	2,196
Texas.....	7,744,562	851,978	8,596,540	1,070	30,619	42,524	209,084	220,928	88,968	28,149
Arkansas.....	611,331	114,896	726,327	300	2	2,583	21,483	20,426	18,313	3,167
Kentucky.....	1,599,227	1,858,746	3,457,973	355	35	11,395	40,448	68,253	26,760	4,333
Tennessee.....	1,765,121	533,808	2,298,929	370	7,651	19,101	52,259	74,985	29,564	5,204
Total Southern States.....	24,250,656	4,885,850	29,136,506	14,218	44,828	216,580	641,045	919,190	333,915	103,453

Ohio.....	5,958,815	3,118,260	9,077,075	1,975	559	74,788	189,218	296,551	103,970	13,978
Indiana.....	2,711,450	1,062,002	3,773,452	40	123	23,740	66,047	104,110	55,239	9,700
Illinois.....	10,834,038	3,639,517	14,473,555	2,500	5,230	120,753	321,008	392,758	138,863	87,528
Michigan.....	4,087,472	2,527,006	6,614,478	49	269	65,613	116,433	166,569	74,830	17,131
Wisconsin.....	2,147,458	1,352,173	3,499,631	725	175	12,433	70,409	96,501	62,205	8,777
Minnesota.....	2,282,563	1,132,849	3,415,412	1,200	726	30,900	61,820	121,995	39,765	18,230
Iowa.....	1,884,635	605,060	2,489,695	285	34	5,536	51,543	74,525	50,926	12,406
Missouri.....	4,244,462	796,584	5,041,046	2,400	2,010	34,753	119,610	125,416	83,340	10,202
Total Middle Western States.....	34,150,893	14,233,451	48,384,344	9,174	9,126	368,516	996,088	1,378,425	599,138	177,952
North Dakota.....	435,926	176,544	612,470	-----	-----	3,637	11,457	12,880	11,210	4,585
South Dakota.....	440,588	112,960	553,548	-----	-----	2,765	10,690	13,181	10,575	2,042
Nebraska.....	1,368,505	157,255	1,525,760	2,345	-----	4,647	33,794	37,931	23,485	6,818
Kansas.....	1,726,464	225,187	1,951,651	241	-----	5,640	39,290	51,422	35,939	3,215
Montana.....	538,995	114,809	653,804	50	-----	5,951	10,715	12,704	6,451	706
Wyoming.....	253,010	60,789	313,799	-----	-----	1,447	4,098	8,855	4,731	1,008
Colorado.....	1,104,756	305,956	1,410,712	1,150	213	9,728	26,005	38,131	20,531	4,741
New Mexico.....	375,748	68,702	444,450	7	-----	1,557	9,335	8,502	1,401	4,516
Oklahoma.....	1,801,753	198,571	2,000,324	3,667	518	11,392	43,840	54,883	41,775	5,886
Total Western States.....	8,045,745	1,420,773	9,466,518	7,460	731	46,764	189,224	238,489	156,098	33,517
Washington.....	1,612,381	822,496	2,434,877	-----	209	20,744	42,645	73,194	33,630	14,897
Oregon.....	1,104,850	526,787	1,631,637	-----	542	19,327	37,545	47,153	28,089	571
California.....	9,496,806	6,901,860	16,398,666	5,000 ¹	33,473	330,569	336,341	415,067	230,606	16,078
Idaho.....	376,900	136,547	513,447	-----	-----	3,687	10,193	11,319	5,077	644
Utah.....	473,234	222,593	695,827	-----	-----	6,061	14,707	16,523	10,786	1,475
Nevada.....	152,345	72,415	224,760	-----	-----	2,692	3,188	4,513	4,824	60
Arizona.....	487,638	124,006	611,644	-----	-----	9,522	11,085	17,762	5,979	524
Total Pacific States.....	13,704,154	8,806,704	22,510,858	5,000	34,224 ¹	392,602	455,704	585,531	318,991	34,249
Total United States (exclusive of possessions).....	131,208,233	64,343,967	195,552,200	188,051	359,882	2,369,288	3,970,353	7,750,846	3,057,736	588,550
Alaska.....	91,943	40,935	132,878	-----	-----	200	2,297	2,314	1,459	746
Canal Zone (Panama).....	19,664	2,359	22,023	-----	-----	3	-----	-----	-----	-----
Guam.....	11,052	8,268	19,320	-----	-----	173	-----	-----	-----	-----
The Territory of Hawaii.....	216,598	186,675	403,273	188	9	2,451	11,727	14,201	4,421	4,963
Puerto Rico.....	171,021	123,952	294,973	7,995	2,546	14,398	32,269	8,697	1,752	1,078
American Samoa.....	796	429	1,225	-----	-----	3	50	65	38	-----
Virgin Islands of the United States.....	2,772	2,692	5,464	-----	-----	72	100	150	146	30
Total possessions.....	513,846	365,310	879,156	8,183	2,555	17,300	46,443	25,427	7,816	6,817
Total United States and possessions.....	131,722,079	64,709,277	196,431,356	196,234	362,437	2,386,588	4,016,796	7,776,273	3,065,552	595,367

¹ Includes capital notes and debentures. (See classification on pp. 148 and 149.)

TABLE NO. 37.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1952 (includes national, State commercial, savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals	Loans to banks	All other loans (including overdrafts)	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties						
Maine.....	71,969	31	11,901	160	2,712	5,306	129,327	19,929	52,431	85	4,053	297,904	2,831	295,073
New Hampshire.....	38,053	-----	2,737	12	1,317	2,724	187,643	10,567	31,472	10	2,979	277,514	694	276,820
Vermont.....	21,534	-----	11,866	-----	3,505	16,042	111,272	17,491	30,667	15	3,135	215,527	1,859	213,668
Massachusetts.....	1,070,394	54	6,016	24,952	26,364	11,924	1,777,287	335,116	402,570	2,644	53,178	3,710,499	46,165	3,664,334
Rhode Island.....	117,637	-----	1,162	1,454	2,039	2,456	225,734	37,694	63,963	-----	5,149	457,288	5,830	451,458
Connecticut.....	230,347	15	7,762	886	8,974	7,983	709,814	73,268	187,907	375	12,622	1,239,953	14,443	1,225,510
Total New England States.....	1,549,934	100	41,444	27,464	44,911	46,435	3,141,077	494,065	769,010	3,129	81,116	6,198,685	71,822	6,126,863
New York.....	9,739,093	804	73,370	1,574,492	354,060	62,185	7,545,316	1,283,610	1,940,420	108,045	508,685	23,190,080	394,546	22,795,534
New Jersey.....	419,629	214	11,573	5,786	15,941	9,457	1,023,206	137,103	474,365	300	31,586	2,129,160	31,256	2,097,904
Pennsylvania.....	2,015,580	482	59,806	43,450	71,856	56,079	1,261,107	254,011	959,821	1,153	87,423	4,810,768	84,368	4,726,400
Delaware.....	78,278	472	3,674	2,675	2,033	8,448	86,029	12,731	50,520	-----	1,818	246,678	781	245,897
Maryland.....	149,462	822	11,930	2,963	74,917	20,239	227,897	56,998	151,943	-----	19,408	716,479	6,284	710,195
District of Columbia.....	154,939	-----	131	2,918	3,757	272	96,879	32,823	115,682	1,125	15,189	423,015	2,955	420,060
Total Eastern States.....	12,556,981	2,794	160,484	1,632,284	522,564	156,680	10,240,434	1,776,476	3,692,751	110,623	664,109	31,516,180	520,190	30,995,990
Virginia.....	241,079	286	34,835	2,691	8,038	30,043	211,357	51,974	280,741	3,080	25,335	889,509	8,759	880,750
West Virginia.....	57,278	54	6,864	236	9,294	10,209	110,411	27,935	107,936	56	5,583	335,556	4,185	331,671
North Carolina.....	325,173	975	24,685	4,623	22,361	28,220	75,527	51,097	268,582	1,192	7,809	810,244	12,220	798,024
South Carolina.....	82,991	3,689	9,270	686	4,246	6,988	33,418	14,504	77,796	-----	8,398	241,986	2,762	239,224
Georgia.....	342,658	5,874	34,791	5,832	16,833	24,582	108,195	35,434	239,392	736	23,261	837,588	8,727	828,861
Florida.....	248,964	2	23,400	1,769	21,637	9,767	81,270	42,508	196,771	200	18,658	644,946	5,720	639,226
Alabama.....	171,632	3,888	35,378	2,430	4,966	16,039	70,272	17,764	151,410	265	17,408	491,452	8,649	482,803
Mississippi.....	96,352	3,103	44,339	2,573	7,109	17,607	26,775	15,679	62,556	350	6,540	282,983	4,376	278,607
Louisiana.....	282,102	3,328	23,804	3,480	5,808	14,252	57,814	35,732	133,047	209	21,101	580,677	7,312	573,365
Texas.....	1,504,030	53,032	273,897	11,472	96,137	32,076	156,821	97,167	789,712	1,003	60,499	3,055,846	31,916	3,023,930
Arkansas.....	73,367	2,754	47,648	2,000	1,737	13,330	29,677	12,477	67,410	11	3,122	253,533	1,796	251,737
Kentucky.....	197,895	927	52,579	1,113	10,783	51,444	104,724	34,608	176,787	300	12,597	643,757	7,426	636,331
Tennessee.....	401,869	812	48,502	6,341	16,978	33,925	82,732	36,171	262,721	555	23,114	913,720	13,682	900,038
Total Southern States.....	4,025,390	78,724	659,992	45,246	225,927	298,482	1,148,993	473,050	2,794,861	7,957	233,475	9,982,097	117,530	9,864,567

Ohio.....	988,832	13,549	72,687	48,531	77,018	88,875	901,433	160,383	697,999	770	83,217	3,133,294	43,132	3,090,162
Indiana.....	251,936	9,453	77,194	1,761	10,135	51,967	335,459	57,961	251,945	267	12,822	1,060,900	13,433	1,047,467
Illinois.....	2,455,522	27,560	205,770	239,903	96,733	42,439	502,918	111,098	646,772	15,643	121,188	4,465,546	75,332	4,390,214
Michigan.....	536,379	3,437	65,267	5,350	17,712	41,792	682,504	125,358	518,832	33	36,785	2,093,449	23,732	2,069,717
Wisconsin.....	353,672	521	76,894	1,021	9,610	60,838	321,951	73,833	162,048	3	30,652	1,091,043	19,299	1,071,744
Minnesota.....	351,433	32,072	147,035	2,756	10,976	52,748	348,211	50,895	248,276	1,083	32,504	1,277,989	14,024	1,263,965
Iowa.....	159,677	102,554	288,942	1,171	5,221	60,486	169,926	41,522	140,033	-----	10,723	980,255	9,382	970,873
Missouri.....	681,968	14,530	152,330	11,730	25,193	41,465	413,643	92,798	405,986	4,515	37,459	1,881,617	17,827	1,863,790
Total Middle West-ern States.....	5,779,419	203,676	1,086,119	312,223	252,598	440,610	3,676,045	713,848	3,071,891	22,314	365,350	15,924,093	216,161	15,707,932
North Dakota.....	16,880	32,438	37,119	-----	1,031	3,920	28,657	4,389	26,552	-----	1,119	152,105	2,246	149,859
South Dakota.....	24,666	21,837	69,434	101	528	4,406	32,378	5,513	30,058	6	1,486	190,413	3,599	186,814
Nebraska.....	121,037	70,342	182,995	656	7,163	10,276	30,878	11,675	66,674	825	14,386	516,907	6,438	510,469
Kansas.....	134,230	155,150	178,325	3,072	3,289	19,403	63,492	13,458	105,386	121	6,841	682,767	3,466	679,301
Montana.....	29,590	27,907	36,473	-----	918	2,337	33,422	5,755	42,075	-----	2,007	180,444	2,924	177,520
Wyoming.....	18,216	3,308	27,715	-----	1,012	1,654	19,974	5,364	16,647	-----	321	94,211	643	93,568
Colorado.....	136,543	22,070	131,531	1,236	3,111	5,588	57,936	21,714	111,386	50	10,683	501,848	3,585	498,263
New Mexico.....	39,792	966	28,032	15	1,382	2,042	18,366	7,291	36,110	-----	1,302	135,328	1,948	133,380
Oklahoma.....	258,941	52,167	88,138	1,047	3,843	11,245	40,571	21,153	151,207	3,586	17,336	649,234	5,000	644,234
Total Western States.....	779,855	386,215	779,762	6,127	22,277	60,871	325,674	96,312	586,095	4,588	55,481	3,103,257	29,849	3,073,408
Washington.....	341,921	32,301	37,366	1,917	2,259	15,227	291,399	58,345	195,182	-----	22,834	998,751	11,232	987,519
Oregon.....	225,965	4,003	38,015	914	4,040	11,584	196,780	32,094	164,459	-----	5,027	682,881	5,590	677,291
California.....	2,464,555	567	267,091	32,926	27,004	90,320	2,692,498	344,991	1,312,844	8,687	135,637	7,377,120	96,205	7,280,915
Idaho.....	38,997	15,098	37,643	16	1,560	3,675	55,935	10,674	40,904	-----	2,922	207,424	2,090	205,334
Utah.....	68,153	1,897	29,274	670	2,241	7,925	80,484	17,212	61,346	-----	3,750	272,952	2,641	270,311
Nevada.....	9,314	-----	8,482	3	403	958	28,662	5,299	21,954	1	804	75,880	293	75,587
Arizona.....	60,365	188	49,386	338	452	2,291	62,132	3,194	69,529	-----	339	248,214	1,712	246,502
Total Pacific States.....	3,209,270	54,054	467,257	36,784	37,959	131,980	3,407,890	471,809	1,866,218	8,688	171,313	9,863,222	119,763	9,743,459
Total United States (exclusive of possessions).....	27,900,849	725,563	3,195,058	2,060,128	1,106,236	1,125,058	21,940,113	4,025,560	12,780,826	157,299	1,570,844	76,587,534	1,075,315	75,512,219
Alaska.....	15,676	-----	2	-----	27	14	10,869	6,580	4,884	-----	23	38,075	665	37,410
Canal Zone (Panama).....	1,132	-----	-----	-----	1	-----	-----	62	94	-----	13	1,240	-----	1,240
Guam.....	2,261	-----	-----	-----	-----	-----	106	62	1,795	-----	2	4,226	-----	4,226
The Territory of Hawaii.....	33,704	-----	5,873	23	21,742	1,319	93,178	12,682	15,698	-----	3,928	188,147	362	187,785
Puerto Rico.....	86,852	-----	20,373	-----	477	3,383	18,473	6,828	32,405	326	16,163	185,280	1,040	184,240
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	-----	59	-----	-----	59	-----	59
Virgin Islands of the United States.....	183	-----	18	-----	-----	114	843	144	282	-----	40	1,624	-----	1,624
Total possessions.....	139,808	-----	26,266	23	22,247	4,830	123,469	26,296	55,217	326	20,169	418,651	2,067	416,584
Total United States and possessions.....	28,040,657	725,563	3,221,324	2,060,151	1,128,483	1,129,888	22,063,582	4,051,856	12,836,043	157,625	1,591,013	77,006,185	1,077,382	75,928,803

TABLE NO. 37.—Assets and liabilities of all active banks in the United States and possessions, Dec. 31, 1952 (includes national, State commercial, savings, and private banks)—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		125	17,315	249,174	10,086	27,213	11,006		8,076	469,082	545	6	2,515		
New Hampshire.....		4	7,698	146,545	7,059	16,486	9,253	10	6,960	425,879	545	20	127		
Vermont.....		1,024	9,501	98,314	3,344	11,428	1,458		4,352	255,779	153	3	1,550	63	
Massachusetts.....		912	117,450	2,970,963	149,350	281,131	358,359	32,460	93,930	4,308,546	11,425	1,748	6,930	66	8,000
Rhode Island.....			16,245	416,298	21,394	43,740	11,127	1,941	22,211	595,342	488	323	437		
Connecticut.....			49,244	1,243,018	90,158	73,376	48,496	40	48,502	1,939,822	2,020	55	1,531	95	
Total New England States.....		2,065	217,453	5,124,312	281,391	453,374	439,699	34,451	184,031	7,994,450	15,181	2,155	13,090	227	8,000
New York.....	39,978	6,788	896,855	21,929,422	1,360,512	870,406	3,569,032	1,192,725	1,249,036	17,476,850	67,836		96,970	151,013	457,445
New Jersey.....	2,290	10,253	108,872	2,571,128	114,880	308,471	70,446	518	86,506	2,835,856	5,602		38,654	428	
Pennsylvania.....		513	330,631	6,844,139	357,493	319,113	702,427	16,765	97,668	4,382,366	5,069	1,191	126,622	643	
Delaware.....			12,769	357,752	20,158	12,871	4,882		8,838	176,138	380		17,345		
Maryland.....	100	570	36,155	1,152,224	47,919	122,744	114,778	1,191	14,988	861,184	10,738	18	983	325	
District of Columbia.....			23,000	894,033	33,298	188	62,362	6,033	24,581	212,936	19,200	1,025	193		17,075
Total Eastern States.....	42,368	18,124	1,408,282	33,748,698	1,934,260	1,633,793	4,523,927	1,217,232	1,481,617	25,945,330	108,825	2,234	280,768	152,409	474,520
Virginia.....		1,061	54,079	1,209,319	49,390	126,060	207,883	340	40,433	662,299	23,301	2,368	48,571	802	
West Virginia.....	53		27,195	559,268	28,487	94,836	44,382		25,447	280,457	1,408	536	1,233	406	
North Carolina.....		69	33,553	1,256,115	59,700	140,561	257,111	98	29,273	384,862	5,840	6,871	68,202	725	
South Carolina.....	10	100	17,508	567,727	30,345	96,080	28,439		11,128	95,646	7,661	12	1,153	2,992	
Georgia.....	49		44,368	1,220,903	56,047	192,889	233,412	56	22,199	343,224	6,303	1,624	2,319	646	
Florida.....		233	52,504	1,521,983	36,204	251,208	190,901	2,079	23,928	427,155	8,372	3,081	5,637	1,228	
Alabama.....		9	32,308	880,451	31,409	144,063	89,332	465	13,622	285,783	4,098	43	844	799	
Mississippi.....	10	531	17,171	560,406	12,550	126,748	66,880	7	4,613	138,298	1,724		10		
Louisiana.....		103	36,857	1,178,614	38,006	301,837	246,822	5,059	15,770	309,632	3,800	449	3,742	1,393	
Texas.....	26	200	208,853	5,632,611	155,920	562,263	1,236,573	11,817	145,378	706,453	20,120	1,187	99,543	4,675	
Arkansas.....		153	21,330	644,645	13,208	78,726	68,552	16	6,184	113,200	261	490	895	150	
Kentucky.....		67	40,381	1,225,921	48,647	106,353	202,170	280	15,856	249,269	5,601	20	4,562	67	
Tennessee.....		20	52,239	1,213,005	44,075	147,065	343,410	251	17,315	511,636	4,301	234	16,190	1,447	
Total Southern States.....	148	2,546	638,351	17,670,968	603,988	2,368,219	3,215,867	20,468	371,146	4,507,914	92,790	16,915	252,901	15,330	

Ohio.....	1, 013	365	187, 840	4, 810, 959	311, 670	366, 238	369, 108	5, 456	95, 384	2, 944, 828	2, 094	919	169, 477	942	-----
Indiana.....	974	25	65, 048	2, 088, 654	84, 258	343, 136	148, 209	235	46, 958	1, 051, 688	6, 750	2, 377	581	606	-----
Illinois.....	238	1, 559	319, 211	8, 276, 432	470, 329	499, 366	1, 435, 785	37, 276	114, 850	3, 443, 146	6, 204	1, 288	183, 859	3, 020	2, 000
Michigan.....	-----	2, 633	113, 800	3, 219, 255	259, 078	310, 156	230, 310	5, 257	63, 416	2, 492, 847	4, 409	1, 37	29, 211	402	-----
Wisconsin.....	859	1, 835	67, 715	1, 747, 582	89, 628	119, 548	150, 257	719	39, 724	1, 341, 242	5, 005	1, 318	4, 178	430	-----
Minnesota.....	10	100	61, 710	1, 617, 296	87, 533	181, 292	361, 496	3, 438	31, 538	1, 117, 998	374	377	13, 915	185	-----
Iowa.....	-----	976	50, 567	1, 465, 085	53, 836	202, 725	130, 627	-----	32, 362	602, 079	2, 190	205	546	40	-----
Missouri.....	617	405	118, 588	2, 975, 999	130, 095	284, 062	816, 332	4, 387	33, 587	785, 166	2, 064	623	8, 486	245	-----
Total Middle Western States.....	3, 711	7, 898	984, 479	26, 201, 232	1, 486, 427	2, 306, 523	3, 642, 124	56, 768	457, 819	13, 778, 994	29, 090	7, 244	410, 253	5, 870	2, 000
North Dakota.....	25	-----	11, 432	348, 250	6, 294	64, 586	13, 262	15	3, 519	122, 295	685	7	53, 557	-----	-----
South Dakota.....	65	-----	10, 625	368, 952	8, 273	47, 333	11, 762	-----	4, 268	106, 254	1, 035	10	5, 661	-----	-----
Nebraska.....	13	20	33, 761	1, 058, 898	37, 720	97, 511	164, 487	5	9, 884	157, 076	49	38	90	2	-----
Kansas.....	-----	35	39, 255	1, 244, 920	35, 412	323, 126	108, 943	-----	14, 063	220, 369	3, 887	73	835	23	-----
Montana.....	-----	25	10, 690	435, 661	10, 452	56, 364	30, 255	-----	6, 263	114, 257	67	4	466	15	-----
Wyoming.....	-----	143	3, 955	198, 408	3, 135	37, 412	11, 529	-----	2, 526	60, 034	385	23	347	-----	-----
Colorado.....	-----	-----	26, 005	883, 758	33, 865	67, 264	106, 441	70	13, 358	287, 943	3, 147	10	14, 844	12	-----
New Mexico.....	-----	36	9, 299	264, 898	17, 187	75, 521	12, 927	-----	5, 215	64, 569	3, 760	343	30	-----	-----
Oklahoma.....	-----	5	43, 835	1, 342, 087	45, 726	183, 304	204, 824	428	25, 384	186, 600	5, 129	111	5, 925	806	-----
Total Western States.....	103	264	188, 857	6, 145, 832	198, 064	952, 421	664, 430	518	84, 480	1, 319, 397	18, 144	619	81, 755	858	-----
Washington.....	8	-----	42, 637	1, 301, 338	51, 963	155, 490	78, 383	5, 453	19, 754	816, 425	5, 673	15	47	336	-----
Oregon.....	-----	-----	37, 545	870, 940	26, 218	140, 947	41, 211	1, 493	24, 041	510, 644	47	14	15, 162	920	-----
California.....	-----	1, 933	334, 408	7, 624, 125	328, 159	660, 122	440, 561	126, 092	317, 747	6, 206, 714	36, 764	249	572, 834	6, 917	78, 382
Idaho.....	-----	-----	10, 193	287, 168	9, 336	69, 019	6, 586	-----	4, 791	135, 004	1, 424	11	68	40	-----
Utah.....	62	110	14, 535	340, 752	10, 513	72, 027	45, 025	2	4, 915	217, 340	3, 347	1, 030	806	70	-----
Nevada.....	-----	-----	3, 188	118, 677	4, 196	24, 430	1, 567	-----	3, 475	70, 551	1, 802	-----	62	-----	-----
Arizona.....	-----	-----	11, 085	379, 834	9, 336	75, 836	10, 074	2, 812	9, 746	121, 604	2, 025	25	352	-----	-----
Total Pacific States.....	70	2, 043	453, 591	10, 922, 834	439, 721	1, 197, 871	623, 407	135, 852	384, 469	8, 078, 282	51, 082	1, 344	539, 331	8, 283	78, 382
Total United States (exclusive of possessions).....	46, 400	32, 940	3, 891, 013	99, 813, 876	4, 943, 851	8, 912, 201	13, 109, 454	1, 465, 289	2, 963, 562	61, 624, 367	315, 112	30, 511	1, 628, 098	182, 977	562, 902
Alaska.....	-----	-----	2, 297	63, 368	14, 376	11, 855	1, 430	-----	914	27, 614	10, 776	27	2, 442	76	-----
Canal Zone (Panama).....	-----	-----	-----	9, 209	10, 137	-----	-----	226	92	2, 359	-----	-----	-----	-----	-----
Guam.....	-----	-----	-----	4, 736	5, 570	525	-----	-----	221	5, 768	-----	-----	2, 500	-----	-----
The Territory of Hawaii.....	-----	-----	11, 727	139, 612	33, 382	37, 548	2, 229	1, 018	2, 809	179, 277	624	610	6, 169	-----	-----
Puerto Rico.....	74	-----	32, 195	108, 423	13, 018	30, 700	9, 082	317	9, 481	66, 813	600	2, 037	53, 888	614	-----
American Samoa.....	-----	-----	50	476	282	-----	31	-----	7	429	-----	-----	-----	-----	-----
Virgin Islands of the United States.....	-----	-----	100	1, 629	276	814	30	-----	23	2, 603	-----	-----	85	3	1
Total possessions.....	74	-----	46, 369	327, 453	77, 041	81, 442	12, 802	1, 561	13, 547	284, 858	12, 000	2, 674	65, 084	693	1
Total United States and possessions.....	46, 474	32, 940	3, 937, 382	100, 141, 329	5, 020, 892	8, 993, 643	13, 122, 256	1, 466, 850	2, 977, 109	61, 909, 225	327, 112	33, 185	1, 693, 182	183, 670	562, 903

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

TABLE NO. 38.—Assets and liabilities of active national banks, Dec. 31, 1952

ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government securities, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	32	96,868	93,181	12,265	11,004	625	7,122	49,295	1,382	45	324	-----	486	272,597
New Hampshire.....	51	81,292	79,668	9,944	5,251	470	6,868	50,378	2,238	39	49	-----	137	236,334
Vermont.....	37	60,838	57,596	6,991	4,632	349	3,315	30,029	1,703	61	23	-----	230	165,767
Massachusetts.....	114	1,324,273	1,122,077	136,525	70,328	6,982	51,641	779,149	28,622	55	410	29,513	19,538	3,569,113
Rhode Island.....	6	78,915	92,554	4,729	2,548	419	5,120	40,556	3,943	-----	-----	148	435	229,367
Connecticut.....	48	287,169	362,670	90,331	20,448	1,563	24,420	225,573	10,356	190	2	150	1,541	1,024,413
Total New England States.....	288	1,929,355	1,807,746	260,785	114,211	10,408	98,486	1,174,980	48,244	390	808	29,811	22,367	5,497,591
New York.....	363	6,011,262	3,970,119	1,099,256	418,313	45,427	110,072	3,782,946	93,812	445	2,250	61,326	81,911	15,677,139
New Jersey.....	200	924,144	1,217,519	240,427	83,092	4,609	62,804	500,787	29,824	402	422	151	8,300	3,072,481
Pennsylvania.....	607	2,668,768	2,716,131	492,297	307,896	19,634	139,800	1,643,758	65,131	1,219	8,506	3,418	16,717	8,083,275
Delaware.....	11	12,572	14,309	1,998	1,055	119	975	6,366	537	3	-----	-----	65	37,999
Maryland.....	59	240,958	337,221	43,162	13,124	1,268	15,408	203,897	5,523	77	441	95	1,461	862,635
District of Columbia.....	9	226,337	329,918	13,463	17,230	1,084	15,834	203,049	8,612	525	-----	-----	922	816,974
Total Eastern States.....	1,249	10,084,041	8,585,217	1,890,603	840,710	72,141	344,893	6,340,803	203,439	2,671	11,619	64,990	109,376	28,550,503
Virginia.....	133	473,645	512,696	67,097	25,743	2,290	31,558	350,893	13,028	268	678	371	2,682	1,480,949
West Virginia.....	74	165,480	247,790	25,787	8,845	1,097	15,969	135,424	4,845	35	-----	-----	761	606,033
North Carolina.....	46	202,883	195,861	34,227	4,328	939	16,139	161,899	5,588	135	21	4	1,071	623,095
South Carolina.....	25	155,999	216,202	20,663	10,472	680	17,277	134,480	4,173	42	48	-----	874	560,910
Georgia.....	52	444,811	339,153	67,221	17,469	1,554	20,928	325,308	13,387	129	-----	-----	2,758	1,232,718
Florida.....	64	396,563	692,215	98,257	18,935	2,437	35,954	464,717	18,514	465	142	-----	3,895	1,732,094
Alabama.....	71	360,874	373,402	101,394	16,888	1,700	24,462	287,128	8,033	416	475	1,062	2,690	1,178,524
Mississippi.....	24	70,848	82,353	30,733	646	431	6,140	64,984	2,267	50	-----	-----	298	258,750
Louisiana.....	37	374,974	585,379	85,337	7,701	2,314	21,687	402,207	11,243	139	550	3,824	5,557	1,500,912
Texas.....	444	2,442,531	2,021,356	264,340	62,960	10,529	93,952	2,362,137	72,533	11,952	6,384	28,877	10,479	7,388,030
Arkansas.....	53	133,590	186,998	44,972	4,239	800	9,458	145,055	2,482	7	30	2	644	528,277
Kentucky.....	91	218,718	299,796	25,504	12,305	1,254	18,282	206,456	5,150	53	139	-----	1,277	788,934
Tennessee.....	74	635,678	534,377	84,026	12,859	2,934	32,175	461,790	17,109	215	27	6,551	2,893	1,790,634
Total Southern States.....	1,188	6,076,594	6,287,578	949,558	203,390	28,959	343,981	5,502,478	178,352	13,906	8,494	40,691	35,879	19,669,860

Ohio.....	238	1,375,339	1,817,909	246,186	56,847	6,768	75,812	978,839	35,214	-----	851	536	10,079	4,604,380
Indiana.....	124	547,829	940,838	92,053	34,376	2,736	46,487	533,238	14,244	96	25	103	5,054	2,217,079
Illinois.....	386	3,336,551	4,471,132	529,306	230,083	16,846	103,912	2,543,927	34,626	466	946	4,082	27,869	11,299,746
Michigan.....	77	1,012,779	1,573,346	205,844	45,946	4,305	63,177	791,488	18,580	86	1,400	236	11,153	3,728,340
Wisconsin.....	95	439,624	758,573	69,335	57,103	2,203	23,055	391,222	9,664	97	-----	61	5,853	1,756,790
Minnesota.....	178	801,886	838,289	130,103	66,805	3,584	24,267	576,311	10,003	443	3,571	711	7,320	2,463,293
Iowa.....	97	259,982	293,747	71,050	15,254	1,149	13,458	220,542	4,417	53	1,216	-----	1,484	882,352
Missouri.....	77	700,988	691,627	77,538	33,271	3,249	20,623	601,643	10,598	149	851	861	3,821	2,145,219
Total Middle Western States.....	1,272	8,474,978	11,385,461	1,421,415	539,685	40,840	370,791	6,637,210	137,346	1,390	8,860	6,590	72,633	29,097,199
North Dakota.....	40	78,432	132,315	11,593	5,819	335	3,743	58,217	1,386	12	-----	-----	1,595	293,447
South Dakota.....	35	98,442	117,299	13,563	7,171	358	4,287	65,375	2,291	-----	-----	-----	1,186	309,972
Nebraska.....	124	348,012	389,011	76,666	18,271	1,408	10,652	311,332	5,843	13	5	-----	1,776	1,162,979
Kansas.....	174	325,337	399,283	72,603	24,938	1,366	13,745	319,513	5,152	208	110	-----	1,909	1,164,164
Montana.....	38	81,012	150,558	13,854	9,208	336	5,077	83,143	2,943	-----	-----	-----	3,022	349,153
Wyoming.....	24	64,834	96,243	8,447	2,636	273	3,781	58,024	1,459	20	-----	-----	289	236,006
Colorado.....	77	336,096	422,224	28,297	13,398	1,382	13,914	276,062	3,394	33	-----	-----	2,311	1,097,111
New Mexico.....	26	91,844	131,999	7,576	1,361	379	6,523	96,296	3,229	75	112	-----	337	339,731
Oklahoma.....	198	507,406	577,188	126,688	26,040	2,408	22,292	512,900	12,328	344	1,870	518	2,620	1,792,602
Total Western States.....	736	1,931,415	2,416,120	359,277	108,842	8,245	84,014	1,780,862	38,025	705	2,097	518	15,045	6,745,165
Washington.....	35	759,650	575,641	156,898	32,254	2,540	29,979	461,018	19,902	187	498	196	4,441	2,043,204
Oregon.....	19	580,270	463,386	109,842	12,708	2,160	15,458	295,694	15,018	455	-----	542	6,010	1,501,543
California.....	92	5,666,298	3,794,732	773,599	302,604	30,007	113,467	2,471,617	90,636	1,813	25,500	25,916	52,905	13,349,094
Idaho.....	12	147,296	164,155	10,551	2,782	458	5,601	70,456	3,111	23	-----	-----	213	404,646
Utah.....	10	102,490	128,833	8,468	2,871	328	3,640	66,147	2,525	-----	-----	-----	193	315,495
Nevada.....	5	57,913	81,596	7,261	4,304	183	4,762	32,460	1,837	29	-----	-----	733	191,078
Arizona.....	3	193,786	144,394	24,538	7,454	590	10,296	73,805	6,134	953	-----	-----	3,106	465,056
Total Pacific States.....	176	7,507,703	5,352,737	1,091,157	364,977	36,266	183,203	3,471,197	139,163	3,460	25,998	26,654	67,601	18,270,116
Total United States (exclusive of possessions).....	4,909	36,004,086	35,834,859	5,972,795	2,171,815	196,859	1,425,368	24,907,530	744,569	22,522	57,876	169,254	322,901	107,830,434
Alaska.....	5	22,175	41,587	2,239	1,851	-----	5,563	17,772	781	23	-----	-----	59	92,050
The Territory of Hawaii.....	1	91,788	57,032	7,544	2,564	1	14,899	27,348	2,555	10	-----	9	762	204,512
Virgin Islands of the United States.....	1	1,624	2,964	175	-----	-----	304	619	7	-----	-----	-----	54	5,747
Total possessions.....	7	115,587	101,583	9,958	4,415	1	20,766	45,739	3,343	33	-----	9	875	302,309
Total United States and possessions.....	4,916	36,119,673	35,936,442	5,982,753	2,176,230	196,860	1,446,134	24,953,269	747,912	22,555	57,876	169,263	323,776	108,132,743

TABLE NO. 38.—Assets and liabilities of active national banks, Dec. 31, 1952—Continued

LIABILITIES
[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock
Maine.....	159,746	85,361	245,107	200	-----	1,767	9,290	10,131	5,034	1,068
New Hampshire.....	168,474	44,312	212,786	90	-----	623	6,094	9,769	5,702	1,270
Vermont.....	74,518	74,151	148,669	-----	-----	1,423	5,528	5,654	3,305	1,188
Massachusetts.....	2,753,456	450,916	3,204,372	480	32,187	37,068	78,879	152,922	44,256	18,949
Rhode Island.....	147,671	63,926	211,597	-----	-----	2,029	4,695	8,730	2,115	53
Connecticut.....	758,703	188,586	947,289	100	150	8,582	23,983	28,432	11,992	3,885
Total New England States.....	4,062,568	907,252	4,969,820	870	32,485	51,492	128,469	215,638	72,404	26,413
New York.....	11,449,979	2,171,504	13,621,483	54,720	63,972	730,609	379,704	619,252	192,609	14,790
New Jersey.....	1,710,099	1,148,059	2,858,158	875	151	17,625	64,280	89,343	33,706	8,343
Pennsylvania.....	5,176,665	2,083,104	7,259,769	2,700	3,456	49,682	210,955	435,923	108,789	12,001
Delaware.....	20,672	12,344	33,016	-----	-----	31	1,260	2,716	884	92
Maryland.....	634,862	166,268	801,130	200	95	3,008	14,435	28,054	10,422	5,291
District of Columbia.....	655,365	111,423	766,788	-----	-----	5,653	13,200	22,950	6,953	1,430
Total Eastern States.....	19,647,642	5,692,702	25,340,344	58,495	67,674	806,608	683,834	1,198,238	353,363	41,947
Virginia.....	970,420	396,479	1,366,899	2,350	371	9,690	29,854	47,099	19,044	5,642
West Virginia.....	412,864	143,195	556,059	1,250	-----	2,290	13,085	23,702	7,332	2,315
North Carolina.....	475,883	101,660	577,543	500	4	5,041	10,300	21,332	6,339	2,036
South Carolina.....	464,502	62,922	527,424	-----	-----	4,814	8,862	14,274	4,062	1,474
Georgia.....	989,459	160,305	1,149,764	500	-----	12,532	21,323	29,265	9,234	10,100
Florida.....	1,375,229	242,539	1,617,768	500	-----	11,856	33,675	48,734	12,062	7,499
Alabama.....	878,275	213,718	1,091,993	-----	1,476	9,142	23,157	34,538	13,860	4,358
Mississippi.....	195,464	47,036	242,500	-----	-----	1,007	4,705	10,050	257	231
Louisiana.....	1,211,530	199,438	1,410,968	-----	4,284	8,762	21,788	41,511	12,937	662
Texas.....	6,237,505	645,118	6,882,623	-----	30,239	33,506	167,735	186,228	66,083	21,616
Arkansas.....	425,832	64,845	490,677	-----	2	1,999	11,070	15,068	7,902	1,559
Kentucky.....	613,398	119,291	732,689	275	-----	3,978	15,525	26,002	8,718	1,747
Tennessee.....	1,322,197	339,346	1,661,543	-----	6,551	12,365	33,926	56,281	16,674	3,294
Total Southern States.....	15,572,558	2,735,892	18,308,450	5,375	42,927	116,982	395,005	554,084	184,504	62,533

Ohio.....	3, 141, 520	1, 146, 667	4, 288, 187	1, 450	536	33, 803	95, 526	130, 577	49, 569	4, 732
Indiana.....	1, 569, 823	508, 929	2, 078, 752	-----	103	12, 965	34, 505	57, 017	27, 219	6, 518
Illinois.....	8, 154, 617	2, 371, 036	10, 525, 653	2, 500	4, 428	74, 961	250, 707	303, 528	85, 246	52, 723
Michigan.....	2, 467, 498	1, 048, 243	3, 515, 741	-----	236	38, 863	48, 040	86, 461	32, 223	6, 776
Wisconsin.....	1, 135, 762	510, 954	1, 646, 716	650	61	7, 487	29, 965	44, 092	23, 682	4, 737
Minnesota.....	1, 759, 785	522, 491	2, 282, 276	-----	712	27, 433	39, 571	80, 491	21, 176	11, 634
Iowa.....	660, 125	163, 419	823, 544	200	-----	2, 890	14, 723	23, 673	14, 146	3, 176
Missouri.....	1, 761, 944	250, 023	2, 011, 967	50	896	10, 153	42, 258	49, 790	26, 525	3, 580
Total Middle Western States.....	20, 651, 074	6, 521, 762	27, 172, 836	4, 850	6, 972	208, 555	554, 695	775, 629	279, 786	93, 876
North Dakota.....	202, 379	72, 809	275, 188	-----	-----	2, 725	4, 705	6, 739	3, 161	929
South Dakota.....	230, 736	60, 341	291, 077	-----	-----	2, 615	4, 843	7, 112	3, 428	897
Nebraska.....	976, 155	114, 874	1, 091, 029	775	-----	3, 599	22, 398	24, 663	15, 165	5, 350
Kansas.....	984, 933	110, 074	1, 095, 007	-----	-----	4, 189	20, 495	25, 750	16, 932	1, 791
Montana.....	273, 053	57, 109	330, 162	50	-----	4, 510	5, 245	6, 226	2, 708	252
Wyoming.....	179, 475	43, 187	222, 662	-----	-----	1, 190	2, 660	5, 920	2, 909	665
Colorado.....	813, 985	212, 787	1, 026, 772	199	-----	5, 447	17, 310	29, 032	14, 561	3, 790
New Mexico.....	272, 784	48, 789	321, 573	7	-----	1, 082	6, 540	6, 245	878	3, 406
Oklahoma.....	1, 515, 114	148, 284	1, 663, 398	300	518	9, 342	35, 275	45, 694	32, 939	5, 136
Total Western States.....	5, 448, 614	868, 254	6, 316, 868	1, 331	518	34, 699	119, 471	157, 381	92, 681	22, 216
Washington.....	1, 416, 606	485, 854	1, 902, 460	-----	209	17, 046	35, 125	49, 682	25, 784	12, 898
Oregon.....	959, 220	425, 252	1, 384, 472	-----	542	17, 938	31, 785	40, 925	25, 685	196
California.....	7, 238, 813	5, 049, 351	12, 288, 164	5, 000	27, 958	291, 027	248, 683	305, 586	172, 481	10, 195
Idaho.....	281, 895	100, 570	382, 465	-----	-----	2, 541	7, 300	8, 325	3, 610	405
Utah.....	230, 228	65, 907	296, 135	-----	-----	2, 870	5, 300	5, 280	4, 867	1, 043
Nevada.....	120, 423	55, 013	178, 436	-----	-----	2, 187	2, 385	3, 715	4, 295	60
Arizona.....	345, 961	87, 748	433, 709	-----	-----	7, 524	7, 475	12, 200	4, 148	-----
Total Pacific States.....	10, 593, 146	6, 272, 695	16, 865, 841	5, 000	28, 709	341, 133	338, 053	425, 713	240, 870	24, 797
Total United States (exclusive of possessions).....	75, 975, 602	22, 998, 557	98, 974, 159	75, 921	179, 285	1, 559, 469	2, 219, 527	3, 326, 683	1, 223, 608	271, 782
Alaska.....	57, 985	30, 164	88, 149	-----	-----	163	1, 225	1, 385	696	432
The Territory of Hawaii.....	102, 929	87, 234	190, 163	-----	9	832	4, 000	6, 000	1, 332	2, 176
Virgin Islands of the United States.....	2, 772	2, 533	5, 305	-----	-----	67	100	150	95	30
Total possessions.....	163, 686	119, 931	283, 617	-----	9	1, 062	5, 325	7, 535	2, 123	2, 638
Total United States and possessions.....	76, 139, 288	23, 118, 488	99, 257, 776	75, 921	179, 294	1, 560, 531	2, 224, 852	3, 334, 218	1, 225, 731	274, 420

¹ See classification on pp. 156 and 157.

TABLE No. 38.—Assets and liabilities of active national banks, Dec. 31, 1952—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Commer- cial and industrial loans (in- clud- ing open- market paper)	Loans to farmers directly guar- anteed by the Com- modity Credit Corporation	Other loans to farmers	Loans to brokers and deal- ers in securities	Other loans for the pur- pose of purchas- ing or carry- ing stocks, bonds, and other securities	Real estate loans			Other loans to indi- viduals	Loans to banks	All other loans (includ- ing over- drafts)	Total gross loans	Less valua- tion reserves	Net loans
						Secured by farm land (in- clud- ing im- prove- ments)	Secured by resi- dential prop- erties (other than farm)	Secured by other prop- erties						
Maine.....	35,359	9	6,138	53	1,235	1,732	19,512	6,609	25,034	50	2,478	98,209	1,341	96,868
New Hampshire.....	31,997	-----	2,247	12	1,307	1,347	16,521	3,825	22,689	10	2,009	81,964	672	81,292
Vermont.....	11,922	-----	5,313	-----	2,247	3,464	15,368	4,144	18,029	15	1,040	61,542	704	60,838
Massachusetts.....	851,265	-----	3,977	12,198	9,717	1,762	135,188	58,552	233,330	1,962	43,987	1,351,938	27,665	1,324,273
Rhode Island.....	31,627	-----	50	49	1,188	150	23,150	7,059	16,449	-----	84	79,806	891	78,915
Connecticut.....	112,705	-----	3,703	276	3,726	1,416	67,744	15,674	79,512	-----	7,149	291,905	4,736	287,169
Total New England States.....	1,074,875	9	21,428	12,588	19,420	9,871	277,483	95,863	395,043	2,037	56,747	1,965,364	36,009	1,929,355
New York.....	3,776,857	114	45,291	611,673	92,328	18,960	394,234	87,057	877,527	45,435	163,035	6,112,511	101,249	6,011,262
New Jersey.....	2,066,889	214	9,546	1,368	8,876	7,245	391,383	51,207	243,320	300	16,676	937,324	13,180	924,144
Pennsylvania.....	1,411,319	462	49,476	8,274	34,379	41,038	564,779	136,525	432,185	253	42,292	2,720,982	52,214	2,668,768
Delaware.....	2,624	6	1,087	61	1,223	5,404	663	1,281	-----	-----	232	12,581	9	12,572
Maryland.....	76,546	409	5,062	2,052	62,368	7,803	36,561	13,491	29,539	-----	8,430	242,261	1,303	240,958
District of Columbia.....	101,203	-----	15	1,061	3,345	212	46,566	16,396	53,519	250	5,797	228,394	2,057	226,337
Total Eastern States.....	5,575,438	1,205	110,777	624,458	201,357	76,481	1,438,927	305,339	1,637,371	46,238	236,462	10,254,053	170,012	10,084,041
Virginia.....	145,005	208	20,872	1,772	6,725	14,801	106,915	29,126	133,052	1,330	18,216	478,022	4,377	473,645
West Virginia.....	30,760	-----	2,753	-----	2,768	3,759	54,405	12,675	59,246	56	1,435	167,857	2,377	165,480
North Carolina.....	93,617	390	6,032	1,520	9,661	3,540	14,478	7,364	65,512	35	3,192	205,341	2,458	202,883
South Carolina.....	66,554	1,937	2,818	681	2,924	1,906	13,387	10,378	51,279	-----	5,866	157,730	1,731	155,999
Georgia.....	217,917	1,531	11,505	3,837	9,959	4,525	29,828	15,612	137,069	472	17,354	449,609	4,798	444,811
Florida.....	185,904	-----	10,535	1,478	17,882	2,480	30,094	23,948	116,418	200	11,210	400,149	3,586	396,563
Alabama.....	147,883	1,775	17,846	2,186	3,208	5,280	46,380	11,760	115,064	265	16,198	367,845	6,971	360,874
Mississippi.....	27,984	390	6,226	261	6,74	2,079	6,709	5,236	19,617	-----	2,970	72,146	1,298	70,848
Louisiana.....	227,266	1,208	10,064	3,130	4,382	3,226	23,164	18,636	72,376	209	15,404	379,065	4,091	374,974
Texas.....	1,332,175	32,987	176,952	11,030	87,194	21,558	109,592	75,765	566,901	991	54,966	2,470,111	27,580	2,442,531
Arkansas.....	49,799	1,111	17,127	1,446	509	4,237	12,077	6,618	39,900	-----	1,639	134,463	873	133,590
Kentucky.....	72,857	161	22,373	612	1,782	11,060	36,086	12,365	62,143	100	2,216	221,755	3,037	218,718
Tennessee.....	354,547	482	23,651	5,998	15,210	7,671	35,008	20,422	165,632	460	17,167	646,248	10,570	635,678
Total Southern States.....	2,952,268	42,180	328,754	33,951	162,878	86,122	518,123	249,905	1,604,209	4,118	167,833	6,150,341	73,747	6,076,594

Ohio.....	513,722	8,881	31,723	12,114	15,981	33,827	322,098	72,142	341,705	640	41,791	1,394,624	19,285	1,375,339
Indiana.....	180,366	2,963	20,527	1,491	7,077	15,072	159,846	31,498	127,574		8,473	554,887	7,058	547,829
Illinois.....	2,027,600	12,397	107,051	197,789	82,534	21,687	318,988	74,444	448,425	15,603	93,028	3,399,546	62,995	3,336,551
Michigan.....	360,993	600	9,963	5,057	6,446	7,098	301,462	60,799	253,651		20,687	1,026,756	13,977	1,012,779
Wisconsin.....	208,411	126	12,315	520	2,645	7,825	112,587	20,435	66,162	3	18,362	449,391	9,767	439,624
Minnesota.....	315,127	9,379	45,619	2,719	9,506	9,459	176,885	26,480	185,573	1,001	29,065	810,813	8,927	801,886
Iowa.....	70,264	19,891	58,963	317	8,541	8,212	10,989	39,316			5,591	263,956	3,974	259,982
Missouri.....	303,544	2,870	48,695	8,314	15,790	6,145	132,738	21,285	140,072	1,915	24,646	706,014	5,026	700,988
Total Middle Western States.....	3,980,027	57,107	334,856	228,321	141,851	109,654	1,572,816	318,072	1,602,478	19,162	241,643	8,605,987	131,009	8,474,978
North Dakota.....	13,031	9,943	13,208		894	1,522	18,616	3,192	18,548		942	79,896	1,464	78,432
South Dakota.....	18,793	5,395	26,325	96	334	1,633	21,513	3,555	22,146		1,081	100,871	2,429	98,442
Nebraska.....	106,780	33,336	107,099	646	6,436	4,837	19,855	9,497	49,875	825	13,191	352,377	4,365	348,012
Kansas.....	91,436	64,261	69,377	2,358	1,931	6,898	24,363	5,689	56,480	121	4,302	327,216	1,879	325,337
Montana.....	16,392	7,032	13,373		234	788	16,389	2,158	25,144		679	82,189	1,177	81,012
Wyoming.....	14,555	1,546	17,012		949	1,002	14,125	3,557	12,273		242	65,261	427	64,834
Colorado.....	98,726	15,182	94,195	1,015	920	3,984	37,752	16,614	59,222	25	10,288	337,923	1,827	336,096
New Mexico.....	30,610	805	18,462		955	1,293	13,214	4,760	21,789		928	92,816	972	91,844
Oklahoma.....	241,010	29,918	53,792	982	3,137	7,683	31,551	18,008	105,659	3,586	16,084	511,410	4,004	507,406
Total Western States.....	631,333	167,418	412,843	5,097	15,790	29,640	197,378	67,030	371,136	4,557	47,737	1,949,959	18,544	1,931,415
Washington.....	315,566	23,954	29,131	1,917	1,908	10,038	161,652	30,626	173,082		22,000	769,874	10,224	759,650
Oregon.....	209,943	2,469	31,377	877	3,541	9,160	155,764	25,980	141,800		4,038	584,949	4,679	580,270
California.....	2,021,868	387	230,637	16,067	16,509	64,985	1,989,494	225,433	1,056,787	8,398	104,805	5,735,370	69,072	5,666,298
Idaho.....	25,972	10,683	22,827	10	1,088	2,520	48,349	8,197	26,666		2,529	148,841	1,545	147,296
Utah.....	29,936	906	6,102	384	1,052	1,268	31,262	4,294	26,197		2,261	103,662	1,172	102,490
Nevada.....	6,443		5,230	3	401	791	23,161	3,994	17,582		534	58,099	186	57,913
Arizona.....	49,117	187	40,675	338	214	1,431	47,340	931	54,473		292	194,998	1,212	193,786
Total Pacific States.....	2,658,845	38,586	365,979	19,596	24,713	90,193	2,456,962	299,455	1,496,587	8,398	136,459	7,595,793	88,090	7,507,703
Total United States (exclusive of possessions).....	16,872,786	306,505	1,574,637	924,011	566,009	401,961	6,461,709	1,335,664	7,106,824	84,510	886,881	36,521,497	517,411	36,004,086
Alaska.....	7,067				27	11	6,824	4,311	4,517		18	22,775	600	22,175
The Territory of Hawaii.....	15,453		5,423	23	8,388	845	47,374	4,830	6,222		3,515	92,073	285	91,788
Virgin Islands of the United States.....	183		18			114	843	144	282		40	1,624		1,624
Total possessions.....	22,703		5,441	23	8,415	970	55,041	9,285	11,021		3,573	116,472	885	115,587
Total United States and possessions.....	16,895,489	306,505	1,580,078	924,034	574,424	402,931	6,516,750	1,344,949	7,117,845	84,510	890,454	36,637,969	518,296	36,119,673

TABLE No. 38.—Assets and liabilities of active national banks, Dec. 31, 1952—Continued

[In thousands of dollars]

Location	Capital		Demand deposits						Time deposits					
	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		9,290	133,087	5,375	9,681	7,960	10	3,633	85,114	72	6	169		
New Hampshire.....	4	6,090	132,059	6,820	14,474	8,362		6,759	43,659	545	20	88		
Vermont.....		5,528	62,869	1,800	5,297	1,106		3,446	73,613	148	3	387		
Massachusetts.....	53	78,826	2,040,136	110,177	203,202	314,531	31,636	53,774	425,801	10,820	1,570	4,659	66	8,000
Rhode Island.....		4,695	110,687	7,070	18,772	4,075	19	7,048	63,207	225	173	321		
Connecticut.....		23,983	641,373	34,548	29,428	24,637	25	28,692	185,994	2,018	15	559		
Total New England States.....	57	128,412	3,120,211	165,790	280,854	360,674	31,690	103,352	877,388	13,828	1,787	6,183	66	8,000
New York.....	1,131	378,573	8,284,358	483,597	336,919	1,320,065	576,980	448,060	1,863,947	58,742		43,881	4,581	200,353
New Jersey.....	769	63,511	1,375,513	59,537	185,092	44,807	142	45,008	1,125,515	5,346		17,019	179	
Pennsylvania.....	50	210,905	4,122,386	251,639	197,665	529,122	13,649	62,204	2,007,577	4,723	879	69,498	427	
Delaware.....		1,260	19,755	288	204	15		410	12,254	10		80		
Maryland.....		14,435	473,039	26,148	58,406	73,731	280	3,258	159,141	6,787		320	20	
District of Columbia.....		13,200	557,762	25,506	95	49,455	5,569	16,978	101,017	8,881	1,025			500
Total Eastern States.....	1,950	681,884	14,832,813	846,715	778,381	2,017,195	596,620	575,918	5,269,451	84,489	1,904	130,798	5,207	200,853
Virginia.....		29,854	695,250	34,176	66,845	143,126	59	30,964	351,281	20,413	120	24,257	408	
West Virginia.....		13,085	296,345	15,678	52,503	33,407		14,931	141,133	1,034	185	516	327	
North Carolina.....		10,300	380,601	14,514	37,039	31,149	50	12,530	85,875	2,732		12,943	110	
South Carolina.....		8,862	347,311	22,219	65,564	19,690		9,718	54,597	7,655		483	180	
Georgia.....		21,323	654,825	34,498	100,846	184,508	45	14,737	153,414	5,332	1,139	414	6	
Florida.....		33,675	992,708	27,110	159,654	176,937	1,764	17,056	231,117	8,343	66	2,633	380	
Alabama.....		23,157	652,740	25,145	101,096	86,837	465	11,992	209,023	3,924	10	192	569	
Mississippi.....		4,705	137,510	5,349	29,589	21,441		1,575	46,299	727		10		
Louisiana.....		21,788	781,051	31,171	180,871	201,214	5,059	12,164	195,319	798	45	3,026	260	
Texas.....	200	167,535	4,359,439	139,708	417,299	1,182,717	11,310	127,032	537,252	20,066	1,169	82,726	3,905	
Arkansas.....	150	10,920	317,970	8,915	40,857	40,857	16	3,982	63,911	245	39	5,000	150	
Kentucky.....		15,525	499,016	18,406	36,184	54,001		5,791	113,964	1,557	16	3,704	50	
Tennessee.....		33,926	844,400	32,972	98,547	332,116	251	14,271	324,019	4,219	172	8,849	1,087	
Total Southern States.....	350	394,655	10,958,806	409,861	1,386,894	2,521,235	19,019	276,743	2,507,204	77,045	2,968	141,253	7,422	

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Ohio.....		95,526	2,459,755	164,672	215,120	245,762	2,895	53,316	1,059,327	2,084	185	84,614	457	
Indiana.....	25	34,480	1,164,475	55,820	184,371	131,927	83	33,147	501,969	3,735	2,206	581	438	
Illinois.....	1,534	249,173	6,031,678	366,716	379,085	1,257,171	35,905	84,062	2,234,173	6,198	1,247	124,398	3,020	2,000
Michigan.....	1,000	47,040	1,885,609	209,370	146,692	194,416	4,504	26,907	1,034,301	3,083	40	10,849	330	
Wisconsin.....	50	29,315	879,348	58,197	55,500	121,783	719	20,215	503,708	4,984	1,049	840	373	
Minnesota.....	100	39,471	1,180,447	75,701	120,132	358,190	3,438	21,877	516,910	368	70	4,963	180	
Iowa.....		14,723	447,333	23,121	63,828	112,398		13,445	161,083	2,170	53	113		
Missouri.....		42,258	1,160,241	62,022	79,349	443,005	2,102	15,225	242,044	1,868	541	5,360	210	
Total Middle Western States.....	2,709	551,986	15,208,886	1,015,619	1,244,077	2,864,652	49,646	268,194	6,253,515	24,490	5,391	231,358	5,008	2,000
North Dakota.....		4,705	174,886	4,270	10,669	10,425	15	2,114	71,844	657	6	302		
South Dakota.....		4,843	188,559	5,761	23,228	10,471		2,717	56,804	1,026	3	2,508		
Nebraska.....		22,398	705,472	31,976	69,161	162,289	4	7,253	114,734	49	33	56	2	
Kansas.....		20,495	678,357	25,699	173,182	99,392		8,303	105,773	3,852	41	385	23	
Montana.....		5,245	223,599	5,820	25,851	14,699		3,084	56,930	15		159	5	
Wyoming.....		2,660	136,203	2,422	28,125	10,963		1,762	42,437	385	18	347		
Colorado.....		17,310	651,719	29,093	40,915	83,755	70	8,433	202,067	2,193	10	8,505	12	
New Mexico.....		6,540	185,024	12,294	58,856	12,729		3,881	46,748	2,030	11			
Oklahoma.....		35,275	1,103,912	41,473	147,900	200,209	428	21,192	136,666	5,126	96	5,690	706	
Total Western States.....		119,471	4,047,731	158,808	577,887	604,932	517	58,739	834,003	15,333	218	17,952	748	
Washington.....		35,125	1,136,440	48,405	134,359	75,341	4,943	17,118	479,892	5,663	9		290	
Oregon.....		31,785	747,878	22,933	124,776	40,230	1,479	21,924	413,222	47	13	11,920	50	
California.....	600	248,083	5,760,876	243,140	574,960	282,479	103,687	273,671	4,476,918	34,043	237	463,203	3,400	71,550
Idaho.....		7,300	214,357	7,785	52,056	4,102		3,595	99,085	1,424	11	10	40	
Utah.....		5,300	172,663	5,724	28,946	20,916		1,979	61,504	3,333	1,020		50	
Nevada.....		2,385	93,824	3,542	19,044	1,539		2,474	56,151	1,800		62		
Arizona.....		7,475	281,295	6,672	38,026	9,869	2,637	7,462	85,713	2,025	10			
Total Pacific States.....	600	337,453	8,407,333	338,201	972,167	434,476	112,746	328,223	5,672,435	48,335	1,300	475,195	3,830	71,550
Total United States (exclusive of possessions).....	5,666	2,213,861	56,575,780	2,934,994	5,240,260	8,803,161	810,238	1,611,169	21,414,046	263,520	13,568	1,002,739	22,281	282,403
Alaska.....		1,225	43,038	8,386	5,096	801		664	17,062	10,750	10	2,342		
The Territory of Hawaii.....		4,000	62,455	19,511	17,337	1,170	434	2,022	83,608	613	10	3,003		
Virgin Islands of the United States.....		100	1,629	276	814	30		23	2,444			85	3	1
Total possessions.....		5,325	107,122	28,173	23,247	2,001	434	2,709	103,114	11,363	20	5,430	3	1
Total United States and possessions.....	5,666	2,219,186	56,682,902	2,963,167	5,263,507	8,805,162	810,672	1,613,878	21,517,160	274,883	13,588	1,008,169	22,284	282,404

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

TABLE NO. 39.—Assets and liabilities of all active banks other than national, Dec. 31, 1952 (includes State commercial, mutual savings, and private banks)

ASSETS														
[In thousands of dollars]														
Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned, other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	64	198,205	253,418	12,426	49,116	11,326	11,718	56,268	4,323	477	252	880	598,409	
New Hampshire.....	58	195,528	182,176	4,115	23,174	28,698	2,863	17,685	2,675	327	-----	194	457,435	
Vermont.....	37	152,830	60,553	8,863	5,409	1,488	3,124	17,568	1,620	321	4	252	252,201	
Massachusetts.....	254	2,340,061	2,276,829	69,338	350,268	158,334	54,680	361,622	31,819	759	139	174	5,655,928	
Rhode Island.....	15	372,543	400,406	17,500	50,300	18,140	17,988	104,790	10,069	13	325	319	994,647	
Connecticut.....	136	938,341	1,164,523	80,422	203,341	64,584	38,133	250,319	20,614	664	109	7	2,776,619	
Total New England States.....	564	4,197,508	4,337,905	192,664	681,608	282,550	128,506	808,252	71,120	2,561	1,709	504	10,735,239	
New York.....	371	16,784,272	11,926,459	1,126,119	1,442,228	143,110	262,270	6,453,123	226,880	2,254	4,032	157,310	38,743,428	
New Jersey.....	135	1,173,760	1,280,431	236,439	209,515	11,541	61,468	431,068	34,622	160	259	147	3,450,882	
Pennsylvania.....	340	2,057,632	2,005,968	305,170	658,508	34,347	97,762	944,540	51,125	4,038	8,552	1,094	6,190,342	
Delaware.....	26	233,325	202,845	20,837	64,686	7,533	9,764	90,676	4,614	315	1,036	3	637,453	
Maryland.....	106	469,237	765,109	52,687	79,850	3,461	31,757	234,939	13,603	196	27	464	1,673,229	
District of Columbia.....	10	193,723	187,847	9,413	11,003	923	11,480	123,339	9,308	-----	1,150	1,595	549,781	
Total Eastern States.....	988	20,911,949	16,368,659	1,750,665	2,465,790	200,915	474,501	8,277,685	340,152	6,963	15,056	159,018	51,245,115	
Virginia.....	182	407,105	360,527	44,263	14,945	1,186	27,897	226,874	10,571	257	1,445	1,774	1,096,844	
West Virginia.....	108	166,191	210,720	28,378	5,279	1,403	15,409	99,831	3,734	20	628	8	532,644	
North Carolina.....	180	595,141	534,945	131,826	68,283	1,960	51,201	379,750	12,881	236	79	65	1,785,256	
South Carolina.....	124	83,225	116,368	30,876	11,314	217	13,309	81,414	2,006	46	4	-----	384	
Georgia.....	338	384,050	315,510	32,409	4,092	1,368	28,319	243,249	9,715	299	278	-----	2,503	
Florida.....	149	242,663	399,704	45,382	3,717	331	26,732	180,444	9,458	409	666	5	1,993	
Alabama.....	158	121,929	132,181	27,644	3,167	293	12,706	89,219	2,867	61	151	-----	491	
Mississippi.....	178	207,759	216,805	101,057	3,384	356	22,196	159,268	5,940	238	2	258	597	
Louisiana.....	130	198,391	218,238	92,369	2,719	695	24,867	197,084	3,192	90	202	50	1,190	
Texas.....	471	581,399	532,131	97,421	21,444	2,658	44,055	513,792	17,817	2,528	264	380	1,983	
Arkansas.....	177	118,147	168,242	33,510	3,206	177	11,482	132,696	2,564	37	2	-----	261	
Kentucky.....	289	417,613	417,642	22,634	18,349	954	26,953	310,093	5,510	125	9	35	1,474	
Tennessee.....	223	264,360	198,622	44,473	3,022	1,471	19,649	156,458	6,827	509	8	1,100	930	
Total Southern States.....	2,707	3,787,973	3,821,635	732,242	162,921	13,069	324,775	2,770,172	93,082	4,855	3,738	1,901	11,739,875	

Ohio.....	416	1,714,823	1,966,712	278,225	152,321	5,880	101,012	884,422	26,802	99	10,528	23	12,887	5,153,734
Indiana.....	361	499,638	831,125	75,832	24,858	1,063	41,109	329,734	9,508	46	326	20	2,113	1,815,372
Illinois.....	508	1,053,663	1,854,849	294,336	129,995	7,700	48,643	818,486	15,769	261	5,548	706	12,493	4,242,449
Michigan.....	352	996,938	1,343,946	269,026	43,588	3,365	70,267	565,759	27,419	354	36	33	6,301	3,327,032
Wisconsin.....	462	632,120	840,058	108,164	28,353	1,060	38,790	321,221	10,634	130	1,093	114	2,389	1,984,066
Minnesota.....	502	462,079	448,503	77,719	57,554	143	19,372	153,244	5,762	221	263	14	1,881	1,226,755
Iowa.....	566	710,891	602,570	117,221	43,049	700	32,849	315,696	6,932	13	1,562	34	1,081	1,802,598
Missouri.....	521	1,162,802	1,049,249	138,418	52,945	16,887	47,231	778,819	16,352	1,370	274	1,114	8,097	3,273,558
Total Middle Western States.....	3,688	7,232,954	8,937,012	1,358,941	502,663	36,798	399,273	4,167,381	119,178	2,494	19,570	2,058	47,242	22,825,564
North Dakota.....	113	71,427	207,950	24,760	9,019	15	3,940	44,788	580	-----	-----	-----	313	362,792
South Dakota.....	135	88,372	128,221	10,924	1,654	100	3,888	48,571	972	4	-----	-----	123	282,829
Nebraska.....	293	162,457	191,786	15,992	3,242	218	5,879	90,090	1,539	39	-----	-----	559	471,801
Kansas.....	435	353,964	281,218	82,338	2,307	364	13,597	184,977	3,584	23	438	-----	424	923,234
Montana.....	71	96,508	145,299	13,381	6,834	277	4,409	72,784	957	18	-----	-----	761	341,228
Wyoming.....	28	28,734	37,468	3,332	645	64	1,460	25,576	610	8	2	-----	33	97,932
Colorado.....	81	162,167	138,246	10,907	2,683	309	6,822	88,304	1,923	21	44	213	2,461	414,100
New Mexico.....	25	41,536	44,064	3,430	55	47	4,424	35,165	981	103	56	-----	176	130,637
Oklahoma.....	187	136,828	111,323	26,983	990	68	8,297	82,860	1,565	14	71	-----	684	369,083
Total Western States.....	1,368	1,141,993	1,285,575	192,047	27,429	1,462	52,716	673,115	12,711	230	611	213	5,534	3,393,636
Washington.....	86	227,869	213,823	26,038	29,909	266	8,309	65,824	3,616	43	129	-----	1,166	576,992
Oregon.....	50	97,021	100,338	16,510	299	114	5,167	40,965	2,358	47	14	-----	488	263,321
California.....	107	1,614,617	1,563,920	226,108	73,039	5,634	43,140	836,080	36,826	122	420	5,338	11,462	4,416,706
Idaho.....	28	58,038	43,817	6,734	113	67	3,085	26,695	876	14	13	-----	269	139,721
Utah.....	45	167,821	135,732	25,008	1,728	447	5,862	89,817	2,299	44	841	-----	285	429,884
Nevada.....	3	17,674	19,629	673	210	25	1,969	8,122	513	4	-----	-----	120	48,959
Arizona.....	11	52,716	77,212	13,205	4,630	120	5,337	34,499	2,486	537	69	-----	649	191,460
Total Pacific States.....	330	2,235,756	2,154,471	314,276	109,928	6,673	72,889	1,102,002	48,974	811	1,486	5,338	14,439	6,067,043
Total United States (exclusive of possessions).....	9,645	39,508,133	36,905,257	4,540,835	3,950,339	541,467	1,452,660	17,798,607	685,217	17,914	42,170	169,032	394,841	106,006,472
Alaska.....	14	15,235	17,666	1,273	1,915	5	2,826	8,196	570	18	28	-----	112	47,844
Canal Zone (Panama).....	(1)	1,240	3,785	-----	-----	-----	3,108	670	14	-----	-----	-----	13,209	22,026
Guam.....	(2)	4,226	-----	-----	-----	-----	916	11	27	61	-----	-----	14,252	19,493
The Territory of Hawaii.....	8	95,997	76,173	10,512	5,941	1,048	8,155	33,909	3,447	360	432	-----	747	236,721
Puerto Rico.....	11	184,240	70,596	27,985	11,758	-----	24,781	30,208	4,951	155	60	2,535	6,439	363,708
American Samoa.....	1	59	916	-----	-----	-----	75	322	1	-----	-----	-----	8	1,381
Virgin Islands of the United States.....	1	-----	-----	162	8	-----	24	5	-----	-----	-----	-----	16	215
Total possessions.....	35	300,997	169,136	39,932	19,622	1,053	39,885	73,321	9,010	594	520	2,535	34,783	691,388
Total United States and possessions.....	9,680	39,809,130	37,074,393	4,580,767	3,969,961	542,520	1,492,545	17,871,928	694,227	18,508	42,690	171,567	429,624	106,697,860

1 4 branches of 2 American national banks.

2 Branch of an American national bank.

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

TABLE No. 39.—Assets and liabilities of all active banks other than national, Dec. 31, 1952 (includes State commercial, mutual savings, and private banks)—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	145,819	386,787	532,606	250	-----	2,455	8,150	30,838	22,839	1,271
New Hampshire.....	17,829	382,259	400,088	95	-----	1,796	1,608	28,589	21,106	4,153
Vermont.....	44,378	183,402	227,780	-----	4	787	4,997	6,688	6,104	5,841
Massachusetts.....	1,132,737	3,885,799	5,018,536	279	174	43,105	39,483	299,489	239,553	15,309
Rhode Island.....	369,040	532,664	901,704	-----	330	9,811	11,550	50,121	14,492	6,639
Connecticut.....	744,887	1,754,940	2,499,827	425	7	16,889	25,261	151,034	79,194	3,982
Total New England States.....	2,454,690	7,125,851	9,580,541	1,049	515	74,843	91,049	566,759	383,288	37,195
New York.....	18,721,154	16,078,610	34,799,764	87,310	168,572	314,745	563,917	2,034,654	671,390	103,076
New Jersey.....	1,441,850	1,732,481	3,174,331	1,400	165	26,814	57,135	149,300	33,443	8,294
Pennsylvania.....	3,160,940	2,432,787	5,593,727	1,325	1,095	47,751	120,189	335,156	76,853	14,246
Delaware.....	383,829	181,519	565,348	-----	3	4,925	11,509	46,813	7,836	1,019
Maryland.....	818,982	706,980	1,525,962	250	464	12,645	22,390	62,213	43,890	5,415
District of Columbia.....	365,130	139,007	504,137	1,500	-----	5,003	9,800	20,440	7,127	1,774
Total Eastern States.....	24,891,885	21,271,384	46,163,269	91,785	170,299	411,883	784,940	2,648,576	840,539	133,824
Virginia.....	663,035	340,862	1,003,897	4,375	-----	12,122	25,286	34,448	12,029	4,687
West Virginia.....	339,556	140,845	480,401	-----	8	3,426	14,163	23,522	8,999	2,125
North Carolina.....	1,266,975	364,840	1,631,815	1,101	65	35,959	23,322	67,296	17,932	7,766
South Carolina.....	269,217	44,542	313,759	-----	-----	1,063	8,756	10,033	4,690	862
Georgia.....	735,547	193,811	929,358	818	-----	11,869	23,094	33,140	15,990	7,523
Florida.....	651,074	202,934	854,008	21	5	4,413	19,062	23,451	8,288	2,256
Alabama.....	281,067	77,849	358,916	115	-----	1,441	9,160	12,065	8,218	794
Mississippi.....	575,740	92,996	668,736	593	258	2,510	13,007	30,664	1,356	736
Louisiana.....	574,578	119,578	694,156	-----	50	3,040	15,172	17,474	7,661	1,534
Texas.....	1,507,057	186,860	1,693,917	1,070	380	9,018	41,349	40,700	22,905	6,533
Arkansas.....	385,499	50,151	435,650	300	-----	584	10,413	11,358	10,411	1,608
Kentucky.....	985,829	140,228	1,126,057	80	35	7,417	24,923	42,251	18,042	2,586
Tennessee.....	442,924	194,462	637,386	370	1,100	6,736	18,333	18,704	12,890	1,910
Total Southern States.....	8,678,098	2,149,958	10,828,056	8,843	1,901	99,598	246,040	365,106	149,411	40,920

Ohio.....	2,817,295	1,971,593	4,788,888	525	23	40,985	93,692	165,974	54,401	9,246
Indiana.....	1,141,627	553,073	1,694,700	40	20	10,775	31,542	47,093	28,020	3,182
Illinois.....	2,679,421	1,268,481	3,947,902	-----	802	45,792	70,301	89,230	53,617	34,805
Michigan.....	1,619,974	1,478,763	3,098,737	49	33	26,750	68,393	80,108	42,607	10,355
Wisconsin.....	1,011,696	841,219	1,852,915	75	114	4,946	41,044	52,409	28,523	4,040
Minnesota.....	522,778	610,358	1,133,136	1,200	14	3,467	22,249	41,504	18,589	6,596
Iowa.....	1,224,510	441,641	1,666,151	85	34	2,646	36,820	50,852	36,780	9,230
Missouri.....	2,482,518	546,561	3,029,079	2,350	1,114	24,600	77,352	75,626	56,815	6,622
Total Middle Western States.....	13,499,819	7,711,689	21,211,508	4,324	2,154	159,961	441,393	602,796	319,352	84,076
North Dakota.....	233,547	103,735	337,282	-----	-----	912	6,752	6,141	8,049	3,656
South Dakota.....	209,852	52,619	262,471	-----	-----	150	5,847	6,069	7,147	1,145
Nebraska.....	392,350	42,381	434,731	1,570	-----	1,048	11,396	13,268	8,320	1,468
Kansas.....	741,531	115,113	856,644	241	-----	1,451	18,795	25,672	19,007	1,424
Montana.....	265,942	57,700	323,642	-----	-----	1,441	5,470	6,478	3,743	454
Wyoming.....	73,535	17,602	91,137	-----	-----	257	1,438	2,935	1,822	343
Colorado.....	290,771	93,169	383,940	951	213	4,281	8,695	9,099	5,970	951
New Mexico.....	102,964	19,913	122,877	-----	-----	475	2,795	2,257	523	1,110
Oklahoma.....	286,639	50,287	336,926	3,367	-----	2,050	8,565	9,189	8,836	750
Total Western States.....	2,597,131	552,519	3,149,650	6,129	213	12,065	69,753	81,108	63,417	11,301
Washington.....	195,775	336,642	532,417	-----	-----	3,698	7,520	23,512	7,846	1,999
Oregon.....	145,630	101,535	247,165	-----	-----	1,389	5,760	6,228	2,404	375
California.....	2,257,993	1,852,509	4,110,502	-----	5,515	39,542	87,658	109,481	58,125	5,833
Idaho.....	95,005	35,977	130,982	-----	-----	1,146	2,893	2,994	1,467	239
Utah.....	243,006	156,686	399,692	-----	-----	3,191	9,407	11,243	5,919	432
Nevada.....	31,922	14,402	46,324	-----	-----	505	803	798	529	-----
Arizona.....	141,677	36,258	177,935	-----	-----	1,998	3,610	5,562	1,831	524
Total Pacific States.....	3,111,008	2,534,009	5,645,017	-----	5,515	51,469	117,651	159,818	78,121	9,452
Total United States (exclusive of possessions).....	55,232,631	41,345,410	96,578,041	112,130	180,597	809,819	1,750,826	4,424,163	1,834,128	316,768
Alaska.....	33,958	10,771	44,729	-----	-----	37	1,072	929	763	314
Canal Zone (Panama).....	19,664	2,359	22,023	-----	-----	3	-----	-----	-----	-----
Guam.....	11,052	8,268	19,320	-----	-----	173	-----	-----	-----	-----
The Territory of Hawaii.....	113,669	99,441	213,110	188	-----	1,619	7,727	8,201	3,089	2,787
Puerto Rico.....	171,021	123,952	294,973	7,995	2,546	14,398	32,269	8,697	1,752	1,078
American Samoa.....	796	429	1,225	-----	-----	3	50	65	38	-----
Virgin Islands of the United States.....	-----	159	159	-----	-----	5	-----	-----	51	-----
Total possessions.....	350,160	245,379	595,539	8,183	2,546	16,238	41,118	17,892	5,693	4,179
Total United States and possessions.....	55,582,791	41,590,789	97,173,580	120,313	183,143	826,057	1,791,944	4,442,055	1,839,821	320,947

¹ Includes capital notes and debentures. (See classification on pp. 164 and 165.)

TABLE NO. 39.—Assets and liabilities of all active banks other than national, Dec. 31, 1952 (includes State commercial, mutual savings, and private banks)—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Commer- cial and industrial loans (in- cluding open- market paper)	Loans to farmers directly guaran- teed by the Com- modity Credit Corpor- ation	Other loans to farmers	Loans to brokers and dealers in secu- rities	Other loans for the purpose of pur- chasing or car- rying stocks, bonds, and other securities	Real-estate loans			Other loans to individu- als	Loans to banks	All other loans (in- cluding over- drafts)	Total gross loans	Less valua- tion reserves	Net loans
						Secured by farm land (in- cluding improve- ments)	Secured by resi- dential properties (other than farm)	Secured by other prop- erties						
Maine.....	36,610	22	5,763	107	1,477	3,574	109,815	13,320	27,397	35	1,575	199,695	1,490	198,205
New Hampshire.....	6,056	-----	490	-----	10	1,377	171,122	6,742	8,783	-----	970	195,550	22	195,528
Vermont.....	9,612	-----	6,553	-----	1,258	12,578	95,904	13,347	12,638	-----	2,095	153,985	1,155	152,830
Massachusetts.....	219,129	54	2,039	12,754	16,647	10,162	1,642,099	276,564	169,240	682	9,191	2,358,561	18,500	2,340,061
Rhode Island.....	86,010	-----	1,112	-----	851	2,306	202,584	30,635	47,514	-----	5,065	377,482	4,939	372,543
Connecticut.....	117,642	15	4,059	610	5,248	6,567	642,070	57,594	108,395	-----	5,473	948,048	9,707	938,341
Total New England States.....	475,059	91	20,016	14,876	25,491	36,564	2,863,594	398,202	373,967	1,092	24,369	4,233,321	35,813	4,197,508
New York.....	5,962,236	690	28,079	962,819	261,732	43,225	7,151,082	1,196,553	1,062,893	62,610	345,650	17,077,569	293,297	16,784,272
New Jersey.....	212,740	-----	1,727	4,418	7,065	2,212	631,823	85,896	231,045	-----	14,910	1,191,836	18,076	1,173,760
Pennsylvania.....	604,261	20	10,330	35,176	37,477	15,041	696,328	117,486	527,636	900	45,131	2,089,786	32,154	2,057,632
Delaware.....	75,654	466	2,587	2,675	1,972	7,225	80,625	12,068	49,239	-----	1,586	234,097	772	233,325
Maryland.....	72,916	413	6,868	911	12,549	12,436	191,336	43,407	122,404	-----	10,978	474,218	4,981	469,237
District of Columbia.....	53,736	-----	116	-----	412	60	50,313	15,727	62,163	-----	9,392	194,621	898	193,723
Total Eastern States.....	6,981,543	1,589	49,707	1,007,826	321,207	80,199	8,801,507	1,471,137	2,055,380	64,385	427,647	21,262,127	350,178	20,911,949
Virginia.....	96,074	78	13,963	919	1,313	15,242	104,442	22,848	147,689	1,750	7,169	411,487	4,382	407,105
West Virginia.....	26,518	54	4,111	236	6,526	6,450	56,006	15,260	48,690	-----	4,148	167,999	1,808	166,191
North Carolina.....	231,556	585	18,653	3,103	12,700	24,680	61,049	43,733	203,070	1,157	4,617	604,903	9,762	595,141
South Carolina.....	16,437	1,752	6,452	5	1,322	5,082	20,031	4,126	26,517	-----	2,532	84,256	1,031	83,225
Georgia.....	124,741	4,343	23,286	1,995	6,874	20,057	78,367	19,822	102,323	264	5,907	387,979	3,929	384,050
Florida.....	63,060	2	12,865	291	3,755	7,287	51,176	18,560	80,353	-----	7,448	244,797	2,134	242,663
Alabama.....	23,749	2,113	17,532	244	1,758	10,759	23,892	6,004	36,346	-----	1,210	123,607	1,678	121,929
Mississippi.....	68,368	2,713	38,113	2,312	6,435	15,528	20,066	10,443	42,939	350	3,570	210,837	3,078	207,759
Louisiana.....	54,836	2,120	13,740	350	1,426	11,026	34,550	17,096	60,671	-----	5,697	201,612	3,221	198,391
Texas.....	171,855	20,045	96,945	442	8,943	10,518	47,229	21,402	202,811	12	5,533	585,735	4,336	581,399
Kansas.....	23,568	1,643	30,521	554	1,228	9,093	17,600	5,859	27,510	11	1,483	119,070	923	118,147
Kentucky.....	125,038	766	30,206	501	9,001	40,384	68,638	22,243	114,644	200	10,381	422,002	4,389	417,613
Tennessee.....	47,322	330	24,851	343	1,768	26,254	47,724	15,749	97,089	95	5,947	267,472	3,112	264,360
Total Southern States.....	1,073,122	36,544	331,238	11,295	63,049	202,360	630,870	223,145	1,190,652	3,839	65,642	3,831,756	43,783	3,787,973

Ohio.....	475, 110	4, 668	40, 964	36, 417	61, 037	55, 048	579, 335	88, 241	356, 294	130	41, 426	1, 738, 670	23, 847	1, 714, 823
Indiana.....	71, 570	6, 490	56, 667	270	3, 058	36, 895	175, 613	26, 643	124, 371	267	4, 349	506, 013	6, 375	499, 638
Illinois.....	427, 922	15, 163	98, 719	42, 114	14, 199	20, 752	183, 930	36, 664	198, 347	40	28, 160	1, 066, 000	12, 337	1, 053, 663
Michigan.....	175, 386	2, 837	55, 304	293	11, 266	34, 694	381, 042	64, 559	265, 181	33	16, 098	1, 006, 693	9, 755	996, 938
Wisconsin.....	145, 261	395	64, 579	501	6, 965	53, 013	209, 364	53, 398	95, 886	-----	12, 290	641, 652	9, 532	632, 120
Minnesota.....	36, 306	22, 693	101, 416	37	1, 470	43, 289	171, 326	24, 415	62, 703	82	3, 439	467, 176	5, 097	462, 079
Iowa.....	89, 413	82, 663	229, 979	854	3, 349	51, 945	121, 714	30, 533	100, 717	-----	5, 132	716, 299	5, 408	710, 891
Missouri.....	378, 424	11, 660	103, 635	3, 416	9, 403	35, 320	280, 905	71, 513	265, 914	2, 600	12, 813	1, 175, 603	12, 801	1, 162, 802
Total Middle Western States.....	1, 799, 392	146, 569	751, 263	83, 902	110, 747	330, 956	2, 103, 229	395, 776	1, 469, 413	3, 152	123, 707	7, 318, 106	85, 152	7, 232, 954
North Dakota.....	3, 849	22, 495	23, 911	-----	137	2, 398	10, 041	1, 197	8, 004	-----	177	72, 209	782	71, 427
South Dakota.....	5, 873	16, 442	43, 109	5	194	2, 773	10, 865	1, 958	7, 912	6	405	89, 542	1, 170	88, 372
Nebraska.....	14, 257	37, 006	75, 896	10	727	5, 439	11, 023	2, 178	16, 799	-----	1, 195	164, 530	2, 073	162, 457
Kansas.....	42, 794	90, 889	108, 948	714	1, 358	12, 505	39, 129	7, 769	48, 906	-----	2, 539	355, 551	1, 587	353, 964
Montana.....	13, 158	20, 875	23, 100	-----	684	1, 549	17, 033	3, 597	16, 931	-----	1, 328	98, 255	1, 747	96, 508
Wyoming.....	3, 661	1, 762	10, 703	-----	63	652	5, 849	1, 807	4, 374	-----	79	28, 950	216	28, 734
Colorado.....	37, 817	6, 888	37, 336	221	2, 191	1, 604	20, 184	5, 100	52, 164	25	395	163, 925	1, 758	162, 167
New Mexico.....	9, 182	191	9, 570	15	427	749	5, 152	2, 531	14, 321	-----	374	42, 512	976	41, 536
Oklahoma.....	17, 931	22, 249	34, 346	65	706	3, 562	9, 200	3, 145	45, 548	-----	1, 252	137, 824	996	136, 828
Total Western States.....	148, 522	218, 797	366, 919	1, 030	6, 487	31, 231	128, 296	29, 282	214, 959	31	7, 744	1, 153, 298	11, 305	1, 141, 903
Washington.....	26, 355	8, 347	8, 235	-----	351	5, 189	129, 747	27, 719	22, 100	-----	834	228, 877	1, 008	227, 869
Oregon.....	16, 022	1, 534	6, 638	37	499	2, 424	41, 016	6, 114	22, 659	-----	989	97, 932	911	97, 021
California.....	442, 687	180	36, 454	16, 859	10, 495	25, 335	703, 004	119, 558	256, 057	289	30, 832	1, 641, 750	27, 133	1, 614, 617
Idaho.....	13, 025	4, 415	14, 816	6	472	1, 155	7, 586	2, 477	14, 238	-----	393	58, 583	545	58, 038
Utah.....	38, 217	991	23, 172	286	1, 189	6, 657	49, 222	12, 918	35, 149	-----	1, 489	169, 290	1, 469	167, 821
Nevada.....	2, 871	-----	3, 252	-----	2	167	5, 541	1, 305	4, 372	1	270	17, 781	107	17, 674
Arizona.....	11, 248	1	8, 711	-----	238	860	14, 792	2, 283	15, 056	-----	47	53, 216	500	52, 716
Total Pacific States.....	550, 425	15, 468	101, 278	17, 188	13, 246	41, 787	950, 908	172, 354	369, 631	290	34, 854	2, 267, 429	31, 673	2, 235, 756
Total United States (exclusive of possessions).....	11, 028, 063	419, 058	1, 620, 421	1, 136, 117	540, 227	723, 097	15, 478, 404	2, 689, 896	5, 674, 002	72, 789	683, 963	40, 066, 037	557, 904	39, 508, 133
Alaska.....	8, 609	-----	2	-----	-----	3	4, 045	2, 269	367	-----	5	15, 300	65	15, 235
Canal Zone (Panama).....	1, 132	-----	-----	-----	1	-----	-----	-----	94	-----	13	1, 240	-----	1, 240
Guam.....	2, 261	-----	-----	-----	-----	-----	106	-----	62	-----	2	4, 226	-----	4, 226
The Territory of Hawaii.....	18, 251	-----	450	-----	13, 354	474	45, 804	7, 852	9, 476	-----	413	96, 074	77	95, 997
Puerto Rico.....	86, 852	-----	20, 373	-----	477	3, 383	18, 473	6, 828	32, 405	326	16, 163	185, 280	1, 040	184, 240
American Samoa.....	-----	-----	-----	-----	-----	-----	-----	-----	59	-----	-----	59	-----	59
Virgin Islands of the United States.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Total possessions.....	117, 105	-----	20, 825	-----	13, 832	3, 860	68, 428	17, 011	44, 196	326	16, 596	302, 179	1, 182	300, 997
Total United States and possessions.....	11, 145, 168	419, 058	1, 641, 246	1, 136, 117	554, 059	726, 957	15, 546, 832	2, 706, 907	5, 718, 198	73, 115	700, 559	40, 368, 216	559, 086	39, 809, 130

TABLE No. 39.—Assets and liabilities of all active banks other than national, Dec. 31, 1952 (includes State commercial, mutual savings, and private banks)—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		125	8,025	116,087	4,711	17,532	3,046		4,443	383,068	473		2,346		
New Hampshire.....			1,608	14,486	239	2,012	891		201	382,220			39		
Vermont.....		1,024	3,973	35,445	1,544	6,131	352		906	182,166	10		1,163	63	
Massachusetts.....		859	38,624	930,827	39,173	77,929	43,828	824	40,156	3,882,745	605	178	2,271		
Rhode Island.....			11,550	305,611	14,324	24,968	7,052	1,922	15,163	532,135	263	150	116		
Connecticut.....			25,261	601,645	55,610	43,948	23,859	15	19,810	1,753,828	2	40	972	98	
Total New England States.....		2,008	89,041	2,004,101	115,601	172,520	79,028	2,761	80,679	7,117,062	1,353	368	6,907	161	
New York.....	39,978	5,657	518,282	13,645,064	876,915	533,487	2,248,967	615,745	800,976	15,612,903	9,094		53,089	146,432	257,092
New Jersey.....	2,290	9,484	45,361	1,195,615	55,343	123,379	25,639	376	41,498	1,710,341	256		21,635	249	
Pennsylvania.....		463	119,726	2,721,753	105,854	121,448	173,305	3,116	35,464	2,374,789	346	312	57,124	216	
Delaware.....			11,509	337,997	19,870	12,667	4,867		8,428	163,884	370		17,265		
Maryland.....	100	570	21,720	679,185	21,771	64,338	41,047	911	11,730	702,043	3,951	18	663	305	
District of Columbia.....			9,800	336,271	7,792	93	12,907	464	7,603	111,919	10,319		194		16,575
Total Eastern States.....	42,368	16,174	726,398	18,915,885	1,087,545	855,412	2,506,732	620,612	905,699	20,675,879	24,336	330	149,970	147,202	273,667
Virginia.....		1,061	24,225	514,069	15,214	59,245	64,757	281	9,469	311,018	2,888	2,248	24,314	394	
West Virginia.....	53		14,110	262,923	12,809	42,333	10,975		10,516	139,324	374	3,351	717	79	
North Carolina.....		69	23,253	875,514	45,186	103,522	225,962	48	16,743	298,987	3,108	6,871	55,259	615	
South Carolina.....	10	100	8,646	220,416	8,128	30,516	8,749		1,410	41,049	6	5	679	2,812	
Georgia.....	49		23,045	566,078	21,549	91,543	48,904		7,462	189,810	971	485	1,905	640	
Florida.....		233	18,829	529,275	9,094	91,554	13,964	315	6,872	196,038	29	3,015	3,004	848	
Alabama.....		9	9,151	227,711	6,264	42,967	2,495		1,630	76,760	174	33	652	230	
Mississippi.....	10	531	12,466	422,896	7,201	97,159	45,439	7	3,038	91,999	997				
Louisiana.....		103	15,069	397,563	6,835	120,966	45,608		3,606	114,313	3,002	494	716	1,143	
Texas.....	26		41,323	1,273,172	16,212	144,964	53,856	507	18,346	169,201	54	18	16,817	770	
Arkansas.....		3	10,410	326,675	4,293	37,869	14,460		2,202	49,289	16	451	395		
Kentucky.....		67	24,856	726,905	30,241	70,169	148,169	280	10,065	135,305	4,044	4	858	17	
Tennessee.....		20	18,313	368,965	11,103	48,518	11,294		3,044	187,617	82	62	6,341	360	
Total Southern States.....	148	2,196	243,696	6,712,162	194,127	981,325	694,632	1,449	94,403	2,000,710	15,745	13,947	111,648	7,908	

Ohio.....	1,013	365	92,314	2,351,204	146,998	151,118	123,346	2,561	42,068	1,885,501	10	734	84,863	485
Indiana.....	974		30,568	924,179	28,438	158,765	16,282	152	13,811	549,719	3,015	171		168
Illinois.....	238	25	70,038	2,244,754	103,613	120,281	178,614	1,371	30,788	1,208,973	6	41	59,461	
Michigan.....		1,633	66,760	1,333,646	49,708	163,464	35,894	753	36,509	1,458,546	1,326	97	18,722	72
Wisconsin.....	859	1,785	38,400	868,234	31,431	64,048	28,474		19,509	837,534	21	269	3,338	57
Minnesota.....	10		22,239	436,819	11,832	61,160	3,306		9,661	601,088	6	307	8,952	5
Iowa.....		976	35,844	1,017,752	30,715	138,897	18,229		18,917	440,996	20	152	433	40
Missouri.....	617	405	76,330	1,815,758	68,073	204,713	373,327	2,285	18,362	543,122	196	82	3,126	35
Total Middle Western States.....	3,711	5,189	432,493	10,992,346	470,808	1,062,446	777,472	7,122	189,625	7,525,479	4,600	1,853	178,895	862
North Dakota.....	25		6,727	173,364	2,024	53,917	2,837		1,405	50,451	28	1	53,255	
South Dakota.....	65		5,782	180,393	2,512	24,105	1,291		1,551	49,450	9		3,153	
Nebraska.....	13	20	11,363	353,426	5,744	28,350	2,198	1	2,631	42,342		5	34	
Kansas.....		35	18,760	566,563	9,713	149,944	9,551		5,760	114,596	35	32	450	
Montana.....		25	5,445	212,062	4,632	30,513	15,556		3,179	57,327	52	4	307	10
Wyoming.....		143	1,295	62,205	713	9,287	566		764	17,597		5		
Colorado.....			8,695	232,039	4,772	26,349	22,686		4,925	85,876	954		6,339	
New Mexico.....		36	2,759	79,874	4,893	16,665	198		1,334	17,821	1,730	332	30	
Oklahoma.....		5	8,560	238,175	4,253	35,404	4,615		4,192	49,934	3	15	235	100
Total Western States.....	103	264	69,386	2,098,101	39,256	374,534	59,498	1	25,741	485,394	2,811	401	63,803	110
Washington.....	8		7,512	164,898	3,558	21,131	3,042	510	2,636	336,533	10	6	47	46
Oregon.....			5,760	123,062	3,285	16,171	981	14	2,117	97,422		1	3,242	870
California.....		1,333	86,325	1,863,249	85,019	85,162	158,082	22,405	44,076	1,729,796	2,721	12	109,631	3,517
Idaho.....			2,893	72,811	1,551	16,963	2,484		1,196	35,919			58	
Utah.....	62	110	9,235	168,089	4,789	43,081	24,109	2	2,936	155,836	14	10	806	20
Nevada.....			803	24,853	654	5,386	28		1,001	14,400	2			
Arizona.....			3,610	98,539	2,664	37,810	205	175	2,284	35,891		15	352	
Total Pacific States.....	70	1,443	116,138	2,515,501	101,520	225,704	188,931	23,106	56,246	2,405,797	2,747	44	114,136	4,453
Total United States (exclusive of possessions).....	46,400	27,274	1,677,152	43,238,096	2,008,857	3,671,941	4,306,293	655,051	1,352,393	40,210,321	51,592	16,943	625,359	160,696
Alaska.....			1,072	20,330	5,990	6,759	629		250	10,552	26	17	100	76
Canal Zone (Panama).....			9,209	10,137				226	92	2,359				
Guam.....			4,736	5,570	525				221	5,768			2,500	
The Territory of Hawaii.....			7,727	77,157	13,871	20,211	1,059	584	787	95,664	11	600	3,166	
Puerto Rico.....	74		32,195	108,423	13,018	30,700	9,082	317	9,481	66,813	600	2,037	53,888	614
American Samoa.....			50	476	282		31		7	429				
Virgin Islands of the United States.....										159				
Total possessions.....	74		41,044	220,331	48,868	58,195	10,801	1,127	10,838	181,744	637	2,654	59,654	690
Total United States and possessions.....	46,474	27,274	1,718,196	43,458,427	2,057,725	3,730,136	4,317,094	656,178	1,363,231	40,392,065	52,229	19,597	685,013	161,386

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

TABLE No. 40.—Assets and liabilities of active State commercial banks, Dec. 31, 1952¹

ASSETS
(In thousands of dollars)

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	32	116,487	104,417	10,486	6,983	1,487	9,763	44,186	2,793	174	252	740	297,768	
New Hampshire.....	24	41,994	40,741	3,040	4,980	3,711	1,578	7,206	451	103	-----	66	103,870	
Vermont.....	30	77,909	38,812	8,495	3,963	512	2,448	14,822	791	114	139	4	148,189	
Massachusetts.....	66	531,780	564,325	58,197	53,583	3,431	36,664	282,341	15,089	199	884	174	1,551,427	
Rhode Island.....	7	236,331	269,328	17,305	13,203	3,210	15,519	97,432	8,377	11	325	319	663,379	
Connecticut.....	62	369,061	386,564	74,711	18,346	4,690	27,118	202,096	12,506	115	109	7	1,096,336	
Total New England States.....	221	1,373,562	1,404,187	172,234	101,058	17,041	93,090	648,083	40,007	716	1,709	504	8,778	3,860,960
New York.....	238	9,358,059	6,722,947	860,699	278,302	72,464	192,050	5,874,439	143,529	214	4,032	145,195	85,064	23,736,994
New Jersey.....	112	869,990	962,942	220,274	61,656	11,078	55,086	398,322	29,538	119	259	147	8,513	2,617,924
Pennsylvania.....	325	1,729,307	1,543,170	274,944	183,049	30,433	90,858	917,367	42,053	3,988	8,552	1,094	15,457	4,840,272
Delaware.....	24	212,906	183,647	13,154	8,068	3,771	9,573	86,860	4,196	165	1,036	3	1,814	525,193
Maryland.....	97	348,287	500,242	46,782	25,891	3,461	30,012	220,523	11,969	131	27	464	6,795	1,194,584
District of Columbia.....	10	193,723	187,847	9,413	11,003	923	11,480	123,339	9,308	-----	1,150	1	1,595	549,781
Total Eastern States.....	806	12,712,272	10,100,795	1,425,266	567,969	122,130	389,059	7,620,850	240,593	4,617	15,056	146,903	119,238	33,464,748
Virginia.....	182	407,105	360,527	44,263	14,945	1,186	27,897	226,874	10,571	257	1,445	-----	1,774	1,096,844
West Virginia.....	108	166,191	210,720	28,378	5,279	1,403	15,409	99,831	3,734	20	628	8	1,043	532,644
North Carolina.....	180	595,141	534,945	131,826	68,283	1,960	51,201	379,750	12,881	236	79	65	8,889	1,785,256
South Carolina.....	124	83,225	116,368	30,876	11,314	217	13,309	81,414	2,006	46	4	-----	384	339,163
Georgia.....	301	381,641	315,039	32,409	4,085	1,368	27,824	240,193	9,620	238	278	-----	2,325	1,015,020
Florida.....	149	242,663	399,704	45,382	3,717	331	26,732	180,444	9,458	409	666	5	1,993	911,504
Alabama.....	158	121,929	132,181	27,644	3,167	293	12,706	98,219	2,867	61	151	-----	491	390,700
Mississippi.....	178	207,759	216,805	101,057	3,384	356	22,196	159,268	5,940	238	2	258	597	717,860
Louisiana.....	130	198,391	218,238	92,369	2,719	695	24,867	197,084	3,192	90	202	50	1,190	739,087
Texas.....	459	567,211	514,917	91,591	19,494	2,578	42,359	496,251	17,449	1,574	264	380	1,537	1,755,605
Arkansas.....	177	118,147	168,242	33,510	3,206	177	11,482	132,606	2,564	37	2	-----	261	470,324
Kentucky.....	289	417,613	417,642	18,349	8,349	954	26,953	310,098	5,510	125	9	35	1,474	1,221,391
Tennessee.....	223	264,360	198,622	44,473	3,022	1,471	19,649	156,458	6,827	509	8	1,100	930	697,429
Total Southern States.....	2,668	3,771,376	3,803,950	726,412	160,964	12,989	322,584	2,749,575	92,619	3,840	3,738	1,901	22,388	11,672,836

Ohio.....	409	1,564,112	1,885,003	274,686	118,683	5,771	97,162	867,580	26,567	99	10,528	23	11,010	4,862,124
Indiana.....	351	474,678	800,982	74,401	22,077	1,045	40,127	321,847	9,308	46	326	20	2,105	1,746,962
Illinois.....	508	1,053,663	1,854,849	294,336	129,995	7,700	48,643	818,486	15,769	261	5,548	706	12,493	4,242,449
Michigan.....	347	995,255	1,342,387	268,994	43,563	3,365	70,127	564,346	27,409	354	36	33	6,298	3,322,167
Wisconsin.....	458	626,845	831,020	107,155	28,123	1,020	38,541	319,378	10,568	130	1,033	114	2,373	1,966,300
Minnesota.....	501	372,563	386,275	57,181	28,696	143	18,956	148,270	5,462	48	263	14	1,866	1,019,737
Iowa.....	559	705,497	599,279	116,919	13,044	700	32,700	313,831	6,877	13	1,562	34	1,081	1,791,537
Missouri.....	521	1,162,802	1,049,249	138,418	52,945	16,887	47,231	778,819	16,352	1,370	274	1,114	8,097	3,273,558
Total Middle Western States.....	3,654	6,955,415	8,749,044	1,332,090	437,126	36,631	393,487	4,132,557	118,312	2,321	19,570	2,058	46,223	22,224,834
North Dakota.....	113	71,427	207,950	24,760	9,019	15	3,940	44,788	580	-----	-----	-----	313	362,792
South Dakota.....	135	88,372	128,221	10,924	1,654	100	3,888	48,571	972	4	-----	-----	123	282,829
Nebraska.....	293	162,457	191,786	15,992	3,242	218	5,879	50,090	1,539	39	-----	-----	559	471,801
Kansas.....	435	353,964	281,218	82,338	2,307	364	13,597	184,977	3,584	23	438	-----	424	923,234
Montana.....	71	96,508	145,299	13,381	6,834	277	4,409	72,784	957	18	-----	-----	761	341,228
Wyoming.....	28	28,734	37,468	3,332	645	64	1,460	25,576	610	2	-----	-----	33	97,932
Colorado.....	81	162,167	138,246	10,907	2,683	309	6,822	88,304	1,923	21	44	213	2,461	414,100
New Mexico.....	25	41,536	44,064	3,430	55	47	4,224	35,165	981	103	56	-----	176	130,037
Oklahoma.....	187	136,828	111,323	26,983	990	68	8,297	82,860	1,565	14	71	-----	684	369,683
Total Western States.....	1,368	1,141,993	1,285,575	192,047	27,429	1,462	52,716	673,115	12,711	230	611	213	5,534	3,393,636
Washington.....	82	108,358	112,778	24,112	3,517	211	7,353	58,207	2,808	34	129	-----	375	317,882
Oregon.....	49	82,027	92,237	16,494	299	114	5,048	39,629	2,316	47	14	-----	403	238,628
California.....	107	1,614,617	1,563,920	226,108	73,039	5,634	43,140	836,680	36,826	122	420	5,338	11,462	4,416,706
Idaho.....	28	58,038	43,817	6,734	113	67	3,085	26,695	876	14	13	-----	269	139,721
Utah.....	45	167,821	135,732	25,008	1,728	447	5,862	89,817	2,299	44	841	-----	285	429,884
Nevada.....	3	17,674	19,629	673	210	25	1,989	8,122	513	4	-----	-----	120	48,959
Arizona.....	11	52,716	77,212	13,205	4,630	120	5,337	34,499	2,486	537	69	-----	649	191,460
Total Pacific States.....	325	2,101,251	2,045,325	312,334	83,536	6,618	71,814	1,093,049	48,124	802	1,486	5,338	13,563	5,783,240
Total United States (exclusive of possessions).....	9,032	28,055,869	27,388,876	4,160,383	1,378,082	196,871	1,322,750	16,917,229	552,366	12,526	42,170	156,917	216,224	80,400,263
Alaska.....	13	14,644	17,355	1,273	1,801	5	2,777	7,922	561	13	28	-----	111	46,490
Canal Zone (Panama).....	(?)	1,240	3,785	-----	-----	-----	3,108	670	14	-----	-----	-----	13,209	22,026
Guam.....	(?)	4,226	-----	-----	-----	-----	916	11	27	61	-----	-----	14,252	19,493
The Territory of Hawaii.....	8	95,997	76,173	10,512	5,941	1,048	8,155	33,909	3,447	360	432	-----	747	236,721
Puerto Rico.....	11	184,240	70,596	27,985	11,758	-----	24,781	30,208	4,951	155	60	2,535	6,439	363,708
American Samoa.....	1	59	916	-----	-----	-----	75	322	1	-----	-----	-----	8	1,381
Virgin Islands of the United States.....	1	-----	-----	162	8	-----	24	5	-----	-----	-----	-----	16	215
Total possessions.....	34	300,406	168,825	39,932	19,508	1,053	39,836	73,047	9,001	589	520	2,535	34,782	690,034
Total United States and possessions.....	9,066	28,356,275	27,557,701	4,200,315	1,397,590	197,924	1,362,586	16,990,276	561,367	13,115	42,690	159,452	251,006	81,090,297

¹ Includes stock savings banks.

² 4 branches of 2 American national banks.

³ Branch of an American national bank.

TABLE NO. 40.—Assets and liabilities of active State commercial banks, Dec. 31, 1952—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, re-discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock ¹	Surplus	Undivided profits	Reserves and retirement account for preferred stock and capital notes and debentures
Maine.....	145,805	125,530	271,335	250	-----	1,615	8,150	8,401	7,146	871
New Hampshire.....	17,829	74,282	92,111	95	-----	620	1,608	5,115	3,894	427
Vermont.....	43,733	90,146	133,879	-----	4	431	4,997	4,949	3,124	805
Massachusetts.....	1,132,365	271,525	1,403,890	264	174	17,670	39,483	50,554	25,166	14,226
Rhode Island.....	368,959	236,471	605,430	-----	330	7,398	11,550	23,145	9,102	6,424
Connecticut.....	742,814	265,975	1,008,789	425	7	9,623	25,236	35,719	14,038	2,499
Total New England States.....	2,451,505	1,063,929	3,515,434	1,034	515	37,357	91,024	127,883	62,470	25,252
New York.....	18,517,101	2,800,724	21,317,825	83,435	154,167	234,020	560,867	1,012,653	350,158	23,869
New Jersey.....	1,431,897	989,671	2,421,568	1,400	165	21,969	57,135	75,590	33,233	6,864
Pennsylvania.....	3,151,685	1,197,844	4,349,529	1,325	1,095	43,465	120,189	240,909	72,292	11,468
Delaware.....	383,829	86,016	469,845	-----	3	4,544	11,509	30,882	7,673	737
Maryland.....	813,771	286,105	1,099,876	250	464	9,853	22,390	42,113	14,223	5,415
District of Columbia.....	365,130	139,007	504,137	1,500	-----	5,003	9,800	20,440	7,127	1,774
Total Eastern States.....	24,663,413	5,499,367	30,162,780	87,910	155,894	318,854	781,890	1,422,587	484,706	50,127
Virginia.....	663,035	340,862	1,003,897	4,375	-----	12,122	25,286	34,448	12,029	4,687
West Virginia.....	339,556	140,845	480,401	-----	8	3,426	14,163	23,522	8,999	2,125
North Carolina.....	1,266,975	364,840	1,631,815	1,101	65	35,959	23,322	67,296	17,932	7,766
South Carolina.....	269,217	44,542	313,759	-----	-----	1,063	8,756	10,033	4,690	862
Georgia.....	730,087	193,731	923,818	679	-----	11,830	22,830	32,762	15,683	7,418
Florida.....	651,074	202,934	854,008	21	5	4,413	19,062	23,451	8,288	2,256
Alabama.....	281,067	77,849	358,916	115	-----	1,441	9,160	12,065	8,218	794
Mississippi.....	575,740	92,996	668,736	593	258	2,510	13,007	30,664	1,356	736
Louisiana.....	574,578	119,578	694,156	-----	50	3,040	15,172	17,474	7,661	1,534
Texas.....	1,456,640	182,975	1,639,615	1,070	380	8,998	40,065	36,718	22,636	6,123
Arkansas.....	385,499	50,151	435,650	300	-----	584	10,413	11,358	10,411	1,608
Kentucky.....	985,829	140,228	1,126,057	80	35	7,417	24,923	42,251	18,042	2,586
Tennessee.....	442,924	194,462	637,386	370	1,100	6,736	18,333	18,704	12,890	1,910
Total Southern States.....	8,622,221	2,145,993	10,768,214	8,704	1,901	99,539	244,492	360,746	148,835	40,405

Ohio.....	2,807,636	1,713,324	4,520,960	525	23	37,946	93,542	148,581	53,844	6,703
Indiana.....	1,125,560	506,403	1,631,963	40	20	10,700	31,292	43,043	27,545	2,359
Illinois.....	2,679,421	1,268,481	3,947,902	-----	802	45,792	70,301	89,230	53,617	34,805
Michigan.....	1,617,974	1,476,258	3,094,232	49	33	26,741	68,294	79,957	42,506	10,355
Wisconsin.....	1,011,658	824,933	1,836,591	75	114	4,862	41,044	51,212	28,369	4,033
Minnesota.....	522,536	419,398	941,934	1,200	14	3,208	22,249	26,504	18,232	6,396
Iowa.....	1,215,419	440,185	1,655,604	85	34	2,646	36,625	50,673	36,675	9,195
Missouri.....	2,482,518	546,561	3,029,079	2,350	1,114	24,600	77,352	75,626	56,815	6,622
Total Middle Western States.....	13,462,722	7,195,543	20,658,265	4,324	2,154	156,495	440,699	564,826	317,603	80,468
North Dakota.....	233,547	103,735	337,282	-----	-----	912	6,752	6,141	8,049	3,666
South Dakota.....	209,852	52,619	262,471	-----	-----	150	5,847	6,069	7,147	1,145
Nebraska.....	392,350	42,381	434,731	1,570	-----	1,048	11,396	13,288	8,320	1,468
Kansas.....	741,531	115,113	856,644	241	-----	1,451	18,795	25,672	19,007	1,424
Montana.....	265,942	57,700	323,642	-----	-----	1,441	5,470	6,478	3,743	454
Wyoming.....	73,535	17,602	91,137	-----	-----	257	1,438	2,935	1,822	343
Colorado.....	260,771	93,169	353,940	951	213	4,281	8,695	9,099	5,970	951
New Mexico.....	102,964	19,913	122,877	-----	-----	475	2,795	2,257	523	1,110
Oklahoma.....	286,639	50,287	336,926	3,367	-----	2,050	8,565	9,189	8,836	750
Total Western States.....	2,597,131	552,519	3,149,650	6,129	213	12,065	69,753	81,108	63,417	11,301
Washington.....	195,742	98,788	294,530	-----	-----	1,660	7,520	9,087	4,478	607
Oregon.....	145,629	77,915	223,544	-----	-----	1,202	5,760	5,684	2,063	375
California.....	2,257,993	1,852,509	4,110,502	5,515	-----	39,542	87,658	109,481	58,125	5,883
Idaho.....	95,005	35,977	130,982	-----	-----	1,146	2,893	2,994	1,467	239
Utah.....	243,006	156,686	399,692	-----	-----	3,191	9,407	11,243	5,919	432
Nevada.....	31,922	14,402	46,324	-----	-----	505	803	798	529	-----
Arizona.....	141,677	36,258	177,935	-----	-----	1,998	3,610	5,562	1,831	524
Total Pacific States.....	3,110,974	2,272,535	5,383,509	-----	5,515	49,244	117,651	144,849	74,412	8,060
Total United States (exclusive of possessions).....	54,907,966	18,729,886	73,637,852	108,101	166,192	673,554	1,745,509	2,701,999	1,151,443	215,613
Alaska.....	32,766	10,721	43,487	-----	-----	37	1,047	904	714	301
Canal Zone (Panama).....	19,664	2,359	22,023	-----	-----	3	-----	-----	-----	-----
Guam.....	11,052	8,268	19,320	-----	-----	173	-----	-----	-----	-----
The Territory of Hawaii.....	113,669	99,441	213,110	188	-----	1,619	7,727	8,201	3,089	2,787
Puerto Rico.....	171,021	123,952	294,973	7,995	2,546	14,398	32,269	8,697	1,752	1,078
American Samoa.....	796	429	1,225	-----	-----	3	50	65	38	-----
Virgin Islands of the United States.....	-----	159	159	-----	-----	5	-----	-----	51	-----
Total possessions.....	348,968	245,329	594,297	8,183	2,546	16,238	41,093	17,867	5,644	4,166
Total United States and possessions.....	55,256,934	18,975,215	74,232,149	116,284	168,738	689,792	1,786,602	2,719,866	1,157,087	219,779

¹ Includes capital notes and debentures. (See classification on pp. 172 and 173.)

TABLE NO. 40.—Assets and liabilities of active State commercial banks, Dec. 31, 1952—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Com- mercial and indus- trial loans (includ- ing open- market paper)	Loans to farmers directly guar- anteed by the Com- modity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the pur- pose of purchas- ing or carry- ing bonds and other securities	Real-estate loans			Other loans to individu- als	Loans to banks	All other loans (includ- ing over- drafts)	Total gross loans	Less valu- ation reserves	Net loans
						Secured by farm land (includ- ing im- prove- ments)	Secured by resi- den- tial prop- erties (other than farm)	Secured by other prop- erties						
Maine.....	35,726	22	5,728	107	1,443	3,351	32,450	12,021	25,603	35	1,381	117,957	1,470	116,487
New Hampshire.....	4,004	-----	338	-----	10	1,377	25,189	6,742	3,904	-----	362	42,016	22	41,994
Vermont.....	8,815	-----	5,129	-----	557	6,715	38,692	8,437	10,272	-----	2,092	78,709	800	77,909
Massachusetts.....	218,937	54	2,039	12,754	15,926	1,150	96,330	41,070	143,625	682	7,269	539,836	8,056	531,780
Rhode Island.....	84,135	-----	1,112	-----	257	2,162	78,727	25,647	41,117	-----	5,065	239,627	3,296	236,331
Connecticut.....	117,076	15	4,045	610	4,395	2,819	116,648	20,581	101,845	-----	5,340	373,749	4,683	369,061
Total New England States.....	468,693	91	18,391	14,876	22,588	17,574	386,036	114,498	326,546	1,092	21,509	1,391,894	18,332	1,373,562
New York.....	5,917,484	690	28,078	956,423	253,379	15,124	742,490	146,855	1,041,495	62,609	338,856	9,503,483	145,424	9,358,059
New Jersey.....	212,740	-----	1,727	4,418	7,051	2,011	356,695	57,052	229,861	-----	14,909	886,454	16,464	869,990
Pennsylvania.....	602,858	20	10,330	35,176	37,431	14,303	396,592	92,757	526,183	900	44,436	1,760,986	31,679	1,729,307
Delaware.....	75,623	466	2,587	2,675	1,972	6,795	60,867	11,873	49,234	-----	1,586	213,678	772	212,906
Maryland.....	71,633	413	6,868	911	12,549	11,304	99,762	29,431	111,853	-----	7,888	352,612	4,325	348,287
District of Columbia.....	53,736	-----	116	1,827	412	60	50,313	15,727	62,163	-----	9,392	194,621	898	193,723
Total Eastern States.....	6,934,074	1,589	49,706	1,001,430	312,794	49,597	1,706,709	353,695	2,020,789	64,384	417,067	12,911,834	199,562	12,712,272
Virginia.....	96,074	78	13,963	919	1,313	15,242	104,442	22,848	147,689	1,750	7,169	411,487	4,382	407,105
West Virginia.....	26,518	54	4,111	236	6,526	6,450	56,006	15,260	48,690	-----	4,148	167,999	1,808	166,191
North Carolina.....	231,556	585	18,653	3,103	12,700	24,880	61,049	43,733	203,070	1,157	4,617	604,903	9,762	595,141
South Carolina.....	16,437	1,752	6,452	5	1,322	5,092	20,031	4,126	26,517	-----	2,532	84,256	1,031	83,225
Georgia.....	124,273	4,328	23,032	1,995	6,874	19,861	77,807	19,672	101,581	264	5,883	385,570	3,929	381,641
Florida.....	63,060	2	12,865	291	3,755	7,287	51,176	18,560	80,353	-----	7,448	244,797	2,134	242,663
Alabama.....	23,749	2,113	17,532	244	1,758	10,759	23,892	6,004	36,346	-----	1,210	123,607	1,678	121,929
Mississippi.....	68,368	2,713	38,113	2,312	6,435	15,528	20,066	10,443	42,939	350	3,570	210,837	3,078	207,759
Louisiana.....	54,836	2,120	13,740	350	1,426	11,026	34,650	17,096	60,671	-----	5,697	201,612	3,221	198,391
Texas.....	168,047	19,942	94,513	442	8,943	10,242	46,041	21,011	197,102	12	5,252	671,547	4,336	567,211
Arkansas.....	23,568	1,643	30,521	554	1,228	9,093	17,600	5,859	27,510	11	1,483	119,070	923	118,147
Kentucky.....	125,038	766	30,206	501	9,001	40,384	68,638	22,243	114,644	200	10,381	422,002	4,389	417,613
Tennessee.....	47,322	330	24,851	343	1,768	26,254	47,724	15,749	97,089	95	5,947	267,472	3,112	264,360
Total Southern States.....	1,068,846	36,426	328,552	11,295	63,049	201,838	629,122	222,604	1,184,201	3,839	65,337	3,815,159	43,783	3,771,376

Ohio.....	452,485	4,668	40,788	36,417	61,027	50,352	475,629	87,956	340,077	130	37,653	1,587,182	23,070	1,564,112
Indiana.....	70,347	6,329	56,135	270	2,960	34,373	158,007	24,790	123,475		4,338	481,024	6,346	474,678
Illinois.....	427,922	15,163	98,719	42,114	14,199	20,752	183,930	36,654	198,347	40	28,160	1,066,000	12,337	1,053,663
Michigan.....	175,324	2,837	54,757	293	11,266	34,375	380,793	64,385	264,855	33	16,092	1,005,010	9,755	995,255
Wisconsin.....	145,261	395	64,579	501	6,965	52,951	204,595	52,985	95,856		12,289	636,377	9,532	626,845
Minnesota.....	36,306	22,693	101,416	37	1,470	27,619	101,877	17,233	62,592	82	3,439	374,764	2,201	372,563
Iowa.....	89,131	81,900	226,879	854	3,349	51,527	121,313	30,454	100,408		5,090	710,905	5,408	705,497
Missouri.....	378,424	11,660	103,635	3,416	9,403	35,320	280,905	71,513	265,914	2,600	12,813	1,175,603	12,801	1,162,802
Total Middle Western States.....	1,775,200	145,645	746,908	83,902	110,639	307,269	1,907,049	385,970	1,451,524	2,885	119,874	7,036,865	81,450	6,955,415
North Dakota.....	3,849	22,495	23,911		137	2,398	10,041	1,197	8,004		177	72,209	782	71,427
South Dakota.....	5,873	16,442	43,109	5	194	2,773	10,865	1,958	7,912	6	405	89,542	1,170	88,372
Nebraska.....	14,257	37,006	75,896	10	727	5,439	11,023	2,178	16,799		1,195	164,530	2,073	162,457
Kansas.....	42,794	90,889	108,948	714	1,358	12,505	39,129	7,769	48,906		2,539	355,551	1,587	353,964
Montana.....	13,158	20,875	23,100		684	1,549	17,033	3,597	16,931		1,328	98,255	1,747	96,508
Wyoming.....	3,661	1,762	10,703		63	652	5,849	1,807	4,374		79	28,950	216	28,734
Colorado.....	37,817	6,888	37,338	221	2,191	1,604	20,184	5,100	52,164	25	395	163,925	1,758	162,167
New Mexico.....	9,182	191	9,570	15	427	749	5,152	2,531	14,321		374	42,512	976	41,536
Oklahoma.....	17,931	22,249	34,346	65	706	3,562	9,020	3,145	45,548		1,252	137,824	996	136,828
Total Western States.....	148,522	218,797	366,919	1,030	6,487	31,231	128,296	29,282	214,959	31	7,744	1,153,298	11,305	1,141,993
Washington.....	26,355	8,347	8,235		351	4,785	30,208	8,645	21,588		834	109,348	990	108,358
Oregon.....	16,022	1,534	6,638	37	499	2,424	27,857	4,300	22,638		989	82,938	911	82,027
California.....	442,687	180	36,454	16,859	10,495	25,335	703,004	119,558	256,057	289	30,832	1,641,750	27,133	1,614,617
Idaho.....	13,025	4,415	14,816	6	472	1,155	7,586	2,477	14,238		393	58,583	545	58,038
Utah.....	38,217	991	23,172	286	1,189	6,657	49,222	12,918	35,149		1,489	169,290	1,469	167,821
Nevada.....	2,871		3,252		2	167	5,541	1,305	4,372	1	270	17,781	107	17,674
Arizona.....	11,248	1	8,711		238	860	14,792	2,263	15,056		47	53,216	500	52,716
Total Pacific States.....	550,425	15,468	101,278	17,188	13,246	41,383	838,210	151,466	369,098	290	34,854	2,132,906	31,655	2,101,251
Total United States (exclusive of possessions).....	10,945,760	418,016	1,611,754	1,129,721	528,803	648,942	5,595,422	1,257,515	5,567,117	72,521	666,385	28,441,956	386,087	28,055,869
Alaska.....	8,252		2			3	3,901	2,181	367		3	14,709	65	14,644
Canal Zone (Panama).....	1,132				1				94		13	1,240		1,240
Guam.....	2,261						106	62	1,795		2	4,226		4,226
The Territory of Hawaii.....	18,251		450		13,354	474	45,804	7,852	9,476		413	96,074	77	95,997
Puerto Rico.....	86,852		20,373		477	3,383	18,473	6,828	32,405	326	16,163	185,280	1,040	184,240
American Samoa.....									59			59		59
Virgin Islands of the United States.....														
Total possessions.....	116,748		20,825		13,832	3,860	68,284	16,923	44,196	326	16,594	301,588	1,182	300,406
Total United States and possessions.....	11,062,508	418,016	1,632,579	1,129,721	542,635	652,802	5,663,706	1,274,438	5,611,313	72,847	682,979	28,743,544	387,269	28,356,275

TABLE NO. 40.—Assets and liabilities of active State commercial banks, Dec. 31, 1952—Continued

[In thousands of dollars]

Location	Capital			Demand deposits						Time deposits					
	Capital notes and debentures	Preferred stock	Common stock	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		125	8,025	116,087	4,708	17,532	3,046		4,432	123,879	467		1,184		
New Hampshire.....			1,608	14,486	239	2,012	891		201	74,243			39		
Vermont.....		1,024	3,973	34,894	1,518	6,068	352		901	89,404	10		688	44	
Massachusetts.....		859	38,624	930,827	38,801	77,929	43,828	824	40,156	268,471	605	178	2,271		
Rhode Island.....			11,550	305,611	14,317	24,968	7,052	1,922	15,089	235,942	283	150	116		
Connecticut.....			25,236	600,203	55,448	43,948	23,859	15	19,341	265,450	2	40	483		
Total New England States.....		2,008	89,016	2,002,108	115,031	172,457	79,028	2,761	80,120	1,057,389	1,347	368	4,781	44	
New York.....	39,978	5,657	515,232	13,495,705	874,855	533,285	2,233,767	588,444	791,045	2,335,114	9,094		53,088	146,336	257,092
New Jersey.....	2,290	9,484	45,361	1,186,975	55,299	122,843	25,614	376	40,790	972,011	256		17,328	76	
Pennsylvania.....		463	119,726	2,713,115	105,768	121,023	173,305	3,116	35,358	1,140,044	346	312	56,926	216	
Delaware.....			11,509	337,997	19,870	12,667	4,867		8,428	68,485	370		17,161		
Maryland.....	100	570	21,720	677,944	21,756	64,338	41,047	911	7,775	281,468	3,951	18	663	5	
District of Columbia.....			9,800	336,271	7,792	93	12,907	464	7,603	111,919	10,319		194		16,575
Total Eastern States.....	42,368	16,174	723,348	18,748,007	1,085,340	854,249	2,491,507	593,311	890,999	4,909,041	24,336	330	145,360	146,633	273,667
Virginia.....		1,061	24,225	514,069	15,214	59,245	64,757	281	9,469	311,018	2,888	2,248	24,314	394	
West Virginia.....	53		14,110	262,923	12,809	42,333	10,975		10,516	139,324	374		717	79	
North Carolina.....		69	23,253	875,514	45,186	103,522	225,962	48	16,743	298,987	3,108	6,871	55,259	615	
South Carolina.....	10	100	8,646	220,416	8,126	30,516	8,749		1,410	41,049	6	5	670	2,812	
Georgia.....	49		22,781	560,636	21,549	91,543	48,904	11	7,444	189,730	971	485	1,905	840	
Florida.....		233	18,829	529,275	9,094	91,554	13,964	315	6,872	196,038	29	3,015	3,004	848	
Alabama.....		9	9,151	227,711	6,264	42,967	2,495		1,630	78,760	174	33	652	230	
Mississippi.....	10	531	12,466	422,896	7,201	97,159	45,439	7	3,038	91,999	997		404		
Louisiana.....		103	15,069	397,563	6,835	129,966	45,608		3,606	114,313	3,002	404	716	1,143	
Texas.....	26		40,039	1,227,282	15,932	141,518	53,539	507	17,862	165,624	5	18	16,609	770	
Arkansas.....		3	10,410	326,675	4,293	37,869	14,460		2,202	49,289	16	451	395		
Kentucky.....		67	24,856	726,905	30,241	70,169	148,169	280	10,065	135,305	4,044	4	858	17	
Tennessee.....		20	18,313	368,965	11,103	48,518	11,294		3,044	187,617	82	62	6,341	360	
Total Southern States.....	148	2,196	242,148	6,660,830	193,847	977,879	694,315	1,449	93,901	1,997,053	15,745	13,947	111,340	7,908	

Ohio.....	1,013	365	92,164	2,342,903	146,980	150,924	123,346	2,561	40,922	1,629,259	10	734	83,236	85
Indiana.....	974		30,318	911,399	28,399	156,366	15,740	152	13,504	503,059	3,015	171		158
Illinois.....	238	25	70,038	2,244,754	103,613	120,281	178,614	1,371	30,788	1,208,973	6	41	59,461	
Michigan.....		1,633	66,661	1,331,893	49,708	163,230	35,894	753	36,496	1,456,048	1,326	97	18,715	72
Wisconsin.....	859	1,785	38,400	868,202	31,425	64,048	28,474		19,509	821,251	21	269	3,335	57
Minnesota.....	10		22,239	436,819	11,832	61,160	3,306		9,419	410,128	6	307	8,952	5
Iowa.....		976	35,649	1,008,955	30,715	138,603	18,229		18,917	439,540	20	152	433	40
Missouri.....	617	405	76,330	1,815,758	68,073	204,713	373,327	2,285	18,362	543,122	196	82	3,126	35
Total Middle Western States.....	3,711	5,189	431,799	10,960,683	470,745	1,059,325	776,930	7,122	187,917	7,011,380	4,600	1,853	177,258	452
North Dakota.....	25		6,727	173,364	2,024	53,917	2,837		1,405	50,451	28	1	53,255	
South Dakota.....	65		5,782	180,393	2,512	24,105	1,291		1,551	49,450	9	7	3,153	
Nebraska.....	13	20	11,363	353,426	5,744	28,350	2,198	1	2,631	42,342		5	34	
Kansas.....	35	35	18,760	566,563	9,713	149,944	9,551		5,760	114,596	35	32	450	
Montana.....	25	5,445	2,122,062	4,632	30,512	15,556			3,179	57,327	52	4	307	10
Wyoming.....		143	1,295	62,205	713	9,287	566		764	17,597		5		
Colorado.....			8,695	232,039	4,772	26,349	22,686		4,925	85,876	954		6,339	
New Mexico.....		3	2,759	79,874	4,893	16,665	198		1,334	17,821	1,730	332	30	
Oklahoma.....		56	8,560	238,175	4,253	35,404	4,615		4,192	49,934	3	15	235	100
Total Western States.....	103	264	69,386	2,098,101	39,256	374,534	59,498	1	25,741	485,394	2,811	401	63,803	110
Washington.....	8		7,512	164,898	3,528	21,130	3,042	510	2,634	98,700	10	6	47	25
Oregon.....			5,760	123,062	3,284	16,171	981	14	2,117	74,682			3,232	
California.....		1,333	86,325	1,863,249	85,019	85,162	158,082	22,405	44,076	1,729,796	2,721	12	109,631	3,517
Idaho.....			2,893	72,811	1,551	16,963	2,484		1,196	35,919			58	
Utah.....	62	110	9,235	168,089	4,789	43,081	24,109	2	2,936	155,836	14	10	806	20
Nevada.....			803	24,853	654	5,386	28		1,001	14,400	2			
Arizona.....			3,610	98,539	2,664	37,810	205	175	2,284	35,891		15	352	
Total Pacific States.....	70	1,443	116,138	2,515,501	101,489	225,703	188,931	23,106	56,244	2,145,224	2,747	44	114,126	3,562
Total United States (exclusive of possessions).....	46,400	27,274	1,671,835	42,985,230	2,005,708	3,664,147	4,290,209	627,750	1,334,922	17,605,481	51,586	16,943	616,668	158,709
Alaska.....			1,047	19,429	5,940	6,527	622		248	10,502	26	17	100	76
Canal Zone (Panama).....				9,209	10,137			226	92	2,359				
Guam.....				4,736	5,570	525			221	5,768			2,500	
The Territory of Hawaii.....			7,727	77,157	13,871	20,211	1,059	584	787	95,664	11	600	3,166	
Puerto Rico.....	74		32,195	108,423	13,018	30,700	9,082	317	9,481	66,813	600	2,037	53,888	614
American Samoa.....			50	476	282				7	429				
Virgin Islands of the United States.....										150				
Total possessions.....	74		41,019	219,430	48,818	57,963	10,794	1,127	10,836	181,694	637	2,654	59,654	690
Total United States and possessions.....	46,474	27,274	1,712,854	43,204,660	2,054,526	3,722,110	4,301,003	628,877	1,345,758	17,787,175	52,223	19,597	676,322	159,399

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

TABLE NO. 41.—Assets and liabilities of active mutual savings banks, Dec. 31, 1952

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including stocks of Federal Reserve banks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Maine.....	32	81,718	149,001	1,940	42,133	9,839	1,955	12,092	1,530	303	-----	-----	140	300,641
New Hampshire.....	34	153,534	141,435	1,075	18,194	24,987	1,285	10,479	2,224	224	-----	-----	128	353,565
Vermont.....	7	74,921	21,741	368	1,446	956	676	2,746	829	207	-----	-----	122	104,012
Massachusetts.....	185	1,808,281	1,712,504	11,141	296,685	154,903	18,016	79,281	16,730	560	-----	-----	6,400	4,104,501
Rhode Island.....	8	136,212	131,078	195	37,097	14,930	2,469	7,358	1,692	2	-----	-----	235	331,268
Connecticut.....	72	568,496	777,321	5,711	184,995	59,868	10,895	47,840	7,979	526	-----	-----	14,547	1,678,178
Total New England States.....	341	2,823,162	2,933,080	20,430	580,550	265,483	35,296	159,786	30,984	1,822	-----	-----	21,572	6,872,165
New York.....	130	7,360,188	5,150,254	218,947	1,163,923	62,626	69,827	522,332	83,300	2,017	-----	-----	128,672	14,762,036
New Jersey.....	23	303,770	317,489	16,165	147,859	463	6,382	32,746	5,084	41	-----	-----	2,959	832,958
Pennsylvania.....	7	322,582	451,363	28,971	475,121	3,483	6,054	23,552	8,868	-----	-----	-----	6,145	1,326,139
Delaware.....	2	20,419	19,198	7,633	56,618	3,762	191	3,816	418	150	-----	-----	5	112,260
Maryland.....	9	120,950	264,867	5,905	53,959	-----	1,745	14,416	1,634	65	-----	-----	15,104	478,645
Total Eastern States.....	171	8,127,909	6,203,171	277,671	1,897,480	70,334	84,199	596,862	99,304	2,273	-----	-----	152,885	17,512,088
Ohio.....	3	148,469	80,382	2,882	33,614	109	3,743	15,866	221	-----	-----	-----	976	286,262
Indiana.....	4	20,349	25,285	922	2,777	18	290	4,528	164	-----	-----	-----	8	54,341
Wisconsin.....	4	5,275	9,038	1,009	230	40	249	1,843	66	-----	-----	-----	16	17,766
Minnesota.....	1	89,516	62,228	20,538	28,858	-----	416	4,974	300	173	-----	-----	15	207,018
Total Middle Western States.....	12	263,609	176,933	25,351	65,479	167	4,698	27,211	751	173	-----	-----	1,015	565,387
Washington.....	4	119,511	101,045	1,926	26,392	55	956	7,617	808	9	-----	-----	791	259,110
Oregon.....	1	14,994	8,101	16	-----	-----	119	1,336	42	-----	-----	-----	85	24,693
Total Pacific States.....	5	134,505	109,146	1,942	26,392	55	1,075	8,953	850	9	-----	-----	876	283,803
Total United States.....	529	11,349,185	9,422,330	325,304	2,569,901	336,039	125,268	792,812	131,889	4,277	-----	-----	176,348	25,233,443

TABLE NO. 41.—Assets and liabilities of active mutual savings banks, Dec. 31, 1952—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, re-discounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Surplus ¹	Undivided profits	Reserves and retirement account for capital notes and debentures
Maine.....	14	261,257	261,271	-----	-----	840	22,437	15,693	400
New Hampshire.....	-----	307,977	307,977	-----	-----	1,176	23,474	17,212	3,726
Vermont.....	645	93,256	93,901	-----	-----	356	1,739	2,980	5,036
Massachusetts.....	372	3,614,274	3,614,646	15	-----	25,435	248,935	214,387	1,083
Rhode Island.....	81	296,193	296,274	-----	-----	2,413	26,976	5,390	215
Connecticut.....	615	1,488,533	1,489,148	-----	-----	7,264	115,127	65,156	1,483
Total New England States.....	1,727	6,061,490	6,063,217	15	-----	37,484	438,688	320,818	11,943
New York.....	4,743	13,274,779	13,279,522	-----	-----	77,444	1,008,973	321,178	74,969
New Jersey.....	9,953	742,810	752,763	-----	-----	4,845	73,710	210	1,430
Pennsylvania.....	86	1,222,231	1,222,317	-----	-----	4,278	92,261	4,561	2,722
Delaware.....	-----	95,503	95,503	-----	-----	381	15,931	163	282
Maryland.....	5,211	420,875	426,086	-----	-----	2,792	20,100	29,667	-----
Total Eastern States.....	19,993	15,756,198	15,776,191	-----	-----	89,740	1,210,975	355,779	79,403
Ohio.....	6,810	256,401	263,211	-----	-----	3,025	17,215	268	2,543
Indiana.....	4,321	45,265	49,586	-----	-----	59	3,575	323	798
Wisconsin.....	38	16,286	16,324	-----	-----	84	1,197	154	7
Minnesota.....	242	190,960	191,202	-----	-----	259	15,000	357	200
Total Middle Western States.....	11,411	508,912	520,323	-----	-----	3,427	36,987	1,102	3,548
Washington.....	33	237,854	237,887	-----	-----	2,038	14,425	3,368	1,392
Oregon.....	1	23,620	23,621	-----	-----	187	544	341	-----
Total Pacific States.....	34	261,474	261,508	-----	-----	2,225	14,969	3,709	1,392
Total United States.....	33,165	22,588,074	22,621,239	15	-----	132,876	1,701,619	681,408	96,286

¹ Includes guaranty fund.

² Includes book value of capital notes and debentures—retirable value amounts to \$4,850,000.

TABLE NO. 41.—Assets and liabilities of active mutual savings banks, Dec. 31, 1952—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, and other securities	Real-estate loans			Other loans to individuals	Loans to banks	All other loans (including overdrafts)	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties						
Maine.....	884		35		34	223	77,365	1,299	1,704		194	81,738	20	81,718
New Hampshire.....	2,052		152				145,933		4,789		608	153,534		153,534
Vermont.....	797		1,424		701	5,863	59,212	4,910	2,366		3	75,276	355	74,921
Massachusetts.....	192				721	9,012	1,545,769	235,494	25,615		1,922	1,818,725	10,444	1,808,281
Rhode Island.....	1,875				594	144	123,857	4,989	6,397			137,855	1,643	136,212
Connecticut.....	419		9		853	3,742	525,138	36,971	6,262		121	573,515	5,019	568,496
Total New England States.....	6,219		1,620		2,903	18,984	2,477,274	283,662	47,133		2,848	2,840,643	17,481	2,823,162
New York.....			1			28,101	6,408,495	1,049,686	20,997		527	7,507,807	147,619	7,360,188
New Jersey.....					14	201	275,138	1,184	1,184		1	305,382	1,612	303,770
Pennsylvania.....						598	297,467	24,476	516			323,057	475	322,582
Delaware.....	31					430	19,758	195	5			20,419		20,419
Maryland.....	1,283					1,132	91,574	13,976	10,551		3,090	121,606	656	120,950
Total Eastern States.....	1,314		1		14	30,462	7,092,432	1,117,177	33,253		3,618	8,278,271	150,362	8,127,909
Ohio.....	22,206		3		10	4,573	103,109	187	15,380		3,756	149,224	755	148,469
Indiana.....	26		165		98	2,449	15,740	1,579	306			20,363	14	20,349
Wisconsin.....						62	4,760	413	30		1	5,275		5,275
Minnesota.....						15,670	69,449	7,182	111			92,412	2,896	89,516
Total Middle Western States.....	22,232		168		108	22,754	193,067	9,361	15,827		3,757	267,274	3,665	263,609
Washington.....						404	90,539	19,074	512			119,529	18	119,511
Oregon.....							13,159	1,814	21			14,994		14,994
Total Pacific States.....						404	112,698	20,888	533			134,523	18	134,505
Total United States.....	29,765		1,789		3,025	72,604	9,875,471	1,431,088	96,746		10,223	11,520,711	171,526	11,349,185

TABLE No. 41.—Assets and liabilities of active mutual savings banks, Dec. 31, 1952—Continued

[In thousands of dollars]

Location	Demand deposits						Time deposits					
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Maine.....		3				11	260,089	6		1,162		
New Hampshire.....							307,977					
Vermont.....	551	26	63			5	92,762			475	19	
Massachusetts.....		372					3,614,274					
Rhode Island.....		7				74	296,193					
Connecticut.....	7	162				446	1,487,946			489	98	
Total New England States.....	558	570	63			536	6,059,241	6		2,126	117	
New York.....	1,961	2,059	1			722	13,274,727			1	51	
New Jersey.....	8,640	44	536	25		708	738,330			4,307	173	
Pennsylvania.....		86					1,222,190			41		
Delaware.....							95,399			104		
Maryland.....	1,241	15				3,955	420,575				300	
Total Eastern States.....	11,842	2,204	537	25		5,385	15,751,221			4,453	524	
Ohio.....	5,658	18				1,134	254,396			1,605	400	
Indiana.....	2,856	22	1,170	25		248	45,255				10	
Wisconsin.....	32	6					16,283			3		
Minnesota.....						242	190,960					
Total Middle Western States.....	8,546	46	1,170	25		1,624	506,894			1,608	410	
Washington.....		30	1			2	237,833				21	
Oregon.....		1					22,740			10	870	
Total Pacific States.....		31	1			2	260,573			10	891	
Total United States.....	20,946	2,851	1,771	50		7,547	22,577,929	6		8,197	1,942	

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

TABLE NO. 42.—Assets and liabilities of active private banks, Dec. 31, 1952

ASSETS

[In thousands of dollars]

Location	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks	Currency and coin	Balances with other banks, including reserve balances and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned, other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances outstanding	Other assets	Total assets
Connecticut.....	2	784	638			26	120	383	129	23			2	2,105
New York.....	3	66,025	53,258	46,473	3	8,020	393	56,352	51	23		12,115	1,635	244,348
Pennsylvania.....	8	5,743	11,435	1,255	338	431	850	3,621	204	50			4	23,931
Total Eastern States.....	11	71,768	64,693	47,728	341	8,451	1,243	59,973	255	73		12,115	1,639	268,279
Georgia.....	37	2,409	471		7		495	3,056	95	61			178	6,772
Texas.....	12	14,188	17,214	5,830	1,950	80	1,696	17,541	368	954			446	60,267
Total Southern States.....	49	16,597	17,685	5,830	1,957	80	2,191	20,597	463	1,015			624	67,039
Ohio.....	4	2,242	1,327	657	24		107	976	14				1	5,348
Indiana.....	6	4,611	4,858	509	4		692	3,359	36					14,069
Michigan.....	5	1,683	1,559	32	25		140	1,413	10				3	4,865
Iowa.....	7	5,394	3,291	302	5		149	1,865	55					11,061
Total Middle Western States.....	22	13,930	11,035	1,500	58		1,088	7,613	115				4	35,343
Total United States (exclusive of possessions).....	84	103,079	94,051	55,058	2,356	8,557	4,642	88,566	962	1,111		12,115	2,269	372,766
Alaska.....	1	591	311		114		49	274	9	5			1	1,354
Total United States and possessions.....	85	103,670	94,362	55,058	2,470	8,557	4,691	88,840	971	1,116		12,115	2,270	374,120

TABLE No. 42.—Assets and liabilities of active private banks, Dec. 31, 1952—Continued

LIABILITIES

[In thousands of dollars]

Location	Demand deposits	Time deposits	Total deposits	Bills payable, rediscounts, and other liabilities for borrowed money	Acceptances executed by or for account of reporting banks and outstanding	Other liabilities	Capital stock	Surplus	Undivided profits	Reserves
Connecticut.....	1,458	432	1,890			2	25	188		
New York.....	199,310	3,107	202,417	3,375	14,405	3,281	3,050	13,028	54	4,238
Pennsylvania.....	9,169	12,712	21,881			8		1,986		56
Total Eastern States.....	208,479	15,819	224,298	3,375	14,405	3,289	3,050	15,014	54	4,294
Georgia.....	5,460	80	5,540	139		39	264	378	307	105
Texas.....	50,417	3,885	54,302			20	1,284	3,982	269	410
Total Southern States.....	55,877	3,965	59,842	139		59	1,548	4,360	576	515
Ohio.....	2,849	1,868	4,717			14	150	178	289	
Indiana.....	11,746	1,405	13,151			16	250	475	152	25
Michigan.....	2,000	2,505	4,505			9	99	151	101	
Iowa.....	9,091	1,456	10,547				195	179	105	35
Total Middle Western States.....	25,686	7,234	32,920			39	694	983	647	60
Total United States (exclusive of possessions).....	291,500	27,450	318,950	4,014	14,405	3,389	5,317	20,545	1,277	4,869
Alaska.....	1,192	50	1,242				25	25	49	13
Total United States and possessions.....	292,692	27,500	320,192	4,014	14,405	3,389	5,342	20,570	1,326	4,882

TABLE NO. 42.—Assets and liabilities of active private banks, Dec. 31, 1952—Continued

[In thousands of dollars]

Location	Loans and discounts													
	Commercial and industrial loans (including open-market paper)	Loans to farmers directly guaranteed by the Commodity Credit Corporation	Other loans to farmers	Loans to brokers and dealers in securities	Other loans for the purpose of purchasing or carrying stocks, bonds, or other securities	Real-estate loans			Other loans to individuals	Loans to banks	All other loans (including overdrafts)	Total gross loans	Less valuation reserves	Net loans
						Secured by farm land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties						
Connecticut.....	147		5			6	284	42	288		12	784		784
New York.....	44,752			6,396	8,353		97	12	401	1	6,267	66,279	254	66,025
Pennsylvania.....	1,403				46	140	2,269	253	937		695	5,743		5,743
Total Eastern States.....	46,155			6,396	8,399	140	2,366	265	1,338	1	6,962	72,022	254	71,768
Georgia.....	468	15	254			196	560	150	742		24	2,409		2,409
Texas.....	3,808	103	2,432			276	1,188	291	5,709		281	14,188		14,188
Total Southern States.....	4,276	118	2,686			472	1,748	541	6,451		305	16,597		16,597
Ohio.....	419		173			123	597	98	837		17	2,264	22	2,242
Indiana.....	1,197	161	367			73	1,866	94	590	267	11	4,626	15	4,611
Michigan.....	52		547			319	249	174	326		6	1,683		1,683
Iowa.....	232	763	3,100			418	401	79	309		42	5,394		5,394
Total Middle Western States.....	1,960	924	4,187			933	3,113	445	2,062	267	76	13,967	37	13,930
Total United States (exclusive of possessions).....	52,538	1,042	6,878	6,396	8,399	1,551	7,511	1,293	10,139	268	7,355	103,370	291	103,079
Alaska.....	357						144	88			2	591		591
Total United States and possessions.....	52,895	1,042	6,878	6,396	8,399	1,551	7,655	1,381	10,139	268	7,357	103,961	291	103,670

TABLE No. 42.—Assets and liabilities of active private banks, Dec. 31, 1952—Continued

[In thousands of dollars]

Location	Demand deposits						Time deposits					
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries
Connecticut.....	1,435					23	432					
New York.....	147,398	1	201	15,200	27,301	9,209	3,062				45	
Pennsylvania.....	8,638		425			106	12,555			157		
Total Eastern States.....	156,036	1	626	15,200	27,301	9,315	15,617			157	45	
Georgia.....	5,442					18	80					
Texas.....	45,890	280	3,446	317		484	3,577			308		
Total Southern States.....	51,332	280	3,446	317		502	3,657			308		
Ohio.....	2,643		194			12	1,846			22		
Indiana.....	9,924	17	1,229	517		59	1,405					
Michigan.....	1,753		234			13	2,498			7		
Iowa.....	8,797		294				1,456					
Total Middle Western States.....	23,117	17	1,951	517		84	7,205			29		
Total United States (exclusive of possessions).....	231,920	298	6,023	16,034	27,301	9,924	26,911			494	45	
Alaska.....	901	50	232	7		2	50					
Total United States and possessions.....	232,821	348	6,255	16,041	27,301	9,926	26,961			494	45	

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

TABLE NO. 43.—Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1952

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
Maine.....	876,000	\$718,256	\$249,174	\$469,082	\$819.93	\$284.45	\$535.48
New Hampshire.....	541,000	572,424	146,545	425,879	1,058.09	270.88	787.21
Vermont.....	371,000	354,063	98,314	255,749	954.43	265.00	689.43
Massachusetts.....	4,790,000	7,279,509	2,970,963	4,308,546	1,519.73	620.24	899.49
Rhode Island.....	804,000	1,011,640	416,298	595,342	1,258.26	517.78	740.48
Connecticut.....	2,098,000	3,182,840	1,243,018	1,939,822	1,517.08	592.48	924.60
Total New England States.....	9,480,000	13,118,762	5,124,312	7,994,450	1,383.84	540.54	843.30
New York.....	15,437,000	39,406,272	21,929,422	17,476,850	2,552.72	1,420.58	1,132.14
New Jersey.....	5,201,000	5,406,984	2,571,128	2,835,856	1,039.60	494.35	545.25
Pennsylvania.....	10,752,000	11,226,505	6,844,139	4,382,366	1,044.13	636.54	407.59
Delaware.....	346,000	533,890	357,752	176,138	1,543.03	1,033.96	509.07
Maryland.....	2,592,000	2,013,408	1,152,224	861,184	776.78	444.53	332.25
District of Columbia.....	831,000	1,106,969	894,033	212,936	1,332.09	1,075.85	256.24
Total Eastern States.....	35,159,000	59,694,028	33,748,698	25,945,330	1,697.83	959.89	737.94
Virginia.....	3,505,000	1,871,618	1,209,319	662,299	533.99	345.03	188.96
West Virginia.....	2,005,000	839,725	559,268	280,457	418.81	278.93	139.88
North Carolina.....	4,273,000	1,640,977	1,256,115	384,862	384.03	293.96	90.07
South Carolina.....	2,160,000	663,373	567,727	95,646	307.12	262.84	44.28
Georgia.....	3,574,000	1,664,127	1,220,903	343,224	437.64	341.61	96.03
Florida.....	3,240,000	1,949,138	1,521,983	427,155	601.59	469.75	131.84
Alabama.....	3,052,000	1,166,234	880,451	285,783	382.12	288.48	93.64
Mississippi.....	2,232,000	698,704	560,406	138,298	313.04	251.08	61.96
Louisiana.....	2,880,000	1,488,246	1,178,614	309,632	516.75	409.24	107.51
Texas.....	8,436,000	6,339,064	5,632,611	706,453	751.43	667.69	83.74
Arkansas.....	1,932,000	757,845	644,645	113,200	392.26	333.67	58.59
Kentucky.....	2,928,000	1,475,190	1,225,921	249,269	503.82	418.69	85.13
Tennessee.....	3,389,000	1,724,641	1,213,005	511,636	508.89	357.92	150.97
Total Southern States.....	43,606,000	22,178,882	17,670,968	4,507,914	508.62	405.24	103.38
Ohio.....	8,300,000	7,755,787	4,810,959	2,944,828	934.43	579.63	354.80
Indiana.....	4,208,000	3,140,342	2,088,654	1,051,688	746.28	496.35	249.93
Illinois.....	9,052,000	11,719,578	8,276,432	3,443,146	1,249.69	914.32	380.37
Michigan.....	6,837,000	5,712,102	3,219,255	2,492,847	835.47	470.86	364.61
Wisconsin.....	3,563,000	3,088,824	1,747,582	1,341,242	866.92	490.48	376.44
Minnesota.....	3,043,000	2,735,264	1,617,266	1,117,998	898.87	531.47	367.40
Iowa.....	2,659,000	2,067,164	1,465,085	602,079	777.42	550.99	226.43
Missouri.....	4,199,000	3,761,165	2,975,999	785,166	895.73	708.74	186.99
Total Middle Western States.....	41,861,000	39,980,226	26,201,232	13,778,994	955.07	625.91	329.16

TABLE NO. 43.—Per capita demand and time deposits of individuals, partnerships, and corporations in all active banks, Dec. 31, 1952—Continued

Location	Population (approximate)	Deposits of individuals, partnerships, and corporations (in thousands)			Per capita		
		Total	Demand	Time	Total	Demand	Time
North Dakota.....	\$595,000	\$470,545	\$348,250	\$122,295	\$790.83	\$585.29	\$205.54
South Dakota.....	647,000	475,206	368,952	106,254	734.48	570.25	164.23
Nebraska.....	1,390,000	1,215,974	1,058,898	157,076	874.80	761.80	113.00
Kansas.....	2,027,000	1,465,289	1,244,920	220,369	722.89	614.17	108.72
Montana.....	594,000	549,918	435,661	114,257	925.79	733.44	192.35
Wyoming.....	303,000	258,442	198,408	60,034	852.94	654.81	198.13
Colorado.....	1,455,000	1,171,701	883,758	287,943	805.29	607.39	197.90
New Mexico.....	740,000	329,467	264,898	64,569	445.23	357.97	87.26
Oklahoma.....	2,333,000	1,528,687	1,342,087	186,600	655.24	575.26	79.98
Total Western States.....	10,084,000	7,465,229	6,145,832	1,319,397	740.30	609.46	130.84
Washington.....	2,509,000	2,117,763	1,301,338	816,425	844.07	518.67	325.40
Oregon.....	1,621,000	1,381,584	870,940	510,644	852.30	537.28	315.02
California.....	11,705,000	13,830,839	7,624,125	6,206,714	1,181.62	651.36	530.26
Idaho.....	599,000	422,172	287,168	135,004	704.79	479.41	225.38
Utah.....	742,000	558,092	340,752	217,340	752.15	459.24	292.91
Nevada.....	187,000	189,228	118,677	70,551	1,011.91	634.63	377.28
Arizona.....	886,000	501,438	379,834	121,604	565.96	428.71	137.25
Total Pacific States.....	18,249,000	19,001,116	10,922,834	8,078,282	1,041.21	598.54	442.67
Total United States (exclusive of possessions).....	158,439,000	161,438,243	99,813,876	61,624,367	1,018.93	629.98	388.95
Alaska.....	122,000	90,962	63,368	27,614	745.75	519.41	226.34
Canal Zone (Panama).....	45,000	11,568	9,209	2,359	257.07	204.65	52.42
Guam.....	50,000	10,504	4,736	5,768	210.08	94.72	115.36
The Territory of Hawaii.....	464,000	318,884	139,612	179,272	687.25	300.89	386.36
Puerto Rico.....	2,250,000	175,236	108,423	66,813	77.88	48.19	29.69
American Samoa.....	19,000	905	476	429	47.63	25.05	22.58
Virgin Islands of the United States.....	26,000	4,232	1,629	2,603	162.77	62.65	100.12
Total possessions.....	2,976,000	612,311	327,453	284,858	205.75	110.03	95.72
Total United States and possessions.....	161,415,000	162,050,554	100,141,329	61,909,225	1,003.94	620.40	383.54

TABLE NO. 44—Officials of State banking departments and number of each class of active banks in December 1952

Location	Names of officials	Titles	Total number of banks	State commercial ¹			Mutual savings			Private
				Insured		Non-insured	Insured			Non-insured
				Members Federal Reserve System	Non-members Federal Reserve System		Members Federal Reserve System	Non-members Federal Reserve System	Non-insured	
Maine.....	Homer E. Robinson	Bank Commissioner.....	64	6	17	9		8	24	
New Hampshire.....	Clyde M. Davis	do.....	58	1	6	17			34	
Vermont.....	Alexander H. Miller	Commissioner of Banking and Insurance.....	37	1	28	1		7		
Massachusetts.....	Timothy J. Donovan	Commissioner of Banks.....	254	25	34	7			188	
Rhode Island.....	Alexander Chmielewski	Bank Commissioner.....	15	2	2	3		5	3	
Connecticut.....	Lynwood K. Elmore	do.....	136	15	32	15		4	68	2
Total New England States.....			564	50	119	52		24	317	2
New York.....	W. A. Lyon	Superintendent of Banks.....	371	162	70	6		130		3
New Jersey.....	Warren N. Gaffney	Commissioner of Banking and Insurance.....	135	67	41	4		23		
Pennsylvania.....	L. M. Campbell	Secretary of Banking.....	340	99	217	9		7		8
Delaware.....	Randolph Hughes	State Bank Commissioner.....	26	3	20	1		1	1	
Maryland.....	William H. Kirkwood	Bank Commissioner.....	106	14	81	2		6	3	
District of Columbia.....			10	6	4					
Total Eastern States.....			988	351	433	22		167	4	11
Virginia.....	Logan R. Ritchie	Commissioner of Banking.....	182	71	111					
West Virginia.....	John H. Hoffman	do.....	108	35	69	4				
North Carolina.....	William W. Jones	Commissioner of Banks.....	180	9	170	1				
South Carolina.....	C. V. Pierce	Chief Bank Examiner.....	124	8	101	15				
Georgia.....	A. P. Persons	Superintendent of Banks.....	338	14	275	12				37
Florida.....	C. M. Gay	Comptroller, State of Florida.....	149	11	134	4				
Alabama.....	Joe H. Williams	Superintendent of Banks.....	158	24	134					
Mississippi.....	C. T. Johnson	State Comptroller.....	178	7	168	3				
Louisiana.....	Edward F. Follett	State Bank Commissioner.....	130	12	117	1				
Texas.....	J. M. Falkner	Commissioner, Department of Banking.....	471	137	296	26				12
Arkansas.....	Edward I. McKinley, Jr.	State Bank Commissioner.....	177	16	155	6				
Kentucky.....	H. H. Carter	Commissioner, Department of Banking.....	289	20	251	18				
Tennessee.....	H. B. Clarke	Superintendent of Banks.....	223	10	206	7				
Total Southern States.....			2,707	374	2,187	97				49

Ohio.....	Thurman R. Hazard.....	Superintendent of Banks.....	416	179	227	3		3		4
Indiana.....	Joseph McCord.....	Director, Department of Financial Institutions.....	361	112	² 235	5	1	2	1	5
Illinois.....	Benjamin O. Cooper.....	Auditor of Public Accounts.....	508	125	372	11				
Michigan.....	Maurice C. Eveland.....	Commissioner, State Banking Department.....	352	150	185	12				5
Wisconsin.....	Guerdon M. Matthews.....	Commissioner of Banks.....	462	70	380	8	2	1	1	
Minnesota.....	Charles M. Wenzel.....	do.....	502	28	458	15		1		
Iowa.....	N. P. Black.....	Superintendent of Banking.....	566	64	448	47				7
Missouri.....	Robert B. Mackey.....	Acting Commissioner of Finance.....	521	100	399	22				
Total Middle Western States.....			3,688	828	2,704	123	3	7	2	21
North Dakota.....	J. A. Graham.....	State Examiner.....	113	2	104	7				
South Dakota.....	Verne W. Abeel.....	Superintendent of Banks.....	135	28	107					
Nebraska.....	J. Floyd McLain.....	Director of Banking.....	293	16	229	48				
Kansas.....	Elmer T. Beck.....	State Bank Commissioner.....	435	41	259	135				
Montana.....	R. E. Towle.....	Superintendent of Banks.....	71	45	26					
Wyoming.....	Norris E. Hartwell.....	State Examiner.....	28	15	13					
Colorado.....	Frank E. Goldy.....	State Bank Commissioner.....	81	17	54	10				
New Mexico.....	Alfred W. Kaune.....	State Bank Examiner.....	25	8	17					
Oklahoma.....	O. B. Mothersead.....	Bank Commissioner.....	187	25	153	9				
Total Western States.....			1,368	197	962	209				
Washington.....	Ray D. Carrell.....	Supervisor of Banking.....	86	16	63	3		4		
Oregon.....	A. A. Rogers.....	Superintendent of Banks.....	50	10	37	2		1		
California.....	Maurice C. Sparling.....	do.....	107	27	70	10				
Idaho.....	Austin Schouweiler.....	Commissioner of Finance.....	28	9	18	1				
Utah.....	Louis S. Leatham.....	Bank Commissioner.....	45	21	24					
Nevada.....	Grant L. Robison.....	Superintendent of Banks.....	3	1	2					
Arizona.....	D. O. Saunders.....	do.....	11	2	8	1				
Total Pacific States.....			330	86	222	17		5		
Alaska.....		Secretary, Territorial Banking Board.....	14		2	11				1
The Territory of Hawaii.....		Bank Examiner.....	8		2	6				
Puerto Rico.....		Treasurer.....	11		7	4				
American Samoa.....			1			1				
Virgin Islands of the United States.....			1			1				
Total possessions.....			35		11	23				1
Total United States and possessions.....			9,680	1,886	6,638	543	3	203	323	84

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

TABLE NO. 45.—Assets and liabilities of all active banks, 1940 to 1952

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

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital ²	Surplus and undivided profits ³	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1940.....	15,017	22,557,670	19,710,503	9,364,406	1,148,589	24,535,268	2,897,193	80,213,629	3,091,793	5,233,334	71,153,458	26,969	708,075
1941.....	14,919	25,543,438	23,577,061	9,152,671	1,408,306	25,471,008	2,676,235	87,828,719	3,055,005	5,469,514	78,549,329	22,559	732,312
1942.....	14,815	25,178,305	30,363,023	8,653,089	1,446,780	24,236,269	2,382,535	92,259,991	2,998,686	5,523,532	83,029,575	20,738	687,462
1943.....	14,661	22,324,053	57,963,058	7,921,874	1,606,564	25,210,347	2,226,510	117,252,406	2,979,447	5,811,248	107,784,099	31,657	645,955
1944.....	14,598	25,504,338	76,129,877	7,586,714	1,623,191	26,705,352	2,010,193	139,559,665	3,036,863	6,318,008	129,367,247	87,116	749,801
1945.....	14,587	28,092,140	94,240,445	8,032,440	1,649,487	29,249,407	1,766,060	163,026,979	3,118,116	7,039,855	151,932,691	81,075	861,242
1946.....	14,626	31,693,492	96,497,087	9,224,930	1,729,034	31,732,067	1,825,654	172,702,264	3,250,986	7,925,817	160,349,405	93,966	1,082,090
1947.....	14,755	38,578,709	83,116,152	10,084,577	1,986,836	31,729,911	1,752,214	167,248,390	3,319,590	8,450,652	154,191,122	63,339	1,223,706
1948.....	14,759	45,379,380	77,160,671	11,251,553	2,264,740	32,899,617	2,025,527	170,981,458	3,398,415	8,917,480	157,176,754	68,681	1,420,158
1949.....	14,697	47,366,715	75,198,579	11,974,509	2,226,836	32,893,806	2,010,207	171,670,655	3,526,159	9,395,544	157,239,224	35,305	1,474,422
1950.....	14,689	52,310,789	77,609,287	13,705,999	1,970,576	32,283,621	2,156,638	180,036,910	3,628,971	10,023,295	164,554,941	46,135	1,782,568
1951.....	14,655	64,218,091	68,958,920	15,252,839	2,033,517	36,370,058	2,419,218	189,252,641	3,773,755	10,543,747	172,679,420	78,258	2,177,461
1952.....	14,624	70,176,532	71,029,850	17,063,076	2,552,403	39,289,340	2,657,210	202,767,411	3,975,654	11,148,926	184,993,187	100,514	2,549,130
Dec. 31													
1940.....	14,956	23,967,476	21,028,798	9,499,776	1,407,364	26,846,418	2,822,070	85,571,902	3,070,519	5,339,039	76,407,885	25,060	720,399
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	22,583	702,704
1942.....	14,722	24,001,146	46,059,111	8,312,249	1,463,836	27,371,571	2,334,654	109,542,577	2,985,391	5,619,637	100,265,638	18,638	653,273
1943.....	14,621	23,674,539	66,259,384	7,466,862	1,612,252	26,999,933	2,109,008	128,121,978	3,011,600	6,034,091	118,336,126	51,650	688,511
1944.....	14,579	26,101,639	86,414,755	7,590,205	1,801,370	29,175,791	1,857,424	152,947,184	3,052,950	6,940,166	142,310,824	125,624	817,620
1945.....	14,598	30,466,867	101,904,073	8,611,660	2,025,088	33,589,693	1,753,694	178,351,075	3,187,368	7,424,243	166,530,093	227,150	952,221
1946.....	14,633	35,822,868	87,093,517	9,543,221	2,221,793	32,995,748	1,729,215	169,406,362	3,209,469	8,133,479	156,801,396	48,403	1,118,615
1947.....	14,755	43,231,136	81,636,938	10,760,398	2,392,970	36,167,173	1,835,487	176,024,102	3,342,600	8,654,798	162,728,682	74,614	1,223,408
1948.....	14,735	48,452,743	74,462,553	11,470,848	2,145,156	37,490,369	2,053,761	176,075,430	3,423,195	9,130,608	162,041,389	64,320	1,415,918
1949.....	14,705	49,828,162	78,753,673	12,682,551	2,185,256	34,490,538	2,102,933	180,043,113	3,548,731	9,616,859	165,244,044	27,105	1,606,284
1950.....	14,666	60,711,146	73,188,217	14,816,545	2,343,064	38,892,739	2,288,962	192,240,673	3,670,249	10,245,616	176,120,158	94,607	2,110,043
1951.....	14,636	68,000,966	71,595,087	15,991,176	2,890,421	42,826,197	2,558,776	203,862,623	3,840,006	10,866,262	186,603,665	44,008	2,508,682
1952.....	14,596	75,928,803	73,010,835	17,449,091	2,938,679	42,826,197	2,677,998	214,830,603	4,016,796	11,437,192	196,431,356	196,234	2,749,025

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

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

³ Includes reserve accounts.

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

TABLE NO. 46.—Assets and liabilities of all active national banks, 1940 to 1952

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

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital	Surplus and undivided profits ²	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30													
1940.....	5, 170	9, 179, 227	9, 111, 226	3, 794, 049	582, 303	13, 294, 801	923, 474	36, 885, 080	1, 534, 649	1, 941, 792	33, 074, 407	2, 910	331, 322
1941.....	5, 136	10, 922, 483	11, 135, 952	3, 818, 842	709, 458	13, 812, 200	915, 700	41, 314, 635	1, 523, 383	2, 074, 758	37, 351, 303	2, 005	363, 186
1942.....	5, 107	10, 901, 795	14, 928, 992	3, 714, 396	728, 309	13, 588, 254	857, 219	44, 718, 965	1, 507, 670	2, 171, 822	40, 659, 117	2, 014	378, 342
1943.....	5, 066	9, 190, 143	30, 190, 402	3, 538, 176	806, 546	14, 420, 845	826, 240	58, 972, 352	1, 498, 008	2, 327, 397	54, 769, 361	4, 231	373, 355
1944.....	5, 042	11, 229, 680	38, 790, 869	3, 497, 654	820, 570	15, 239, 164	823, 008	70, 400, 945	1, 553, 578	2, 557, 031	65, 833, 263	6, 205	450, 878
1945.....	5, 021	12, 389, 133	47, 255, 463	3, 764, 438	821, 290	16, 791, 661	772, 848	81, 794, 833	1, 624, 184	2, 848, 369	76, 825, 537	5, 209	491, 534
1946.....	5, 018	14, 498, 441	47, 472, 876	4, 543, 865	805, 575	17, 856, 276	816, 021	85, 993, 054	1, 683, 489	3, 190, 088	80, 494, 758	24, 441	600, 278
1947.....	5, 018	18, 810, 006	39, 425, 605	4, 953, 052	988, 288	18, 407, 260	829, 049	83, 413, 260	1, 770, 871	3, 537, 809	77, 397, 149	27, 860	678, 571
1948.....	5, 004	22, 303, 042	36, 231, 407	5, 309, 818	1, 120, 314	19, 345, 184	1, 031, 347	85, 341, 112	1, 804, 803	3, 740, 965	78, 999, 988	42, 871	752, 485
1949.....	4, 993	22, 578, 120	35, 597, 498	5, 532, 295	1, 093, 053	19, 283, 128	1, 015, 356	85, 099, 450	1, 907, 958	3, 919, 945	78, 451, 468	14, 123	805, 956
1950.....	4, 977	24, 671, 880	37, 651, 246	6, 593, 423	959, 569	19, 002, 603	1, 057, 891	90, 936, 612	1, 979, 941	4, 215, 126	82, 659, 791	24, 783	1, 056, 971
1951.....	4, 953	30, 584, 236	33, 053, 774	7, 581, 524	985, 074	21, 268, 067	1, 186, 086	84, 658, 761	2, 067, 155	4, 452, 871	86, 836, 814	32, 890	1, 269, 031
1952.....	4, 932	33, 170, 408	34, 694, 540	8, 391, 154	1, 256, 363	22, 735, 166	1, 293, 933	101, 541, 564	2, 203, 266	4, 692, 797	92, 989, 690	42, 046	1, 613, 765
DEC. 31													
1940.....	5, 150	10, 027, 773	9, 752, 605	3, 915, 435	718, 799	14, 401, 268	918, 082	39, 733, 962	1, 527, 237	2, 009, 161	35, 852, 424	3, 127	342, 013
1941.....	5, 123	11, 751, 792	12, 073, 052	3, 814, 456	786, 501	14, 215, 429	897, 004	43, 538, 234	1, 515, 794	2, 133, 305	39, 554, 772	3, 778	330, 585
1942.....	5, 087	10, 200, 798	23, 825, 351	3, 657, 437	733, 499	15, 516, 771	847, 122	54, 780, 978	1, 503, 682	2, 234, 673	50, 648, 816	3, 516	390, 291
1943.....	5, 046	10, 133, 532	34, 178, 552	3, 325, 698	807, 969	15, 272, 695	813, 468	64, 531, 917	1, 531, 515	2, 427, 927	60, 156, 181	8, 155	408, 139
1944.....	5, 031	11, 497, 802	43, 478, 789	3, 543, 540	904, 500	16, 732, 749	792, 479	76, 949, 859	1, 566, 905	2, 707, 960	72, 128, 937	54, 180	491, 877
1945.....	5, 023	13, 948, 042	51, 467, 706	4, 143, 903	1, 068, 644	19, 170, 145	797, 316	90, 535, 756	1, 658, 839	2, 996, 898	85, 242, 947	77, 969	559, 103
1946.....	5, 013	17, 309, 767	41, 843, 532	4, 799, 284	1, 084, 721	18, 972, 446	830, 513	84, 850, 263	1, 756, 621	3, 393, 178	79, 049, 839	20, 047	630, 578
1947.....	5, 011	21, 480, 457	38, 825, 435	5, 184, 531	1, 168, 442	20, 907, 548	880, 987	88, 447, 000	1, 779, 766	3, 641, 558	82, 275, 356	45, 135	705, 185
1948.....	4, 997	23, 818, 513	34, 980, 263	5, 248, 090	1, 040, 763	21, 983, 506	1, 063, 917	88, 135, 052	1, 828, 759	3, 842, 129	81, 648, 016	41, 330	774, 818
1949.....	4, 981	23, 928, 293	38, 270, 523	5, 937, 227	1, 059, 663	19, 985, 295	1, 058, 178	90, 239, 179	1, 916, 340	4, 018, 001	83, 344, 318	7, 562	952, 958
1950.....	4, 965	29, 277, 480	35, 691, 560	7, 331, 063	1, 147, 069	22, 666, 366	1, 126, 555	97, 240, 093	2, 001, 650	4, 327, 339	89, 529, 632	76, 644	1, 304, 828
1951.....	4, 946	32, 423, 777	35, 156, 343	7, 887, 274	1, 418, 564	24, 593, 594	1, 259, 008	102, 738, 560	2, 105, 345	4, 564, 773	94, 431, 561	15, 484	1, 621, 397
1952.....	4, 916	36, 119, 673	35, 936, 442	8, 355, 843	1, 446, 134	24, 953, 269	1, 321, 382	108, 132, 743	2, 224, 852	4, 834, 369	99, 257, 776	75, 921	1, 739, 825

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

² Includes reserve accounts.

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

TABLE NO. 47.—Assets and liabilities of all active banks other than national, 1940 to 1952

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

	Number of banks	Loans and discounts, including overdrafts	U. S. Government obligations, direct and guaranteed	Other bonds, stocks, and securities	Cash	Balances with other banks ¹	Other assets	Total assets	Capital stock	Capital notes and debentures	Surplus and undivided profits ²	Total deposits	Bills payable and rediscounts, etc.	Other liabilities
JUNE 30														
1940.....	9,847	13,378,443	10,599,277	5,570,357	566,286	11,240,467	1,973,719	43,328,549	1,428,973	128,171	3,291,542	38,079,051	24,059	376,753
1941.....	9,783	14,620,955	12,441,109	5,333,829	698,848	11,658,808	1,760,535	46,514,084	1,416,939	114,683	3,394,756	41,198,026	20,554	369,126
1942.....	9,708	14,276,510	15,434,031	4,938,693	718,471	10,648,005	1,525,316	47,841,026	1,386,845	104,171	3,351,710	42,370,458	18,722	309,120
1943.....	9,595	13,133,910	27,772,656	4,383,698	800,018	10,789,502	1,400,270	58,280,054	1,386,748	94,691	3,483,851	53,014,738	27,425	272,600
1944.....	9,556	14,274,658	37,339,008	4,089,060	802,621	11,466,188	1,187,185	69,158,720	1,396,746	86,569	3,761,577	63,533,994	80,921	298,923
1945.....	9,566	15,703,007	46,984,982	4,268,002	828,197	12,454,746	993,212	81,232,146	1,415,170	78,762	4,185,486	75,107,154	75,896	369,708
1946.....	9,608	17,195,051	49,024,211	4,681,065	923,459	13,875,791	1,009,633	86,709,210	1,495,004	72,493	4,735,279	79,854,647	69,525	481,812
1947.....	9,737	19,768,703	43,690,547	5,131,525	998,548	13,322,651	923,165	83,835,139	1,548,709		4,912,843	76,793,973	35,479	544,135
1948.....	9,755	23,076,338	40,929,264	5,941,735	1,144,426	13,554,433	994,180	85,640,376	1,533,860	59,752	5,176,515	78,176,766	25,810	667,673
1949.....	9,704	24,788,595	39,601,081	6,442,214	1,133,783	13,610,681	994,851	86,571,205	1,570,773	47,428	5,475,599	78,787,756	21,183	668,466
1950.....	9,712	27,638,909	39,958,041	7,112,576	1,011,007	13,281,018	1,098,747	90,100,298	1,603,256	46,774	5,808,169	81,895,150	21,352	725,597
1951.....	9,702	33,633,855	35,905,146	7,671,315	1,048,443	15,101,991	1,233,130	94,593,880	1,664,697	41,903	6,090,876	85,842,606	45,368	908,430
1952.....	9,692	37,005,124	36,335,310	8,671,922	1,296,040	16,554,174	1,363,277	101,225,847	1,727,222	45,166	6,456,129	92,003,497	58,468	935,365
DEC. 31														
1940.....	9,806	13,939,703	11,276,193	5,584,341	688,565	12,445,150	1,903,988	45,837,940	1,420,148	123,134	3,329,878	40,555,461	21,933	387,386
1941.....	9,762	15,086,573	13,480,757	5,221,081	758,517	11,726,948	1,641,584	47,915,460	1,410,373	108,194	3,327,471	42,678,488	18,815	372,119
1942.....	9,635	13,800,348	22,233,760	4,654,812	730,337	11,854,810	1,487,532	54,761,599	1,382,507	99,202	3,384,964	49,616,822	15,122	262,982
1943.....	9,575	13,541,007	32,080,829	4,141,164	804,283	11,727,238	1,295,540	63,590,061	1,389,943	90,142	3,606,164	58,179,945	43,495	280,372
1944.....	9,548	14,603,837	42,935,966	4,052,665	896,870	12,443,042	1,064,945	75,997,325	1,403,725	82,320	3,932,206	70,181,887	71,444	325,743
1945.....	9,575	16,518,825	50,436,967	4,467,757	1,016,444	14,419,548	956,378	87,815,319	1,456,449	72,080	4,427,345	81,287,146	149,181	423,118
1946.....	9,620	18,513,101	45,249,985	4,743,937	1,127,072	14,023,302	898,702	84,556,099	1,475,054	67,794	4,745,301	77,751,557	28,356	488,337
1947.....	9,744	21,750,679	42,811,503	5,575,867	1,224,928	15,259,625	954,500	87,577,102	1,500,807	62,027	5,013,240	80,453,326	29,479	518,223
1948.....	9,738	24,634,230	39,482,290	6,222,758	1,104,393	15,506,863	989,844	87,940,378	1,546,005	48,431	5,288,479	80,393,373	22,990	641,100
1949.....	9,724	25,899,869	40,483,150	6,745,324	1,125,593	14,505,243	1,044,755	86,803,934	1,583,954	48,437	5,598,858	81,899,726	19,633	653,326
1950.....	9,701	31,433,666	37,496,557	7,485,482	1,195,995	16,226,373	1,162,407	97,900,580	1,621,492	47,107	5,918,277	86,590,526	17,963	805,215
1951.....	9,690	35,577,189	36,438,744	8,103,902	1,471,857	18,232,603	1,299,768	101,124,063	1,695,205	39,456	6,301,489	92,172,104	28,524	887,285
1952.....	9,680	39,809,130	37,074,393	9,093,248	1,492,545	17,871,928	1,356,616	106,397,860	1,745,470	46,474	6,602,823	97,173,580	120,313	1,009,200

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

² Includes reserve accounts.

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

TABLE NO. 48.—Summary of status, progress, and results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, '952

	National and District of Columbia nonnational banks			District of Columbia non-national banks ²			National banks		
	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total
Number of receiverships.....	3 2, 821	1	3 2, 822	4 15	-----	4 15	5 2, 806	1	5 2, 807
Total assets taken charge of by receivers.....	\$3, 737, 811, 321	\$6, 804, 589	\$3, 744, 615, 910	\$27, 143, 017	-----	\$27, 143, 017	\$3, 710, 668, 304	\$6, 804, 589	\$3, 717, 472, 893
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, 216, 170, 276	4, 642, 952	2, 220, 813, 228	18, 624, 923	-----	18, 624, 923	2, 197, 545, 353	4, 642, 952	2, 202, 188, 305
Offsets allowed and settled (against assets).....	253, 721, 541	286, 346	254, 007, 887	2, 089, 895	-----	2, 089, 895	251, 631, 646	286, 346	251, 917, 992
Losses on assets compounded or sold under order of court.....	1, 225, 078, 449	1, 686, 757	1, 226, 765, 206	6, 401, 713	-----	6, 401, 713	1, 218, 676, 736	1, 686, 757	1, 220, 363, 493
Book value of assets returned to shareholders' agents.....	42, 786, 982	-----	42, 786, 982	26, 486	-----	26, 486	42, 760, 496	-----	42, 760, 496
Book value of remaining assets.....	54, 073	188, 534	242, 607	-----	-----	-----	54, 073	188, 534	242, 607
Total.....	3, 737, 811, 321	6, 804, 589	3, 744, 615, 910	27, 143, 017	-----	27, 143, 017	3, 710, 668, 304	6, 804, 589	3, 717, 472, 893
Collections:									
Collections from assets as above.....	2, 216, 170, 276	4, 642, 952	2, 220, 813, 228	18, 624, 923	-----	18, 624, 923	2, 197, 545, 353	4, 642, 952	2, 202, 188, 305
Collections from stock assessments.....	179, 266, 883	503, 777	179, 770, 660	619, 261	-----	619, 261	178, 647, 622	503, 777	179, 151, 399
Earnings collected: interest, premiums, rents, etc. (unavailable as separate item for 1,155 banks completely liquidated to Oct. 31, 1933).....	163, 238, 510	485, 505	163, 724, 015	1, 429, 275	-----	1, 429, 275	161, 809, 235	485, 505	162, 294, 740
Offsets allowed and settled (against assets).....	253, 721, 541	286, 346	254, 007, 887	2, 089, 895	-----	2, 089, 895	251, 631, 646	286, 346	251, 917, 992
Unpaid balance Reconstruction Finance Corporation loans.....	233, 649	-----	233, 649	-----	-----	-----	233, 649	-----	233, 649
Total.....	2, 812, 630, 859	5, 918, 580	2, 818, 549, 439	22, 763, 354	-----	22, 763, 354	2, 789, 867, 505	5, 918, 580	2, 795, 736, 085

See footnotes at end of table.

TABLE No. 48.—Summary of status, progress, and results of liquidation of all national banks¹ placed in charge of receivers from the date of the first national bank failure, Apr. 14, 1865, to Dec. 31, 1952—Continued

	National and District of Columbia nonnational banks			District of Columbia non-national banks ²			National banks		
	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total	Completely liquidated and finally closed	In process of liquidation	Total
Disposition of collections:									
Dividends paid by receivers to unsecured creditors (including dividends paid to secured creditors for 815 banks completely liquidated to Oct. 31, 1929).....	\$1, 412, 893, 997	\$3, 567, 759	\$1, 416, 461, 756	\$10, 893, 071	-----	\$10, 893, 071	\$1, 402, 000, 926	\$3, 567, 759	\$1, 405, 568, 685
Dividends paid by receivers to secured creditors (unavailable as separate item for 815 banks completely liquidated to Oct. 31, 1929).....	34, 624, 491	-----	34, 624, 491	35, 202	-----	35, 202	34, 589, 289	-----	34, 589, 289
Distributions by conservators to unsecured creditors.....	209, 124, 039	-----	209, 124, 039	2, 838, 102	-----	2, 838, 102	206, 285, 937	-----	206, 285, 937
Distributions by conservators to secured creditors.....	1, 372, 006	-----	1, 372, 006	10, 750	-----	10, 750	1, 361, 256	-----	1, 361, 256
Payments to secured and preferred creditors (including disbursements for the protection of assets for 597 banks completely liquidated to Oct. 31, 1926).....	704, 462, 893	1, 450, 782	705, 913, 675	4, 901, 281	-----	4, 901, 281	699, 561, 612	1, 450, 782	701, 012, 394
Offsets allowed and settled (against liabilities.).....	253, 721, 541	286, 346	254, 007, 887	2, 089, 895	-----	2, 089, 895	251, 631, 646	286, 346	251, 917, 992
Disbursements for the protection of assets (unavailable as separate item for 597 banks completely liquidated to Oct. 31, 1926).....	8, 055, 082	14, 888	8, 069, 970	18, 839	-----	18, 839	8, 036, 243	14, 888	8, 051, 131
Payments of receivers' salaries, legal and other expenses.....	169, 784, 268	444, 410	170, 228, 678	1, 767, 254	-----	1, 767, 254	168, 017, 014	444, 410	168, 461, 424
Payments of conservators' salaries, legal and other expenses.....	10, 970, 725	45, 597	11, 016, 322	201, 010	-----	201, 010	10, 769, 715	45, 597	10, 815, 312
Amounts returned to shareholders in cash.....	7, 600, 970	-----	7, 600, 970	7, 950	-----	7, 950	7, 593, 020	-----	7, 593, 020
Cash balances in hands of Comptroller and receivers.....	* 20, 847	108, 798	129, 645	-----	-----	-----	* 20, 847	108, 798	129, 645
Total.....	2, 812, 630, 859	5, 918, 580	2, 818, 549, 439	22, 763, 354	-----	22, 763, 354	2, 780, 867, 505	5, 918, 580	2, 795, 786, 085

Capital stock at date of failure.....	7 402, 112, 595	800, 000	7 402, 912, 595	8 2, 352, 920		8 2, 352, 920	9 399, 759, 675	800, 000	9 400, 559, 675
United States bonds held at failure to secure circulating notes.....	176, 392, 631		176, 392, 631				176, 392, 631		176, 392, 631
United States bonds held to secure circulation, sold and circulation redeemed.....	176, 392, 631		176, 392, 631				176, 392, 631		176, 392, 631
Circulation outstanding at date of failure.....	170, 552, 785		170, 552, 785				170, 552, 785		170, 552, 785
Assessments upon shareholders.....	328, 273, 807	800, 000	329, 073, 807	1, 912, 920		1, 912, 920	326, 360, 887	800, 000	327, 160, 887
Deposits at date of failure.....	2, 374, 374, 873	4, 165, 850	2, 378, 540, 723	19, 147, 196		19, 147, 196	2, 355, 227, 677	4, 165, 850	2, 359, 393, 527
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	514, 333, 874	1, 144, 260	515, 478, 134	5, 194, 938		5, 194, 938	509, 138, 936	1, 144, 260	510, 283, 196
Additional liabilities established subsequent to date of failure.....	97, 105, 575	82, 118	97, 187, 693	809, 871		809, 871	96, 295, 704	82, 118	96, 377, 822
Claims proved (both secured and unsecured).....	2, 123, 146, 487	3, 638, 730	2, 126, 785, 217	17, 850, 201		17, 850, 201	2, 105, 296, 286	3, 638, 730	2, 108, 935, 016
Average percent dividends paid to claims proved.....	78. 00	97. 50	78. 13	77. 18		77. 18	78. 10	97. 50	78. 13
Average percent total payments to creditors to total liabilities established.....	87. 62	98. 38	87. 64	82. 57		82. 57	87. 66	98. 38	87. 68
Average percent total costs of liquidation to total collections including offsets allowed.....	6. 71	8. 28	6. 72	8. 73		8. 73	6. 70	8. 28	6. 70

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

² Including building and loan associations.

³ Does not include 159 banks restored to solvency.

⁴ Does not include 1 bank restored to solvency.

⁵ Does not include 158 banks restored to solvency.

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

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

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

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

TABLE NO. 49.—Number and deposits of national and District of Columbia nonnational banks¹ placed in receivership period, Apr. 14, 1865 to Dec. 31, 1952, by groups according to percentages of dividends paid to Dec. 31, 1952

Periods and bank groups	Liquidation banks											Re- stored to solvency banks ²	Total all banks	
	Dividends paid, 100 percent and over		Dividends paid, 75 to 99.9 percent		Dividends paid, 50 to 74.9 percent		Dividends paid, 25 to 49.9 percent		Dividends paid, less than 25 percent		Total banks			
	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks	Deposits	Num- ber of banks			Deposits
Receiverships completely liquidated and finally closed or restored to solvency, 1865 to 1952 (2,979 banks): Apr. 14, 1865, to Oct. 31, 1930—data for individual annual report years unavailable; deposits prior to 1880 unavailable for 84 banks (974 banks)-----	208	\$77,296,606	163	\$64,572,547	211	\$66,952,690	156	\$45,465,025	159	\$30,828,899	897	\$285,115,767	77	974
Nov. 1, 1930, to Oct. 31, 1931-----	6	1,994,080	16	5,323,140	22	8,334,115	29	8,497,657	18	5,589,946	91	29,738,938	8	99
Nov. 1, 1931, to Oct. 31, 1932-----	11	15,873,316	16	5,549,989	33	14,038,797	27	10,027,603	10	2,250,071	97	47,739,776	25	122
Nov. 1, 1932, to Oct. 31, 1933-----	8	4,412,925	13	5,826,514	21	9,692,212	15	6,902,413	12	3,095,192	69	29,929,256	9	78
Nov. 1, 1933, to Oct. 31, 1934-----	8	4,431,721	18	8,517,835	17	10,532,532	8	1,451,334	13	1,657,228	64	26,590,650	23	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	⁵ 51	19,594,780	38	7,420,214	340	154,448,954	0	340
Nov. 1, 1937, to Oct. 31, 1938-----	⁴ 76	33,477,651	110	54,346,379	106	56,203,459	48	16,991,046	24	6,158,246	364	167,176,781	0	364
Nov. 1, 1938, to Oct. 31, 1939-----	26	20,910,457	61	58,631,031	42	32,056,684	21	10,103,204	9	2,269,805	159	123,971,181	0	159
Nov. 1, 1939, to Oct. 31, 1940-----	19	17,397,983	36	43,639,246	38	43,319,262	15	9,332,899	4	8,005,471	112	121,694,861	0	112
Nov. 1, 1940, to Oct. 31, 1941-----	⁴ 7	18,147,843	39	68,673,118	⁶ 42	76,497,725	⁷ 10	10,540,731	4	8,201,086	102	182,060,503	0	102
Nov. 1, 1941, to Dec. 31, 1942-----	14	77,234,820	46	248,608,395	26	72,320,682	14	52,025,720	4	1,584,920	104	451,774,537	0	104

Jan. 1, 1943, to Dec. 31, 1943	6	16,260,257	8	75,837,758	8	39,828,007	5	24,606,118	3	1,944,442	30	158,476,582	0	30
Jan. 1, 1944, to Dec. 31, 1944	3	412,269,316	1	4,613,782	5	28,787,475	1	141,119	0	0	10	445,811,692	0	10
Jan. 1, 1945, to Dec. 31, 1945	1	1,796,607	2	2,390,914	0	0	0	0	0	0	4	4,187,521	0	4
Jan. 1, 1946, to Dec. 31, 1946	0	0	2	616,710	0	0	0	0	0	0	2	616,710	0	2
Jan. 1, 1947, to Dec. 31, 1947	0	0	1	26,966,990	1	183,818	0	0	0	0	2	27,150,808	0	2
Jan. 1, 1948, to Dec. 31, 1948	1	1,204,158	1	421,461	1	305,253	0	0	0	0	3	1,930,872	0	3
Jan. 1, 1949, to Dec. 31, 1949	0	0	1	2,015,717	1	2,299,269	0	0	0	0	2	4,314,986	0	2
Jan. 1, 1950, to Dec. 31, 1950	2	5,058,728	0	0	0	0	0	0	0	0	2	5,058,728	0	2
Jan. 1, 1951, to Dec. 31, 1951	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Jan. 1, 1952, to Dec. 31, 1952	0	0	0	0	0	0	0	0	1	0	1	0	0	1
Total 1931-52 (2,006 banks)	342	700,992,417	526	674,718,003	538	464,765,652	318	191,834,170	200	56,948,864	1,924	2,089,259,106	82	2,006
Active receiverships as of Dec. 31, 1952 (1 bank)	0	0	1	4,165,850	0	0	0	0	0	0	1	4,165,850	0	1
Grand total (2,981 banks)	550	778,289,023	690	748,456,400	749	531,718,342	474	237,299,195	359	87,777,763	2,822	2,378,540,723	159	2,981

¹ Including building and loan associations.

² Deposits for banks restored to solvency unavailable.

³ Exclusive of 1 receivership finally closed during year ended Oct. 31, 1937, but reopened as a receivership during the year ended Dec. 31, 1944, and again closed during the year ended Dec. 31, 1948.

⁴ Exclusive of 1 receivership finally closed during year ended Oct. 31, 1933, but reopened as a receivership and again closed during the year ended Oct. 31, 1938.

⁵ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but reopened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.

⁶ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1928, but reopened as a receivership during the year ended Oct. 31, 1940, and again closed during the year ended Oct. 31, 1941.

⁷ Exclusive of 1 receivership finally closed during the year ended Oct. 31, 1936, but reopened as a receivership during the year ended Oct. 31, 1937, and again closed during the year ended Oct. 31, 1938. (Data relative to reopening and second final closing included in report for year ended Oct. 31, 1941.)

TABLE No. 50.—*Liquidation statement, 2 receiverships in liquidation during year ended Dec. 31, 1952*

Number of banks.....	2
Collections:	
Cash balances in hands of Comptroller and receivers at beginning of period.....	\$713, 731
Collections from assets.....	46, 077
Earnings collected.....	29
Total.....	<u>759, 837</u>
Disposition of collections:	
Payments of receivers' salaries, legal, and other expenses.....	33, 389
Amount returned to shareholders in cash.....	617, 650
Cash balances in hands of Comptroller and receivers at end of period.....	108, 798
Total.....	<u>759, 837</u>

TABLE No. 51.—*Liquidation statement, 1 administered national bank receivership completely liquidated and finally closed, during year ended December 31, 1952*

Number of banks.....	1
Total assets taken charge of by receivers.....	<u>\$5, 618, 899</u>
Disposition of assets:	
Collections from assets.....	3, 673, 090
Offsets allowed and settled (against assets).....	23, 139
Losses on assets compounded or sold under order of court.....	1, 907, 978
Book value of assets returned to shareholders' agent.....	14, 692
Total.....	<u>5, 618, 899</u>
Collections:	
Collections from assets.....	3, 673, 090
Earnings collected.....	712, 321
Offsets allowed and settled (against assets).....	23, 139
Total.....	<u>4, 408, 550</u>
Disposition of collections:	
Payments to secured and preferred creditors other than through dividends.....	3, 481, 422
Offsets allowed and settled (against liabilities).....	23, 139
Disbursements for the protection of assets.....	56, 653
Payments of receivers' salaries, legal, and other expenses.....	229, 686
Amount returned to shareholders in cash.....	617, 650
Total.....	<u>4, 408, 550</u>
Capital stock at date of failure.....	1, 000, 000
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	3, 261, 929
Additional liabilities, established subsequent to date of failure.....	242, 632
Average percent total payments to creditors to total liabilities established.....	100. 00
Average percent total costs of liquidation to total collections including offsets allowed.....	6. 50
Average number of years required to complete liquidation.....	18. 09

TABLE No. 52.—*Liquidation statement, 1 active receivership as of Dec. 31, 1952*

Number of banks.....	1
Total assets taken charge of by receivers.....	<u>\$6, 804, 589</u>
Disposition of assets:	
Collections from assets.....	4, 642, 952
Offsets allowed and settled (against assets).....	286, 346
Losses on assets compounded or sold under order of court.....	1, 686, 757
Book value remaining assets.....	188, 534
Total.....	<u>6, 804, 589</u>
Collections:	
Collections from assets.....	4, 642, 952
Collections from stock assessments.....	503, 777
Earnings collected.....	485, 505
Offsets allowed and settled (against assets).....	286, 346
Total.....	<u>5, 918, 580</u>
Disposition of collections:	
Dividends paid by receivers to unsecured creditors.....	3, 567, 759
Payments to secured and preferred creditors other than through dividends.....	1, 450, 782
Offsets allowed and settled (against liabilities).....	286, 346
Disbursements for the protection of assets.....	14, 888
Payments of receivers' salaries, legal and other expenses.....	444, 410
Payments of conservators' salaries, legal and other expenses.....	45, 597
Cash balances in hands of Comptroller and receivers.....	108, 798
Total.....	<u>5, 918, 580</u>
Capital stock at date of failure.....	800, 000
Amount of assessment upon shareholders.....	800, 000
Deposits at date of failure.....	4, 165, 850
Borrowed money (bills payable, rediscounts, etc.) at date of failure.....	1, 144, 260
Additional liabilities established subsequent to date of failure.....	82, 118
Claims proved (both secured and unsecured).....	<u>3, 638, 730</u>
Average percent dividends paid to claims proved.....	97. 50
Average percent total payments to creditors to total liabilities established.....	98. 38
Average percent total cost of liquidation to total collections including offsets allowed.....	8. 28

TABLE NO. 53.—National banks in charge of receivers during year ended Dec. 31, amounts of total assets and total liabilities at date of failure, capital stock and stock earnings, together with the disposition of such collections, and various other data

Name and location of banks		Organization	
		Charter No.	Date
2934	LOUISIANA Commercial National Bank, Shreveport ¹	3600	Nov. 18, 1886
2697	NEW YORK Salt Springs National Bank, Syracuse ²	1287	May 20, 1865
Grand total (2 receiverships).....			
Total active (1 receivership).....			
Total finally closed (1 receivership).....			
Total activity 1952 (2 receiverships).....			

Assets and assessments				Progress of liquidation to date of this report	
Book value of assets at date of failure	Additional assets received since date of failure	Assessments upon shareholders	Total assets and stock assessments	Cash collections from assets	Cash collections from stock assessments
2934	\$4, 979, 086	-----	\$5, 618, 899	\$3, 673, 090	-----
2697	6, 365, 136	\$800, 000	7, 604, 589	4, 642, 952	\$503, 777
	11, 344, 222	800, 000	13, 223, 488	8, 316, 042	503, 777
	6, 365, 136	800, 000	7, 604, 589	4, 642, 952	503, 777
	4, 979, 086	-----	5, 618, 899	3, 673, 090	-----
	46, 078	-----	46, 078	46, 077	-----

Disposition of proceeds of liquidation					
Dividends paid by receivers		Secured and preferred liabilities paid except through dividends, including offsets allowed	Cash advanced in protection of assets	Conservators' salaries, legal and other expenses	Receivers' salaries, legal and other expenses
On secured claims	On unsecured claims				
2934	-----	\$3, 504, 561	\$56, 653	-----	\$229, 686
2697	-----	1, 737, 128	14, 888	\$45, 597	444, 410
	3, 567, 759	5, 241, 689	71, 541	45, 597	674, 096
	3, 567, 759	1, 737, 128	14, 888	45, 597	444, 410
	-----	3, 504, 561	56, 653	-----	229, 686
	-----	-----	-----	-----	33, 389

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

1952, 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 results¹ of liquidation to Dec. 31, 1952

Failure		Liabilities				
Capital stock at date of	Date receiver appointed	Borrowed money (bills payable rediscounts, etc.) at date of failure	Deposits at date of failure	Additional liabilities established to date of report	Total liabilities established to date of report	
\$1,000,000	Feb. 21, 1936	\$3,261,929	-----	\$242,632	\$3,504,561	2934
800,000	Jan. 22, 1934	1,144,260	\$4,165,850	82,118	5,392,228	2397
1,800,000	-----	4,406,189	4,165,850	324,760	8,896,799	
800,000	-----	1,144,260	4,165,850	82,118	5,392,228	
1,000,000	-----	3,261,929	-----	242,632	3,504,561	

Progress of liquidation to date of this report—Continued

Receivership earnings, cash collections from interest, premium, rent, etc.	Offsets allowed and settled	Total collections from all sources, including offsets allowed	Losses on assets compounded or sold under order of court	Book value of uncollected assets	Book value of remaining uncollected stock assessments	Book value of assets returned to shareholders' agents	
\$712,321 485,505	\$23,139 286,346	\$4,408,550 5,918,580	\$1,907,978 1,686,757	----- \$188,534	----- \$296,223	\$14,692	2934 2697
1,197,826	309,485	10,327,130	3,594,735	188,534	296,223	14,692	
485,505 712,321 29	286,346 23,139	5,918,580 4,408,550 46,106	1,686,757 1,907,978 496	188,534 ----- \$ 15,187	296,223 -----	14,692 14,692	

Disposition of proceeds of liquidation—Continued

Cash in hands of Comptroller and receivers	Amounts returned to shareholders in cash	Amounts of claims proved	Dividend (percent)	Interest dividend (percent)	Date finally closed	
\$108,798	\$617,650	\$3,638,730	97.5	-----	Feb. 25, 1952	2934 2697
108,798	617,650	3,638,730	-----	-----	-----	
108,798	-----	3,638,730	-----	-----	-----	
³ 604,933	617,650 617,650	-----	-----	-----	-----	

¹ Formerly in conservatorship.
³ Decrease.

TABLE NO. 54.—Bank suspensions since inauguration of Federal deposit insurance, years ended Dec. 31, 1934 to 1952

Year ended Dec. 31—	Number				Capital stock (in thousands of dollars) ¹					Deposits (in thousands of dollars)					
	All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks		All banks	Member banks		Nonmember banks	
		National	State	Insured	Non-insured		National	State	Insured	Non-insured		National	State	Insured	Non-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		6,300	5,059		1,241	
1944	1			1		32			32		405			405	
1945															
1946															
1947	1				1						167				167
1948															
1949	4				4	125				125	2,443				2,443
1950	1				1						42				42
1951	3				3	120				120	3,113				3,113
1952	3			2	1	52			37	15	1,414			1,279	135
Total	347	21	6	221	99	21,959	2,540	4,296	9,956	5,167	148,602	19,606	26,548	54,492	47,956

¹ Includes capital notes and debentures, if any, outstanding at date of suspension.

² Located in the State of Indiana.

³ Private bank located in the State of Georgia.

⁴ Comprises 2 private banks (without capital) in the State of Georgia having total deposits of \$190,000; and 2 banks in the State of Texas—a commercial bank with capital of \$50,000 and total deposits of \$1,007,000 and a private bank with capital of \$75,000 and total deposits of \$1,246,000.

⁵ Private bank located in the State of Georgia.

⁶ Comprises a commercial bank in the State of Kansas with capital of \$10,000 and total deposits of \$237,000, and 2 private banks in the State of Michigan with capital of \$110,000 and total deposits of \$2,876,000.

⁷ Comprises a commercial bank in the State of Arkansas with capital of \$25,000 and total deposits of \$480,000; and a commercial bank in the State of Illinois with capital of \$12,000 and total deposits of \$799,000.

⁸ Commercial bank located in the State of Georgia.

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

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