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OF THE

COMPTROLLER OF THE CURRENCY

TO THE

FIRST SESSION OF THE FIFTY-SECOND CONGRESS

OF

THE UNITED STATES.

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REPORT

OF

THE COMPTROLLER OF THE CURRENCY.

DEPARTMENT OF THE TREASURY,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., December 7, 1891.

SIR: I have the honor to submit for the consideration of Congress, in compliance with the provisions of section 333 of the Revised Statutes of the United States, the twenty-ninth annual report of the Comptroller of the Currency.

The year covered by this report ended October 31, 1891. During the larger part of this period severe depression was experienced in all sections of the country, and business in its various forms was contracted in volume and unsatisfactory in results.

At the opening of the report year the stringency which characterized the money market during the autumn of 1890 was at its height, its most disastrous effects having been felt during the month of November. A period of liquidation then set in which had hardly spent its force when the bountiful harvest of 1891 brought much needed relief.

Notwithstanding the unfavorable conditions indicated, 193 new banks were organized during the year, located in 41 States and Territories, and possessing an aggregate capital of \$20,700,000. The accessions are numerically in excess of the average and have been exceeded in only seven out of the twenty-nine years during which the system has been in operation. During this twelvemonth 41 banks went into voluntary liquidation and 25 became insolvent, leaving as a net gain for the report year 127 associations, with a capital of \$12,553,000, which is, as to number of banks, precisely the net average yearly increase during the life of the system.

The number of banks now in operation is greater than at any former period. There has been a satisfactory increase in the totals of capital stock, surplus fund, and undivided profits, and this is also true of deposits, loans and discounts.

The number of banks in existence October 31, 1891, was 3,694, having in capital stock \$684,755,865; bonds deposited to secure circulation, \$152,113,850; bank notes outstanding, \$171,368,948, including \$35,430,721 representing lawful money deposited to redeem circulation still outstanding. The amount of circulation secured by the pledge of United States bonds has increased during the year \$11,795,101.

The following table gives the number of banks organized during the year ended October 31, 1891, in each State and Territory, with their aggregate capital:

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Texas	17	\$1,510,000	Tennessee	3	\$450,000
Pennsylvania	17	1,050,000	West Virginia	3	285,000
Washington	11	700,000	Georgia	2	300,000
Illinois	11	2,830,000	Colorado	2	300,000
Iowa	11	775,000	Louisiana	2	100,000
Nebraska	10	910,000	Maine	2	125,000
New York	10	2,200,000	Michigan	2	150,000
Kansas	9	760,000	New Mexico	2	100,000
Kentucky	6	415,000	Utah	2	100,000
Maryland	6	1,150,000	District of Columbia	1	200,000
Minnesota	6	300,000	Alabama	1	50,000
Montana	6	515,000	Arkansas	1	50,000
Wisconsin	6	450,000	Idaho	1	75,000
Missouri	5	1,850,000	Indiana	1	100,000
Ohio	5	650,000	Indian Territory	1	50,000
South Dakota	5	300,000	Mississippi	1	50,000
Virginia	5	400,000	New Hampshire	1	50,000
Florida	4	200,000	New Jersey	1	50,000
North Dakota	4	250,000	Wyoming	1	50,000
Massachusetts	3	350,000			
North Carolina	3	150,000			
Oregon	3	350,000	Total	193	20,700,000

It will be observed that Texas and Pennsylvania still stand at the head of the list, as they have during the past two years, with 17 new associations in each, Texas, however, having the larger capital. Following these come the States of Washington, Illinois, and Iowa with 11 banks each, and Nebraska and New York with 10 each. Kansas shows 9 new associations and ranks next to New York. It will be observed that notwithstanding the fatality attending banking operations in Kansas and Nebraska these States take prominent places in point of new organizations.

Of the associations entering the system during the year, 99, or slightly more than one-half in number, are located west of the Mississippi River and 59 in the Southern States.

Of the total number of banks in operation Pennsylvania has the greatest number of associations, Massachusetts the greatest aggregate capital, and New York leads in amount of deposits.

The accessions to the system are widely distributed, both old and new States being prominent in the list. It will be noticed, however, that in proportion to population the increase is greater in the newer States west of the Mississippi River.

The following table exhibits the number of banks organized, failed, and in voluntary liquidation, and the net increase numerically each year since 1863:

NUMBER AND AUTHORIZED CAPITAL OF BANKS ORGANIZED AND THE NUMBER AND CAPITAL OF BANKS CLOSED IN EACH YEAR ENDED OCTOBER 31 SINCE THE ESTABLISHMENT OF THE NATIONAL BANKING SYSTEM, WITH THE YEARLY INCREASE OR DECREASE.

Year.	Organized.		Closed.				Net yearly increase.		Net yearly decrease.	
			In voluntary liquidation.		Insolvent.					
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
1863.....	134	\$16,378,700	---	---	---	---	134	\$16,378,700	---	---
1864.....	453	79,366,950	3	---	---	---	450	79,366,950	---	---
1865.....	1,014	242,542,982	6	\$330,000	1	\$50,000	1,007	242,162,982	---	---
1866.....	62	8,515,150	4	650,000	2	500,000	56	7,365,150	---	---
1867.....	10	4,260,300	12	2,160,000	6	1,170,000	---	930,300	8	---
1868.....	12	1,210,000	18	2,445,500	4	410,000	---	---	10	\$1,645,500
1869.....	9	1,500,000	17	3,372,710	1	50,000	---	---	9	1,922,710
1870.....	22	2,736,000	14	2,550,000	1	250,000	---	---	---	64,000
1871.....	170	19,519,000	11	1,450,000	---	---	7	---	---	---
1872.....	175	18,988,000	11	2,180,500	6	1,806,100	159	18,069,000	---	---
1873.....	68	7,602,700	21	3,524,700	11	3,825,000	158	15,001,400	---	---
1874.....	71	6,745,500	20	2,795,000	3	250,000	36	253,000	---	---
1875.....	107	12,104,000	38	3,820,200	5	1,000,000	48	3,700,500	---	---
1876.....	36	3,189,800	32	2,565,000	9	965,000	64	7,283,800	---	---
1877.....	29	2,589,000	26	2,539,500	10	3,344,000	---	---	5	340,200
1878.....	28	2,775,000	41	4,237,500	14	2,612,500	---	---	7	3,294,500
1879.....	38	3,595,000	33	3,750,000	8	1,230,000	---	---	27	4,075,000
1880.....	57	6,374,170	9	570,000	3	700,000	---	---	3	1,385,000
1881.....	86	9,651,050	26	1,920,000	---	---	45	5,104,170	---	---
1882.....	227	30,038,300	78	16,120,000	3	1,561,300	60	7,731,050	---	---
1883.....	262	28,654,350	40	7,736,000	2	250,000	146	12,357,000	---	---
1884.....	191	16,042,230	30	3,647,250	11	1,285,000	220	20,668,350	---	---
1885.....	145	16,938,000	85	17,856,590	4	600,000	150	11,109,980	---	---
1886.....	174	21,358,000	25	1,651,100	8	650,000	56	---	---	1,518,590
1887.....	225	30,546,000	25	2,537,450	8	1,550,000	141	19,056,900	---	---
1888.....	132	12,053,000	34	4,171,000	8	1,900,000	192	26,458,550	---	---
1889.....	211	21,240,000	41	4,316,000	2	250,000	90	5,882,000	---	---
1890.....	307	36,250,000	50	5,050,000	9	750,000	168	16,674,000	---	---
1891.....	193	20,700,000	41	4,485,000	25	3,662,000	248	30,450,000	---	---
							127	12,553,000	---	---
Total.....	4,648	683,463,182	791	108,431,000	164	30,620,900	3,762	558,656,782	69	14,245,500
Deduct decrease.....	---	---	---	---	---	---	69	14,245,500	---	---
Total net increase.....	---	---	---	---	---	---	*3,693	†544,411,282	---	---

* One bank restored to solvency, making 3,694 going banks.

† The total authorized capital stock on October 31 was \$684,755,865; the paid-in capital, \$683,248,175, including the capital stock of liquidating and insolvent banks which have not deposited lawful money for the retirement of their circulating notes.

The most notable feature of the foregoing table is the large number of associations which have become insolvent during the year. They aggregate 25 banks, with a capital of \$3,662,000. The year 1873, however, appears to have been the most disastrous in point of capital, as during that period the failure of 11 banks, with a capital of \$3,825,000, is recorded. The next in point of importance was 1877, when ten failures occurred, representing a capital of \$3,344,000.

If we consider the relative proportions existing between the liabilities of failed and active banks during various periods, it will be found that seven years have been more disastrous than the one just closed, to wit: 1867, 1872, 1873, 1877, 1878, 1882, and 1884. The liabilities of banks closed on account of insolvency in each of these seven years constitutes a larger percentage of the total liabilities of all existing banks than is shown by the record of the year covered by this report.

Of the 25 failed banks, having an aggregate capital of \$3,662,000, 13, representing \$1,137,000 of capital, were located in Kansas and Nebraska.

The larger part of the failures in these two States were attributable to four successive crop failures, and seem to be the result of unavoidable misfortunes rather than the lack of honest and efficient manage-

ment. In many cases, however, the unfavorable conditions were greatly aggravated by the collapse of unwise speculation in real estate, more especially in city and suburban property.

The Comptroller endeavored by correspondence with various State officers, receivers, and assignees to ascertain the number of failures of banks and bankers other than national during the past twelve months, but was unable to thus secure data upon which reliance could be placed. He has been supplied, however, through the courtesy of a commercial agency,* with a list of failures in the United States of bankers, brokers, trust companies, and savings banks for the year ended June 30, 1891. These number in all 117 institutions, having liabilities estimated at \$38,271,511, and assets valued at \$20,794,092.

No reliable data in relation to the losses to creditors by reason of the failure of banks other than national for recent years is accessible. In order that a comparison may be made between the comparative safety of national and State systems I am led to quote from the report of Hon. John Jay Knox, then Comptroller of the Currency, for the year 1879, where the subject is discussed. He says:

There is no means of definitely determining the amount of losses sustained through the failures of banks operating under systems in vogue during the earlier periods of the history of this country. The losses under those systems, both to the noteholders, to whom there can be no loss under the national system, and to their general creditors and shareholders, are known to have been large. The loss to noteholders alone is estimated to have been 5 per cent annually upon the total amount of circulation outstanding. In Elliot's Funding System, on page 1176, it is stated that fifty-five banks with an aggregate capital of \$67,036,265 and circulation of \$23,577,752, failed in 1841. The total bank capital of that year is stated by the same authority to have been \$317,642,692, and the circulation at \$121,665,198; and it is also stated in the same connection that in nearly every instance the entire capital of the banks which failed was lost.

Numerous failures of private banking firms have occurred in this country within the last six years, and the losses consequent upon three or four of them are equal to the total losses which have occurred under the national system.

For the purpose of comparing the losses to creditors of insolvent national banks with those sustained by the creditors of insolvent banks other than national, much pains have been taken by the Comptroller to obtain as reliable and complete statistics as possible relating to the failures of State and savings banks and private bankers in the different States during the three years ending January 1, 1879. The results of his labors in this direction are to be found in the following table:

State and city.	No. of banks.	Claims.	Amount paid and to be paid.	Losses.
Maine	17	\$5,127,995	\$4,370,524	\$757,471
New Hampshire	11	4,864,216	3,622,804	1,241,412
Massachusetts	11	4,436,457	2,670,158	1,766,299
Boston	3	5,551,186	3,989,799	1,561,387
Rhode Island	13	12,601,826	10,746,554	1,855,270
Connecticut	7	3,960,821	2,066,805	1,894,016
New York	8	1,236,567	332,081	904,486
New York City	20	27,978,699	22,185,547	5,793,152
Pennsylvania	6	1,386,083	819,000	567,083
New Orleans	3	1,597,393	277,638	1,319,755
Kentucky	3	325,380	161,690	164,190
Ohio	18	3,054,135	1,138,085	1,916,050
Indiana	4	466,233	281,778	184,455
Illinois	40	10,038,221	3,915,169	6,123,052
Michigan	11	637,407	135,372	502,035
Iowa	7	730,786	85,266	645,520
Minnesota	1	78,000	45,708	32,292
Missouri	5	Not given	Not given	2,200,000
Kansas	8	337,082	97,875	271,207
Nebraska	5	110,000	24,000	183,271
Colorado	1	90,000	31,500	58,500
California	7	3,786,541	1,137,783	2,648,758
Dakota	1	45,000	18,000	27,000
Total	210	88,440,028	58,152,638	32,616,661

* Bradstreets.

The amount of claims of five banks in Missouri, one in Kansas, and two in Nebraska could not be obtained.

In the foregoing table it has been found impossible to give the capital, or the exact amount of dividends paid to creditors, the liabilities and the losses only having been ascertained with any degree of accuracy. The differences between the two items last named represent the amount which it is assumed will eventually be paid to creditors. The average annual loss sustained by creditors during the past sixteen years by the insolvency of national banks throughout the United States has been \$390,012, and that occasioned by the failures of banks other than national, as shown by the incomplete data obtained by the Comptroller, has for the last three years been not less than \$10,872,220.

In the States of Ohio and Illinois alone the losses during the last three years, through the failure of State, savings, and private banks and bankers, aggregated \$8,039,102, of which \$1,916,050 were in Ohio, and \$6,123,052 in Illinois. The total loss in these two States is greater by \$1,798,913 than the total loss to creditors by all the national bank failures which have ever occurred.

The failures for the current year have been numerous, many having been characterized by gross mismanagement and some by criminality of an aggravated character, yet nothing has been developed which indicates that the confidence in national banks on the part of the general public, which is the outgrowth of an experience of twenty-nine years, has been ill founded.

It is idle to suppose that absolute immunity from failure can be secured by the operation of any law which fails to provide for absolute and complete governmental guaranty. That failures will be far more numerous during some years than others is to be expected. This is true of every variety of business activity. The banks of the country are mere agencies through which the commercial and business operations of the people are conducted, and of necessity the losses which attend these operations are reflected in the profit and loss accounts of these agencies. The net earnings of the banks afford a good criterion for judging as to the measure of success which has attended the business operations of their customers.

It is a well-known fact that periods of business activity and depression follow each other at reasonably well-defined intervals, and that no means have been found for preventing the regular recurrence of what were under other conditions, known as years of panic. There is no doubt that the introduction of the national banking system and a well-secured currency of uniform and certain value, has served to greatly modify the severity of these periodical visitations and convert what were formerly panics into more or less severe depressions. The latter condition we have just experienced, and it is not remarkable that during the past twelve months while the country was suffering from a monetary stringency which has seriously affected the entire commercial world, we should have witnessed the failure of 25 banks out of a total of 3,694.

That the law under which these associations operate is absolutely perfect no one well informed will claim, but that it has afforded greater security to its depositors and creditors than any other system is indisputable.

Since the foundation of the system 4,648 associations have been organized, of which 164 have become insolvent, equal to about $3\frac{1}{2}$ per cent for a period of twenty-nine years. Of this number the affairs of 102 have been finally settled, representing \$28,544,992 of proved claims, upon which the claimants have received on an average 74.17 per cent, constituting a net loss to depositors of \$7,372,036. The affairs of 62 banks are still unsettled, representing claims proved to the amount of \$29,247,036, on which have been paid \$17,456,167, leaving assets estimated at

\$3,702,925 yet to be distributed, which would represent a loss to creditors of \$8,087,944.

It will be observed that losses to creditors of national banks during the twenty-nine years of the existence of the system, taking the amounts ascertained and the amounts estimated, aggregate \$15,459,980, or an average of \$533,103 per annum during the life of the system.

The average amount of liabilities of all the banks since 1863 approximates \$1,055,434,022, indicating that the annual average loss to the creditors of national banks for the period of twenty-nine years has been only one-twentieth of 1 per cent.

In order to illustrate the increasing economy and efficiency which has characterized the administration of insolvent banks by the Bureau, the following table has been prepared, which covers all insolvent associations whose affairs have been finally closed:

Date of failure in semi-decades.	No. of failed banks.	Total collections from all sources.	Legal expenses.		Receivers' salaries, and all other expenses.		Amount of claims proved.	Percentage of dividends on claims proved.
			Amount paid.	Ratio to total collections.	Amount paid.	Ratio to total collection.		
1865 to 1869, inclusive ..	15	\$3, 870, 087	\$155, 959	4. 03	\$343, 343	9. 13	\$5, 131, 694	62. 84
1870 to 1874, inclusive ..	21	10, 384, 725	299, 855	2. 89	579, 495	5. 58	9, 876, 423	75. 61
1875 to 1879, inclusive ..	41	9, 353, 476	317, 737	3. 39	676, 526	7. 23	9, 646, 132	72. 65
1880 to 1884, inclusive ..	9	1, 534, 720	44, 561	2. 90	109, 162	7. 11	1, 407, 231	86. 75
1885 to 1890, inclusive ..	16	3, 735, 929	30, 374	. 81	122, 195	3. 27	2, 483, 512	90. 65
Total	102	23, 877, 937	848, 486	2. 94	1, 830, 721	6. 34	28, 544, 992	74. 17

It will be observed that the banks have been classified into semi-decades, having regard to the date of insolvency. The conspicuous relative reduction in legal expenses is worthy of remark. The first semi-decade shows an average disbursement for legal expenses of \$4.03 on each \$100 collected, while the same item during the last semi-decade is stated at only 81 cents.

The average expenses to each \$100 of collections for receivers' salaries and all other expenses decreased from \$9.13 during the first semi-decade to \$3.27 during the last. Taking into account all the expenses of administration, we find that the cost per \$100 during the last period is \$4.08, as against \$13.16 during the first. A corresponding increase in the percentage of dividends paid to the creditors of insolvent banks is also to be noted.

During the first period, claimants received on the average 62.84 per cent; during the last period 90.65 per cent, and for the entire life of the system 74.17 per cent.

The increase in dividends and decrease in expenses go hand in hand. The increase in rate per cent paid to creditors is due in part to greater efficiency and economy in conducting the liquidations, and partly to the fact that recent failures are less disastrous than in the earlier years of the system. These results indicate that governmental supervision is growing more effective as new and improved methods are evolved from experience. Certainly no other system of liquidating insolvent banks has ever proved so effective and economical; the record of the past five years showing average dividends to creditors of 90.65 per cent, and average expenses of only 4.08 per cent is in both respects believed to be without a parallel.

AMENDMENTS TO PRESENT LAW.

The Comptroller desires to repeat in substance the recommendations contained in his report for 1890.

In his opinion the present law should be so amended as to provide:

(1) That no association shall be required to maintain a bond deposit of more than \$1,000 to secure circulation.

(2) That every association may issue circulating notes equal to the par value of the bonds so deposited.

(3) That the monthly withdrawal of bonds pledged to secure such notes shall not exceed \$3,000,000 in the aggregate.

(4) That the semi-annual duty on circulation be so reduced as to equal one-fourth of 1 per cent per annum.

These recommendations are made upon the supposition that Congress will not favorably consider measures looking to any considerable increase of circulation through further note issues by national banks. While the Comptroller is of the opinion that bank notes possess certain qualities not found in any form of governmental issues, but which are necessary to a perfect circulating medium, he is, nevertheless, aware that the present is not an opportune time for presenting his views upon that subject. He deems it wise to accept the situation, so far as note issues are concerned, and ask for such legislation as will relieve national banks so far as possible from the enforced and unremunerative issue of circulating notes, so that they may be unembarrassed in their efforts to faithfully serve the public as banks of discount and deposit.

Inasmuch as the secured circulation of national banks has increased \$11,795,101 during the report year and is now much above the present minimum requirement, no rapid contraction of circulation need be apprehended.

The limitation provided in the third proposition would in any event prevent a retirement beyond \$3,000,000 per month. Such reduction as might otherwise take place would be neutralized for five months at least by the immediate additional issue of \$15,211,385 under the second proposition.

The reduction of the semi-annual duty is both just and expedient. No adequate reason can be given for the taxation of a valueless and unwelcome franchise for the purpose of swelling redundant revenues.

MONETARY STRINGENCY OF 1890.

The previous report year, which ended November 1, 1890, showed a comparatively small number of failures of national banking associations. Up to Midsummer of 1890 that year had been one of more than average business activity. It was, however, apparent in the early Spring, to those who were most observant of passing events, that unfavorable conditions existed, the evil effects of which would appear in the near future. This arose from consideration of the fact that agricultural interests were in an unsatisfactory condition, and also that overtrading and unhealthful expansion were everywhere apparent. During the year the building of railroads had been prosecuted with unusual vigor, making necessary the placing of unusually large lines of securities.

Immense sums heretofore available as loanable capital in the New England and Middle States had taken a fixed form by reason of invest-

ments in the Mississippi Valley and upon the Pacific coast in city and suburban property, in loans represented by farm mortgages, and in the stocks and bonds of unnumbered corporations organized for the purpose of conducting various kinds of manufacturing operations, and supplying water, light, and rapid transit to the inhabitants of the many rapidly growing cities and villages in the regions named. Not only did these enterprises attract capital from the Atlantic States, but English investors brought to this country vast sums for the purpose of grouping together and recapitalizing corporations engaged in manufacturing, industrial, and commercial pursuits.

This unexampled movement of capital toward the West not only divested the Atlantic States in a large degree of the loanable funds heretofore available for the relief of those engaged there in manufacturing and in business in its various forms, but it also had its effect upon the West in unduly stimulating speculative operations in real estate and laying the groundwork for the future collapse in prices which it was apparent must follow whenever the flow of money toward the field of these operations should for any cause be greatly diminished or entirely arrested.

The various banking institutions located in the region of country affected by the speculative spirit thus incited became necessarily more or less involved in the operations of their local customers. They found themselves early in the Summer of 1890 carrying large lines of loans representing investments in various forms of corporate enterprises, which were in a large degree in untried fields and dependent for success upon the rapid growth of towns and cities, yet unrealized. The banks of the country were therefore in an unduly extended condition upon the approach of Midsummer, and dependent in many cases upon rediscounts with their correspondents in the reserve cities in order to enable them to carry the heavy lines with which they were burdened. While in this condition the transfer of funds to this country from England and the Continent became at first greatly reduced in volume, and finally ceased. Not only was the supply of fresh funds from this source cut off, but it was discovered that during the late Spring and early Summer months, as well as later on, vast amounts of American securities held abroad were forced upon the New York market by European holders for the purpose of preparing for a collapse which was expected to result from similar conditions of undue expansion existing abroad. The Continental countries had already passed through a period of liquidation and loss consequent upon the failure of the Panama Canal Company and the French Copper Syndicate. England, by reason of unusually large investments in all parts of the world, and especially in the Argentine Republic, was gradually but surely approaching an exceptionally severe monetary stringency.

As an evidence of this and the consequent disposition to increase the stock of gold there held, in order to strengthen their cash resources, it is noted that during the months of June, July, and August of last year the net exportation from the United States of gold coin and bullion exceeded \$14,000,000, and for the period extending from January 1, 1890, to August 31, 1891, the net exportations of gold amounted to \$75,405,613. While these causes were operating to prevent the necessary relief from reaching us from Europe, the demands upon the banks in New York and other large reserve cities rapidly increased, producing a reduction in the amount of deposits and an increase in the amounts loaned to and rediscounted for the interior banks.

The gross deposits of forty-six national banks in the city of New York show a falling off of \$44,831,356 between the 28th of February and 17th of May, 1890; \$13,519,527 of this representing a reduction in balances due to interior banks and those located in other reserve cities, while the reduction in loans and discounts was less than \$10,000,000. The New York banks, however, were enabled to so strengthen their positions during the months of June and July that the marked stringency was delayed until August. It culminated about the middle of November, when the failure of a leading firm of brokers, the embarrassment of one large State bank, and the failure of another occurred in New York. These events were simultaneous with the announcement of the embarrassment of the Baring Brothers, of London, and the fact that a syndicate had been formed, headed by the Bank of England, through whose agency Baring Brothers' obligations were guaranteed to the extent of about \$75,000,000.

The unsatisfactory condition of monetary affairs in England, and the desire to be prepared for the effect of the announcement of the embarrassment of the Baring Brothers, induced the Bank of England to borrow £3,000,000 in gold from the Bank of France, in addition to £1,500,000 received from Russia upon sale of treasury bonds. This extraordinary transaction is an evidence of the serious character of the monetary stringency in England, aggravated by the unsatisfactory conditions apparent in almost every civilized country where English capital has heretofore found investment.

Among the unfavorable conditions existing in our own country, in addition to the undue expansion and resulting speculative investments which have been heretofore noted, should be mentioned the greatly reduced yield last year of wheat, oats, and corn, and the low prices which prevailed for the same. It is also to be observed that the importation of foreign commodities in 1890 exceeded in value that of any previous year. This was due, to some extent, to the passage of the new tariff act, which was made to take effect on the 6th of October, 1890. This undoubtedly greatly stimulated importations, in order that their arrival prior to the date mentioned might enable them to escape the higher rate of duty supposed to be imposed by the new act.

To relieve this severe monetary stringency the Secretary of the Treasury increased his purchase of United States bonds to such an extent as to almost entirely exhaust the available surplus in the Treasury. During the three and one-third months from July 19 to November 1, 1890, over \$99,000,000 were disbursed in payment for United States bonds and interest thereon. It is apparent, however, that while the relief afforded was timely and the sums disbursed very large, the unfavorable and threatening conditions were caused to a greater degree by want of confidence and a curtailment of credits than by lack of circulating medium. That this large disbursement had the effect of allaying excitement and promoting a return of confidence on the part of the general public is no doubt true.

As has been noted, the monetary stringency culminated on the 15th of November, 1890, and its effects within thirty days thereafter had to a considerable extent passed away, so far as could be observed in the larger cities. Its effect upon the country at large, however, still continued. Inability to place securities and to borrow money had arrested the operations of a great multitude of corporations scattered all over the country, and insolvency and failure had in a large number of cases ensued. Where failure did not take place new work was stopped, all

credits were curtailed, and business in its different forms became greatly depressed. The growth of cities and villages was in many cases arrested, and the prices of city property, especially of a suburban character, became greatly reduced.

Corporations newly organized, with insufficient capital and inexperienced management, generally became insolvent, and speculative operations of every kind and character were prostrated. Liquidation took place in all branches of business, resulting in the failure and extinction of a large number of business enterprises which were never entitled to credit and in the curtailment of the operations of many possessing ample capital and skillful management.

The process of liquidation above referred to did not end with the monetary stringency in December, 1890, but has continued since that date, and its influences are still felt and its effects observed. The subject is here discussed because of its intimate connection with the bank failures of 1891.

CLEARING-HOUSE LOAN CERTIFICATES.

The effect of a general monetary stringency is felt first and most seriously by banks located in the larger of the reserve cities. Whenever financial affairs are in a normal condition the surplus funds of the local banks find their way to the vaults of their correspondent banks located in the great centers of business activity. This is undoubtedly due in part to the fact that these deposits may be made available for lawful money reserve and that a small rate of interest is, as a rule, paid upon bank balances by associations in the larger cities, and to the further fact that the maintenance of a good balance with their city correspondents strengthens the claim of the interior banks upon the former for rediscounts when the temporary condition of redundancy passes away and the increased demand for money is greater than the interior banks from their resources can conveniently supply.

Thus it results that the wants of a continent in case of general depression are at last brought through various channels of business activity, by way of withdrawals or loans, to the bankers of the great metropolitan cities for relief, and they are presented in such a form, in many cases, as to preclude the possibility of refusal, if general bankruptcy is to be avoided.

During the period of the stringency above discussed the cities of New York, Philadelphia, and Boston were subjected to the most pressing demands, and after very careful consideration it was decided by the associated banks that the exigency made necessary a resort to the issuing of clearing-house loan certificates, for the purpose of settling clearing-house balances. This expedient had been successfully resorted to during the panics of 1873 and 1884.

At a meeting of the New York Clearing-House Association on the 11th day of November, 1890, the following resolution was unanimously adopted:

Resolved, That a committee of five be appointed by the chair, of which the chairman shall be one, to receive from banks members of the association bills receivable and other securities, to be approved by said committee, who shall be authorized to issue therefor, to such depositing banks, loan certificates bearing interest at 6 per cent per annum, and in addition thereto a commission of one-quarter of 1 cent for every thirty days such certificates shall remain unpaid, and such loan certificates shall not be in excess of 75 per cent of the market value of the securities of bills receivable so deposited, and such certificates shall be received and paid in settlement of balances at the clearing house.

Under this resolution a committee of five was appointed, and they proceeded, upon deposit of proper securities, to issue to applying banks loan certificates in the following form:

No. ———. \$20,000
 Loan committee of the New York Clearing-House Association, New York, ———,
 1890.

This certifies that the ——— has deposited with this committee securities in accordance with the proceedings of a meeting of the association held November 11, 1890, upon which this certificate is issued. This certificate will be received in payment of balances at the clearing house for the sum of twenty thousand dollars from any member of the Clearing-House Association.

On the surrender of this certificate by the depositing bank above named the committee will indorse the amount as a payment on the obligation of said bank held by them, and surrender a proportionate share of the collateral securities held therefor.

\$20,000.

_____,
 _____,
 Committee.

These certificates were, by unanimous agreement upon the part of the clearing-house banks, accepted in lieu of money in the settlement of clearing-house balances.

In order to provide for the retirement of these securities in case the collaterals pledged were found insufficient, the several boards of directors of the associated banks were requested to, and did, pass a resolution in the following form:

Resolved, That any loss resulting from the issue of loan certificates shall be borne by the banks comprising the Clearing-House Association pro rata of capital and surplus, and this resolution shall be ratified by the boards of the respective banks, members of the association, and a certified copy of such consent delivered to the chairman of the loan committee.

This committee, acting under the authority granted by the above resolution, issued to the associated banks loan certificates aggregating \$16,645,000. The first issue was made November 12, 1890, and the entire issue was retired on February 7, 1891. The largest amount outstanding at any one time was \$15,205,000, on the 13th of December, 1890.

On the 17th of November, 1890, similar proceedings were had by the Boston Clearing-House Association. On that day, at a meeting of the association, the following resolution was unanimously adopted:

Resolved, That a committee of five be appointed by the chair, of which committee the chairman shall also be a member, to receive from banks, members of the association, bills receivable and other securities, to be approved by said committee, who shall be authorized to issue therefor, to such depositing banks, loan certificates bearing interest at 7.3 per cent per annum, and such loan certificate shall not be in excess of 75 per cent of the market value of the securities or bills receivable so deposited, and such certificates shall be received and paid in settlement of balances at the clearing house.

It is observed also that the ultimate payment of the certificates, in case the pledged collaterals proved to be insufficient, was provided for through the ratification, by the boards of directors of the respective banks, of the following resolution passed by the Boston Clearing-House Association at the meeting above noted:

Resolved, That any loss arising from the issue of loan certificates shall be borne by the banks comprising the Clearing-House Association pro rata, according to the average daily amount which each bank shall have sent to the clearing house during the preceding year. It was also voted that this resolution shall be ratified by the boards of directors of the respective banks, members of the association, and a certified copy of such consent delivered to the chairman of the loan committee.

The form of the loan certificates issued under the resolution alluded to is as follows:

No. ——— \$5,000.
 Loan committee of the Boston Clearing-House Association. Boston, ——— 189—.

This certifies that the ——— has deposited with this committee securities in accordance with the proceedings of a meeting of the association held November 17, 1890, upon which this certificate is issued.

This certificate will be received in payment of balances at the clearing house for the sum of five thousand dollars from any member of the Clearing-House Association.

On surrender of this certificate by the depositing bank above named, the committee will indorse the amount as a payment on the obligation of said bank held by them, and surrender a proportionate share of the collateral securities held therefor.

\$5,000.

Five Thousand Dollars.

_____,
 _____,
 Committee.

When a bank applied for and received loan certificates it was required to deposit the necessary securities and to also execute and deliver an obligation, of which the following is a copy:

The ——— Bank has this day received of, ———, loan committee of the Boston Clearing-House Association loan certificates issued by said committee in pursuance of a vote of said association, passed November 17, 1890, to the amount of ——— thousand dollars, and has deposited with said committee the securities, a statement whereof is hereto annexed, and said ——— Bank receives said loan certificates on the terms set forth in said vote, and agrees to pay the amount of said certificates, with interest thereon, as provided in said vote.

Under the operation of the resolution of authority granted by the clearing-house committee, as above noted, loan certificates were first issued on November 19, 1890, and the last were issued on December 6, 1890. On the latter date the issue reached its maximum of \$5,065,000. The last of the issue was retired on January 6, 1891.

The Clearing-House Association of Philadelphia took action on November 18, 1890, at which time, at a meeting of the Clearing-House Association, the following resolution was adopted:

Resolved, That, in accordance with resolution of September 24, 1873, as amended October 18, 1873, the clearing-house committee will issue loan certificates to banks applying and receive them in payment of balances.

The resolution of September 24, 1873, as amended October 18, 1873, reads as follows:

For the purpose of enabling the banks, members of the Philadelphia Clearing-House Association, to afford proper assistance to the mercantile and manufacturing community, and also to facilitate the inter-bank settlements resulting from their daily exchanges, we, the undersigned, do bind ourselves by the following agreement on the part of our respective banks, viz:

First. That the clearing-house committee be, and they are hereby, authorized to issue to any bank member of the association loan certificates bearing 6 per cent interest on the deposits of bills receivable and other securities to such an amount and to such percentage thereof as may in their judgment be advisable.

These certificates may be used in settlement of balances at the clearing house, and they shall be received by creditor banks in the same proportion as they bear to the aggregate amount of the debtor balances paid at the clearing house. The interest that may accrue upon these certificates shall be apportioned monthly among the banks which shall have held them during that time.

Second. The securities deposited with the said committee shall be held by them in trust as a special deposit, pledged for the redemption of the certificates issued thereupon, the same being accepted by the committee as collateral security, with the express condition that neither the Clearing-House Association, the clearing-house committee, nor any member thereof shall be responsible for any loss on said collaterals arising from failure to make demand and protest, or from any other neglect or omission, other than the refusal to take some reasonable step which the said depositing bank may have previously required in writing.

Third. On the surrender of such certificates, or any of them, by the depositing bank, the committee will indorse the amount as a payment on the obligation of said bank held by them, and will surrender a proportionate amount of securities, except in case of default of the bank in any of its transactions through the clearing house; in which case the securities will be applied by the committee, first, to the payment of outstanding certificates, with interest; next, to the liquidation of any indebtedness of such bank to the other banks, members of the Clearing-House Association.

Fourth. The committee shall be authorized to exchange any portion of said securities for others, to be approved by them, and shall have power to demand additional security, at their own discretion.

Fifth. That the clearing-house committee be authorized to carry into full effect this agreement, with power to establish such rules and regulations for the practical working thereof as they may deem necessary; and any loss caused by the non-payment of loan certificates shall be assessed by the committee upon all the banks in the ratio of capital.

Sixth. The expenses incurred in carrying out this agreement shall be assessed upon the banks in equal proportion to their respective capital.

Seventh. That the clearing-house committee be, and they are hereby, authorized to terminate this agreement upon giving thirty days' notice thereof at any stated meeting of the Clearing-House Association.

PHILADELPHIA, November 18, 1890.

At a meeting of the clearing-house committee, held this day, it was, on motion:

Resolved, That in accordance with resolutions of September 24, 1873, as amended October 18, 1873, the clearing-house committee will issue loan certificates to banks applying, and receive them in payment of balances.

The form of loan certificate issued by the Clearing-House Association of Philadelphia is here given:

No. ———.

\$5,000.

Clearing-house committee of the Philadelphia banks, Philadelphia, ———, 1891.

This certifies that the ——— Bank has deposited with this committee, securities in accordance with the agreement of a meeting of bank officers held September 24, 1873. This certificate will be received during the continuance of said agreement and of any renewals of the same, in payment of balances at the clearing house, for the sum of five thousand dollars, only from a member of the Clearing-House Association to whom the same may have been issued, or to whom it may be indorsed by the manager of the clearing house.

On the surrender of this certificate by the depositing bank above named the committee will indorse the amount as a payment on the obligation of said bank held by them, and surrender a proportionate amount of the collateral securities except in case of default on the part of said bank in its transactions through the Clearing-House Association of Philadelphia.

_____,
Committee.

It will be observed that the original agreement under which the committee proceeded in this case was adopted during the panic of 1873 and after that subsided no further action was had under it until November, 1890, but the machinery was kept standing during the whole intervening period ready for immediate use whenever required.

The clearing-house committee having, by the agreement aforesaid, been authorized to issue loan certificates resolved, on November 5, 1890, to exercise this power, whereupon the banks desiring to take out loan certificates were required to adopt a resolution empowering the hypothecation of securities, under which the issue of loan certificates, signed by not less than three members of the committee, was commenced on November 19, 1890, and ceased on May 22, 1891, the total issue being \$9,655,000. The maximum issue, \$8,870,000, was reached on January 9. The certificates have all been retired excepting \$170,000 issued to the Keystone and Spring Garden National Banks.

DOMESTIC EXCHANGES.

In his annual report for 1890 the Comptroller published certain data in relation to domestic exchanges in the United States, which exhibited the amounts of drafts drawn during the year ended June 30, 1890, (1) upon national and other banks in the cities of New York, Chicago, and St. Louis, separately stated; (2) upon banks located in other reserve cities, and (3) upon all other banks.

Out of the 3,438 national banks in operation on the 30th day of June, 1890, 3,329 furnished the desired information. While the facts thus elicited attracted wide attention and proved valuable as illustrating the magnitude of the transactions liquidated through transfers of bank credits, it fell short of all that might be desired from the fact that drafts drawn upon reserve cities other than New York, Chicago, and St. Louis were not separately stated but were given in the aggregate only.

It was thought desirable to again call for this information for the purpose of instituting comparisons as between the operations of the two years, and also for the purpose of ascertaining the magnitude of the transactions with each of the reserve cities, to the end that similar calls following this at suitable intervals might afford the means of ascertaining the relative growth of the banking operations of the several reserve cities of the United States. For this purpose circular letters were addressed to each active bank in the system, and replies were received from 3,637, that being the number in operation on the 30th day of June, 1891, exclusive of 22 associations that drew no exchange. This cheerful coöperation on the part of every bank in the system is worthy of special commendation, as last year 109 banks failed to make the necessary report.

In comparisons made between the operations of the year ended June 30, 1890, and the year ended June 30, 1891, it will be remembered that the former year covered the operations of 3,329 banks, and the latter year 3,637 banks. The total amount of drafts drawn by these 3,637 associations during the year ended June 30, 1891, was \$12,782,212,495. We find that of this amount there was drawn on New York \$7,836,208,250, on Chicago \$1,254,693,941, on St. Louis \$237,908,010, and on other reserve cities \$3,101,005,735, and on all other banks and bankers \$352,396,559.

Among the other reserve cities Boston leads with \$1,492,266,242, followed by Philadelphia with \$541,333,463.

From this statement it appears that of the total sum 61.31 per cent was drawn on banks in the city of New York; 9.82 per cent on Chicago; 1.86 per cent on St. Louis; 11.61 per cent on Boston, and 4.24 per cent on Philadelphia. The total sum drawn upon the reserve cities, excepting New York, Chicago, and St. Louis, was 24.25 per cent and 2.76 per cent on banks located elsewhere.

In order to exhibit these movements in detail the following table has been prepared:

TABLE SHOWING THE AMOUNT OF DRAFTS DRAWN BY NATIONAL BANKING ASSOCIATIONS UPON NEW YORK, CHICAGO, ST. LOUIS, THE OTHER RESERVE CITIES, AND ON ALL OTHER LOCATIONS, THE NUMBER OF BANKS DRAWING UPON EACH CITY AND THE PERCENTAGES OF DRAWINGS, IN 1891 AND 1890.

Location of banks drawn upon.	1891.			1890.		
	Number drawing.	Amount drawn.	Per cent.	Number drawing.	Amount drawn.	Per cent.
Central reserve cities:						
New York	3,326	\$7,836,208,250	61.31	3,147	\$7,284,982,634	63.07
Chicago	1,146	1,254,693,941	9.82	1,024	1,084,574,558	9.39
St. Louis	589	237,908,010	1.86	481	188,765,842	1.64
Other reserve cities:						
Boston	853	1,492,266,242	11.61			
Albany	68	26,947,718	.21			
Philadelphia	664	541,333,463	4.24			
Pittsburg	204	147,213,869	1.15			
Baltimore	258	87,802,114	.69			
Washington	67	4,651,146	.04			
New Orleans	243	37,518,587	.30			
Louisville	200	56,056,805	.44			
Cincinnati	429	148,726,218	1.17			
Cleveland	128	29,473,237	.24	2,334	*2,527,737,462	*21.88
Detroit	105	55,549,913	.44			
Milwaukee	111	36,069,676	.29			
Kansas City	391	104,363,214	.82			
St. Joseph	57	10,556,220	.08			
Omaha	228	104,362,120	.82			
Brooklyn	6	1,771,976	.01			
St. Paul	170	75,937,658	.60			
Minneapolis	98	29,784,617	.24			
San Francisco	231	108,329,796	.85			
Des Moines	22	2,291,146	.01			
All other localities	1,325	352,396,559	2.76	1,080	464,817,739	4.02
Total		12,782,212,495	100.00		11,550,898,255	100.00

*The total amount of drafts drawn upon other reserve cities (not shown in detail in 1890) is \$3,101,005,735 and the percentage 24.25.

In order to facilitate a comparison between the operations of the year ended June 30, 1890, and those of the year ended June 30, 1891, the totals and percentages for the former year are included in the table.

It will be observed that in the total amount of drafts drawn there has been an increase in each of the three central reserve cities and in the amounts drawn upon all other reserve cities, but that the total of drafts drawn upon all other banks has fallen off to a marked degree.

It will be noticed that the grand aggregate for all banks shows an increase of \$1,231,314,240, being slightly in excess of 11 per cent. So far as the percentages show the relative importance of the several reserve cities the changes do not appear important. New York City, relatively, has slightly fallen off while Chicago and St. Louis each show a slight increase in percentages. Other reserve cities have increased from 21.88 to 24.25 per cent, indicating the growing importance of the business tributary to the inland cities.

In the following table is exhibited the amounts of exchange drawn by all the national banks, classified by States and arranged in the order of the total amounts drawn, further subdivided so as to show the operations of the banks in reserve cities and other banks separately during the year ended June 30, 1891, to which has been added a column giving corresponding totals for the previous year.

AMOUNT OF DRAFTS DRAWN BY ALL REPORTING BANKS IN 1891 AND 1890.

Location of drawing banks.	Reserve cities.		All other.		Total.		
	No. of banks.	Amount.	No. of banks.	Amount.	No. of banks.	Amount.	Amount.
		1891.		1891.		1891.	1890.
Massachusetts	56	\$829,641,060	207	\$818,017,643	263	\$1,647,658,703	\$1,600,009,684
Illinois	20	1,018,432,079	181	391,917,187	201	1,410,349,266	1,361,844,062
Pennsylvania	69	639,841,131	297	637,422,602	366	1,277,263,733	1,130,402,494
New York	43	225,601,726	265	741,983,237	308	967,584,963	919,743,864
Ohio	23	520,097,176	212	313,374,192	235	833,471,368	772,069,028
Missouri	24	573,632,074	58	62,225,888	82	635,857,962	543,777,164
New Jersey			95	540,605,942	95	540,605,942	508,700,947
Connecticut			84	428,790,755	84	428,790,755	416,047,524
Nebraska	9	213,748,926	128	167,410,740	137	381,159,666	331,177,493
Michigan	8	135,999,011	100	233,687,986	108	369,686,997	345,484,681
Texas			209	347,699,375	209	347,699,375	241,780,749
Minnesota	11	236,333,479	49	92,531,690	60	328,865,169	281,262,306
Rhode Island			59	326,295,972	59	326,295,972	323,357,109
Iowa	4	33,802,532	142	281,542,619	146	315,345,151	229,878,098
Maryland	22	253,512,102	41	43,454,874	63	296,966,976	260,619,135
Indiana			100	221,086,925	100	221,086,925	186,618,301
Wisconsin	3	64,779,622	67	123,070,876	70	187,850,498	149,171,877
Colorado			50	176,871,574	50	176,871,574	160,755,610
Maine			78	176,479,284	78	176,479,284	162,579,412
Kansas			145	159,419,341	145	159,419,341	143,467,707
Tennessee			54	152,719,395	54	152,719,395	94,831,961
New Hampshire			52	141,525,565	52	141,525,565	134,854,170
Kentucky	10	60,841,654	69	77,307,129	79	138,148,733	133,031,923
Louisiana	10	119,636,353	11	15,282,986	21	134,919,339	120,422,635
California	2	28,131,600	34	96,342,665	36	124,474,265	110,748,634
Virginia			35	118,001,654	35	118,001,654	83,719,222
Vermont			50	103,244,799	50	103,244,799	85,033,920
Washington			63	94,194,996	63	94,194,996	74,334,294
Georgia			32	88,208,733	32	88,208,733	88,055,102
Oregon			40	70,335,904	40	70,335,904	58,548,436
Montana			29	65,765,034	29	65,765,034	52,223,703
Alabama			31	65,046,139	31	65,046,139	53,335,607
District of Columbia	12	48,251,748	1	4,111,908	13	52,363,656	46,206,365
North Carolina			21	47,131,898	21	47,131,898	45,572,126
Florida			18	47,546,212	18	43,546,212	35,125,031
South Carolina			15	42,705,672	15	42,705,672	41,378,067
Delaware			18	40,761,234	18	40,761,234	30,949,385
West Virginia			23	34,414,274	23	34,414,274	25,167,612
South Dakota			39	33,215,067	39	33,215,067	32,061,974
Mississippi			13	29,079,559	13	29,079,559	22,948,968
Arkansas			10	27,905,777	10	27,905,777	31,359,123
North Dakota			33	26,574,478	33	26,574,478	16,553,426
Utah			13	26,227,052	13	26,227,052	27,349,987
New Mexico			12	20,142,533	12	20,142,533	14,837,575
Wyoming			11	11,891,088	11	11,891,088	10,413,865
Idaho			7	10,735,684	7	10,735,684	8,507,703
Arizona			3	3,494,472	3	3,494,472	1,884,380
Nevada			2	2,237,907	2	2,237,907	2,695,871
Indian Territory			2	2,090,873	2	2,090,873	.....
Oklahoma			3	1,800,833	3	1,800,833	.....
Total	326	5,002,282,273	3,311	7,779,930,222	3,637	12,782,212,495	11,550,898,255

It will be noticed that some changes have taken place in the relative importance of the several States during the year. Those whose relative increase is most conspicuous are Texas, Tennessee, Washington, Wisconsin, Nebraska, and Iowa.

In order to further illustrate the operations of banks covered by the foregoing statement the following table is introduced, which exhibits the amount drawn by banks in the several reserve cities:

AMOUNT OF DRAFTS DRAWN BY BANKS IN THE SEVERAL RESERVE CITIES, 1891.

Reserve cities.	On New York.	On Chicago.	On St. Louis.	On other reserve cities.	On all other banks.	Total.
New York	\$11,427,570	\$82,822	\$10,636	\$80,541,409	\$325,172	\$92,387,609
Chicago	664,512,872	222,499,995	4,800,751	111,755,425	14,863,026	1,018,432,079
Boston	709,240,027	2,303,527	7,021	117,541,446	549,039	829,641,060
Philadelphia	369,221,119	658,366	10,531	37,016,939	5,744,251	412,651,206
Kansas City	161,740,162	72,527,858	66,358,648	7,078,086	.....	307,704,754
Cleveland	264,310,389	11,048,040	848,059	15,276,312	858,507	292,341,307
Baltimore	217,596,049	68,334	7,500	35,558,171	282,048	253,512,102
Cincinnati	178,724,488	12,895,728	5,069,596	28,822,015	2,244,042	227,755,869
Pittsburg	106,180,779	10,297,358	47,574	50,511,200	153,014	227,189,925
St. Louis	180,191,169	24,122,397	.....	13,004,896	317,836	217,636,298
Omaha	119,157,265	74,882,966	10,008,713	9,599,982	100,000	213,748,926
Detroit	113,096,537	12,368,454	97,500	9,652,089	784,431	135,999,011
Albany	123,463,210	50,748	.....	3,582,159	.....	132,096,117
St. Paul	73,450,444	32,680,687	1,357,841	17,818,378	.....	125,307,350
New Orleans	115,324,617	1,876,125	649,674	1,678,106	107,831	119,636,353
Minneapolis	52,586,949	33,077,458	.....	23,710,841	1,850,881	111,026,129
Milwaukee	30,142,935	32,930,400	13,100	1,693,187	.....	64,779,622
Louisville	51,870,599	2,245,226	1,161,695	4,791,958	772,176	60,841,654
St. Joseph	29,257,426	6,878,186	5,552,705	6,002,705	.....	48,291,022
Washington	43,864,887	101,411	.....	4,268,950	16,500	48,251,748
Des Moines	12,546,821	20,159,722	590,224	505,765	.....	33,802,532
San Francisco	23,076,239	2,241,668	.....	2,711,961	101,732	28,131,600
Brooklyn	784,000	.....	.....	334,000	.....	1,118,000
Total	3,716,566,553	575,997,476	96,591,768	584,055,990	29,070,486	5,002,282,273

The same classification applying to all banks located outside of reserve cities is exhibited by the table which is here introduced:

AMOUNT OF DRAFTS DRAWN BY BANKS IN THE SEVERAL STATES OUTSIDE OF THE RESERVE CITIES.

States and Territories.	On New York.	On Chicago.	On St. Louis.	On other reserve cities.	On all other banks.	Total.
Massachusetts.....	\$198,959,935	\$1,270,456	.....	\$617,212,324	\$574,928	\$818,017,643
New York.....	694,127,300	227,651	.....	45,139,508	2,488,778	741,983,237
Pennsylvania.....	248,749,410	892,017	.....	387,047,663	733,512	637,422,602
New Jersey.....	474,546,790	.....	.....	66,059,152	.....	540,605,942
Connecticut.....	384,480,563	573,034	.....	43,735,133	2,025	428,790,755
Illinois.....	129,860,585	211,483,127	\$26,634,405	18,954,459	4,984,611	391,917,187
Texas.....	185,838,827	3,352,581	33,890,689	22,209,479	102,407,799	347,699,375
Rhode Island.....	172,546,722	5,000	.....	128,809,624	24,934,626	326,295,972
Ohio.....	212,485,209	4,163,312	138,615	87,062,772	9,524,284	313,374,192
Iowa.....	91,175,100	166,686,446	3,400,035	14,058,398	6,222,640	281,542,619
Michigan.....	107,190,111	58,723,342	.....	65,801,353	1,973,180	233,687,986
Indiana.....	124,182,211	36,088,101	1,755,631	48,506,990	10,553,992	221,086,925
Colorado.....	110,573,233	13,749,633	8,090,521	20,360,402	24,097,785	176,871,574
Maine.....	30,775,489	.....	.....	140,401,371	5,802,424	176,479,284
Nebraska.....	51,497,219	25,558,040	521,698	83,009,991	6,823,822	167,410,740
Kansas.....	72,686,155	11,620,635	12,518,337	58,404,596	4,189,618	159,419,341
Tennessee.....	113,734,001	2,020,824	4,679,853	23,385,804	8,898,913	152,719,395
New Hampshire.....	6,121,196	.....	.....	135,326,348	78,021	141,525,565
Wisconsin.....	27,877,662	65,152,471	334,398	28,659,767	1,046,578	123,070,876
Virginia.....	76,134,129	.....	.....	37,993,121	3,934,404	118,001,654
Vermont.....	39,216,992	.....	.....	63,806,807	221,000	103,244,799
California.....	22,788,345	4,360,245	800,014	60,330,784	8,063,277	96,342,665
Washington.....	38,080,273	6,648,132	145,242	22,293,636	27,027,713	94,194,996
Minnesota.....	29,847,636	25,517,592	214,000	36,203,505	748,957	92,531,690
Georgia.....	81,383,549	.....	6,326	3,026,056	3,792,802	88,208,733
Kentucky.....	25,511,604	111,706	724,780	46,627,378	4,331,661	77,307,129
Oregon.....	26,433,159	3,839,667	297,649	27,310,020	12,455,409	70,335,904
Montana.....	37,364,581	8,474,225	1,057,564	10,825,212	8,043,452	65,765,034
Alabama.....	54,908,981	208,898	511,999	5,709,345	3,706,916	65,046,139
Missouri.....	11,885,608	6,947,099	30,557,691	11,983,594	851,896	62,225,888
North Carolina.....	33,280,702	.....	.....	8,541,339	5,309,857	47,131,898
Florida.....	33,121,246	221,862	9,983	2,768,814	7,424,807	43,546,212
Maryland.....	8,585,281	.....	.....	34,645,501	224,092	43,454,874
South Carolina.....	39,786,408	.....	.....	1,447,152	1,472,112	42,705,672
Delaware.....	6,834,238	.....	.....	22,926,996	.....	40,761,234
West Virginia.....	14,656,484	1,100	.....	16,678,515	3,078,175	34,414,274
South Dakota.....	12,805,802	12,660,622	.....	3,912,772	3,835,871	33,215,067
Mississippi.....	18,406,923	9,259	1,056,211	7,524,924	2,082,242	29,079,559
Arkansas.....	11,448,297	1,312,519	10,763,178	1,966,640	2,415,143	27,905,777
North Dakota.....	9,548,217	1,375,638	.....	14,735,170	915,453	26,574,478
Utah.....	15,407,576	1,963,996	312,160	6,970,371	1,572,949	26,227,052
New Mexico.....	11,725,848	796,366	1,012,364	5,039,856	1,568,099	20,142,533
Louisiana.....	6,982,710	1,652	1,372,557	6,295,403	630,664	15,282,986
Wyoming.....	4,663,997	1,634,642	.....	4,659,855	932,594	11,891,088
Idaho.....	4,680,711	832,127	.....	2,875,040	2,347,806	10,735,684
District of Columbia.....	3,774,672	.....	.....	327,063	10,173	4,111,908
Arizona.....	1,103,444	70,032	74,360	1,563,316	682,420	3,494,472
Nevada.....	301,750	81,813	.....	1,474,928	376,416	2,237,907
Indian Territory.....	1,166,646	.....	367,591	422,534	134,102	2,090,873
Oklahoma.....	395,170	60,203	68,391	978,994	298,075	1,800,833
Total.....	4,119,641,697	678,696,405	141,316,242	2,516,949,745	323,326,073	7,779,930,222
By banks in reserve cities.....	3,716,566,553	575,997,476	96,591,768	584,055,990	29,070,486	5,002,282,273
Grand total.....	7,836,208,250	1,254,693,941	237,908,010	3,101,005,735	352,396,559	12,782,212,495

In order to show the magnitude and direction of the movements in each geographical division the following tables are introduced:

STATEMENT SHOWING THE AMOUNT OF DRAFTS DRAWN, BY NATIONAL BANKING ASSOCIATIONS IN EACH GEOGRAPHICAL DIVISION, UPON NEW YORK, CHICAGO, ST. LOUIS, THE OTHER RESERVE CITIES, AND ALL OTHER CITIES, DURING THE YEAR ENDING JUNE 30, 1891.

Location of banks drawn on.	New England States.	Middle States.	Southern States.	Western States.	Pacific States and Territories.	Total.
New York	\$1,541,340,924	\$2,374,155,305	\$862,389,077	\$2,760,558,972	\$297,763,972	\$7,836,208,250
Chicago	4,152,017	12,378,707	11,361,252	1,182,048,316	44,753,649	1,254,693,941
St. Louis	7,021	76,241	54,826,945	170,771,947	12,225,856	237,908,010
Boston	1,235,778,891	121,094,863	5,289,261	125,161,030	4,942,197	1,492,266,242
Albany	927,762	25,672,956	.....	347,000	.....	26,947,718
Philadelphia	7,483,418	457,073,655	24,571,567	51,766,700	438,123	541,333,463
Pittsburg	50,549	131,091,708	2,553,021	13,518,591	.....	147,213,869
Baltimore	1,741,981	37,908,109	35,842,598	12,309,426	.....	87,802,114
Washington	500	1,643,163	2,658,221	349,262	.....	4,651,146
New Orleans .....	.....	64,108	34,358,496	3,095,983	.....	37,518,587
Louisville .....	.....	286,651	29,009,163	26,760,991	.....	56,056,805
Cincinnati	21,721	1,814,437	47,221,497	99,651,506	17,057	148,726,218
Cleveland .....	.....	1,740,469	.....	27,732,437	331	29,473,237
Detroit .....	.....	16,470	235,000	55,298,443	.....	55,549,913
Milwaukee .....	.....	31,797	.....	36,033,702	4,177	36,066,676
Kansas City	54,072	2,421	8,187,321	78,743,906	18,090,553	105,078,273
St. Joseph .....	.....	.....	.....	9,687,763	153,398	9,841,161
Omaha .....	.....	1,320	.....	81,692,484	22,668,316	104,362,120
Brooklyn	456,680	349,000	111,619	381,714	472,963	1,771,976
St. Paul .....	.....	12,702	.....	61,223,121	14,701,835	75,937,658
Minneapolis	612	2,230	.....	28,855,551	926,224	29,784,617
San Francisco	316,867	152,652	546,270	1,912,272	105,401,735	108,329,796
Des Moines .....	.....	.....	.....	2,291,146	.....	2,291,146
All other cities ..	31,662,063	9,977,540	150,365,502	72,689,625	87,701,829	352,396,559
Total	2,823,995,078	3,175,546,504	1,269,526,810	4,902,881,888	610,262,215	12,782,212,495

STATEMENT SHOWING BY GEOGRAPHICAL DIVISIONS THE AMOUNT OF DRAFTS DRAWN BY NATIONAL BANKING ASSOCIATIONS ON BANKS IN NEW YORK, CHICAGO, ST. LOUIS, THE OTHER RESERVE CITIES, AND ON BANKS ELSEWHERE, DURING THE YEAR ENDED JUNE 30, 1891.

Location.	On New York.	On Chicago.	On St. Louis.	On other reserve cities.	On all other localities.	Total.
New England States:						
Massachusetts	\$198,959,935	\$1,270,456	.....	\$617,212,324	\$574,928	\$818,017,643
Boston	709,240,027	2,303,527	\$7,021	117,541,446	549,039	829,641,060
Connecticut	384,480,563	573,034	.....	43,735,133	2,025	428,790,755
Rhode Island	172,546,722	5,000	.....	123,809,624	24,934,626	326,295,972
Maine	30,775,489	.....	.....	140,401,371	5,302,424	176,479,284
New Hampshire	6,121,196	.....	.....	135,326,348	78,021	141,525,565
Vermont	39,216,992	.....	.....	63,806,807	221,000	103,244,799
Total	1,541,340,924	4,152,017	7,021	1,246,833,053	31,662,063	2,823,995,078
Middle States:						
New York	694,127,300	227,651	.....	45,139,508	2,488,778	741,983,237
New York City	11,427,570	82,822	10,636	80,541,409	325,172	92,387,609
Albany	128,463,210	50,748	.....	3,582,159	.....	132,096,117
Brooklyn	784,000	.....	.....	334,000	.....	1,118,000
Pennsylvania	248,749,410	892,017	.....	387,047,663	793,512	637,422,602
Philadelphia	369,221,119	658,366	10,531	37,016,939	5,744,251	412,651,206
Pittsburg	166,180,779	10,297,358	47,574	50,511,200	153,014	227,189,925
New Jersey	474,546,790	.....	.....	66,059,152	.....	540,605,942
Maryland	8,585,281	.....	.....	34,645,501	224,092	43,454,874
Baltimore	217,596,049	68,334	7,500	35,558,171	282,408	253,512,102
District of Columbia ..	3,774,672	.....	.....	327,063	10,173	4,111,908
Washington	43,864,887	101,411	.....	4,268,950	16,500	48,251,748
Delaware	6,834,238	.....	.....	33,926,996	.....	40,761,234
Total	2,374,155,305	12,378,707	76,241	778,958,711	9,977,540	3,175,546,504

STATEMENT SHOWING BY GEOGRAPHICAL DIVISIONS THE AMOUNT OF DRAFTS
DRAWN BY NATIONAL BANKING ASSOCIATIONS, ETC.—Continued.

Location.	On New York.	On Chicago.	On St. Louis.	On other reserve cities.	On all other localities.	Total.
Southern States:						
Texas	\$185,838,827	\$3,352,581	\$33,890,689	\$22,209,479	\$102,407,799	\$347,699,375
Tennessee	113,734,001	2,020,824	4,679,853	23,385,804	8,898,913	152,719,395
Kentucky	25,511,604	111,706	724,780	46,627,378	4,331,661	77,307,129
Louisville	51,870,599	2,245,226	1,161,695	4,791,958	772,176	60,841,654
Louisiana	6,982,710	1,652	1,372,557	6,295,403	630,664	15,282,986
New Orleans	115,324,617	1,876,125	649,674	1,678,106	107,831	119,636,353
Virginia	76,134,129			37,933,121	3,934,404	118,001,654
Georgia	81,383,549		6,326	3,026,056	3,792,802	88,208,733
Alabama	54,908,981	208,898	511,999	5,709,345	3,706,916	65,046,139
North Carolina	33,280,702			8,541,339	5,309,857	47,131,898
Florida	33,121,246	221,362	9,983	2,768,814	7,424,807	43,546,212
South Carolina	39,736,408			1,447,152	1,472,112	42,705,672
West Virginia	14,656,484	1,100		16,678,515	3,078,175	34,414,274
Mississippi	18,406,923	9,259	1,056,211	7,524,924	2,082,242	29,079,559
Arkansas	11,448,297	1,312,519	10,763,178	1,966,640	2,415,143	27,905,777
Total	862,389,077	11,361,252	54,826,945	190,584,034	150,365,502	1,269,526,810
Western States:						
Illinois	129,860,585	211,483,127	26,634,405	18,954,459	4,984,611	391,917,187
Chicago	664,512,872	222,499,995	4,800,751	111,755,435	14,863,026	1,018,432,070
Ohio	212,485,209	4,163,312	138,615	87,062,772	9,524,284	313,374,192
Cleveland	264,310,389	11,048,040	848,059	15,276,312	858,507	292,541,307
Cincinnati	178,724,488	12,895,728	5,069,596	28,822,015	2,244,042	227,755,869
Missouri	11,885,608	6,947,099	30,557,691	11,983,594	851,896	62,225,888
Kansas City	161,740,162	72,527,858	66,358,648	7,078,086		307,704,754
St. Louis	180,191,169	24,122,397		13,004,896	317,336	217,636,298
St. Joseph	29,257,426	6,878,186	5,552,705	6,602,705		48,291,022
Nebraska	51,497,219	25,558,040	521,698	83,009,961	6,823,822	167,410,740
Omaha	119,157,265	74,882,966	10,008,713	9,599,982	100,000	213,748,926
Michigan	107,190,111	58,723,342		65,801,353	1,973,180	233,687,986
Detroit	113,096,537	12,368,454	97,500	9,652,089	784,431	135,999,011
Minnesota	29,847,636	25,517,592	214,000	36,203,505	748,957	92,531,690
St. Paul	73,450,444	32,680,687	1,357,841	17,818,378		125,307,350
Minneapolis	52,386,949	33,077,458		23,710,841	1,850,881	111,026,129
Iowa	91,175,100	166,686,446	3,400,035	14,058,398	6,222,640	281,542,619
Des Moines	12,546,821	20,159,722	590,224	505,765		33,802,536
Indiana	124,182,211	36,088,101	1,755,631	48,506,990	10,553,992	221,086,922
Wisconsin	27,877,662	65,152,471	334,398	28,659,767	1,046,578	123,070,875
Milwaukee	30,142,935	32,930,400	13,100	1,693,187		64,779,622
Kansas	72,686,155	11,620,635	12,518,337	58,404,596	4,189,618	159,419,341
South Dakota	12,805,802	12,660,622		3,912,772	3,835,871	33,215,067
North Dakota	9,548,217	1,375,638		14,735,170	915,453	28,574,478
Total	2,760,558,972	1,182,048,316	170,771,947	716,813,028	72,689,625	4,902,881,888
Pacific States and Territories:						
Colorado	110,573,233	13,742,633	8,090,521	20,360,402	24,097,785	176,871,574
California	22,788,345	4,360,245	800,013	60,330,784	8,063,277	96,342,665
San Francisco	23,076,239	2,241,668		2,711,961	101,732	28,131,600
Washington	38,080,273	6,648,132	145,242	22,393,636	27,027,713	94,194,096
Oregon	26,433,159	3,839,667	297,649	27,810,020	12,455,409	70,335,904
Montana	37,364,581	8,474,225	1,057,564	10,825,212	8,043,452	65,765,034
Utah	15,407,576	1,963,999	312,160	1,970,371	1,572,949	26,227,052
New Mexico	11,725,848	796,366	1,012,364	5,099,856	1,568,099	20,142,533
Wyoming	4,663,997	1,634,642		4,059,855	932,594	11,891,088
Idaho	4,680,711	832,127		2,875,040	2,347,806	10,735,684
Arizona	1,103,444	70,932	74,360	1,563,316	682,420	3,494,472
Nevada	204,750	81,813		1,474,928	378,416	2,237,907
Indian Territory	1,166,646		367,591	422,534	134,102	2,090,873
Oklahoma	595,170	60,203	68,391	978,994	298,075	1,800,833
Total	297,763,972	44,753,649	12,225,856	167,816,909	87,701,829	610,262,215
Total all divisions	7,836,208,250	1,251,693,941	237,908,010	3,101,005,735	352,396,559	12,782,212,495

Tables are given in the Appendix, pp. 220, showing (1) the amounts of drafts drawn by national banking associations located in the reserve cities, upon all banks in each reserve city; (2) similar information in respect to banks outside of reserve cities; and (3) a tabular statement showing by geographical divisions the amount drawn by national banking associations in each State, reserve city, and geographical division, upon each reserve city.

Notwithstanding that the total amount of drafts drawn by the national banks of the United States during the year ended June 30, 1891, shows a satisfactory increase over the operations of the year immediately preceding that under consideration, it should be remembered that the year ended June 30, 1891, has been one of great depression on account of the monetary stringency which prevailed for the greater part of that period, and the consequent liquidations which have been in progress. While by far the larger part of the banking business is conducted through associations belonging to the national system, it is necessary to take into consideration the operations of banks other than national in order to arrive at a proper estimate of the magnitude of the business liquidated through the agency of the banking institutions of the country.

In the collection of statistics required by the statute the Comptroller has this year received reports from 4,342 corporations or firms other than national banks which do a commercial banking business, in whole or in part. Of these 2,572 are State banks, 171 loan and trust companies, 364 are savings banks having capital stock, and 1,235 are private bankers. These represent a capital of \$356,749,315. If the domestic exchange drawn by these banking institutions bears the same relation to their capital stock as in the case of national banks, it will be found that the amount of drafts drawn by banks and bankers other than national will amount to \$6,743,157,040.

In order to arrive at the grand total of domestic exchange drawn by all the banks and bankers of the United States the following statement has been prepared, exhibiting the amounts of drafts drawn by—

3,637 national banks, official.....	\$12, 782, 212, 495
4,342 State banks, private banks, etc.....	6, 743, 157, 040
Total.....	19, 525, 369, 535

As there are many banks other than national that do not report to the Comptroller of the Currency, with regard to which no statistics are accessible, it is probable that the amount estimated as drawn by these institutions in the above table is understated.

The magnitude of the operations thus indicated illustrates how indispensable banks are to the safe and economical conduct of the business of the country. This immense total of nearly \$20,000,000,000 represents simply the net balances between various localities adjusted through the agency of banks, and bears a very small proportion to the gross transactions which are taking place between the banks and their customers. Some idea can be formed of the magnitude of the total transactions of national banks by consideration of the fact that on the first day of July, 1890, the receipts by 3,364 national banks of the United States aggregated \$421,824,726. If we take \$421,000,000 as the average daily transactions of the national banks, and multiply this by 307 as the number of business days in the year, it will be found that the total receipts of these banks for a single year would amount to \$129,247,000,000, or a sum greatly in excess of the estimated value of all the real and personal property of Great Britain and the United States combined.

When we come to realize with what economy and safety this immense business is transacted the importance of perpetuating and perfecting the national banking system can not fail to command attention.

In another part of this report will be found a statement of the average annual losses by reason of the failure of national banks. When

this comparatively small loss is placed against the immense transactions which have taken place through these agencies the conspicuous fidelity of the associations constituting the system must be recognized by every impartial observer.

EXAMINATIONS.

The national-bank act was perfected with great care, and in its provisions were embodied all those salutary restraints which previous legislation and the banking experience of the world for many centuries had demonstrated to be conducive to the safe and successful conduct of banks organized for commercial business. The wisdom of those who were responsible for its preparation has been vindicated by the unexampled success which has attended banks organized under it during the past twenty-nine years. No system has ever issued notes circulating at par over so wide an area of country, absolutely without loss to holders; nor has any other afforded such complete security to depositors and creditors.

The administration of this act was committed to a Bureau of which the Comptroller of the Currency is the chief officer, and all the provisions incident to the organization, supervision, and closing of associations are designed to be executed through the operation of the agency so created. The duties of the Comptroller of the Currency, as the chief executive officer, are set forth with great clearness and particularity. So far as the proceedings incident to the organization of new associations are concerned, up to and including the certificate authorizing them to begin business, they are so conducted as to make it possible for the Comptroller to personally supervise the details and see that the law is obeyed.

It is impossible, however, for him to personally visit the various associations after organization is completed and ascertain for himself that the conduct of their affairs is in every particular in conformity with law. His information in relation to matters incident to the internal management of a bank reaches him through two channels. First, through what are known as "reports of condition," which are required to be made by each association, upon call of the Comptroller, for some past date, at least five times a year, and, secondly, through reports made by national-bank examiners. Reports of condition are made upon the oath or affirmation of the president or cashier, attested by at least three directors, and are required to be published in some newspaper issued in the locality where the bank is situated.

The report prepared in these cases is substantially a trial balance from the general ledger, under such classifications as the Comptroller directs, showing in detail the entire resources of the association upon the one hand, and its entire liabilities upon the other. If correctly and honestly made, these published reports afford to the shareholders and creditors of the association an opportunity to form a reasonably correct judgment as to its solvency, its earnings, and the value of its shares. Certain schedules accompany these reports, which are designed to disclose such facts as will indicate whether or not any provision of the national-bank act has been violated. This system of reports, especially so far as it applies to banks under honest management, is no doubt to a certain degree effective in preventing unwise and unlawful acts on the part of those directly charged with the management.

As severe penalties are imposed upon any officer or employé who makes or aids or abets others in making any false report or statement

of the association with intent to defraud or deceive, even those whose honesty may be brought in question are constrained through fear to make truthful reports. It sometimes occurs, however, that banks fall under the management of those who are utterly wanting in integrity and are undeterred by the penalties of the law. Occasionally the active officers of the bank enter into such collusion as renders it comparatively safe, in their opinion, to make reports which are designed to cover up unlawful practices, and to either overstate the value of the bank's resources, or understate its liabilities, so that the published report thus made serves to grossly deceive those for whose benefit the publication has been wisely ordered.

As banks under honest management are usually conducted in obedience to law, it is clear that the value of governmental supervision is determined by the success it may achieve in ascertaining facts hidden from view by bank managers whose purpose it is to keep from the knowledge of the Comptroller conditions which might involve impairment of capital, insolvency, or criminality. The agency provided by law for ascertaining with greater certainty the condition of these associations is through the periodical visits of examiners appointed for the purpose.

The authority for the appointment of national-bank examiners is found in section 5240 of the Revised Statutes of the United States, wherein it is provided that—

The Comptroller, with the approval of the Secretary of the Treasury, shall, as often as shall be deemed necessary or proper, appoint a suitable person or persons to make an examination of the affairs of every banking association, who shall have power to make a thorough examination into all the affairs of the association, and, in doing so, to examine any of the officers and agents thereof on oath; and shall make a full and detailed report of the condition of the association to the Comptroller.

This brief paragraph contains the only provision of law for the appointment of national-bank examiners, and is the only place where his rights, powers, and duties are set forth. It is apparent that these examiners were to be the confidential agents of the Comptroller, and as such to have such duties and to exercise such powers, within the law, as the Comptroller might from time to time direct.

As has been said, these examiners have always been regarded as the confidential agents of the Comptroller, and the various communications and reports transmitted by them to him have always been considered as confidential and privileged.

The relations existing between the Comptroller and his examiners is of such a character that they must necessarily possess his entire confidence. Any information which might lead him to entertain a reasonable doubt as to the skill or integrity of an examiner would make it his duty to immediately suspend him, even though the information might be of such a character as could not be substantiated by competent proof, or of such a confidential nature as would make it necessary for the Comptroller to withhold the character of the charges from the examiner himself. The Comptroller would be derelict in duty who would continue to employ the services of an examiner who had so conducted himself as to impair that complete confidence which must from the necessities of the case exist on the part of his superior officer.

Inasmuch as the original purpose of those who framed the national-bank act was to make a market for the securities of the United States, to provide notes for circulation, and to create fiscal agencies for the service of the Government, it is fair to presume that they had in view

such an examination as would enable the Comptroller to ascertain whether or not the various provisions of law had been complied with, and to see that the interests of the Government were protected, so far as they were involved in deposits of public moneys or the issuing of circulating notes.

Among other requirements the national-bank act provides that the capital stock of an association shall be fully paid in cash, and that each director shall be a citizen of the United States and the bona fide owner of at least ten shares of the capital stock; that loans shall be made only on personal security; that real estate, when lawfully held, shall be disposed of within the period of five years; that a list of shareholders shall be correctly prepared and kept subject to the inspection of creditors and shareholders; that a reserve of lawful money shall be held against deposits; that dividends shall not be made until earned; that loans to any one person, corporation, or firm shall not exceed in amount 10 per cent of the capital paid in; that the liabilities of the association under section 5202 of the Revised Statutes of the United States shall not exceed the amount of its capital stock actually paid in; that checks shall not be certified in excess of the drawer's deposit, and that loans shall not be made while the lawful money reserve is deficient.

It would seem to be the duty of an examiner in making an official visit to an association to ascertain whether or not these requirements had been fully complied with and to report any disobedience of these provisions of law brought to his attention. He is also expected upon occasion to ascertain and report to the Comptroller as to whether or not the latter can properly approve a proposed increase or reduction of capital, and as to the propriety of permitting an association desiring to do so to extend its corporate existence or go into voluntary liquidation.

Inasmuch as the Comptroller is authorized to require any association whose capital becomes impaired to pay the deficiency by assessment upon its shareholders and to appoint a receiver to close up its business in case it fails to make good its capital within three months after being notified so to do, and inasmuch as the Comptroller is further authorized to appoint a receiver for any association which he shall become satisfied is insolvent, it would appear to be the duty of an examiner to not only ascertain but verify the liabilities and resources of an association and make such an estimate of the value of the latter as will enable the Comptroller upon his report to determine with reasonable certainty whether or not impairment of capital or insolvency exists.

So far as can be deduced from the provisions of the act under which national-banking associations are organized and operated, an examiner's duties are above substantially set forth. In the letter of instructions addressed to examiners, and upon the blank reports furnished for their use are found directions covering the requirements of the law as above expressed. Much, however, must be left to the discretion and intelligence of the examiner himself. No cast-iron rules, covering minute details, can be issued to examiners as a class, for the reason that what would be practicable, proper, and necessary in the case of a small bank located in some obscure hamlet, would not be applicable in the case of a large association in a central reserve city.

As a rule examiners find the greatest difficulty in so directing their efforts as to ascertain whether or not impairment or insolvency exists. They are directed to verify every credit and debt balance, to personally count the cash, and to list and verify the loans and discounts and other assets of the association. This verification can not, of course, be exhaustive, for the reason that the compensation awarded examiners by

law would not cover the time necessarily employed to this end. Nor would national banks, as a class, be willing to surrender their books and suffer interference with their business for a sufficient length of time to permit the examiner to make a complete audit of their affairs, even if they were willing to submit to the expense necessarily attending it.

The liabilities of a bank are represented to a large extent by pass books in the hands of a multitude of depositors, by drafts issued to a large number of purchasers and by them transmitted to distant points, a large amount (several days' issue at least) always being in transit and unpaid; in certificates of deposit and other like evidences of indebtedness held by persons unknown and inaccessible to the examiner, in balances due to other banks, and in bills payable and rediscounts, usually in the hands of distant correspondents of the association.

It is obvious, therefore, that it would be absolutely impracticable for the examiner to make such a complete verification as would demonstrate beyond question that the entries stating these liabilities upon the books of the bank precisely correspond with the amounts represented by these various evidences of indebtedness. Some of these accounts may in a certain degree be verified by correspondence with the distant creditors, but to call in all the pass books, certificates of deposit, and drafts in transit would be obviously impracticable.

The examinations, and reports based thereon, have undergone a gradual process of evolution during the more than quarter of a century that the national-banking system has been in existence. From year to year the attention of the Comptroller has been called to new and novel devices adopted by those who sought to cover up their criminality or prevent the discovery of serious losses. This has led to increased vigilance upon the part of examiners and to the adoption of such measures as would, so far as possible, prevent the success of such devices in the future. So, under the exigencies of the service the scope and details of examinations have undergone gradual transformation and enlargement, making them more and more effective and valuable as the age of the system and experience in the wiles of dishonest bank officials increases.

The small losses suffered by creditors of national banks in the past have led some part of the general public to feel that governmental supervision should be of such a character as to absolutely prevent these associations from becoming insolvent and that in case such failures occur those charged with the administration of the law are necessarily derelict in duty. It is apparent, however, that such is very far from being the case. It will be observed that the duties of the Comptroller, and in some sense the examiners, are largely negative; that the law consists in large part of necessary limitations and restrictions upon the operations of the associations organized under its authority. The Comptroller is therefore mainly charged with the responsibility of indicating to bank managers what they shall not do.

The affairs of each association are, however, wisely placed under the control of a board of directors elected by the shareholders, which is alone vested with the power to direct its management. It is apparent that it would be impracticable for any Bureau of the General Government to undertake to participate to any degree in the receiving of deposits, in the making of loans, and in the thousand details incident to the management of each particular bank. It would be in the highest degree unfortunate and unwise for the Government to attempt to

usurp in any manner the duties which are and must be devolved upon the representatives of the shareholders of the various banks—upon its directors and officers.

That the limitations and restraints imposed by the national-bank act, supplemented by the periodical reports required and published, have done much to promote the success of the banks constituting the national system, and the security of the various creditors is demonstrated by its history. It is, however, indisputable, and conceded by all those informed as to the facts, that the system of examinations provided for in the brief paragraph quoted at the beginning of this article is of paramount importance and absolutely indispensable to the conspicuous success which has attended the operations of these associations from the inauguration of the system.

The officers directly in charge of the various banks and the employés to whom are committed the details incident to the proper conduct of the business, are actuated by the same motives which inspire humanity generally and are subject to the same temptations and the same ambitions. In the opinion of the Comptroller, every such officer and employé will admit that the expected visit of a skilled examiner who is to inspect and criticise the work upon which he is engaged incites him to greater diligence, promptness, and accuracy, tends to deter him from entering upon operations inconsistent with good banking, and strengthens him in his efforts to overcome those temptations to disobey the law which come to every bank manager through the pressure of customers in the most varied and insidious forms.

That the visits of an examiner should be always welcome to those in charge of a bank is not to be expected. Those, however, who are conscious of having discharged their duties with fidelity and ability gladly welcome the inspection of an expert who can properly appreciate the results of their faithfulness. The officer in charge who earnestly desires an honorable and successful career will gladly accept the services of one who can aid him in verifying the various accounts of the bank and in establishing the fidelity and ability of those subordinates who are entrusted with the details of business. The directors of any association who are disposed to fulfill the important duties imposed by law and to merit the confidence reposed in them by their shareholders, hail with pleasure the visit of one whose sole object is to reinforce their efforts to contribute to the safety and success of the institution which has been committed to their care and direction.

Unfortunately dereliction of duty on the part of directors is the chief cause of failure upon the part of corporations generally and of national banks particularly. It is this inattention to duty upon the part of those chosen to represent the shareholders in the management of national banks which has made the visits of the examiner an absolute necessity.

It has become a habit on the part of the general public whenever the failure of a national bank occurs to at once challenge the integrity or skill of the examiner charged with its supervision, oblivious of the fact that his energy, his experience, and his devotion to duty may have prevented the failure of a score of more or less embarrassed institutions as to whose mismanagement they are of necessity entirely uninformed.

The bank examiner as a rule faithfully discharges his duty. Every disobedience of law, and everything indicating impairment of capital, insolvency, or criminality are in most instances faithfully reported to the Comptroller of the Currency. In every such case the Comptroller applies the remedy named in the law. If the report indicates a minor

disobedience of law or of the rules of sound banking, caution or reproof is administered. If impairment of capital is indicated he immediately issues a notification that it be made good by assessment upon the shareholders. In case insolvency is shown to his satisfaction a receiver is appointed.

The great service performed through the agency of bank examiners consists largely, however, in meeting dangerous and unlawful practices at the threshold. The number of cases of this kind which have been arrested at the beginning, and severe loss, if not insolvency, prevented by the prompt and timely action of bank examiners is very great, although necessarily unknown to the general public, and hence unappreciated by those whose interests have been protected.

The Comptroller feels the need continually of one or more supervising examiners of approved skill and unquestioned integrity who might visit the various examiners in the field and bring the work into greater uniformity and in many ways increase its efficiency. Although the instructions are explicit and the blanks so arranged as to constantly remind these officers of what a complete examination should consist, yet the Comptroller can not always feel assured that these are fully understood and faithfully obeyed. And, again, when failures multiply and exigencies arise making extra precautions necessary, the services of one or more conspicuously capable examiners who are not permanently assigned to any particular district would be invaluable.

The Comptroller also calls attention to the fact that assistant examiners are needed in all the large cities, and that no such office now exists.

He therefore recommends that the law be so amended as to provide for the appointment of not more than three supervising examiners who shall receive an annual salary to be paid from the public funds; that the Comptroller be empowered to appoint as many assistant examiners as may in his judgment be necessary, to be paid such compensation as may be fixed by the Comptroller from the fees of the examiners by whom they are employed.

That each supervising examiner, examiner, and assistant examiner be required to take an oath before entering upon the discharge of his duties, and also to give bonds in such amount and with such sureties as may be satisfactory to the Comptroller.

CERTIFICATES OF STOCK.

Section 5139 of the Revised Statutes of the United States provides that "The capital stock of each association shall be divided into shares of one hundred dollars each, and be deemed personal property, and transferable on the books of the association in such manner as may be prescribed in the by-laws or articles of association."

The reports of examiners indicate that too little care is taken in the transfer of stock and in the issuing of certificates. In many cases boards of directors neglect to prescribe in the by-laws the manner in which the transfers are to be made, and, as a rule, the articles of association are silent upon the subject.

In other instances the by-laws set forth in general terms the manner in which such transfers shall be effected, but it is frequently found that they are not obeyed, and that the transfers are of a very irregular character, and in many cases not lawfully executed. In some banks no stock ledger is found; in others, certificates are signed in blank and left for some subordinate to fill out and deliver when occasion shall require. In other banks certificates surrendered for transfer are not

properly cancelled and preserved, and in newly organized banks they are occasionally issued to shareholders prior to their having paid in full for the same. Where banks are increasing their capital, certificates are sometimes issued before the increase has been submitted to and approved by the Comptroller.

These are a few examples of irregular practices on the part of banks which have been brought to the attention of the Comptroller by recent examinations.

The shareholders of national banks are its proprietors and the certificates of stock issued to them are the evidence of their proprietorship. The importance of preserving the record of such ownership is evidently not sufficiently appreciated. While it is true that overissues of stock are comparatively infrequent it is nevertheless the fact that examiners often find difficulty in verifying trial balances taken from stock ledgers. While in most cases this is simply an evidence of carelessness and lack of system, yet, the examiner can not always be sure that the future may not develop that a more serious condition exists.

One remedy suggested for this state of things is that all transfers of stock be registered by a corporation acting in the capacity of an agent for that purpose. This is a very valuable safeguard, and is comparatively convenient and inexpensive for banks situated in large cities. This plan is certainly worthy of investigation by all boards of directors, and it is recommended to their favorable consideration. The added value attached to shares by reason of this registration would, in the opinion of the Comptroller, exceed the slight cost which such registration would involve. As the system is, however, largely composed of banks with small capital, located outside of the larger cities, in a great majority of cases this plan would not be deemed feasible, and therefore the remedy, so far as it applies to the system generally, must be found in the greater care and activity of the directors of the several associations. They should first see that proper by-laws regulating the transfer of shares are adopted. Proper books should be furnished for recording the transfer of shares, in accordance with the terms of the by-laws, and provision made for the frequent examination of the certificate book, stock ledger, and transfer book by a committee charged with this special duty.

The signing of certificates in blank should be forbidden, and great care should be exercised in the cancellation and preservation of surrendered certificates. As it is important in the enforcement of the individual liability of shareholders in the case of insolvent banks whose assets prove insufficient to pay their debts that the question of proprietorship should be definitely determined, it is recommended that a receipt be taken from each shareholder upon delivery to him of the certificate representing the stock of which he is the owner.

OFFICERS AND DIRECTORS AS BORROWERS.

While the failures of the year just closed have been in large part due to well-defined causes, which have been operating with more or less severity in all parts of the civilized world, supplemented by the local influences to which allusion has been made, it is evident that some features of the more important ones are suggestive of needed changes in the national-bank act. In almost every instance an investigation of the affairs of an insolvent bank discloses the fact that the officers and directors have too freely used the funds of the association for their own purposes, either in a lawful or unlawful manner.

The facility with which the active officers of a bank may borrow its funds seems to make it necessary that some added restriction should be placed upon transactions of this kind.

In the organization of a national bank those who contribute the funds which constitute its capital should dedicate the same to the business of banking, and not to the creation of an instrumentality through which they may proceed to borrow to an amount largely in excess of the sum contributed by them to the original capital.

The principal limitation as to loans and discounts is found in section 5200 of the Revised Statutes of the United States, which reads as follows:

The total liabilities to any association, of any person, or of any company, corporation, or firm, for money borrowed, including in the liabilities of a company or firm the liabilities of the several members thereof, shall at no time exceed one-tenth part of the amount of the capital stock of such association actually paid in. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed.

This limitation is found to be wholesome in its general application, but recent events indicate that additional safeguards are needed.

In my opinion some limitation should be placed upon the amount of commercial or business paper which may be discounted by an association for any person, company, corporation, or firm, and a similar restriction should be placed upon indirect liabilities resulting from guaranty or endorsement. If it is deemed necessary to limit direct loans to 10 per cent of the capital paid in it would for the same reason follow that indirect liabilities should be subject to some limitation. Just what the extent of the restrictions should be is not so easily determined, but, in my judgment, the direct and indirect liabilities, in the case of a director, should not exceed 20 per cent of the capital paid in.

The active officers of the bank, who are charged with the custody of its assets and the handling of its funds, should not, in my opinion, be permitted to appear as borrowers or become in any way liable to the association with which they are connected. While this might work hardship in exceptional cases it would without doubt add greatly to the security of the creditors of the banks as a whole. It would be unwise to forbid an association to loan to or discount for its several directors, as they are usually selected from among the leading men in the various branches of business, for the reason that they possess information which is of great value in passing upon paper offered by those engaged in the same line of trade with themselves.

There seems to be no serious objection, however, to placing some limit upon their indirect as well as direct liabilities. The Comptroller, therefore, takes this opportunity to recommend that the active officers of a bank be excluded from incurring liabilities to the association with which they are connected, and that the direct and indirect liabilities of a director be confined to 20 per cent of the paid-up capital, leaving the limitations contained in section 5200 United States Revised Statutes intact. The Comptroller is also of opinion that the publication of the liabilities of officers and directors would afford a valuable safeguard.

The Comptroller also desires to call attention to the fact that no suitable penalty is provided by law for violations of section 5200 United States Revised Statutes.

Aside from the power to bring suit for forfeiture of franchise under the general provisions of law laying the groundwork for enforcing the

liability of directors, the Comptroller is without the power to enforce obedience to the limitations of the section quoted. The remedy provided is so severe as to make it entirely useless, no Comptroller having ever brought suit to forfeit the franchise of an active bank. The reason for this is obvious, as such a proceeding would destroy the bank, thereby greatly aggravating instead of affording a remedy for the evil complained of. The Comptroller should be empowered by law to inflict such a penalty, by way of fine or assessment, as would make excessive loans highly unprofitable, and yet not so severe as to prevent its being promptly and invariably imposed in every case brought to his notice.

BONDS OF BANK OFFICERS.

Circumstances attending recent failures have served to call the attention of the Comptroller to the fact that much greater care should be exercised by boards of directors in the matter of the official bonds of the officers and employes of their several banks.

The general verdict of those most experienced in the management of banks is in favor of requiring official bonds from all who occupy places of trust, and especially those who handle cash or convertible securities. Under the national-bank act it is left discretionary with boards of directors whether or not they shall require official bonds. This matter should be taken up, fully discussed, and definitely decided by each board of directors.

At the time of organization the matter usually has attention and certain requirements are decided upon but are inefficiently carried out. Frequently the by-laws of an association contain all that is necessary in relation to bonds, but the reports of bank examiners disclose the fact that these by-laws often become obsolete by reason of inattention to their enforcement.

There are various phases of this subject which should be considered by those responsible for the management of a bank. In the first place it is necessary that the board of directors should decide as to the particular officers and employes who shall give official bonds and determine upon the amount in each case. Ordinarily this covers the entire action of the board in relation to the matter. This, however, does not constitute the full measure of their duty. Great care should be taken in preparing the form of the bond required so that in case it becomes forfeited the penalty can be enforced. Not only should the form of the bond have careful attention but its terms should be such as to cover not only criminal acts but such as involve a lack of due diligence on the part of the officers or employes.

In this connection it is proper to say that the Comptroller is in receipt of information, from a source which entitles it to the highest consideration, that bonds are habitually offered and frequently accepted which guarantee the bank only against such misconduct of the officer as amounts to embezzlement or larceny and do not secure it against gross carelessness or against connivance at or the overlooking of its spoliation by others.

This warning should be heeded and every board of directors should promptly order an examination of all official bonds in their custody by competent counsel so that their bank may not suffer through their neglect when an exigency arises.

Again, it is important that the sureties should be of such a character as to insure the collection of the penalty in case of forfeiture. If the surety is an incorporated company, as is common now, its solvency

should be fully ascertained, and the necessary information procured as to its right to enter into such a contract under its charter. It is also important that this class of bonds should be examined with especial care as to whether they are broad enough in their terms to properly protect the bank in case of the unfaithfulness of the principal.

In case natural persons are accepted as surety similar care should be exercised. No one should be accepted as surety upon such a bond whose responsibility for the penalty is not fully established. In addition to this it is well to reject all those who are not of such high character and established integrity as to unhesitatingly meet any losses which may occur, regarding it as a moral as well as a legal obligation.

It is quite frequently the case that a bond prepared and executed, with satisfactory sureties, is found in the custody of or accessible to the identical officer for whose faithful performance of duty it is the bank's only security. It is the duty of every board of directors to see that the custody of these bonds is committed to those who can have no interest in their becoming mislaid or destroyed, and who will faithfully keep and produce them when wanted.

The bond having been properly prepared and executed, signed by sureties known to be responsible and deposited in secure hands, it remains for the board of directors to make a periodical examination in order that their existence and safety may be verified, and for the further purpose of ascertaining that the security once deemed satisfactory has not become impaired by death, removal, insolvency, or some other cause which would put the interests of the bank in jeopardy.

At the regular annual visit of the examiner inquiry is made as to whether the by-laws require official bonds, and if so whether or not they have been executed in accordance therewith, and also as to their custody. He is instructed to call the attention of officers to any circumstances developed by his examination which would tend to impair the security of the association. His suggestions in relation to this matter, however, are usually necessarily made to the active officers of the bank, who are the identical persons from whom official bonds are required. It is often impracticable for him to call the attention of the board of directors of the bank to the necessity for the desired action in a given case.

The danger lurking here is greatly aggravated by the fact that, as a rule, the active officers possess the unbounded confidence of the board of directors, and this confidence generally remains unshaken until the commission of some act which makes necessary a resort to the sureties upon the official bond.

Unless the precautions above alluded to have had attention prior to the discovery of the unfaithfulness of the trusted officer or employé the directors awaken too late to the fact that they have been derelict in duty.

CLOSED NATIONAL BANKS.

The following statement exhibits the title, capital, and circulation issued, redeemed, and outstanding of associations which were closed to business during the year ended October 31, 1891. Of these 66 associations 41 went into voluntary liquidation and 25 into the hands of receivers.

NATIONAL BANKS CLOSED DURING THE YEAR ENDED OCTOBER 31, 1891, IN EACH STATE AND TERRITORY, WITH CAPITAL AND CIRCULATION.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Re-deemed.	Out-standing.
First National Bank of Mendo Center, Kans.	May 5, 1887	Oct. 17, 1890	\$50,000	\$10,750	\$4,470	\$6,280
Sandy River National Bank of Farmington, Mo.	Mar. 16, 1865	Nov. 1, 1890	75,000	58,260	13,602	44,658
First National Bank of Alma, Kans.	Aug. 3, 1887	Nov. 10, 1890	75,000	16,875	6,830	10,045
First National Bank of Belleville, Kans.	Aug. 23, 1885	Dec. 2, 1890	50,000	11,250	4,850	6,400
German American National Bank of Kansas City, Mo.	Sept. 24, 1887	Dec. 5, 1890	250,000	45,000	12,600	32,400
American National Bank of Arkansas City, Kans.	Mar. 15, 1889	Dec. 8, 1890	300,000	45,000	.....	45,000
Spokane National Bank of Spokane Falls, Wash.	Jan. 24, 1888	Dec. 18, 1890	100,000	21,700	.....	21,700
First National Bank of Hill City, Kans.	July 25, 1887	Dec. 20, 1890	50,000	10,750	3,410	7,340
German National Bank of Evansville, Ind.	Jan. 18, 1871	Dec. 24, 1890	250,000	98,030	12,810	85,220
City National Bank of Hastings, Nebr.	Dec. 27, 1883	Dec. 27, 1890	100,000	22,500	6,250	16,250
People's National Bank of Fayetteville, N. C.	June 27, 1872	Dec. 31, 1890	125,000	28,800	9,385	19,415
First National Bank of Frankfort, Kans.	Nov. 3, 1882	Jan. 8, 1891	100,000	22,500	6,422	16,078
Farmers' and Merchants' National Bank of Vandalia, Ill.	Jan. 31, 1871	Jan. 10, 1891	100,000	22,500	5,410	17,090
Second National Bank of Owosso, Mich.	Nov. 14, 1885	Jan. 13, 1891	60,000	13,500	4,400	9,100
West Side National Bank of Wichita, Kans.	July 19, 1887	....do	100,000	22,500	6,490	16,010
Anthony National Bank of Anthony, Kans.	Sept. 16, 1885	....do	50,000	10,750	1,920	8,830
Union National Bank of Oshkosh, Wis.	Feb. 9, 1871	Jan. 23, 1891	200,000	45,000	10,430	34,570
First National Bank of Ellsworth, Kans.	Sept. 11, 1884	Jan. 26, 1891	50,000	10,750	2,770	7,980
Mercantile National Bank of Louisiana, Mo.	Jan. 19, 1884	Jan. 27, 1891	50,000	11,250	2,960	8,290
Commercial National Bank of Rochester, N. Y.	May 8, 1878	....do	200,000	41,820	11,590	30,230
National Bank of Eldorado, Kans.	Aug. 22, 1883	Feb. 9, 1891	50,000	10,745	3,185	7,560
First National Bank of Suffolk, Va.	May 25, 1889	Feb. 12, 1891	50,000	11,250	2,940	8,310
Citizens' National Bank of Medicine Lodge, Kans.	Nov. 30, 1886	Feb. 19, 1891	50,000	11,250	3,000	8,250
Rome National Bank of Rome, Ga.	July 15, 1890	Feb. 23, 1891	100,000	22,500	6,740	15,760
Windsor National Bank of Windsor, Vt.	Oct. 18, 1884	Feb. 24, 1891	50,000	22,500	5,820	16,680
Beadle County National Bank of Huron, S. Dak.	June 30, 1883	Feb. 26, 1891	100,000	22,500	3,960	18,540
Pratt County National Bank of Pratt, Kans.	Sept. 8, 1887	....do	50,000	11,250	.....	11,250
National Bank of Chester, S. C.	Mar. 22, 1871	Mar. 2, 1891	150,000	33,250	9,290	23,960
Second National Bank of McPherson, Kans.	Sept. 16, 1887	....do	50,000	11,250	2,720	8,530
American National Bank of Sioux City, Iowa.	Nov. 14, 1888	Mar. 12, 1891	150,000	33,750	8,430	25,320
Keystone National Bank of Philadelphia, Pa.	July 30, 1875	Mar. 20, 1891	500,000	41,180	.....	41,180
United States National Bank of Atchison, Kans.	Dec. 30, 1886	Mar. 24, 1891	250,000	45,000	10,400	34,600
Merchants' National Bank of Binghamton, N. Y.	Feb. 24, 1874	....do	100,000	61,638	11,940	49,698

NATIONAL BANKS CLOSED DURING THE YEAR ENDED OCTOBER 31, 1891, IN EACH STATE AND TERRITORY, ETC.—Continued.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Re-deemed.	Out-standing.
Washington National Bank of the city of New York, N. Y.	June 5, 1890	Apr. 13, 1891	\$300,000	\$45,000	\$12,310	\$32,690
First National Bank of Ashland, Kans.	May 20, 1887	Apr. 15, 1891	50,000	11,250	2,870	8,380
Spring Garden National Bank of Philadelphia, Pa.	Mar. 13, 1886	May 8, 1891	750,000	45,000	.....	45,000
First National Bank of Burr Oak, Kans.	May 5, 1888	May 15, 1891	50,000	11,250	2,510	8,740
First National Bank of Red Cloud, Nebr.	Nov. 8, 1882	May 22, 1891	75,000	16,225	.....	16,225
Glenwood National Bank of Glenwood Springs, Colo.	June 13, 1887	May 23, 1891	100,000	22,500	2,940	19,560
First National Bank of Cardiff, Tenn.	May 8, 1890	May 25, 1891	50,000	11,250	1,460	9,790
National City Bank of Marshall, Mich.	July 29, 1872	June 3, 1891	100,000	44,000	.....	44,000
First National Bank of Grand Haven, Mich.	July 25, 1871	June 5, 1891	200,000	45,000	9,112	35,888
Central Nebraska National Bank of Broken Bow, Nebr.	Sept. 23, 1888	June 12, 1891	60,000	13,500	.....	13,500
Florence National Bank of Florence, Ala.	Oct. 3, 1889	June 22, 1891	100,000	12,900	.....	12,900
East Saginaw National Bank of East Saginaw, Mich.	Feb. 13, 1884	June 23, 1891	150,000	33,750	2,310	31,440
Twin City National Bank of New Brighton, Minn.	May 7, 1890	....do.....	50,000	11,250	1,250	10,000
Red Cloud National Bank of Red Cloud, Nebr.	May 10, 1884	June 26, 1891	75,000	16,875	.....	16,875
First National Bank of Merced, Cal.	June 23, 1887	June 30, 1891	200,000	43,400	5,710	37,690
National Bank of Union County, Morganfield, Ky.	Dec. 3, 1874	....do.....	100,000	88,090	10,845	77,245
Asbury Park National Bank of Asbury Park, N. J.	Sept. 17, 1887	July 1, 1891	100,000	20,700	.....	20,700
Ninth National Bank of Dallas, Tex.	Sept. 12, 1890	....do.....	300,000	45,000	.....	45,000
Citizens' National Bank of Yatesville, Tex.	Aug. 5, 1890	....do.....	50,000	11,250	1,490	9,760
Citizens' National Bank of Belton, Tex.	Nov. 30, 1889	....do.....	50,000	10,750	980	9,770
Second National Bank of Aurora, Ill.	Dec. 27, 1871	July 13, 1891	100,000	22,500	1,780	20,720
First National Bank of Kansas City, Kans.	May 17, 1887	July 16, 1891	150,000	33,750	.....	33,750
First National Bank of Palatka, Fla.	July 15, 1884	July 17, 1891	150,000	33,750	100	33,650
Farley National Bank of Montgomery, Ala.	Dec. 18, 1889	Aug. 31, 1891	100,000	22,500	.....	22,500
Ord National Bank of Ord, Nebr.	Apr. 7, 1886	Aug. 22, 1891	50,000	11,250	1,070	10,180
First National Bank of Indianapolis, Nebr.	Apr. 8, 1886	Aug. 31, 1891	50,000	11,250	823	10,427
National Bank of Anderson, S. C.	Dec. 20, 1872	Sept. 1, 1891	50,000	14,050	690	13,360
Rio Grande National Bank of Laredo, Tex.	Oct. 28, 1889	Sept. 14, 1891	100,000	22,500	.....	22,500
First National Bank of Coldwater, Kans.	May 9, 1887	Sept. 21, 1891	52,000	11,200	.....	11,200
First National Bank of Flushing, Mich.	May 26, 1882	....do.....	50,000	11,250	.....	11,250
First National Bank of Clearfield, Pa.	Jan. 30, 1865	Sept. 29, 1891	100,000	85,340	.....	85,340
First National Bank of Frankestown, N. H.	Nov. 19, 1864	Oct. 10, 1891	100,000	61,135	.....	61,135
Columbus National Bank of New York, N. Y.	Jan. 27, 1891	Oct. 15, 1891	200,000	45,000	.....	45,000
Total			8,147,000	1,851,963	253,274	1,598,689

RESUMPTION OF BUSINESS BY CLOSED BANKS.

A conspicuous feature of the operations of this Bureau for the report year has been the resumption of business by banks which had voluntarily closed their doors to business.

Ordinarily the closing of a national bank serves to so greatly impair its credit as to render its resuscitation both impracticable and undesirable. In most cases the dishonesty or mismanagement which necessitates the closing of its doors causes such an impairment of confidence as to prevent the bank, even under new and competent management, from regaining its former position and securing the necessary support from the general public.

Ordinarily it is deemed better to organize a new association, with an entirely new title, than to endeavor to reopen one which has been closed. Occasionally, however, it occurs that the closing of a bank may result from causes which neither seriously affect its credit nor greatly impair its capital. In some such cases the confidence of the community is not withdrawn, and the good will of the association, which may have had a long and honorable career, is deemed by its shareholders worthy of preservation.

It has been the policy of the Comptroller in every such case to encourage the adoption of measures that would enable him to withdraw the examiner or receiver and permit the bank to resume business at as early a date as possible. He has, however, invariably made it a condition precedent that the affairs of the association should be put in a satisfactory condition. This would imply that its capital should be unimpaired, that its cash should be substantially equal to its demand liabilities, and that all doubtful and worthless assets should be eliminated; that all its affairs should be placed in strict compliance with law and such changes made in its board of directors and officers as would exclude those who had been guilty of mismanaging its affairs, and generally such measures enforced as would insure a prudent, conservative, and law-abiding course in the future.

This policy has only been adopted in cases where the Comptroller was led to believe that the conditions were, to a marked degree, favorable to a successful future career.

The failure of a bank is always a calamity, even where the assets of the failed institution are sufficient to ultimately pay in full its liabilities. The delay necessarily incident to converting these assets into cash and dividing them among the several claimants is the cause of much inconvenience and loss to a large number of depositors.

A national bank is organized for the purpose of conducting a commercial business, and is ordinarily the depository for the current cash receipts of persons engaged in every form of manufacturing, industrial, and commercial business. Most of these enterprises are conducted with capital barely sufficient to form a basis of credit, the latter being mainly relied upon and of, by far, the greater importance. Every such firm engaged in business is liable to have its credit destroyed by the locking up of its cash resources, resulting in the dishonoring of its paper and subsequent failure.

All classes, however, are represented among the creditors of these insolvent banks. The desire to find a safe depository for funds temporarily idle moves all alike. The rich and the poor, young and old, capitalist and laborer, all appear as claimants.

An investigation of the affairs of an insolvent bank invariably discloses cases of peculiar hardship and frequently brings to light such misfortunes as are calculated to arouse the sympathies of the most indifferent. It is therefore a matter of great importance to the creditors of a failed association that their balances be made available at the earliest date practicable.

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Not only are the creditors of a failed association greatly benefited by its being speedily reopened for business but shareholders also, for it is a well-established fact that the assets of such an association are much more valuable to it as an active bank than if in liquidation or in the hands of a receiver.

As a result of the policy outlined above six national banks, which closed their doors to business, possessing an aggregate capital of \$2,225,000 and having liabilities amounting to \$3,756,362, have been permitted to resume business since the 1st day of January, 1891. One other bank, closed by order of the Comptroller, having a capital of \$300,000 and liabilities amounting to \$622,221, was permitted to go into voluntary liquidation, the directors and principal shareholders of the bank having provided the necessary funds to meet all liabilities.

The following table gives the title of these banks, date of closing, date of resumption, and amount of capital and liabilities.

PERMITTED TO RESUME BUSINESS.

Name and location of bank.	Charter No.	Date of closing.	Date of resumption.	Capital.	Liabilities.*
		1890.	1891.		
Newton National Bank, Newton, Kans.	3297	Nov. 20	July 1	\$200,000	\$264,529
First National Bank, Texarkana, Tex.	3065	Dec. 1	Jan. 19	100,000	226,693
Farmers' and Merchants' National Bank, Clarksville, Tenn.	3241	Dec. 10	Apr. 20	100,000	141,607
Huron National Bank, Huron, S. Dak.	3267	Dec. 16 1891.	Jan. 3	75,000	177,540
American National Bank, Kansas City, Mo. ...	3544	Jan. 19	Mar. 31	1,250,000	2,359,247
Merchants' National Bank, Fort Worth, Tex. .	3631	July 20	Sept. 26	500,000	586,746
Total.....				2,225,000	3,756,362

PERMITTED TO GO INTO VOLUNTARY LIQUIDATION.

Washington National Bank, New York, N. Y.	4335	1891. Mar. 24	1891. Apr. 13†	\$300,000	\$622,221
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* Exclusive of capital, surplus, earnings, and circulation.

† Date of liquidation.

Of these banks the Newton National Bank of Newton, Kans., and the Farmers and Merchants' National Bank of Clarksville, Tenn., were in the hands of receivers. In the other cases no receiver had been appointed, a bank examiner being in charge between the date of closing and reopening of the bank for business.

In each of the cases above mentioned the banks when reopened were reported by the officer in charge to possess an unimpaired capital, cash in hand sufficient to meet all demand liabilities, and under such management as gave reasonable assurance of an honorable and successful career. All these banks are still in operation, having promptly met all their obligations according to their terms, excepting the Washington National Bank of New York, which was permitted to go into voluntary liquidation and has paid in full all liabilities.

So far as the Comptroller is informed the records of the Department disclose but one case in the history of the system prior to 1891 where a bank once placed in the hands of a receiver was permitted to reopen.

It is hoped and believed that the future success of these banks will be such as to warrant the Comptroller in continuing a policy which has led to their rehabilitation.

COMPARATIVE STATEMENTS OF THE NATIONAL BANKS.

The resources and liabilities of the national banks for thirteen years, at nearly corresponding dates, from 1879 to 1891, inclusive, are exhibited in the following table, and the same information with respect to preceding years will be found in the Appendix, page 124.

	Oct. 1, 1878.	Oct. 2, 1879.	Oct. 1, 1880.	Oct. 1, 1881.	Oct. 3, 1882.	Oct. 2, 1883.	Sept. 30, 1884.
	2,053 banks.	2,048 banks.	2,090 banks.	2,132 banks.	2,269 banks.	2,501 banks.	2,664 banks.
RESOURCES.							
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans	\$834.0	\$878.5	\$1,041.0	\$1,173.8	\$1,243.2	\$1,309.2	\$1,245.3
Bonds for circulation	347.6	357.3	357.8	363.3	357.6	351.4	327.4
Other United States bonds	94.7	71.2	43.6	56.5	37.4	30.7	30.4
Stocks, bonds, etc	36.9	39.7	48.9	61.9	66.2	71.1	71.4
Due from banks	138.9	167.3	213.5	230.8	198.9	208.9	194.2
Real estate	46.7	47.8	48.0	47.3	46.5	48.3	49.9
Specie	30.7	42.2	109.3	114.3	102.9	107.8	128.6
Legal-tender notes	64.4	69.2	56.6	53.2	63.2	70.7	77.0
National-bank notes	16.9	16.7	18.2	17.7	20.7	22.7	23.3
Clearing-house exchanges	82.4	113.0	121.1	189.2	208.4	96.4	66.3
United States certificates of deposit	32.7	26.8	7.7	6.7	8.7	10.0	14.2
Due from United States Treasurer	16.5	17.0	17.1	17.5	17.2	16.6	17.7
Other resources	24.9	22.1	23.0	26.2	28.9	28.9	33.8
Total.....	1,767.3	1,868.8	2,105.8	2,358.4	2,399.8	2,372.7	2,270.5
LIABILITIES.							
Capital stock	466.2	454.1	457.6	463.8	483.1	509.7	524.3
Surplus fund	116.9	114.8	120.5	128.1	132.0	142.0	147.0
Undivided profits	40.9	40.3	46.1	56.4	61.2	61.6	65.2
Circulation outstanding	301.9	313.8	317.3	320.2	315.0	310.5	289.8
Due to depositors	668.4	736.9	887.9	1,083.1	1,134.9	1,063.6	993.0
Due to banks	165.1	201.2	267.9	294.9	259.9	270.4	246.4
Other liabilities	7.9	6.7	8.5	11.9	13.7	14.9	15.8
Total.....	1,767.3	1,868.8	2,105.8	2,358.4	2,399.8	2,372.7	2,270.5

	Oct. 1, 1885.	Oct. 7, 1886.	Oct. 5, 1887.	Oct. 4, 1888.	Sept. 30, 1889.	Oct. 2, 1890.	Sept. 25, 1891.
	2,714 banks.	2,852 banks.	3,049 banks.	3,120 banks.	3,290 banks.	3,540 banks.	3,677 banks.
RESOURCES.							
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans	\$1,306.1	\$1,451.0	\$1,587.5	\$1,628.1	\$1,817.3	\$1,986.1	\$2,005.5
Bonds for circulation	307.7	258.5	189.1	177.6	146.5	140.0	150.0
Other United States bonds	31.8	32.4	34.7	63.6	48.5	30.7	24.9
Stocks, bonds, etc	77.5	81.8	88.8	96.3	109.3	115.5	125.2
Due from banks	235.3	241.4	256.3	282.5	335.4	336.2	338.7
Real estate	51.3	54.1	58.0	61.1	69.4	76.8	83.3
Specie	174.9	156.4	165.1	181.3	164.3	195.9	183.5
Legal-tender notes	69.7	62.8	73.7	82.0	86.8	80.6	97.6
National-bank notes	23.1	22.7	21.9	21.3	20.9	18.5	20.0
Clearing-house exchanges	84.9	95.5	88.8	74.2	136.8	106.8	122.0
United States certificates of deposit	18.8	5.9	6.2	12.3	12.9	6.2	15.7
Due from United States Treasurer	14.9	14.0	9.3	9.0	7.4	6.9	8.0
Other resources	36.9	37.4	40.8	42.1	42.8	41.3	38.7
Total.....	2,432.9	2,513.9	2,620.2	2,731.4	2,998.3	3,141.5	3,213.1
LIABILITIES.							
Capital stock	527.5	548.5	578.5	588.4	612.6	650.4	677.4
Surplus fund	146.6	157.3	173.9	183.1	197.4	213.6	227.6
Undivided profits	59.3	66.5	71.5	70.3	84.9	97.0	103.3
Circulation	269.0	228.8	167.3	155.4	128.5	123.0	131.3
Due to depositors	1,116.7	1,189.5	1,274.7	1,350.7	1,522.0	1,594.2	1,608.6
Due to banks	290.7	308.6	329.6	358.1	425.3	426.4	430.6
Other liabilities	14.1	14.9	24.7	25.4	27.6	36.9	34.3
Total.....	2,432.9	2,513.9	2,620.2	2,731.4	2,998.3	3,141.5	3,213.1

The following table presents an abstract of the resources and liabilities of the national banks at the close of business on September 25, 1891, the condition of the banks in New York City, in the three central reserve cities, in other reserve cities, and of country banks shown separately:

	Central reserve cities.		Other reserve cities.*	Country banks.	Aggregate.
	New York City.	New York, Chicago and St. Louis.			
	49 banks.	79 banks.	265 banks.	3,333 banks.	3,677 banks.
RESOURCES.					
Loans and discounts	\$301,578,802	\$417,008,805	\$497,430,631	\$1,074,914,803	\$1,989,354,239
Overdrafts	308,023	414,415	1,246,128	14,448,422	16,108,965
Bonds for circulation	6,854,000	8,504,000	17,867,500	123,654,100	150,035,600
Bonds for deposits	1,600,000	2,150,000	5,865,000	12,417,500	20,432,500
United States bonds on hand	1,081,450	1,393,800	1,192,650	1,853,000	4,439,450
Stocks, securities, claims, etc	24,822,661	31,880,579	22,458,165	71,640,333	125,179,077
Due from reserve agents			61,005,874	132,984,450	193,990,324
Due from other national banks	26,722,883	44,608,485	32,552,821	38,055,377	115,196,883
Due from other banks and bankers	4,494,368	8,876,325	7,524,725	13,070,848	29,471,898
Banking house, furniture, and fixtures	11,304,776	12,846,291	16,525,593	40,266,943	69,628,827
Other real estate and mortgages owned	1,159,299	1,566,656	2,736,017	9,338,623	13,641,296
Current expenses	737,317	951,159	2,730,725	6,197,347	9,879,231
Premiums	956,350	1,117,790	2,758,020	10,849,891	14,705,701
Checks and cash items	2,141,651	2,268,061	2,044,729	8,959,755	13,272,545
Exchanges for clearing house	86,307,889	92,762,175	26,898,150	2,379,557	122,639,882
Bills of other national banks	1,295,128	2,686,373	3,529,179	13,775,615	19,991,167
Fractional currency, nickels, and cents	49,740	76,435	202,833	588,194	867,476
Specie	53,796,891	77,675,685	45,524,825	60,314,566	183,515,076
Legal-tender notes	23,761,230	35,470,647	25,750,902	36,394,059	97,615,608
United States certificates of deposit	8,225,000	9,565,000	5,715,000	440,000	15,720,000
Five per cent redemption fund	297,180	371,430	790,031	5,375,471	6,536,932
Due from United States Treasurer	547,008	823,008	267,936	366,864	1,457,808
Total.....	558,041,651	752,217,119	782,577,434	1,678,285,718	3,213,080,271
LIABILITIES.					
Capital stock	50,861,970	82,111,970	161,870,860	433,444,040	677,486,870
Surplus fund	38,052,490	48,678,490	55,018,361	123,879,635	227,576,486
Undivided profits	16,667,301	20,492,046	21,119,426	61,673,202	103,284,674
National bank notes outstanding	5,803,910	6,973,825	15,673,070	108,676,406	131,323,301
State bank notes outstanding	24,328	24,328	5,682	44,108	74,118
Dividends unpaid	136,266	166,973	401,749	885,013	1,453,735
Individual deposits	274,462,555	357,800,481	384,419,679	846,097,921	1,588,318,081
United States deposits	1,323,296	1,841,814	4,373,976	9,484,983	15,700,673
Deposits of United States disbursing officers	216,287	231,984	1,553,136	2,781,540	4,566,660
Due to National banks	124,203,318	158,985,925	88,454,652	41,136,127	288,576,704
Due to other banks and bankers	46,239,930	74,794,283	42,953,461	24,270,327	142,018,071
Notes and bills rediscounted		65,000	2,390,182	19,526,771	21,981,953
Bills payable	50,000	50,000	4,343,300	6,385,645	10,778,945
Total.....	558,041,651	752,217,119	782,577,434	1,678,285,718	3,213,080,271

* Other reserve cities are Boston, Philadelphia, Baltimore, Albany, Brooklyn, Pittsburg, Washington, New Orleans, Louisville, Cincinnati, Cleveland, Detroit, Milwaukee, Des Moines, Minneapolis, St. Paul, Kansas City, St. Joseph, Omaha, and San Francisco.

For several years a statement has been presented, showing in condensed form the changes occurring in the principal items of resources and liabilities of the national banks from January 1, 1866, the data being obtained from an abstract prepared from reports of condition of all national banks at the date of the last call preceding the current annual report. The following statement is perpetuated for purposes of comparison. Aggregates are expressed in round numbers and the dates corresponding with highest and lowest points are given.

HIGHEST AND LOWEST POINTS REACHED IN THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES SINCE THE ESTABLISHMENT OF THE SYSTEM.

	January 1, 1866.	September 25, 1891.	Highest point reached.		Lowest point reached.	
			Amount.	Date.	Amount.	Date.
Capital	\$403,357,346	\$677,426,870	\$677,426,870	Sept. 25, 1891	\$403,357,346	Jan. 1, 1866
Capital, surplus and undivided profits	475,330,204	1,008,288,030	1,008,288,030	....do	475,330,204	Do.
Circulation	213,239,530	131,323,301	341,320,256	Dec. 26, 1873	122,028,084	Oct. 2, 1890
Total investments in United States bonds ..	440,380,350	174,907,550	712,437,900	Apr. 4, 1879	170,653,050	Do.
Individual deposits	520,212,174	1,588,318,081	1,588,318,081	Sept. 25, 1891	501,407,586	Oct. 8, 1870
Loans and discounts	500,650,109	1,989,354,239	1,989,354,239	....do	500,650,109	Jan. 1, 1866
Cash:						
National-bank notes ..	20,406,442	19,991,167	28,809,699	Dec. 31, 1883	11,841,104	Oct. 7, 1867
Legal-tender notes ..	187,846,548	97,615,608	205,793,579	Oct. 1, 1886	52,156,439	Mar. 11, 1881
Specie	16,909,363	183,515,076	195,908,859	Oct. 2, 1890	8,050,330	Oct. 1, 1875

It will be seen that capital, surplus, undivided profits, and deposits have increased from \$995,542,378 in January, 1866, to \$2,596,606,111 on September 25, 1891, and that loans and discounts amounting to \$500,650,109 have reached the sum of \$1,989,354,239, which is nearly quadruple, and upon reference to other pages in this report that the number of active banks has increased from 1,582 to 3,677. The holdings in bonds have decreased from \$440,380,350 to \$174,907,550, but on April 4, 1879, an intermediate period, the banks held \$712,437,900. The specie held by the banks on January 1, 1866, amounted to \$16,909,363, was only \$8,050,330 in 1875, and amounted to \$183,515,076 on September 25, 1891, which was a falling off of more than \$12,000,000 since October 2, 1890, on which date the highest point was reached.

The following comparative statement gives the percentages of loans and discounts, United States bonds, and specie to the entire fund with which the banks do business, which is made up of capital, surplus, undivided profits, circulation, and deposits.

In 1866 the percentage of circulation to capital, surplus, and undivided profits was about 45 per cent, and is now about 13 per cent, the same as last year.

	1866.	1887.	1888.	1889.	1890.	1891.
	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
Loans and discounts	41.32	70.52	71.04	72.26	74.37	72.92
United States bonds	36.36	9.98	9.87	7.80	6.44	6.41
Specie	1.57	7.37	11.90	6.58	7.40	6.73
Total	79.25	87.87	92.81	86.64	88.21	86.06

EXTENSION OF THE CORPORATE EXISTENCE OF NATIONAL BANKS.

Under the provisions of the act of July 12, 1882, ninety-seven associations applied for and obtained an extension of their corporate existence during the past year. The following table shows the number and capital of all extended banks and their geographical location:

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Alabama	5	\$785,000	Missouri	14	\$3,575,000
Arkansas	1	250,000	Montana	1	500,000
California	1	1,500,000	N. braska	6	1,200,000
Colorado	4	760,000	New Hampshire	37	4,805,000
Connecticut	73	22,450,820	New Jersey	50	10,133,350
Delaware	11	1,503,185	New York	224	72,772,460
District of Columbia	3	800,000	North Carolina	4	850,000
Georgia	8	1,750,000	South Carolina	5	1,100,000
Illinois	68	8,793,000	Ohio	85	15,551,000
Indiana	39	5,077,000	Oregon	1	250,000
Iowa	37	3,460,000	Pennsylvania	170	45,154,390
Idaho	1	100,000	Rhode Island	59	19,959,800
Kansas	4	400,000	Tennessee	8	1,950,000
Kentucky	19	5,800,000	Texas	5	675,000
Louisiana	5	2,300,000	Vermont	31	5,856,000
Maine	53	8,630,000	Virginia	13	2,291,000
Maryland	29	12,069,000	West Virginia	13	1,491,000
Massachusetts	207	86,462,500	Wisconsin	20	1,935,000
Michigan	26	2,075,000			
Minnesota	13	2,856,000	Total	1,347	357,972,505

The following table shows how many associations will reach the expiration of their corporate existence during a period of ten years from 1892 to 1901, inclusive, with their capital and circulation:

Year.	No. of banks.	Capital.	Circulation.	Year.	No. of banks.	Capital.	Circulation.
1892	96	\$13,951,100	\$3,570,975	1898	24	\$2,479,000	\$1,153,350
1893	38	4,701,000	1,982,925	1899	34	4,595,000	2,106,450
1894	57	6,768,000	2,585,470	1900	47	7,307,100	2,040,830
1895	76	11,259,000	4,431,610	1901	104	13,503,150	3,485,000
1896	22	2,123,800	975,400				
1897	25	3,534,000	1,198,295	Total	523	70,221,150	23,530,305

The number, capital, and circulation of the national banks of which the corporate existence expired between October 31, 1890, and October 31, 1891, are shown in the following table, and the number of extended banks is also indicated. The corporate existence of five associations expired by limitation:

Date.	No. banks expired.	Capital.	Circulation.	No. banks extended.	Capital.	Circulation.
1890.						
November	11	\$1,400,000	\$553,050	11	\$1,400,000	\$553,050
December	11	2,225,000	427,500	10	1,975,000	382,500
1891.						
January	12	2,150,000	427,500	10	1,850,000	360,000
February	4	400,000	112,500	4	400,000	112,500
March	7	885,000	198,000	6	715,000	164,250
April	9	1,650,000	275,625	9	1,650,000	275,625
May	4	375,000	84,375	4	375,000	84,375
June	7	1,075,000	174,375	6	875,000	129,375
July	12	2,590,000	508,500	12	2,590,000	508,500
August	13	1,015,000	262,125	13	1,015,000	262,125
September	7	820,000	196,200	7	820,000	196,200
October	5	1,800,000	247,500	5	1,800,000	247,500
Total	102	16,365,000	3,467,250	97	15,465,000	3,276,000

The corporate existence of ninety-six national banks, with an aggregate capital of \$13,951,100, bonds \$3,967,750, and circulation \$3,570,975, will expire during the year 1892, as shown in the following table:

NATIONAL BANKS OF WHICH THE CORPORATE EXISTENCE WILL EXPIRE DURING THE YEAR 1892, WITH THE DATE OF EXPIRATION, THE AMOUNT OF CAPITAL STOCK OF EACH BANK, THE UNITED STATES BONDS ON DEPOSIT WITH THE TREASURER, AND THE AMOUNT OF CIRCULATION ISSUED THEREON.

Charter number.	Title and location of bank.	Expiration of corporate existence.	Capital stock.	United States bonds.	Circulation.
1892.					
1936	Farmers' and Mechanics' National Bank, Phoenixville, Pa.	Jan. 2	\$150,000	\$50,000	\$45,000
1926	DeWitt County National Bank, Clinton, Ill.	Jan. 3	50,000	12,500	11,250
1934	Nokomis National Bank, Ill.	Jan. 9	50,000	50,000	45,000
1940	First National Bank, Clinton, Mo.	Jan. 9	100,000	25,000	22,500
1929	First National Bank, Shelby, Ohio.	Jan. 12	50,000	12,500	11,250
1928	Farmers' and Mechanics' National Bank, Georgetown, D. C.	Jan. 15	252,000	250,000	225,000
1942	Guernsey National Bank, Cambridge, Ohio.	Jan. 16	50,000	25,000	22,500
1938	Second National Bank, Richmond, Ind.	Jan. 24	150,000	37,500	33,750
1935	National Bank of Greenville, S. C.	Jan. 24	100,000	100,000	90,000
1943	First National Bank, Wyoming, Iowa.	Jan. 27	50,000	12,500	11,250
1944	First National Bank, Bellaire, Ohio.	Jan. 27	200,000	50,000	45,000
1947	Merchants' National Bank, Fort Dodge, Iowa.	Feb. 2	100,000	25,000	22,500
1939	Holyoke National Bank, Mass.	Feb. 8	200,000	100,000	90,000
1941	Moline National Bank, Ill.	Feb. 10	100,000	25,000	22,500
1959	National Bank, Rising Sun, Ind.	Feb. 23	100,000	75,000	67,500
1946	Third National Bank, Scranton, Pa.	Mar. 1	200,000	70,000	63,000
1951	First National Bank, Parsons, Kans.	Mar. 5	50,000	12,500	11,250
1953	Lansing National Bank, Mich.	Mar. 5	185,600	50,000	45,000
1962	Lawrence National Bank, Mass.	Mar. 15	300,000	200,000	180,000
1964	Commercial National Bank, Wilmington, Ill.	Mar. 15	50,000	12,500	11,250
1974	First National Bank, Fremont, Neb.	Mar. 16	150,000	37,500	33,750
1924	Citizens' National Bank, Galion, Ohio.	Mar. 20	60,000	15,000	13,500
1950	First National Bank, Fort Smith, Ark.	Mar. 22	100,000	25,000	22,500
1970	Citizens' National Bank, Des Moines, Iowa.	Mar. 22	100,000	25,000	22,500
1961	First National Bank, Flora, Ill.	Mar. 23	50,000	50,000	45,000
1931	First National Bank, New London, Ohio.	Mar. 23	50,000	12,500	11,250
1939	Quaker City National Bank, Ohio.	Mar. 26	100,000	25,000	22,500
1955	City National Bank, Denver, Colo.	Mar. 27	200,000	50,000	45,000
1980	Pomeroy National Bank, Ohio.	Mar. 30	100,000	25,000	22,500
1956	Norway National Bank, Me.	Apr. 1	100,000	25,000	22,500
1937	First National Bank, Fairbury, Ill.	Apr. 6	50,000	12,500	11,250
1971	Citizens' National Bank, Sedalia, Mo.	Apr. 9	100,000	25,000	22,500
1967	Indiana National Bank, La Fayette, Ind.	Apr. 10	100,000	100,000	90,000
1936	Marion County National Bank, Knoxville, Iowa.	Apr. 12	60,000	15,000	13,500
1969	First National Bank, Oregon, Ill.	Apr. 19	50,000	40,000	36,000
2013	National Bank, Spring City, Pa.	Apr. 20	200,000	50,000	45,000
2006	Northwestern National Bank, Minneapolis, Minn.	Apr. 23	1,000,000	50,000	45,000
1998	First National Bank, Grand Rapids, Wis.	Apr. 24	50,000	15,000	13,500
2005	Citizens' National Bank, Mankato, Minn.	Apr. 27	70,000	17,500	15,750
1979	Burlington National Bank, Kans.	Apr. 29	125,000	31,250	28,125
1933	Emporia National Bank, Kans.	Apr. 30	100,000	25,000	22,500
2000	Stones River National Bank, Murfreesboro, Tenn.	May 1	75,000	20,000	18,000
1985	Planters' National Bank, Danville, Va.	May 10	100,000	50,000	45,000
2019	Springfield National Bank, Tenn.	May 10	60,000	15,000	13,500
1997	Clinton County National Bank, Wilmington, Ohio.	May 10	100,000	25,000	22,500
2002	Citizens' National Bank, Winterset, Iowa.	May 11	50,000	12,500	11,250
1980	Giles National Bank, Pulaski, Tenn.	May 13	100,000	25,000	22,500
1999	Citizens' National Bank, New Philadelphia, Ohio.	May 17	50,000	12,500	11,250
1992	Keokuk National Bank, Iowa.	May 25	100,000	25,000	22,500
2020	Merchants' National Bank, St. Paul, Minn.	May 30	1,000,000	100,000	90,000
2012	First National Bank, Belle Plaine, Iowa.	May 31	50,000	12,500	11,250
2022	Farmington National Bank, New Hampshire.	June 3	100,000	25,000	22,500
2025	Merchants' National Bank, Middletown, Ohio.	June 10	400,000	100,000	90,000
2007	Union County National Bank, Liberty, Ind.	June 15	50,000	40,000	36,000
2010	Ashland National Bank, Kentucky.	June 22	210,000	100,000	90,000
2039	Citizens' National Bank, Hillsboro, Ohio.	June 22	100,000	25,000	22,500
2011	First National Bank, Kansas, Ill.	June 25	50,000	50,000	45,000
2015	Fayette County National Bank, West Union, Iowa.	June 28	100,000	25,000	22,500
2029	Merchants' and Planters' National Bank, Montgomery, Ala.	July 1	100,000	25,000	22,500
2016	Home National Bank, Elgin, Ill.	July 3	150,000	50,000	45,000
2036	Vinton County National Bank, McArthur, Ohio.	July 3	50,000	20,000	18,000
2014	National Bank of D. O. Mills & Co., Sacramento, Cal.	July 6	500,000	50,000	45,000
2031	Ashtabula National Bank, Ohio.	July 10	80,000	76,500	68,850

NATIONAL BANKS OF WHICH THE CORPORATE EXISTENCE WILL EXPIRE DURING THE YEAR 1892, WITH THE DATE OF EXPIRATION, ETC.—Continued.

Charter number.	Title and location of bank.	Expiration of corporate existence.	Capital stock.	United States bonds.	Circulation.
		1892.			
2032	Louisa County National Bank, Columbus Junction, Iowa	July 10	\$50,000	\$15,000	\$13,500
2052	Malta National Bank, Ohio	July 12	75,000	20,000	18,000
2024	Second National Bank New Mexico, Santa Fé, N. Mex.	July 17	150,000	37,500	30,750
2038	Second National Bank, Washington, D. C.	July 24	225,000	50,000	45,000
2034	First National Bank, Garrettsville, Ohio	July 25	80,000	20,000	18,000
2030	National Bank of Pergus Falls, Minn.	July 26	100,000	25,000	22,500
2035	First National Bank, Lima, Ohio	Aug. 1	100,000	25,000	22,500
2040	Manufacturers' National Bank, Newark, N. J.	Aug. 9	250,000	50,000	45,000
2049	East Tennessee National Bank, Knoxville, Tenn.	Aug. 23	175,000	50,000	45,000
2043	Washington National Bank, Indiana	Aug. 28	50,000	30,000	27,000
2057	First National Bank, Lebanon, Ind.	Aug. 30	75,000	50,000	45,000
2060	Merchants' and Planters' National Bank, Union, S. C.	Aug. 31	60,000	15,000	13,500
2044	Bank of Charleston National Banking Association, Charleston, S. C.	Sept. 4	200,000	50,000	45,000
2050	Lehigh Valley National Bank, Bethlehem, Pa.	Sept. 6	300,000	50,000	45,000
2045	German National Bank, Newark, N. J.	Sept. 10	200,000	50,000	45,000
2048	Home National Bank, Chicago, Ill.	Sept. 10	250,000	50,000	45,000
2061	Third National Bank, Sandusky, Ohio	Sept. 18	200,000	50,000	45,000
2054	First National Bank, Greenville, Mich.	Sept. 19	50,000	12,500	11,250
2067	City National Bank, Goshen, Ind.	Sept. 25	77,000	20,000	18,000
2033	North Ward National Bank, Newark, N. J.	Sept. 30	200,000	50,000	45,000
2058	Crocker National Bank, Turner's Falls, Mass.	Oct. 1	300,000	50,000	45,000
2063	Pella National Bank, Iowa	Oct. 7	100,000	25,000	22,500
2062	German National Bank, Louisville, Ky.	Oct. 8	251,500	50,000	45,000
2071	Third National Bank, Urbana, Ohio	Oct. 15	100,000	25,000	22,500
2059	Deseret National Bank, Salt Lake City, Utah.	Oct. 17	500,000	50,000	45,000
2107	Natick National Bank, Mass.	Nov. 2	100,000	50,000	45,000
2068	First National Bank, Yankton, S. Dak.	Nov. 25	50,000	12,500	11,250
2070	American German National Bank, Paducah, Ky.	Nov. 30	230,000	50,000	45,000
2082	Atchison National Bank, Kans.	Dec. 9	50,000	50,000	45,000
2073	First National Bank, Northfield, Minn.	Dec. 13	75,000	20,000	18,000
2074	Citizens' National Bank, Yonkers, N. Y.	Dec. 13	100,000	50,000	45,000
2076	National Union Bank, Dover, N. J.	Dec. 19	100,000	25,000	22,500
2078	First National Bank, Conshohocken, Pa.	Dec. 28	150,000	40,000	36,000
			13,951,100	3,967,750	3,570,975

CIRCULATING NOTES.

The actual circulation outstanding on September 25, 1891, for which the banks were responsible was \$134,897,243, this amount being exclusive of \$37,002,875 also in circulation but represented by lawful money deposited by the banks for redemption purposes whenever the notes are received by the Treasurer.

The minimum deposit of the bonds required of the 3,677 national banks in operation September 25, 1891, was \$104,933,987, upon which only \$94,440,589 of national-bank circulation could be issued. These banks held, on September 25, \$150,035,600 of bonds, and were actually responsible for \$40,456,654 of circulation more than the minimum. Some banks do not take circulation.

Of the 3,677 banks 2,651 have a capital not exceeding \$150,000 nor less than \$50,000 each, which is the lowest amount any bank in the system may have, the aggregate capital amounting to \$214,126,010. The remaining 1,026 have a capital of over \$150,000 each, the aggregate amounting to \$463,300,860. If an amount of bonds equal to the total capital were deposited to secure circulation the whole body of banks might have a circulation amounting to \$609,684,183, or \$515,243,594 more than the present minimum. A table in the Appendix, page 141, shows, by States and geographical divisions, this information in detail.

The following table shows the number of banks organized, by fiscal years, from July 1, 1882, to July 1, 1891, capital stock, amount of bonds deposited, and circulation issued thereon:

Year.	No.	Capital.	Minimum bonds required.	Bonds actually deposited.	Unit per cent of excess.	Circulation issued.
July 1, 1882, to July 1, 1883.....	251	\$26,552,300	\$5,155,500	\$7,116,400	28	\$6,404,760
July 1, 1883, to July 1, 1884.....	218	19,944,000	4,016,000	4,076,100	14	4,208,490
July 1, 1884, to July 1, 1885.....	142	15,205,000	3,061,250	3,332,800	8	2,999,520
July 1, 1885, to July 1, 1886.....	163	17,553,000	3,404,500	3,715,500	8	3,343,950
July 1, 1886, to July 1, 1887.....	217	31,444,000	4,986,000	5,051,300	1	4,546,170
July 1, 1887, to July 1, 1888.....	164	16,734,000	3,308,500	3,324,750	0.5	2,992,275
July 1, 1888, to July 1, 1889.....	156	15,970,000	3,155,000	3,166,300	.36	2,849,670
July 1, 1889, to July 1, 1890.....	291	36,055,000	6,251,250	6,262,750	.18	5,613,915
July 1, 1890, to July 1, 1891.....	239	27,680,000	5,082,500	5,088,500	.12	4,579,650
Total	1,841	207,137,300	38,420,500	41,734,400	.....	37,853,400

The foregoing table is perpetuated to show by comparison the falling off in the amount of bonds deposited in excess of the requirement, and it will be seen that the percentage of excess has fallen from 28 in 1882-'83 to .12 in 1889-'90. Of the 239 banks organized during the past fiscal year 143 have a capital of \$50,000 each, amounting to \$7,150,000; 56 have a capital of over \$50,000 and not exceeding \$150,000, aggregating \$5,280,000, and 40 have an aggregate capital of \$15,250,000. The 40 largest banks deposited the exact amount of bonds required by law, and of the remaining 199 banks only 4 deposited bonds in excess of the requirement.

Notwithstanding the continuous accession of new banks to the system, more than counterbalancing the number which fail or are placed in voluntary liquidation from year to year, the outstanding circulation steadily decreases.

The anomaly, however, is presented, as a result of operations during the past year, of an increased circulation for which the banks are responsible. This increase amounted to \$9,720,287, and was caused by the organization of new banks and additional deposits of bonds by banks already organized. The aggregate outstanding circulation, however, was reduced by the redemption of \$19,400,679, for which lawful money had been deposited, leaving a net decrease of \$9,680,392.

By referring to page 52 it will be observed that the total withdrawal of bonds, for transfer to the Secretary for purchase or redemption, amounted to \$32,378,800, nearly the whole amount being substituted by other bonds.

The following table shows by comparison for eight years the amounts of lawful money deposited and the consequent decrease of circulation:

DECREASE OF NATIONAL-BANK CIRCULATION DURING EACH OF THE YEARS ENDED OCTOBER 31, FROM 1884 TO 1891, INCLUSIVE, AND THE AMOUNT OF LAWFUL MONEY ON DEPOSIT AT THE END OF EACH YEAR.

National-bank notes outstanding October 31, 1883, including notes of national gold banks	\$352,013,787	
Less lawful money on deposit at same date, including deposits of national gold banks	35,993,461	\$316,020,326
National-bank notes outstanding October 31, 1884, including notes of national gold banks	333,559,813	
Less lawful money on deposit at same date, including deposits of national gold banks	41,710,163	291,849,650
Net decrease of circulation.....		<u>24,170,676</u>

Net outstanding as above, October 31, 1884.....	\$291, 849, 650
National-bank notes outstanding October 31, 1885, including notes of national gold banks.....	\$315, 847, 168
Less lawful money on deposit at same date, including deposits of national gold banks.....	39, 542, 979
	<u>276, 304, 189</u>
Net decrease of circulation.....	<u>15, 545, 461</u>
Net outstanding as above, October 31, 1885.....	276, 304, 189
National-bank notes outstanding October 31, 1886, including notes of national gold banks.....	301, 529, 889
Less lawful money on deposit at same date, including deposits of national gold banks.....	81, 819, 233
	<u>219, 710, 656</u>
Net decrease of circulation.....	<u>56, 593, 533</u>
Net outstanding as above, October 31, 1886.....	219, 710, 656
National-bank notes outstanding October 31, 1887, including notes of national gold banks.....	272, 041, 203
Less lawful money on deposit at same date, including deposits of national gold banks.....	102, 826, 136
	<u>169, 215, 067</u>
Net decrease of circulation.....	<u>50, 495, 589</u>
Net outstanding as above, October 31, 1887.....	169, 215, 067
National-bank notes outstanding October 31, 1888, including notes of national gold banks.....	239, 385, 237
Less lawful money on deposit at same date, including deposits of national gold banks.....	87, 018, 909
	<u>152, 366, 328</u>
Net decrease of circulation.....	<u>16, 848, 739</u>
Net outstanding as above, October 31, 1888.....	152, 366, 328
National-bank notes outstanding October 31, 1889, including notes of national gold banks.....	202, 023, 415
Less lawful money on deposit at same date, including deposits of national gold banks.....	71, 816, 130
	<u>130, 207, 285</u>
Net decrease of circulation.....	<u>22, 159, 043</u>
Net outstanding as above, October 31, 1889.....	130, 207, 285
National-bank notes outstanding October 31, 1890, including notes of national gold banks.....	179, 755, 643
Less lawful money on deposit at same date, including deposits of national gold banks.....	54, 796, 907
	<u>124, 958, 736</u>
Net decrease of circulation.....	<u>5, 248, 549</u>
Net outstanding as above, October 31, 1890.....	124, 958, 736
National-bank notes outstanding October 31, 1891, including notes of national gold banks.....	172, 184, 558
Less lawful money on deposit at same date, including deposits of national gold banks.....	35, 430, 721
	<u>136, 753, 837</u>
Net increase of circulation.....	<u>11, 795, 104</u>

The gross decrease of circulation, including the notes of gold banks and those of failed and liquidating associations, was \$7,571,085.

BANKS WITHOUT CIRCULATION.

A number of national banks did not originally take circulating notes for issue, and others eventually deposited lawful money and surrendered their circulation.

The following is a list of these banks, the amount of capital and bonds being given:

Title of bank.	Capital.	Bonds.
Chemical National Bank, New York, N. Y.	\$300,000	\$50,000
Mechanics' National Bank, New York, N. Y.	2,000,000	50,000
Merchants' National Bank, New York, N. Y.	2,000,000	50,000
National City Bank, New York, N. Y.	1,000,000	50,000
National Park Bank, New York, N. Y.	2,000,000	50,000
National Bank of Washington, D. C.	200,000	50,000
Chestertown National Bank, Chestertown, Md.	60,000	12,500
First National Bank, Houston, Tex.	100,000	25,000
First National Bank, Butte, Mont.	100,000	25,000
Citizens' National Bank, Englewood, N. J.	50,000	12,500
National Bank, Cockeysville, Md.	50,000	12,500
Total	7,860,000	387,500

SECURITY FOR CIRCULATING NOTES.

The security for circulating notes of national banks is limited, by the Act, to United States registered bonds bearing interest, and the following table shows the amount of such bonds held by the Treasurer of the United States as security on June 30 of each year from 1865 to 1891, inclusive, and the amount owned and held by the banks for other purposes, including those deposited with the Treasurer to secure public deposits:

Years.	United States bonds held as security for circulation.					United States bonds held for other purposes at nearest date.	Grand total.
	6 per cent bonds.	5 per cent bonds.	4½ per cent bonds.	4 per cent bonds.	Total.		
1865 ..	\$170,362,500	\$65,576,600	-----	-----	\$235,959,100	\$155,785,750	\$391,744,850
1866 ..	241,083,500	86,226,850	-----	-----	327,310,350	121,152,950	448,463,300
1867 ..	251,430,400	89,177,100	-----	-----	340,607,500	84,002,650	424,610,150
1868 ..	250,726,950	80,763,950	-----	-----	331,490,900	80,922,500	422,418,400
1869 ..	255,190,350	87,661,250	-----	-----	342,851,600	55,102,000	397,953,600
1870 ..	247,335,350	94,923,200	-----	-----	342,278,550	43,980,600	386,259,150
1871 ..	220,497,750	130,387,800	-----	-----	350,885,550	39,450,800	390,336,350
1872 ..	173,251,450	207,189,250	-----	-----	380,440,700	81,863,200	412,308,900
1873 ..	160,923,500	229,487,050	-----	-----	390,410,550	25,724,400	416,134,150
1874 ..	154,370,700	236,800,500	-----	-----	391,171,200	25,347,100	416,518,300
1875 ..	136,955,100	239,359,400	-----	-----	376,314,500	26,900,200	403,214,700
1876 ..	109,313,450	232,081,300	-----	-----	341,394,750	45,170,300	386,565,050
1877 ..	87,690,300	206,651,050	\$44,372,250	-----	338,713,600	47,315,050	386,028,650
1878 ..	82,421,200	199,514,550	48,448,650	\$19,162,000	349,546,400	68,850,900	418,397,300
1879 ..	56,042,800	144,616,300	35,056,550	118,538,950	354,254,600	76,603,520	430,858,120
1880 ..	58,056,150	139,758,650	37,760,950	126,076,300	361,652,050	42,831,300	404,483,350
1881 ..	61,901,800	172,348,350	32,600,500	93,637,700	360,488,400	63,849,950	424,338,350
	Continued at 3½ per cent.	Continued at 3½ per cent.					
1882 ..	25,142,600	202,487,650	32,752,650	97,429,800	357,812,700	43,122,550	400,935,250
		7,402,800					
1883 ..	385,700	3 per cents.: 200,877,850	39,408,500	104,954,650	353,029,500	34,094,150	387,123,650
1884 ..	-----	172,412,550	46,546,400	111,690,900	330,649,850	31,203,000	361,852,850
	Pacifics:						
1885 ..	3,520,000	142,240,850	48,483,050	117,901,300	312,145,200	32,195,800	344,341,000
1886 ..	3,565,000	107,782,100	50,484,200	114,143,500	275,974,800	31,345,550	307,320,350
1887 ..	3,175,000	5,205,950	67,743,100	115,842,650	191,966,700	33,147,750	224,814,450
1888 ..	3,181,000	37,500	69,670,300	105,423,850	178,312,650	63,618,150	241,930,800
1889 ..	4,324,000	-----	42,409,900	101,887,550	148,121,450	51,642,100	199,763,550
1890 ..	4,913,000	-----	39,486,750	100,828,550	145,228,300	35,287,350	180,515,650
1891 ..	7,957,000	-----	22,565,950	111,985,950	142,508,900	30,114,150	172,623,050

The following table gives similar information for the years ended October 31, from 1882 to 1891, inclusive. An examination of this and the foregoing table will disclose the changes which have occurred in the holdings of the several classes of bonds by the banks:

Year.	Num- ber of banks.	United States bonds held as security for circulation.					United States bonds held for other purposes at nearest date.	Grand total.
		4½ per cent bonds.	4 per cent bonds.	3 per cent bonds.	Pacific 6 per cent bonds.	Total.		
1882.....	2, 301	\$33, 754, 650	\$104, 927, 500	(\$40, 621, 950) (179, 675, 550)	\$3, 526, 000	\$362, 505, 650	\$37, 563, 750	\$400, 069, 400
1883.....	2, 522	41, 319, 700	106, 164, 850	*602, 000 (201, 327, 700)	3, 463, 000	352, 877, 300	30, 674, 050	383, 551, 350
1884.....	2, 671	49, 537, 450	116, 705, 450	155, 604, 400	3, 469, 000	325, 316, 300	30, 419, 600	355, 735, 900
1885.....	2, 727	49, 547, 250	116, 391, 650	138, 920, 650	3, 505, 000	308, 364, 550	31, 780, 100	340, 144, 650
1886.....	2, 868	57, 436, 850	115, 383, 150	69, 038, 050	3, 586, 000	245, 444, 050	32, 431, 400	277, 875, 450
1887.....	3, 061	69, 696, 100	115, 731, 400	144, 500	3, 256, 000	188, 828, 090	34, 671, 350	223, 499, 350
1888.....	3, 151	66, 121, 750	100, 413, 600	.....	3, 468, 000	170, 003, 350	60, 715, 050	230, 718, 400
1889.....	3, 319	41, 066, 150	100, 049, 900	.....	4, 553, 000	145, 668, 150	48, 501, 200	194, 169, 350
1890.....	3, 567	28, 116, 700 199, 400	105, 402, 200	.....	6, 672, 000	140, 190, 900	30, 684, 000	170, 874, 900
1891.....	3, 694	(Continued at 2 p. ct. 21, 643, 100)	120, 858, 850	.....	10, 244, 000	152, 950, 350	24, 871, 950	177, 822, 500

* Three and one-half per cent.

A table will be found in the Appendix, page 125, showing on the first day of each month, from January 1, 1870, to November 1, 1891, the amount of authorized capital stock of the national banks, the amount of bonds on deposit to secure circulation, the amount of circulation secured by the bonds, the amount of lawful money deposited to redeem outstanding circulation, and the total amount outstanding including notes of gold banks.

INTEREST-BEARING FUNDED DEBT OF THE UNITED STATES.

The following statement is made to preserve continuity with respect to changes in the funded debt of the United States. The effect upon the holdings of bonds by national banks will be observed elsewhere. The public debt reached the maximum August 31, 1865, and then amounted to \$2,844,649,626, the non-interest-bearing obligations amounted to \$461,616,311, the interest-bearing debt being \$2,383,033,315. On October 31, 1891, the interest-bearing debt amounted to \$649,650,232.

The classes of bonds available as security for the circulating notes of national banks are shown in the following table, dates of authorizing acts, maturity of bonds, and rates of interest also being given.

BONDED DEBT AT DATES NAMED.

Date.	6 per cent.	5 per cent.	4½ per cent.*	4 per cent.†	6 per cent.‡	Total.
Aug. 31, 1865 ..	\$908,518,001	\$199,792,100	-----	-----	\$1,258,000	\$1,109,508,191
June 30, 1866 ..	1,008,388,469	198,528,435	-----	-----	0,042,000	1,212,958,904
June 30, 1867 ..	1,421,110,719	198,533,435	-----	-----	14,762,000	1,634,406,154
June 30, 1868 ..	1,841,521,800	221,588,400	-----	-----	29,089,000	2,092,199,200
June 30, 1869 ..	1,886,341,300	221,589,300	-----	-----	58,638,320	2,166,568,920
June 30, 1870 ..	1,764,932,300	221,589,300	-----	-----	64,457,320	2,050,978,920
June 30, 1871 ..	1,613,897,300	274,236,450	-----	-----	64,618,832	1,952,752,582
June 30, 1872 ..	1,374,883,800	414,567,300	-----	-----	64,623,512	1,845,074,612
June 30, 1873 ..	1,281,238,650	414,567,300	-----	-----	64,623,512	1,760,429,462
June 30, 1874 ..	1,213,624,700	510,628,050	-----	-----	64,623,512	1,788,876,262
June 30, 1875 ..	1,100,865,550	607,132,750	-----	-----	64,623,512	1,772,621,812
June 30, 1876 ..	984,999,650	711,685,800	-----	-----	64,623,512	1,761,308,962
June 30, 1877 ..	854,621,850	703,266,650	\$140,000,000	-----	64,623,512	1,761,512,012
June 30, 1878 ..	738,619,000	703,266,650	240,000,000	\$98,850,000	64,623,512	1,845,359,162
June 30, 1879 ..	310,932,500	646,905,500	250,000,000	679,878,110	64,623,512	1,952,339,622
June 30, 1880 ..	235,780,400	484,864,900	250,000,000	739,347,800	64,623,512	1,774,616,612
June 30, 1881 ..	196,378,600	439,841,350	250,000,000	739,347,800	64,623,512	1,690,191,262
	Continued at 3½ per cent.	Continued at 3½ per cent.				
June 30, 1882 ..	58,957,150	401,593,900	250,000,000	739,349,350	64,623,512	1,514,433,912
		32,082,600				
		Funded into				
June 30, 1883 ..		3 per cents., act July 12, 1882.	250,000,000	737,942,200	64,623,512	1,388,852,662
		304,204,350				
June 30, 1884 ..		224,612,150	250,000,000	737,661,700	64,623,512	1,276,987,362
June 30, 1885 ..		194,190,500	250,000,000	737,719,850	64,623,512	1,246,533,862
June 30, 1886 ..		144,046,600	250,000,000	737,759,700	64,623,512	1,196,429,812
June 30, 1887 ..		19,716,500	250,000,000	737,800,600	64,623,512	1,072,140,612
June 30, 1888 ..			222,207,050	714,177,400	64,623,512	1,001,007,962
June 30, 1889 ..			139,639,000	676,095,350	64,623,512	880,357,862
June 30, 1890 ..			109,015,750	602,193,500	64,623,512	775,832,762
June 30, 1891 ..			50,869,200	559,566,000	64,623,512	675,058,712
		Continued at 2 per cent.				
Oct. 31, 1891 ..		25,364,500		559,573,150	64,623,512	649,561,162

* Funded loan 1891; authorizing act July 14, 1870, and January 20, 1871; date of maturity, 1891.

† Funded loan 1907; authorizing act July 14, 1870, and January 20, 1871; date of maturity, 1907.

‡ Pacific railroad bonds; authorizing act July 1, 1862, and July 2, 1864; date of maturity, 1895 to 1899.

The Navy pension fund, amounting to \$14,000,000 in 3 per cents, the interest upon which is applied to the payment of naval pensions exclusively, and \$89,070 of refunding certificates are not included in the table.

MARKET PRICES OF UNITED STATES BONDS.

The investment value of United States bonds increases as the relative market price of such bonds declines. The $4\frac{1}{2}$ percents matured September 2, 1891, and it will be observed that the market price declined very regularly up to date of maturity. The fluctuation in prices of 4 percents was not considerable, the decline, however, being about double that during the previous year. The following table, prepared by the Acting Actuary of the Treasury, will show the movements in prices of the two classes during the year ended October 31, 1891:

OPENING, HIGHEST, AND LOWEST PRICES OF UNITED STATES REGISTERED $4\frac{1}{2}$ PER CENT AND 4 PER CENT BONDS, IN NEW YORK, FOR EACH WEEK FROM NOVEMBER 7, 1890, TO OCTOBER 30, 1891.

Week ended—	$4\frac{1}{2}$ per cent.			4 per cent.		
	Opening.	Highest.	Lowest.	Opening.	Highest.	Lowest.
Nov. 7, 1890.....	103 $\frac{1}{2}$	103 $\frac{1}{2}$	103	124 -124 $\frac{1}{2}$	124 -124 $\frac{1}{2}$	124 -124 $\frac{1}{2}$
Nov. 14, 1890.....	103	103	103	123 $\frac{1}{2}$ -124	123 $\frac{1}{2}$ -124 $\frac{1}{2}$	122 -123 $\frac{1}{2}$
Nov. 21, 1890.....	103	103	103	122 -123	122 -123	119 $\frac{1}{2}$ -121 $\frac{1}{2}$
Nov. 28, 1890.....	103	103	103	120 -121 $\frac{1}{2}$	121 -122 $\frac{1}{2}$	120 -121 $\frac{1}{2}$
Dec. 5, 1890.....	103	103	103	120 $\frac{1}{2}$ -122	120 $\frac{1}{2}$ -122	120 $\frac{1}{2}$ -122
Dec. 12, 1890.....	103	103	103	120 $\frac{1}{2}$ -122	121 -123	120 $\frac{1}{2}$ -122
Dec. 19, 1890.....	103	103 $\frac{1}{2}$	103	121 -122 $\frac{1}{2}$	121 $\frac{1}{2}$ -122 $\frac{1}{2}$	121 -122 $\frac{1}{2}$
Dec. 26, 1890.....	103 $\frac{1}{2}$	103 $\frac{1}{2}$	103 $\frac{1}{2}$	121 -122 $\frac{1}{2}$	121 $\frac{1}{2}$ -122 $\frac{1}{2}$	121 -122 $\frac{1}{2}$
Jan. 2, 1891.....	103 $\frac{1}{2}$	103 $\frac{1}{2}$	103 $\frac{1}{2}$	121 $\frac{1}{2}$ -122 $\frac{1}{2}$	121 $\frac{1}{2}$ -122 $\frac{1}{2}$	121 -122 $\frac{1}{2}$
Jan. 9, 1891.....	103 $\frac{1}{2}$	103 $\frac{1}{2}$	103 $\frac{1}{2}$	121 -122	121 -122	120 -122
Jan. 16, 1891.....	103 $\frac{1}{2}$	103 $\frac{1}{2}$	103	120 -122	120 -122	120 -121 $\frac{1}{2}$
Jan. 23, 1891.....	103	103	103	120 -121 $\frac{1}{2}$	120 -121 $\frac{1}{2}$	120 -121 $\frac{1}{2}$
Jan. 30, 1891.....	103	103	103	120 -121 $\frac{1}{2}$	120 -121 $\frac{1}{2}$	120 -121
Feb. 6, 1891.....	102	102	101 $\frac{1}{2}$	120 -121 $\frac{1}{2}$	120 -121 $\frac{1}{2}$	120 -121 $\frac{1}{2}$
Feb. 13, 1891.....	101 $\frac{1}{2}$	101 $\frac{1}{2}$	101 $\frac{1}{2}$	120 -121 $\frac{1}{2}$	120 -121 $\frac{1}{2}$	120 -121 $\frac{1}{2}$
Feb. 20, 1891.....	101 $\frac{1}{2}$	101 $\frac{1}{2}$	101 $\frac{1}{2}$	120 $\frac{1}{2}$ -121 $\frac{1}{2}$	120 $\frac{1}{2}$ -121 $\frac{1}{2}$	120 $\frac{1}{2}$ -121 $\frac{1}{2}$
Feb. 27, 1891.....	101 $\frac{1}{2}$	102	101 $\frac{1}{2}$	120 $\frac{1}{2}$ -121 $\frac{1}{2}$	121 -122	120 $\frac{1}{2}$ -121 $\frac{1}{2}$
Mar. 6, 1891.....	101 $\frac{1}{2}$	102	101 $\frac{1}{2}$	120 -121	120 $\frac{1}{2}$ -121	120 -121
Mar. 13, 1891.....	102	102	102	120 $\frac{1}{2}$ -121 $\frac{1}{2}$	121 -122	120 $\frac{1}{2}$ -121 $\frac{1}{2}$
Mar. 20, 1891.....	102	102	102	121 -122	121 $\frac{1}{2}$ -122	121 -121 $\frac{1}{2}$
Mar. 27, 1891.....	102	102	102	121 $\frac{1}{2}$ -122	121 $\frac{1}{2}$ -122	121 -122
Apr. 3, 1891.....	102	102	102	121 $\frac{1}{2}$ -122	121 $\frac{1}{2}$ -122 $\frac{1}{2}$	121 $\frac{1}{2}$ -122
Apr. 10, 1891.....	102	102	102	121 $\frac{1}{2}$ -122 $\frac{1}{2}$	122 $\frac{1}{2}$ -122 $\frac{1}{2}$	121 $\frac{1}{2}$ -122 $\frac{1}{2}$
Apr. 17, 1891.....	101 $\frac{1}{2}$	101 $\frac{1}{2}$	101 $\frac{1}{2}$	122 -122 $\frac{1}{2}$	122 -122 $\frac{1}{2}$	121 $\frac{1}{2}$ -122
Apr. 24, 1891.....	101 $\frac{1}{2}$	102	101 $\frac{1}{2}$	122 -122 $\frac{1}{2}$	122 -122 $\frac{1}{2}$	121 -122
May 1, 1891.....	102	102	100	121 -122	121 -122	120 $\frac{1}{2}$ -121 $\frac{1}{2}$
May 8, 1891.....	100	100	100	120 $\frac{1}{2}$ -121 $\frac{1}{2}$	120 $\frac{1}{2}$ -121 $\frac{1}{2}$	120 -121
May 15, 1891.....	100	100	100	120 -121	120 -121	119 $\frac{1}{2}$ -120
May 22, 1891.....	100	100	100	119 $\frac{1}{2}$ -120 $\frac{1}{2}$	119 $\frac{1}{2}$ -120 $\frac{1}{2}$	118 $\frac{1}{2}$ -118 $\frac{1}{2}$
May 29, 1891.....	100	100	100	118 -118 $\frac{1}{2}$	119 -119 $\frac{1}{2}$	118 -118 $\frac{1}{2}$
June 5, 1891.....	100	100	100	118 -118 $\frac{1}{2}$	119 -120	118 -118 $\frac{1}{2}$
June 12, 1891.....	100	100	100	118 $\frac{1}{2}$ -119 $\frac{1}{2}$	118 $\frac{1}{2}$ -119 $\frac{1}{2}$	117 -117 $\frac{1}{2}$
June 19, 1891.....	100	100	100	117 $\frac{1}{2}$ -118	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	117 $\frac{1}{2}$ -118
June 26, 1891.....	100	100	100	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$
July 3, 1891.....	100	100	100	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	116 -117
July 10, 1891.....	100	100 $\frac{1}{2}$	100	116 -117	116 -117	116 -117
July 17, 1891.....	100 $\frac{1}{2}$	100 $\frac{1}{2}$	100 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$
July 24, 1891.....	100 $\frac{1}{2}$	100 $\frac{1}{2}$	100 $\frac{1}{2}$	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	117 -118
July 31, 1891.....	100 $\frac{1}{2}$	100 $\frac{1}{2}$	99 $\frac{1}{2}$	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	117 -118
Aug. 7, 1891.....	99 $\frac{1}{2}$	100 $\frac{1}{2}$	99 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	117 -118	116 $\frac{1}{2}$ -117 $\frac{1}{2}$
Aug. 14, 1891.....	100 $\frac{1}{2}$	100 $\frac{1}{2}$	100 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$
Aug. 21, 1891.....	100 $\frac{1}{2}$	100 $\frac{1}{2}$	100 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	117 -118	116 $\frac{1}{2}$ -117 $\frac{1}{2}$
Aug. 28, 1891.....	100 $\frac{1}{2}$	100 $\frac{1}{2}$	100 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$
Sept. 4, 1891, $4\frac{1}{2}$ per cent.....	100 $\frac{1}{2}$	101	100 $\frac{1}{2}$			
Sept. 4, 1891, 2 per cent.....		99 $\frac{1}{2}$	99 $\frac{1}{2}$	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	117 $\frac{1}{2}$ -118 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$
Sept. 11, 1891.....	99 $\frac{1}{2}$	99 $\frac{1}{2}$	99 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	116 -117
Sept. 18, 1891.....	99 $\frac{1}{2}$	99 $\frac{1}{2}$	99 $\frac{1}{2}$	116 -117	116 -117	116 -116 $\frac{1}{2}$
Sept. 25, 1891.....	99 $\frac{1}{2}$	99 $\frac{1}{2}$	99 $\frac{1}{2}$	116 -116 $\frac{1}{2}$	116 -116 $\frac{1}{2}$	115 $\frac{1}{2}$ -116 $\frac{1}{2}$
Oct. 2, 1891.....	99 $\frac{1}{2}$	99 $\frac{1}{2}$	99 $\frac{1}{2}$	115 $\frac{1}{2}$ -116 $\frac{1}{2}$	116 -116 $\frac{1}{2}$	115 $\frac{1}{2}$ -116 $\frac{1}{2}$
Oct. 9, 1891.....	99 $\frac{1}{2}$	99 $\frac{1}{2}$	99 $\frac{1}{2}$	116 -116 $\frac{1}{2}$	116 $\frac{1}{2}$ -116 $\frac{1}{2}$	116 -116 $\frac{1}{2}$
Oct. 16, 1891.....	100	100 $\frac{1}{2}$	100	116 $\frac{1}{2}$ -116 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	116 -116 $\frac{1}{2}$
Oct. 23, 1891.....	100 $\frac{1}{2}$	100	100	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$
Oct. 30, 1891.....	100	100	100	116 $\frac{1}{2}$ -117 $\frac{1}{2}$	117 -117 $\frac{1}{2}$	116 $\frac{1}{2}$ -117 $\frac{1}{2}$

INVESTMENT VALUE OF UNITED STATES BONDS.

The following table, prepared by the Acting Actuary, shows the fluctuations in price and investment value of the $4\frac{1}{2}$ and 4 per cent bonds at quarterly periods from 1885 to 1891 inclusive:

Date.	$4\frac{1}{2}$ per cent bonds.		4 per cent bonds.	
	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.
1885:	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
January	112.7788	2.655	121.9086	2.726
April	112.4350	2.488	121.8028	2.721
July	112.7525	2.365	122.6462	2.668
October	112.9421	2.250	123.4004	2.619
1886:				
January	112.7000	2.208	123.4325	2.607
April	112.4759	2.150	126.2980	2.444
July	111.8156	2.149	126.4975	2.420
October	111.9855	2.003	128.6659	2.289
1887:				
January	110.2775	2.290	127.8325	2.320
April	110.1947	2.018	129.2451	2.327
July	109.1475	2.340	127.8425	2.284
October	108.5553	2.359	125.7885	2.390
1888:				
January	108.2375	2.289	126.1275	2.341
April	107.1025	2.478	124.6400	2.409
July	107.5175	2.195	127.4825	2.230
October	108.4213	1.693	128.1204	2.178
1889:				
January	108.9255	1.254	127.2837	2.208
April	108.1848	1.240	129.1902	2.080
July	107.0048	1.421	128.3894	2.109
October	105.8241	1.645	127.1944	2.160
1890:				
January	104.7885	1.856	125.6178	2.236
April	103.7500	2.151	122.1175	2.435
July	103.3825	1.965	122.3200	2.407
October	104.1296	0.409	123.5602	2.309
1891:				
January	103.1106	0.424	120.9279	2.463
April	101.7596	1.363	122.0264	2.372
July	100.3846	5.971	117.3317	2.676
October			116.7546	2.701

BOND PURCHASES AND REDEMPTIONS BY THE TREASURY.

During the past report year, the purchase of 4 per cents was discontinued by the Government in the month of January, the total purchases amounting to \$8,645,850. Under Treasury circular dated October 9, 1890, the redemption of $4\frac{1}{2}$ per cents commenced, interest being added to the face of the bond up to and including August 31, 1891. Under the various circulars issued, the total redemptions of $4\frac{1}{2}$ per cents amounted to \$33,966,150, and the total purchased and redeemed of both classes to \$42,612,000. The total purchases and redemption of these two classes of bonds amounted to \$373,484,150 since the issue of circular dated April 17, 1888. Circular dated July 2, 1891, provided that any of the $4\frac{1}{2}$ per cents theretofore called for redemption might be presented for continuance during the pleasure of the Government, with interest at the rate of 2 per centum per annum, in lieu of redemption. A subsequent circular extended the time for presentation for continuance to September 30.

The amount of bonds so continued was \$25,364,500. On November 1, there were \$4,601,500 of this class of bonds which had not been presented for redemption or continuance. Of this amount the national banks had on deposit to secure circulation \$199,400. The statutes re-

quire in the organization of a national bank a deposit of United States registered bonds bearing interest, and the few banks holding these bonds, being either indifferent or recalcitrant, were addressed by circular to substitute interest-bearing bonds without delay. The question had heretofore arisen as to the legal status of a bank having bonds on deposit which did not comply with the statutes, and the question, upon being referred to the Department of Justice, was decided adversely to the banks declining to withdraw non-interest-bearing bonds and substitute others.

STATEMENT SHOWING THE AMOUNTS OF 4 AND 4½ PER CENT BONDS PURCHASED AND REDEEMED EACH MONTH FROM NOVEMBER 1, 1890, TO OCTOBER 31, 1891, INCLUSIVE, ALSO THE AMOUNT OF 4½ PER CENT BONDS CONTINUED AT 2 PER CENT FROM SEPTEMBER 2, 1891.

Month.	4 per cent bonds pur- chased.	4½ per cent bonds redeemed.	Total pur- chased and redeemed.	4½ per cent bonds contin- ued at 2 per cent from September 2, 1891.
November, 1890		\$2,790,850	\$2,790,850	.....
December, 1890	\$3,461,400	2,011,450	10,472,850	.....
January, 1891	184,450	1,689,750	1,874,200	.....
February, 1891		1,644,500	1,644,500	.....
March, 1891		1,989,050	1,989,050	.....
April, 1891		2,742,250	2,742,250	.....
May, 1891		242,800	242,800	.....
June, 1891 .....				.....
July, 1891				\$11,679,500
August, 1891				11,236,300
September, 1891		17,940,100	17,940,100	2,448,700
October, 1891		2,915,400	2,915,400	
Total	8,645,850	33,966,150	42,612,000	25,364,500

BOND WITHDRAWALS BY NATIONAL BANKS.

The effect of the purchase and redemption of bonds during the year by the Treasurer upon the volume of circulation was inconsiderable; for, of the \$3,926,050 bonds withdrawn by the banks, and substitution not made upward of \$1,553,000 were withdrawn on account of failed and liquidating banks. Notwithstanding the withdrawal of \$2,372,500 on account of reducing banks, there was an actual increase in the amount of circulation, for which the banks are responsible, as will be seen elsewhere.

The following table shows the class and amount of bonds withdrawn by the banks, for purchase or redemption under Treasury circulars of October 9, December 6, 1890, June 2, July 2, August 24, September 2, and September 16, 1891, and the class and amount of bonds deposited from October 31, 1890, to November 1, 1891, together with the total withdrawals, on the deposit of lawful money, for which substitution was not made.

	Withdrawn.			United States bonds in substitution.						Total withdrawn upon deposit of lawful money.
	4½ per cent.	4 per cent.	Total.	2 per cent.	4 per cent.	4½ per cent.	P. R. R.'s 6 per cent.	Total.		
1890.										
Nov	\$562,500	\$90,000	\$652,500		\$309,000		\$50,000	\$359,000	\$293,500	
Dec	357,750	187,500	545,250		224,000		12,500	236,500	308,750	
1891.										
Jan	699,500	155,500	855,000		342,500		180,000	522,500	332,500	
Feb	690,500	125,000	815,500		493,000		25,000	518,000	297,500	
Mar	1,280,250	313,500	1,593,750		1,015,250		131,250	1,146,500	447,250	
Apr	1,322,250	352,000	1,674,250		743,250	\$7,000	375,000	1,125,250	549,000	
May	309,500	125,000	434,500		217,000	25,000		242,000	192,500	
June	767,500	115,000	882,500		579,500	52,500	87,000	719,000	163,500	
July	10,381,050	241,500	10,622,550	\$9,457,300	856,750	102,500	50,000	10,466,550	156,000	
Aug	11,039,900	268,750	11,308,650	9,780,350	1,230,100		50,000	11,060,450	248,200	
Sept	2,476,100	388,750	2,864,850	1,517,500	379,500	100,000	60,000	2,057,000	807,850	
Oct	49,500	80,000	129,500						129,500	
	29,936,300	2,442,500	32,378,800	20,755,150	6,389,850	287,000	1,020,750	28,452,750	\$, 926, 050	

ISSUES AND REDEMPTIONS.

The following table gives the number and amount of national-bank notes of each denomination which have been issued and redeemed since the organization of the system, and the amount outstanding October 31:

Denominations.	Number of notes.			Amounts.		
	Issued.	Redeemed.	Outstanding.	Issued.	Redeemed.	Outstanding.
Ones.....	23, 169, 677	22, 802, 423	367, 052	\$23, 169, 677	\$22, 802, 625. 00	\$367, 052. 00
Twos.....	7, 747, 519	7, 656, 646	90, 873	15, 495, 038	15, 318, 292. 00	181, 746. 00
Fives.....	112, 285, 252	102, 256, 905	10, 028, 257	561, 426, 260	511, 284, 975. 00	50, 141, 285. 00
Tens.....	47, 495, 288	42, 117, 399	5, 377, 889	474, 952, 880	421, 173, 990. 00	53, 778, 890. 00
Twentyes.....	14, 867, 784	12, 815, 069	2, 052, 715	297, 355, 680	256, 301, 380. 00	41, 054, 300. 00
Fifties.....	1, 996, 974	1, 808, 128	188, 846	99, 848, 700	90, 406, 400. 00	9, 442, 300. 00
One hundreds.....	1, 519, 761	1, 351, 725	168, 036	151, 976, 100	135, 172, 500. 00	16, 803, 600. 00
Five hundreds.....	23, 894	23, 559	335	11, 947, 000	11, 779, 500. 00	167, 500. 00
One thousands.....	7, 379	7, 337	42	7, 379, 000	7, 337, 000. 00	42, 000. 00
Total.....	209, 113, 528	190, 839, 483	18, 274, 045	1, 643, 550, 335	1, 471, 571, 662. 00	171, 978, 673. 00
Unrepresented fractions of notes to be deducted from notes redeemed and added to amount of notes outstanding.....					26, 288. 75	26, 288. 75
Total.....					1, 471, 545, 373. 25	172, 004, 961. 75

The discrepancy in the amount of circulating notes outstanding October 31, which will become apparent when the several statements in this report are compared, is explained as follows:

In the table on this page notes of national gold banks amounting to \$116,837 are not included, and the table on page 44 includes \$62,760, representing notes redeemed and destroyed to be reissued.

The total issues of incomplete currency during the year are shown by the vault account, as follows:

National-bank currency in vault October 31, 1890.....	\$42, 504, 380
Amount received from the Bureau of Engraving and Printing during the year ended October 31, 1891.....	48, 628, 400
Total.....	91, 132, 780
Amount issued to banks during the year.....	\$46, 465, 820
Amount canceled during the year, not having been issued.....	1, 631, 240
	48, 097, 060
Balance in vault October 31, 1891.....	43, 035, 720

The following table shows the amount of new currency issued to replace notes redeemed and destroyed under the provisions of the act of June 20, 1874, the amount issued to replace notes redeemed by lawful money deposited under the act of July 12, 1882, and the amount issued to both old and new banks upon bonds deposited for the purpose of obtaining additional circulation. The table also shows the amount of circulation redeemed under the act of June 20, 1874, establishing the national-bank redemption agency of The Treasury at Washington:

TABLE SHOWING BY STATES THE AMOUNT OF "ADDITIONAL CIRCULATION" ISSUED AND RETIRED DURING THE YEAR ENDED OCTOBER 31, 1891, AND TOTAL AMOUNT ISSUED AND RETIRED SINCE JUNE 20, 1874.

States and Territories.	Circulation issued.		Total issued.	Circulation retired.		Total retired.
	Under act of July 12, 1882.	Additional.		Under act of June 20, 1874.	Insolvent and liquidating banks.	
Maine		\$16,650	\$16,650	\$432,216	\$203,087	\$635,303
New Hampshire	\$10,220	16,870	27,090	302,354	108,433	410,787
Vermont		157,490	157,490	263,385	139,813	403,198
Massachusetts	45,000	2,633,020	2,678,020	3,640,935	1,367,268	5,008,203
Rhode Island		963,610	963,610	362,215	415,442	777,657
Connecticut	20	841,500	841,520	1,087,443	441,685	1,529,128
New York		2,725,200	2,725,200	2,654,473	1,215,915	3,870,388
New Jersey		112,070	112,070	637,416	231,166	868,582
Pennsylvania	21,520	1,855,175	1,876,695	1,907,760	1,081,694	3,079,454
Delaware				212,260	40,705	252,965
Maryland		351,010	351,010	284,062	232,985	517,047
District of Columbia		45,000	45,000	35,678	7,842	43,520
Virginia		265,500	265,500	54,040	70,620	124,660
West Virginia		86,625	86,625	58,935	58,756	117,691
North Carolina		54,000	54,000	34,902	31,356	66,258
South Carolina	19,350	73,545	92,695	25,792	26,930	50,722
Georgia		151,880	151,880	67,460	50,070	117,530
Florida		56,240	56,240		1,070	1,070
Alabama		11,250	11,250	29,280	29,430	58,710
Mississippi		11,250	11,250			
Louisiana		22,500	22,500	134,470	47,478	181,948
Texas		525,430	525,430	39,570	43,482	83,052
Arkansas		11,250	11,250	26,250	17,120	43,370
Kentucky		444,370	444,370	224,738	242,989	467,727
Tennessee		106,885	106,885	65,781	82,231	148,012
Missouri	30	322,250	322,280	111,462	84,463	195,925
Ohio		249,360	249,360	1,158,504	600,894	1,759,398
Indiana		56,250	56,250	320,135	204,596	524,731
Illinois		409,620	409,620	88,836	170,591	259,427
Michigan		135,010	135,010	62,539	162,776	225,315
Wisconsin		206,990	206,990	72,830	75,633	148,463
Iowa		320,850	320,850	91,123	101,922	193,045
Minnesota	15,370	80,990	96,360	49,891	65,014	114,905
Kansas		204,010	204,010	43,660	153,268	196,928
Nebraska		375,770	375,770	6,304	48,350	54,654
Nevada					10	10
Oregon		81,000	81,000	14,130	12,320	26,450
Colorado		336,385	336,385	69,304	25,230	94,534
Idaho		39,375	39,375	11,170	6,590	17,760
Montana		160,870	160,870	22,210	5,411	27,621
Wyoming		22,500	22,500	1,870		1,870
North Dakota		65,260	65,260		7,390	7,390
South Dakota		84,380	84,380		12,085	12,085
Washington		297,470	297,470	6,510	3,120	9,630
California		191,270	191,270	110,575	23,430	134,005
Utah		67,500	67,500	24,960	91	25,051
New Mexico		78,750	78,750	5,365	1,160	6,525
Arizona		11,700	11,700		890	890
Oklahoma		10	10			
Indian Territory		11,250	11,250			
Alaska						
Total	111,510	15,346,940	15,458,450	14,940,853	7,952,801	22,893,654
Surrendered to this office and retired						226,070
From June 20, 1874, to October 31, 1890.			243,484,073	271,930,573	125,856,790	397,787,363
Surrendered and retired, same dates.						16,031,498
Grand total, Oct. 31, 1890.			258,942,523	286,871,426	133,809,591	436,938,585

Notes of gold banks are not included in the above table.

Of the above \$15,346,940 there were issued to banks organized during the year \$4,144,590, and to banks already existing and increasing their circulation \$11,202,350. No changes have been made during the past year in the provisions of law relating to the redemption of national-bank circulation, and the banks are substantially relieved from all requirements relating to redemptions, except those of keeping good a deposit of lawful money with the Treasurer equal to 5 per cent of their circulation, and the payment of a pro rata annual assessment for the cost of redemption.

During the past year the receipts of the National Bank Redemption Agency amounted to \$69,679,242, of which amount \$32,471,599, or 46 per cent, was received from New York City, and \$7,407,440 from the banks in the city of Boston. The amount received from Chicago was \$4,672,057; from Philadelphia, \$4,556,442; from Baltimore, \$1,781,695; from St. Louis, \$1,275,755; from Cincinnati, \$1,489,079; from New Orleans, \$1,015,000; from Providence, \$815,770, and from Pittsburg, \$517,127.

A certain proportion of notes received for redemption are fit for circulation, and are returned to the issuing banks. These notes amounted during the year ended October 31, 1891, to \$12,821,000.

The following table exhibits the amount of national-bank notes received monthly for redemption by the Comptroller of the Currency during the year ended October 31, 1891, and the amount received during the same period at the Redemption Agency of the Treasury, together with the total amount received since the passage of the act of June 20, 1874:

Received by the Comptroller of the Currency.						
Months.	For national banks in connection with reduction of circulation and replacement with new notes.	From the redemption agency.			Total.	Received at the United States Treasury redemption agency.
		For replacement with new notes.	For reduction of circulation under act of June 20, 1874.	Insolvent and liquidating national banks.		
November, 1890	\$40	\$1,655,575	\$1,391,644	\$716,381	\$3,773,640	\$4,327,087
December, 1890	1,800	1,926,180	1,267,692	667,015	3,862,687	4,711,836
January, 1891	90	2,538,155	1,665,876	793,864	4,997,985	9,443,920
February, 1891	30	2,379,959	1,542,947	734,203	4,657,130	4,953,537
March, 1891	20,380	2,671,605	1,599,624	839,361	5,130,970	5,115,459
April, 1891	560	2,190,239	987,007	551,430	3,729,277	5,048,370
May, 1891	12,070	3,317,440	1,360,936	719,862	5,410,208	7,262,701
June, 1891	41,095	3,504,200	1,450,405	821,394	5,817,094	7,566,764
July, 1891	55,620	3,306,090	1,053,221	644,696	5,059,627	6,368,612
August, 1891	40	1,900,690	778,884	421,192	3,100,806	4,981,988
September, 1891	40,095	2,749,765	1,042,270	623,943	4,456,073	4,710,379
October, 1891	5,040	2,875,760	800,347	419,560	4,100,707	5,183,589
Total	176,860	31,025,690	14,940,853	7,952,801	54,096,204	69,679,242
Received from June 20, 1874, to October 31, 1890	16,637,575	843,438,870	271,872,273	125,731,799	1,257,680,517	2,049,998,464
Grand total	16,814,435	874,464,560	286,813,126	133,684,600	1,311,776,721	2,117,677,706

Notes of gold banks are not included in the above table.

The following table exhibits the amount of national bank notes received at this office and destroyed yearly since the establishment of the system:

Prior to November 1, 1865.....	\$175,490	During year ended October 31—	
During year ended October 31—		1881.....	\$54,941,130
1866.....	1,050,382	1882.....	74,917,611
1867.....	3,401,423	1883.....	82,913,706
1868.....	4,602,625	1884.....	93,178,418
1869.....	8,003,729	1885.....	91,048,723
1870.....	14,305,639	1886.....	59,989,810
1871.....	24,844,047	1887.....	47,726,083
1872.....	30,211,720	1888.....	59,568,525
1873.....	36,453,171	1889.....	52,207,627
1874.....	49,939,741	1890.....	44,447,467
1875.....	137,697,696	1891.....	45,981,463
1876.....	98,672,716	Additional amount of insolvent and liquidating national banks.....	144,240,728
1877.....	76,918,963		
1878.....	57,381,249	Total.....	1,471,542,682
1879.....	41,101,830		
1880.....	35,539,660		

Notes of gold banks are not included in the above table.

There was in the vault of the redemption division of this office, awaiting destruction, at the close of business October 31, 1890.....	\$80,360.00
Received during the year ended October 31, 1891.....	54,114,094.50
Total.....	54,194,454.50
Withdrawn and destroyed during the year.....	53,953,154.50
Balance in vault October 31, 1891.....	241,300.00

REDEMPTION OF NOTES OF BANKS REDUCING CIRCULATION, OF THOSE IN VOLUNTARY LIQUIDATION, AND OF FAILED BANKS UNDER THE ACT OF JUNE 20, 1874.

This act provides for a reduction of the outstanding circulation of an association upon the deposit of lawful money with the Treasurer of the United States in sums of not less than \$9,000, and the act of July 12, 1882, requires a deposit of lawful money for the retirement of the old circulation of banks whose corporate existence has been extended.

Under these acts, and on account of liquidating and insolvent banks, \$454,844,949 of lawful money has been deposited with the Treasurer, including \$2,663,720 deposited for the redemption of notes of national gold banks, and \$97,756,232, for the redemption of national-bank notes under the act of July 12, 1882.

During the year ended October 31, 1891, \$3,545,358 in lawful money was deposited, \$1,878,282 of which was by banks reducing circulation, \$1,352,926 by banks in voluntary liquidation, \$70,398 by banks retiring old circulation issued prior to the extension of their corporate existence, and \$243,752 by insolvent banks.

The total amount deposited prior to and under the acts of June 20, 1874, and July 12, 1882, is \$469,089,759, and of this sum \$72,397,467 was deposited by banks in liquidation. Deducting from the total deposit the amount of circulating notes redeemed and destroyed without reissue, which was \$433,659,038, there remained in the hands of the Treasurer on October 31, 1891, \$35,430,721 in lawful money for the redemption and retirement of national-bank circulation, including \$116,837 for the redemption of the circulating notes of national gold banks.

Prior to June 20, 1874, national-bank notes amounting to \$10,431,135 were redeemed and destroyed without reissue, \$423,227,903 having been redeemed, destroyed, and retired since that date. The latter amount includes \$2,546,883 of the notes of national gold banks and \$78,121,644 of the notes of national banks whose corporate existence has been extended.

There are no national gold banks now in existence, and the lawful money on deposit with the Treasurer of the United States, amounting to \$116,837, represents the remaining outstanding circulation of these banks.

TAX UPON CIRCULATION, REDEMPTION CHARGES, AND ASSESSMENTS.

United States statutes subject national banks to the payment of a semiannual duty of one-half of 1 per cent upon the average amount of notes in circulation issued upon deposits of interest-bearing bonds of the United States, and the banks are required under the provisions of the act approved June 20, 1874, to pay the expenses incident to the redemption of their notes to the Treasurer of the United States. The banks are also required to pay the expenses of preparing plates from which their circulating notes are printed. The fees allowed to national bank examiners are paid by the banks at rates fixed in accordance with the provisions of section 5240 of the Revised Statutes, as amended by the act approved February 19, 1875. The amount of tax upon circulation and assessments collected during the past year were as follows:

Semi-annual duty on circulation.....	\$1, 216, 104. 72
Cost of redemption of notes by the United States Treasurer	99, 366. 52
Assessment for cost of plates, new banks	18, 575. 00
Assessment for cost of plates, extended banks.....	7, 200. 00
Assessment for examiners' fees (sec. 5240, Revised Statutes)	138, 969. 39
Total.....	1, 480, 215. 63

The following table is a comparative statement of taxes assessed as semi-annual duty on circulation, cost of redemption of notes, cost of plates, and examiners' fees for the past nine years:

Years.	Semi-annual duty on cir- culation.	Cost of redemp- tion of notes by the United States Treasurer.	Assessment for cost of plates, new banks.	Assessment for cost of plates, ex- tended banks.	Assessment for exam- iners' fees (sec. 5240, R. S.).	Total.
1883.....	\$3, 132, 006. 73	\$147, 592. 27	\$25, 980. 00	\$34, 120. 00	\$94, 606. 16	\$3, 434, 305. 16
1884.....	3, 024, 668. 24	160, 896. 65	18, 845. 00	1, 950. 00	99, 642. 05	3, 306, 001. 94
1885.....	2, 794, 584. 01	181, 857. 16	13, 150. 00	97, 800. 00	107, 781. 73	3, 195, 172. 90
1886.....	2, 592, 021. 33	168, 243. 35	14, 810. 00	24, 825. 00	107, 272. 83	2, 907, 172. 51
1887.....	2, 044, 922. 75	138, 967. 00	18, 850. 00	1, 750. 00	110, 219. 88	2, 314, 709. 63
1888.....	1, 616, 127. 53	141, 141. 48	14, 100. 00	3, 900. 00	121, 777. 86	1, 897, 046. 87
1889.....	1, 410, 331. 84	131, 190. 67	12, 200. 00	575. 00	138, 725. 79	1, 685, 023. 30
1890.....	1, 254, 839. 65	107, 843. 39	24, 175. 00	725. 00	136, 772. 71	1, 524, 355. 75
1891.....	1, 216, 104. 72	99, 366. 52	18, 575. 00	7, 200. 00	138, 969. 39	1, 480, 215. 63
Total	19, 085, 606. 80	1, 277, 098. 49	160, 685. 00	172, 845. 00	1, 047, 768. 40	21, 744, 003. 69

Formerly national banking associations were required to pay a separate tax on both capital and deposits. The act approved March 3, 1883, abated all taxes except that on circulation.

The total tax collected from the national banks up to July 1, 1891, amounted to \$7,855,887.74 on capital, \$60,940,067.16 on deposits, and \$71,339,125.04 on circulation, making a total of \$140,135,079.94.

LOANS.

The following table gives a classification of the loans of the national banks in each of the central reserve cities of New York, Chicago, and St. Louis, in other reserve cities classified in groups, and in the rest of the country at nearly the same dates in each of the last five years:

OCTOBER 5, 1887.

	No. of banks.	On United States bonds on demand.	On other stocks, bonds, etc., on demand.	On single name paper without other security.	All other loans.	Total.
New York.....	47	\$1,445,900	\$95,075,844	\$17,585,496	\$143,906,941	\$258,014,181
Chicago.....	18	500	10,821,735	15,498,986	34,754,972	61,076,193
St. Louis.....	5		1,182,214	279,603	8,920,936	10,382,753
Group No. 1, 4 cities.....	126	56,805	37,717,725	32,464,759	177,884,888	248,124,177
Group No. 2, 4 cities.....	41	60,430	7,710,369	6,111,182	35,568,827	49,450,807
Group No. 3, 4 cities.....	35	48,400	8,087,222	7,887,639	43,232,749	59,256,060
Group No. 4, 4 cities.....	21	7,500	1,117,443	8,213,092	20,827,885	30,165,920
Country.....	2,756	1,413,918	44,335,893	124,035,463	693,790,281	863,575,555
Total.....	3,049	3,033,453	206,048,445	212,076,270	1,158,887,479	1,580,045,647

OCTOBER 4, 1888.

	No. of banks.	On United States bonds on demand.	On other stocks, bonds, etc., on demand.	On single name paper without other security.	All other loans.	Total.
New York.....	46	\$2,132,159	\$108,466,001	\$28,626,295	\$153,271,026	\$292,495,481
Chicago.....	19	359,296	9,631,825	14,155,001	41,129,615	65,275,737
St. Louis.....	4		921,854	306,450	6,988,242	8,216,546
Group No. 1, 4 cities.....	128	148,770	44,271,164	41,430,120	182,567,237	268,417,291
Group No. 2, 4 cities.....	41	10,765	7,806,794	7,182,779	37,435,637	52,435,975
Group No. 3, 4 cities.....	33	75,000	6,570,938	7,260,665	42,188,407	56,095,010
Group No. 4, 4 cities.....	22	1,200	1,205,596	8,501,966	21,303,327	31,012,089
Country.....	2,847	577,484	42,586,172	135,967,639	721,806,861	900,938,156
Total.....	3,140	3,304,674	221,460,244	243,430,915	1,206,690,352	1,674,886,285

SEPTEMBER 30, 1889.

	No. of banks.	On paper with single name, unsecured.	On paper with indorsers, otherwise unsecured.	On demand, with U. S. bonds, other bonds, stocks, or collaterals as security.	On time, with U. S. bonds, other bonds, stocks, or collaterals as security.	Total.
New York.....	45	\$31,866,578	\$119,366,417	\$109,579,495	\$43,085,676	\$303,898,166
Chicago.....	20	15,947,708	31,275,073	12,702,779	12,455,515	72,381,075
St. Louis.....	5	866,900	7,863,955	1,846,621	2,897,770	13,475,246
Group No. 1, 4 cities.....	129	43,237,334	145,457,842	54,280,694	43,847,643	286,823,594
Group No. 2, 4 cities.....	43	8,308,283	29,328,014	9,770,705	12,056,470	59,463,472
Group No. 3, 4 cities.....	53	8,618,618	39,473,645	8,337,056	6,419,197	62,848,515
Group No. 4, 4 cities.....	23	9,051,215	16,140,067	3,432,808	7,601,230	36,285,921
Country.....	2,992	154,475,783	636,484,540	54,514,240	125,279,276	970,553,839
Total.....	3,290	272,372,410	1,025,390,159	254,264,398	253,702,777	1,805,729,739

OCTOBER 2, 1890.

	No. of banks.	On paper with single name, unsecured.	On paper with indorsers, otherwise unsecured.	On demand, with U. S. bonds, other bonds, stocks, or collaterals as security.	On time, with U. S. bonds, other bonds, stocks, or collaterals as security.	Total.
New York.....	47	29,044,063	122,226,904	102,372,932	43,466,652	297,110,551
Chicago.....	19	16,714,673	27,897,562	17,125,219	16,506,704	78,244,158
St. Louis.....	8	2,172,008	16,274,789	4,346,312	6,681,993	29,475,102
Group No. 1, 5 cities*†.....	138	45,604,639	146,363,799	56,582,852	48,604,875	297,216,165
Group No. 2, 4 cities*.....	50	8,683,687	33,311,378	11,002,538	13,140,182	66,137,745
Group No. 3, 6 cities*†.....	46	21,118,680	55,649,938	10,540,565	10,752,917	98,062,140
Group No. 4, 4 cities*.....	25	10,116,981	18,602,090	6,225,020	10,313,144	45,257,221
Country.....	3,207	164,665,256	685,600,401	63,538,244	144,715,700	1,053,519,695
Total.....	3,540	298,119,987	1,105,926,851	271,733,682	294,242,167	1,970,022,687

SEPTEMBER 25, 1891.

	No. of banks.	On paper with single name, unsecured.	On paper with one or more indorsers, otherwise unsecured.	On demand with indorsers, otherwise unsecured.	On demand with U. S. bonds, other bonds, stocks, or collaterals as security.	On time, with U. S. bonds, other bonds, stocks, or collaterals as security.	Total.
New York.....	49	\$25,125,313	\$116,957,046	\$2,925,418	\$113,787,196	\$42,783,829	\$301,578,802
Chicago.....	21	17,937,791	34,889,300	3,704,939	13,525,638	17,508,229	87,565,897
St. Louis.....	9	2,093,451	14,617,141	558,571	3,999,711	6,595,233	27,864,107
Group.....							
No. 1, 5 cities*†	136	42,113,748	141,021,853	9,015,155	54,233,863	48,397,495	294,787,114
No. 2, 4 cities*..	54	8,457,434	29,991,803	1,084,034	11,149,928	14,393,999	65,077,198
No. 3, 7 cities*†	49	13,809,101	54,500,479	3,361,241	9,923,642	11,684,959	98,279,422
No. 4, 4 cities*..	26	7,493,961	14,130,558	2,106,638	5,596,114	9,954,626	39,286,897
Countries.....	3,333	159,412,548	662,814,133	35,679,202	54,065,103	162,943,757	1,074,914,803
Total.....	7,677	281,453,347	1,068,922,313	58,435,285	266,281,195	314,262,127	1,989,354,240

* Group No. 1, Boston, Albany, Brooklyn, Philadelphia, and Pittsburg. Group No. 2, Baltimore, Washington, New Orleans, and Louisville. Group No. 3, Cincinnati, Cleveland, Detroit, Milwaukee, Des Moines, St. Paul, and Minneapolis. Group No. 4, Kansas City, St. Joseph, Omaha, and San Francisco.

† Brooklyn, St. Paul, and Minneapolis were not reserve cities prior to 1890.

In the table below is given a full classification of the loans in New York City alone for the last six years:

Loans and discounts.	Oct. 7, 1886.	Oct. 5, 1887.	Oct. 4, 1888.	Sept. 30, 1889.	Oct. 2, 1890.
	45 banks.	47 banks.	46 banks.	45 banks.	47 banks.
On indorsed paper	\$121,381,380	\$115,316,625	\$117,707,044	\$119,369,404	\$122,226,904
On single-name paper	24,646,008	17,585,496	28,626,295	31,866,578	29,044,063
On U. S. bonds on demand	2,002,550	1,445,900	2,132,159	1,124,109	583,820
On other stocks, etc., on demand	91,636,791	95,075,844	108,466,001	108,258,112	101,789,112
On real estate security.....	211,432	146,885	113,494	201,878	223,778
All other loans	13,854,215	23,443,431	35,450,488	43,078,085	43,237,874
Total.....	253,732,376	258,014,181	292,405,481	303,898,166	297,110,551

Loans and discounts.		Sept. 25, 1891.
		49 banks.
On paper with single name, unsecured		\$25,125,313
On paper with one or more indorsers, otherwise unsecured		116,957,046
On demand with one or more indorsers, otherwise unsecured		2,925,418
On demand with U. S. bonds, other bonds, stocks, or collaterals, as security		113,787,196
On time with U. S. bonds, other bonds, stocks, or collaterals, as security		42,783,829
Total.....		301,578,802

The subjoined tables bring forward to the latest date the usual summary of information as to the course of deposits and reserve since the act of June 20, 1874, went into effect. They show the amount of deposits and the state of the reserve at about October 1 of each year, in each central reserve city, in all the reserve cities, and in the States and Territories, with a general summary embracing all active national banks:

NEW YORK CITY.

Date.	No. of banks.	Net deposits.	Reserve required (25 per cent).*	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Oct. 2, 1874	48	204.6	51.2	68.3	33.4	14.4	52.4	.....	1.5
Oct. 1, 1875	48	202.3	50.7	60.5	29.9	5.0	54.4	.....	1.1
Oct. 2, 1876	47	197.9	49.5	60.7	30.7	14.6	45.3	.....	0.8
Oct. 1, 1877	47	174.9	43.7	48.1	27.5	13.0	34.3	.....	0.8
Oct. 1, 1878	47	189.8	47.4	50.9	26.8	13.3	36.5	.....	1.1
Oct. 2, 1879	47	210.2	52.6	53.1	25.3	19.4	32.6	.....	1.1
Oct. 1, 1880	47	268.1	67.0	70.6	26.4	58.7	11.0	.....	0.9
Oct. 1, 1881	48	268.8	67.2	62.5	23.3	50.6	10.9	.....	1.0
Oct. 3, 1882	50	254.0	63.5	64.4	25.4	44.5	18.9	.....	1.0
Oct. 2, 1883	48	266.9	66.7	70.8	26.5	50.3	19.7	.....	0.9
Sept. 30, 1884	44	255.0	63.7	90.8	35.6	63.1	27.0	.....	0.7
Oct. 1, 1885	44	312.9	78.2	115.7	37.0	91.5	23.7	.....	0.5
Oct. 7, 1886	45	282.8	70.7	77.0	27.2	64.1	12.5	.....	0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	63.6	16.1	.....	0.4
Oct. 4, 1888	46	342.2	85.5	96.4	28.2	73.9	22.1	.....	0.3
Sept. 30, 1889	45	338.2	84.5	84.9	25.1	59.1	25.6	.....	0.2
Oct. 2, 1890	47	332.6	83.2	92.5	27.8	78.4	13.9	.....	0.2
Sept. 25, 1891	49	327.8	81.9	86.1	26.3	53.8	32.0	.....	0.3
Average for 18 years ...	47	261.8	65.5	74.1	28.3	46.2	27.2	.....	0.7

CHICAGO.

Oct. 5, 1887	18	64.6	16.2	19.7	30.5	12.9	6.7	.....	0.05
Oct. 5, 1888	19	69.3	17.3	21.0	30.2	13.1	7.8	.....	0.05
Sept. 30, 1889	20	78.7	19.7	25.0	31.7	15.3	9.6	.....	0.05
Oct. 2, 1890	19	82.9	20.7	24.8	30.0	17.0	7.8	.....	0.05
Sept. 25, 1891	21	92.9	23.2	31.2	33.6	20.1	11.0	.....	0.05

ST. LOUIS.

Oct. 5, 1887	5	10.3	2.6	2.7	26.4	1.3	1.3	.....	0.03
Oct. 4, 1888	4	7.9	2.0	2.1	27.0	1.0	1.1	.....	0.02
Sept. 30, 1889	5	12.0	3.0	3.2	26.7	1.6	1.6	.....	0.01
Oct. 2, 1890	8	26.2	6.5	5.6	21.3	3.1	2.5	.....	0.02
Sept. 25, 1891	9	24.2	6.1	5.8	23.8	3.8	2.0	.....	0.02

*All lawful money.

RESERVE CITIES.*

[Reserve 25 per cent, one-half in lawful money.]

Oct. 2, 1874	182	221.4	55.3	76.0	34.3	4.5	36.7	31.1	3.7
Oct. 1, 1875	188	223.9	56.0	74.5	33.3	1.5	37.1	32.3	3.6
Oct. 2, 1876	189	217.0	54.2	76.1	35.1	4.0	37.1	32.0	3.0
Oct. 1, 1877	188	204.1	51.0	67.3	33.0	5.6	34.3	24.4	3.0
Oct. 1, 1878	184	199.9	50.0	71.1	35.6	9.4	29.4	29.1	3.2
Oct. 2, 1879	181	288.8	57.2	83.5	36.5	11.3	33.0	35.7	3.5
Oct. 1, 1880	184	289.4	72.4	105.2	36.2	28.3	25.0	48.2	3.7
Oct. 1, 1881	189	335.4	83.9	100.8	30.0	34.6	21.9	40.6	3.7
Oct. 3, 1882	193	318.8	79.7	89.1	28.0	28.3	24.1	33.2	3.5
Oct. 2, 1883	200	323.9	81.0	100.6	31.1	26.3	30.1	40.8	3.4
Sept. 30, 1884	203	307.9	77.0	99.0	32.2	30.3	33.3	32.3	3.1
Oct. 1, 1885	205	364.5	91.1	122.2	33.5	42.0	34.9	42.4	2.9
Oct. 7, 1886	217	381.5	95.4	114.0	29.9	44.5	26.0	41.3	2.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	36.3	23.2	40.0	1.2
Oct. 4, 1888	224	384.9	96.2	116.9	30.4	40.0	24.5	51.5	0.9
Sept. 30, 1889	228	419.0	104.8	121.9	29.1	37.8	26.7	56.7	0.6
Oct. 2, 1890	259	457.8	114.4	129.8	28.3	43.1	24.9	61.0	0.7
Sept. 25, 1891	265	451.9	113.0	138.8	30.7	45.5	31.5	61.0	0.8

*Includes Chicago and St. Louis up to Oct. 5, 1887.

STATES AND TERRITORIES.

Date.	No. of banks.	Net deposits.	Reserve required (15 per cent).*	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Oct. 2, 1874	1,774	293.4	44.0	100.6	34.3	2.4	33.7	52.7	11.9
Oct. 1, 1875	1,851	307.9	46.3	100.1	32.5	1.6	33.7	53.3	11.6
Oct. 2, 1876	1,853	291.7	43.8	99.9	34.3	2.7	31.0	55.4	10.8
Oct. 1, 1877	1,845	290.1	43.6	95.4	32.9	4.2	31.6	48.9	10.7
Oct. 1, 1878	1,822	289.1	43.4	106.1	36.7	8.0	31.1	56.0	11.0
Oct. 2, 1879	1,820	329.9	49.5	124.3	37.7	11.5	30.3	71.3	11.2
Oct. 1, 1880	1,859	410.5	61.6	147.2	35.8	21.2	28.3	86.4	11.3
Oct. 1, 1881	1,895	507.2	76.1	158.3	31.2	27.5	27.1	92.4	11.4
Oct. 3, 1882	2,026	545.8	81.9	150.4	27.5	30.0	30.0	80.1	11.3
Oct. 2, 1883	2,253	577.9	86.7	137.5	27.2	31.2	30.8	84.1	11.3
Sept. 30, 1884	2,417	535.8	80.4	156.3	29.2	35.2	30.9	79.7	10.5
Oct. 1, 1885	2,467	570.8	85.6	177.5	31.1	41.5	29.9	95.9	10.2
Oct. 7, 1886	2,590	637.6	95.6	186.2	29.2	47.8	30.1	99.5	8.7
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	50.8	32.6	100.9	6.6
Oct. 4, 1888	2,847	739.2	110.9	209.8	28.4	50.2	34.5	119.0	6.2
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	50.5	36.2	132.4	5.5
Oct. 2, 1890	3,207	859.2	128.9	225.5	26.2	54.3	37.7	128.5	5.2
Sept. 25, 1891	3,333	861.8	129.3	235.5	27.3	60.3	36.8	133.0	5.4

* Reserve 15 per cent, two-fifths in lawful money.

SUMMARY.

Oct. 2, 1874	2,004	719.5	150.1	244.9	34.0	21.3	122.8	83.8	17.1
Oct. 1, 1875	2,087	734.1	152.2	235.1	32.0	8.1	125.2	85.6	16.3
Oct. 2, 1876	2,089	706.6	147.5	236.7	33.5	21.3	113.4	87.4	14.6
Oct. 1, 1877	2,080	669.1	138.3	210.8	31.5	22.8	100.2	73.3	14.5
Oct. 1, 1878	2,053	673.8	140.8	228.1	33.6	30.7	97.0	85.1	15.3
Oct. 2, 1879	2,048	768.9	159.3	260.9	33.9	42.2	95.9	107.0	15.8
Oct. 1, 1880	2,090	968.0	201.0	323.0	33.4	108.2	64.3	134.6	15.9
Oct. 1, 1881	2,132	1,111.6	227.2	321.6	28.9	112.7	59.9	133.0	16.1
Oct. 3, 1882	2,269	1,118.6	225.1	303.9	27.2	102.8	72.0	113.3	15.8
Oct. 2, 1883	2,501	1,168.7	234.4	328.9	28.1	107.8	80.6	124.9	15.6
Sept. 30, 1884	2,664	1,098.7	221.1	346.1	31.6	128.6	91.2	112.0	14.3
Oct. 1, 1885	2,714	1,248.2	254.9	415.4	33.3	175.0	88.5	138.3	13.6
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	29.0	156.4	68.7	140.8	11.4
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	165.1	79.9	140.9	8.3
Oct. 4, 1888	3,140	1,543.6	311.9	446.2	28.9	178.1	90.1	170.5	7.6
Sept. 30, 1889	3,290	1,655.5	333.1	459.6	27.8	164.3	99.7	189.1	6.4
Oct. 2, 1890	3,540	1,758.7	353.7	478.2	27.2	195.9	86.8	189.5	6.1
Sept. 25, 1891	3,677	1,758.6	353.5	497.4	28.3	183.5	113.3	194.0	6.6

In the preceding tables the specie held represents the aggregate of gold and silver coin, Treasurer's certificates, and clearing-house gold certificates. A table will be found in the Appendix, page 148, showing the amount of each kind of coin and certificates held by the banks in each State and reserve city in October, 1888, September, 1889, October, 1890, and September, 1891.

FAILED BANKS.

Twenty-five national banks, with an aggregate capital of \$3,662,000, were placed in the hands of receivers during the year, as shown in the following statement. In one case creditors have received 55 per cent of the principal, in another 45 per cent, in three cases 20 per cent, and in three cases 15 per cent.

STATEMENT OF FAILED BANKS, THEIR SURPLUS AND LIABILITIES, ACCORDING TO LAST REPORT OF CONDITION.

Name and location of bank.	Date of authority to commence business.	Date of failure.	Receiver appointed	As shown at date of last report of condition in each case.			
				Capital.	Surplus and undivided profits.	Other liabilities*.	Date of last report of condition.
First National Bank of Alma, Kans.....	Aug. 3, 1887	1890. Nov. 10	1890. Nov. 21	\$75,000	4,577	18,409	1890. Oct. 2
First National Bank of Belleville, Kans.....	Aug. 28, 1885	Dec. 2	Dec. 12	50,000	6,856	43,240	Oct. 2
First National Bank of Meade Center, Kans.....	May 5, 1887	Oct. 17	Dec. 24	50,000	4,009	24,988	Oct. 2
American National Bank of Arkansas City, Kans.....	Mar. 15, 1889	Dec. 8	Dec. 26	300,000	29,323	604,001	Oct. 2
City National Bank of Hastings, Nebr.....	Dec. 27, 1883	Dec. 27	1891. Jan. 14	100,000	318	123,374	Dec. 17
Peoples' National Bank of Fayetteville, N. C.....	June 27, 1872	Dec. 31	Jan. 20	125,000	33,490	130,841	Oct. 2
Spokane National Bank of Spokane Falls, Wash.....	Jan. 24, 1888	Dec. 18	Feb. 3	100,000	31,610	565,593	Oct. 2
First National Bank of Ellsworth, Kans.....	Sept. 11, 1884	1891. Jan. 26	Feb. 11	50,000	15,850	136,250	Dec. 19
Second National Bank of McPherson, Kans.....	Sept. 16, 1887	Mar. 2	Mar. 25	50,000	10,138	110,248	Dec. 19
Pratt County National Bank of Pratt, Kans.....	Sept. 8, 1887	Feb. 26	Apr. 7	50,000	8,065	67,379	Dec. 19
Keystone National Bank of Philadelphia, Pa.....	July 30, 1875	Mar. 20	May 9	500,000	120,664	1,856,329	1891. Feb. 26
Spring Garden National Bank of Philadelphia, Pa.....	Mar. 13, 1886	May 8	May 21	750,000	171,725	2,007,463	Feb. 26
National City Bank of Marshall, Mich.....	July 29, 1872	June 3	June 22	100,000	34,236	76,726	May 4
Red Cloud National Bank of Red Cloud, Nebr.....	May 10, 1884	June 26	July 1	75,000	7,316	94,553	May 4
Asbury Park National Bank of Asbury Park, N. J.....	Sept. 17, 1887	July 1	July 2	100,000	5,626	44,671	May 4
Ninth National Bank of Dallas, Tex.....	Sept. 12, 1890	July 1	July 16	300,000	11,641	267,063	July 9
First National Bank of Red Cloud, Nebr.....	Nov. 8, 1882	May 22	July 16	75,000	11,840	76,435	Feb. 26
Central Nebraska National Bank of Broken Bow, Nebr.....	Sept. 28, 1888	June 12	July 21	60,000	12,458	97,891	May 4
Florence National Bank of Florence, Ala.....	Oct. 3, 1889	June 22	July 23	100,000	5,374	74,466	May 4
First National Bank of Palatka, Fla.....	July 15, 1884	July 17	Aug. 7	150,000	27,098	329,640	July 9
First National Bank of Kansas City, Kans.....	May 17, 1887	July 16	Aug. 17	150,000	14,374	159,737	May 4
Rio Grande National Bank of Laredo, Tex.....	Oct. 28, 1889	Sept. 14	Oct. 3	100,000	6,009	70,233	July 9
First National Bank of Clearfield, Pa.....	Jan. 30, 1896	Sept. 29	Oct. 7	100,000	50,192	178,895	July 9
Farley National Bank of Montgomery, Ala.....	Dec. 18, 1889	Aug. 21	Oct. 7	100,000	28,118	171,508	July 9
First National Bank of Coldwater, Kans.....	May 9, 1887	Sept. 21	Oct. 14	52,000	791	30,592	July 9
Total.....				3,662,000	651,698	7,360,525	

* Total, as per report, except capital, surplus, circulation, undivided profits, and unpaid dividends.

CAUSES OF FAILURE.

The First National Bank of Meade Center, Kans., closed its doors October 17, 1890, being unable to satisfy demand liabilities presented for payment.

Injudicious loans had been made which were not readily convertible, and a sudden demand for the payment of a county deposit precipitated

suspension. The remote causes of failure were negligence of directors, general stagnation of business, and decrease in values, resulting from continuous failure of crops.

The First National Bank of Alma, Kans., for several months prior to suspension of business had received more than ordinary attention from the national bank examiner, two examinations having been made within a period of six months. The president of the bank was accused of borrowing money on the strength of the bank's indorsement for personal use and investment in private enterprises, and of issuing certificates of deposit in blank sums to be sold under contract by outside parties. Judgments were resting against the president individually, and judgment had been obtained against the bank by a correspondent, the sheriff levying upon the real and personal property. The amount of demand liabilities was very small and voluntary liquidation was contemplated, but an examiner, who visited the bank with special instructions, closed the doors on November 10, 1890, after due examination.

The First National Bank of Belleville, Kans., closed its doors December 2, 1890.

The president was a large borrower, and used the bank for individual purposes. The banking house was destroyed by fire October 28, and from that date deposits gradually diminished, seriously limiting the business of the bank. The president was active in promoting local enterprises, some of which were total failures, and there was no return from investments.

The creditors have been paid 55 per cent on the principal of claims proved.

The American National Bank of Arkansas City, Kans., closed its doors December 8, 1890.

The condition of affairs was complicated. The officers of the bank had used assets to further personal interests, and created large and excessive loans. The immediate cause of suspension was inability to pay a demand certificate of deposit. There was an unwarranted extension of business in attempting to sustain enterprises in which the officers were interested, and large sums of money were borrowed upon certificates of deposit at high rates of interest. Dividends were paid to shareholders not justified by the earnings of the bank, and the directors were guilty of gross inattention to duty, disregard of the law and advice from the Comptroller.

Dividends have been paid amounting to 20 per cent on the principal of claims proved, and the assets may prove to be sufficient for payment in full.

The Spokane National Bank of Spokane Falls, Wash., closed its doors December 18, 1890.

The entire management of affairs was committed to the cashier and the vice-president, who were the moving spirits in speculative enterprises, which were carried on without interference or control by the directors, the latter never giving the bank any attention, but lending their names in support of the reckless operations of the cashier. About one-half of the deposits were locked up in private banks and mining interests. This condition of affairs made it impossible for the bank to meet its demand obligations, and was the immediate cause of suspension.

A dividend of 15 per cent has been paid to creditors on the principal of claims proved.

The City National Bank of Hastings, Nebr., closed its doors December 27, 1890.

On October 17 an assessment upon the shareholders, amounting to

50 per cent of the capital stock, was levied by the Comptroller, and remained unpaid. The examiner upon taking charge discovered the fact that more than one-half of an increase of capital certified to the Comptroller as having been paid in, and authorized by him in accordance with law, was represented by the notes of subscribers, the obligations remaining unpaid at date of suspension.

Notes had been rediscounted for persons to whom the president had transferred real estate at fictitious values. High rates of interest were paid on certificates of deposit and bills payable to non-resident capitalists for several years prior to the suspension, and dividends not earned were declared and paid to shareholders. The board of directors was inattentive to duty, which made reckless mismanagement possible.

A dividend of 15 per cent has been paid to creditors on the principal of claims proved.

The People's National Bank of Fayetteville, N. C., closed its doors December 31, 1890, the immediate cause being a slight run by depositors. The condition of affairs, as reported by the examiner upon taking charge, showed gross irregularities by the president and criminal violation of law. As a critical examination progressed, it was found that the bank had been practically insolvent for many years, the Comptroller and the examiners having been deceived through systematic and successful attempts to carry among the assets a large amount of notes and bills as alive and secured which were in fact past due and worthless.

The president was permitted to abstract funds of the bank upon the indorsement of notes taken by him in connection with an outside enterprise, and which were represented as being secured by chattel mortgage. Fictitious drafts were drawn and carried by the bank as bills of exchange. The president was thoroughly dishonest; but, because the directors and other officers either did not know their duties or utterly failed to perform them, he was enabled to completely wreck the bank.

All the facts were promptly reported to the United States district attorney. The president was arrested, but the grand jury failed to find an indictment.

A dividend of 20 per cent has been paid to creditors on the principal of claims proved.

The First National Bank of Ellsworth, Kans., closed its doors January 26, 1891. Suspension was inevitable as the result of injudicious and reckless loans to the cashier and his friends, the funds being used and lost in speculation. A dividend of 15 per cent has been paid to creditors on the principal of claims proved.

The Pratt County National Bank, of Pratt, Kans., closed its doors February 26, 1891. The president was a large borrower and a wild speculator. The bank was compelled to take mortgages to secure his indebtedness, which were not valuable as live assets, the aggregate amount representing more than one-half of the capital of the bank. The bank also suffered large losses in the earlier period of its existence, but the management undertook to conduct a successful business by borrowing on bills payable and bills receivable and paying excessive rates of interest on deposits. Upon sudden demand for the payment of the deposit of the county treasurer, the bank was forced to suspend.

A dividend of 20 per cent has been paid to creditors on the principal of claims proved.

The Second National Bank of McPherson, Kans., closed its doors March 2, 1891. The failure of this bank was due to the reckless man-

agement of its president, who squandered the assets. When the bank suspended he committed suicide.

The Keystone National Bank of Philadelphia, Pa., was closed to business on the morning of March 20, 1891, by order of the Comptroller of the Currency, the examiner immediately taking charge.

An assessment upon the shareholders had been previously levied to make good an impairment of the capital, as such impairment was then estimated. The assessment was not responded to by the shareholders, and upon disclosures made by the president of the bank in person to the Comptroller, on the evening of March 19, immediate action was taken and the bank was closed. According to the records of the bank as then disclosed, the capital had not been entirely lost, but subsequent investigation developed the fact that collusion among the officers and employes had resulted in successfully deceiving the examiner and the Comptroller with respect to the true condition of the bank.

The causes of the failure were reckless and criminal use of funds belonging to the bank, the bookkeeper having aided the president, who is a fugitive from justice, in deceiving the examiner by false entries, such entries being made at or about the dates of examination. This bookkeeper, after the suspension, admitted his guilt and was arrested, brought to trial, and sentenced to imprisonment for a term of seven years. Subsequently three other persons connected with the bank were arrested upon information and are now held under bail for collusion.

A thorough investigation has progressed since the date of suspension, for the purpose of ascertaining all the facts and fixing personal liability. The city treasurer of Philadelphia appeared to be a large creditor, and permission was granted State and city authorities to investigate the records of the bank for the purpose of ascertaining the precise facts.

The Treasury Department also instituted an investigation of all the records of the bank, with the view of ascertaining who is liable, criminally or otherwise, for the failure, which is still in progress.

The Spring Garden National Bank of Philadelphia, Pa., closed its doors on the morning of May 8, 1891, being unable to settle with the clearing house. This suspension closely followed that of the Keystone National Bank, and as investigation proceeded it became evident that there had been criminal violations of law. On May 28 the president and cashier were arrested upon information and brought to trial. They were found guilty and relegated to the penitentiary for a term of ten years each.

The First National Bank of Red Cloud, Nebr., was closed by the examiner May 22, 1891, payment of a certificate of deposit having been refused, and in obedience to telegraphic instructions from the Comptroller. Upon investigation it was discovered that the bank had been in an insolvent condition for a considerable period of time, such condition having been caused by irregularities of former officers and general mismanagement. No meeting of the shareholders had apparently been held for more than two years, and the officers and employes immediately in charge were permitted to conduct its affairs. The funds of the bank were largely loaned to its officers and their relatives, the loans not being properly secured.

The National City Bank of Marshall, Mich., closed its doors June 3, 1891. On June 2 the Comptroller was advised that the assistant cashier had embezzled a large sum of money, but that the bondsmen were able and willing to make good the entire loss without delay.

The cashier was very inattentive to duty, and the directors, having

unbounded confidence in the integrity of the employés, grossly neglected the interests of the bank. As investigation proceeded the embezzlement was found to equal the entire capital stock. On May 27 the examiner discovered the defalcation and informed the directors, but as the bank was still considered solvent, no action was taken to secure arrest, and the embezzler escaped before the doors were closed and the examiner took charge.

A dividend of 50 per cent has been paid to creditors upon the principal of claims proved.

The Red Cloud National Bank of Red Cloud, Nebr., was closed by order of the Comptroller June 26, 1891. All of its capital was represented by unconvertible securities, and the funds of the bank had been invested in local enterprises, at great loss.

The condition of the bank was due to bad management and a total disregard of sound banking principles.

The Asbury Park National Bank of Asbury Park, N. J., was closed by order of the Comptroller July 1, 1891. During the period of the bank's existence a sufficient amount of individual deposits were not obtained to make a profitable business. A large and costly building was constructed, and as an asset was not consistent with the volume of business. The president borrowed large sums, bad loans were made, and excessive interest was paid. Expenditures and losses were in excess of earnings, the directors were negligent of duty, and false statements of condition were made. The public and correspondent banks lost confidence and suspension became inevitable.

The Central Nebraska National Bank of Broken Bow, Nebr., was closed by the examiner on the morning of June 12, 1891, upon receipt of instructions from the Comptroller. The immediate and remote causes for this action were the heavy loans made to individual directors, aggregating three-fifths of the capital of the bank, and the heavy loss sustained upon bills receivable, which had been foisted upon the bank through questionable methods adopted by the officers in endeavoring to aid outside enterprises wholly foreign to the locality. Large sums of money were borrowed at high rates of interest, for which nearly all of the good paper of the bank had been pledged as security.

The Florence National Bank of Florence, Ala., closed its doors June 22, 1891, the entire capital having been lost. The former president had absolute control, improperly used the funds of the bank to sustain outside enterprises, and was forced to resign; but his management had placed the bank in a position from which it could not recover. The suspension of the bank was precipitated by the protest of drafts aggregating an inconsiderable amount drawn upon a correspondent bank.

The Ninth National Bank of Dallas, Tex., was closed by the examiner July 1, 1891, upon receipt of telegraphic instructions from the Comptroller. The bank commenced business in September, 1890, and was controlled by the cashier, who had previously become indebted for a large amount to another national bank, of which he was an officer, and funds of the Ninth National Bank were used to liquidate his indebtedness. The directors held meetings only on call, and were not attentive to duty. A large proportion of the loans were made to irresponsible parties without sufficient security, and the proceeds were subrogated to the uses of the cashier. A new management was effected, but the capital had become so impaired that suspension was inevitable. After the examiner took charge an attempt was made to control sufficient funds for the payment of creditors in full, so that the bank might be placed in voluntary liquidation, but the effort did not succeed. From the

records it would appear that the failure was almost entirely due to the wild speculations and dishonest practices of the cashier.

The First National Bank of Kansas City, Kans., closed its doors July 16, 1891, upon demand for the payment of the city deposit. A former president, in conjunction with the vice-president, were active speculators in real estate and the promoters of outside enterprises. These officers, and other real estate dealers, became indebted to the bank for large sums, and when a reaction from abnormally high prices resulting from a so-called "boom" occurred, were unable to meet their obligations or secure them with convertible collaterals. Settlements were forced upon the bank by transfers of real estate, to such an extent that the assets were tainted with a doubtful or worthless character. The credit of the bank having become impaired, confidence was destroyed, and stringency in the money market caused a withdrawal of deposits. The bank was unable to borrow from correspondents, not being able to pledge sufficient security, and finally could not meet demand obligations.

The First National Bank of Palatka, Fla., closed its doors July 17, 1891. The president was connected with a city banking institution which failed. Public confidence was destroyed, which resulted in a considerable withdrawal of deposits. A large amount of stock, bonds, and real estate mortgages were among the assets, which at date of suspension represented a large loss. Serious depreciation of values and stagnation of business were general in the locality. Formerly, the management having been left entirely to the president, loans and investments were made in outside enterprises, dependent wholly upon the duration of exceptional local prosperity. The president and his relatives were large borrowers, and invested the funds in sustaining local schemes. Finally the bank was unable to borrow from correspondents, or rediscount paper, and could not meet demand obligations.

The Farley National Bank of Montgomery, Ala., closed its doors August 21, 1891. The immediate cause of the suspension was the protest of drafts, aggregating in amount a sum greater than the capital of the bank, which had been cashed in the interests of a railroad company, collateral security being held, but not readily convertible. Efforts are being made to realize upon the security, so that the bank may resume business.

The Rio Grande National Bank of Laredo, Tex., was closed by examiner upon receipt of instructions from the Comptroller September 14, 1891. The principal cause of failure was the use of the bank's funds in sustaining an improvement company which owned a large area of land in the locality. The bank was doing no business, its capital was seriously impaired, and its resources locked up in unconvertible securities. The depositors were few; the aggregate amount due was insignificant, and there was no money in the bank to loan.

The First National Bank of Coldwater, Kans., was closed by a national bank examiner, upon receipt of instructions from the comptroller, September 21, 1891. An assessment upon the capital had been made, but the shareholders did not respond. Former officers of the bank were reckless speculators in real estate, and failed, owing the bank large amounts. Their successors were large borrowers for similar purposes. The general causes which resulted in suspension were bad and careless management and indifference to duty on the part of the directors, who left the management entirely in the hands of the cashier. A movement to raise sufficient funds to pay creditors in full, so that the bank might be placed in voluntary liquidation, was abandoned.

The First National Bank of Clearfield, Pa., closed its doors September 29, 1891. The entire capital had been lost. The management of the bank rested wholly with the president, who had large interests in outside enterprises and a State bank, using the national bank for individual purposes. Excessive loans were made in sustaining outside deals. Good assets were systematically abstracted, and worthless assets substituted. Loans not represented by the obligations of firms and companies in some form or other, in which the president was interested, were based upon accommodation paper. Large loans were floated, represented by paper made by persons and firms of doubtful character. The bank acquired control of a mill property, which locked up large sums of money in the purchase and operation, and was a losing investment. The directors were either negligent or guilty of collusion. The irregularities already discovered strongly indicate fraudulent and gross violations of law. The president was promptly arrested and held for trial.

The Washington National Bank of New York City was organized June 5, 1890, with a capital of \$300,000. Injudicious loans were made, and the capital became seriously impaired. The doors were closed to business March 24, 1891, but the assets being sufficient to pay all liabilities, the bank was permitted to go into voluntary liquidation.

The Newton National Bank of Newton, Kans., closed its doors November 20, 1890. A few months prior to this date an increase of capital stock had been approved by the Comptroller, the affairs of the bank, according to reports, being in good condition. A considerable number of shares of stock were owned by non-residents, who regarded the investment as secure without inquiry as to the conduct of the bank with respect to its management.

After suspension the fact was developed that most of the increase had been collected prior to authorization by the Comptroller, and was represented substantially by loans made to a bank in Guthrie, Okla., which had failed. The cashier of this bank was the cashier of the Newton National Bank and co-manager. The management of the Newton National Bank practically rested with the vice-president and cashier.

Only one-third of the capital stock was held by local shareholders, so that unusual facilities were afforded these officers for using the funds of the bank uncontrolled, as they owned about two-thirds of the stock locally held. The officers borrowed largely from the bank, and pledged a majority of the good bills as collateral security for rediscounts. The Eastern shareholders were prompt in taking steps looking to a repairment of the capital, and their efforts resulted in a deposit of sufficient fresh capital in cash to place the bank upon a solvent footing. The receiver was withdrawn, and the bank was permitted to resume business July 1, 1891.

The Farmers and Merchants' National Bank of Clarksville, Tenn., closed its doors December 10, 1890, on account of the embarrassment created by the failure of a private bank and firms indebted to it in large sums. Reports indicated that the embarrassment was temporary, and immediate steps were taken by the shareholders to repair the capital, so that, if permitted, the bank might resume business. Their efforts were successful, a voluntary assessment was levied and paid, bad debts were charged off, and as a result there became available funds sufficient to pay all liabilities, leaving the capital intact. The bank was permitted to resume business April 20, 1891.

The affairs of three national banks have been closed during the past year and final dividends have been paid to their creditors.

Name and location of bank.	Date of appointment of receiver.	Total dividends on principal.	Proportion of interest paid.
		<i>Per cent.</i>	<i>Per cent.</i>
State National Bank, Raleigh, N. C.....	Mar. 31, 1888	53	.....
National Bank of Sumter, S. C.....	Aug. 24, 1887	100	100
Lancaster National Bank, Clinton, Mass.....	Jan. 20, 1886	100	100

Out of 4,648 national banks organized since February, 1863, only 164, or about 3.53 per cent, have been placed in the hands of receivers; this includes 9 which had been previously placed in liquidation by the shareholders, but upon their failing to pay depositors the Comptroller appointed receivers to wind up their affairs. Of the 164 failed banks, 35 have paid creditors in full, principal and interest, 6 have paid principal and a part of the interest, and 12 have paid the principal only. The affairs of 102 of the 164 banks have been finally closed, leaving 62 in process of settlement, of which 15 are virtually closed, with the exception of pending litigation, leaving 47 receiverships in active operation.

The total amount so far paid to creditors of insolvent national banks has been \$38,629,123, upon proved claims amounting to \$57,792,028. The amount paid during the year has been \$1,725,883, besides \$15,903 paid for dividends declared prior to November 1, 1890, on claims proved since that date. Assessments amounting to \$15,173,050 have been made upon shareholders of insolvent national banks under section 5151 of the Revised Statutes of the United States. From this source the gross collections amount to \$6,621,409, of which there has been received during the past year \$257,734. Suits are pending in some cases.

In the Appendix, page 208, a table will be found showing, under various heads, amounts collected from the assets of each of the 164 insolvent national banks, the amounts disbursed, and the purpose. All moneys and assets are accounted for, and the figures supply all information necessary to the ascertainment of percentages and loss.

DIVIDENDS, THIRTY-EIGHT IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, WITH THE TOTAL DIVIDENDS IN EACH CASE UP TO NOVEMBER 1, 1891.

Name and location of bank.	Date of appointment of receiver.	Dividends paid during the year.			Total dividends paid depositors.	Proportion of interest paid depositors
		Date.	Amount.	Per cent.		
Gloucester City National Bank of Gloucester City, N. J.	June 12, 1890	Nov. 6, 1890	\$5,493.06	20	<i>Per cent.</i> 20	<i>Per cent.</i>
Do.		Oct. 29, 1891	5,913.81	20	40	
Third National Bank of Malone, N. Y.	Dec. 30, 1889	Nov. 12, 1890	11,614.79	20	80	
Lancaster National Bank of Clinton, Mass.	Jan. 20, 1886	Nov. 20, 1890	16,900.74	9.85	100	100
First National Bank of Corry, Pa.	Oct. 11, 1887	Dec. 15, 1890	8,700.52	5	90	
Pacific National Bank of Boston, Mass.	May 22, 1882	Dec. 26, 1890	47,942.51	2	61	
State National Bank of Wellington, Kas.	Sept. 25, 1890	Dec. 31, 1890	11,929.39	25	25	
Do.		Apr. 23, 1891	12,408.41	25	50	
Do.		June 30, 1891	14,127.54	25	75	
California National Bank of San Francisco, Cal.	Jan. 14, 1889	Oct. 7, 1891	25,345.09	5.55	100	100
State National Bank of Raleigh, N. C.	Mar. 31, 1888	Jan. 12, 1891	9,730.48	3	53	
Harper National Bank of Harper, Kans.	Feb. 10, 1890	Feb. 3, 1891	3,766.22	20	20	
Do.		Apr. 25, 1891	7,532.44	40	60	
Park National Bank of Chicago, Ill.	July 14, 1890	Feb. 4, 1891	91,793.32	20	80	
Do.		Sept. 22, 1891	46,219.26	10	90	
First National Bank of Abilene, Kans.	Jan. 21, 1890	Feb. 6, 1891	7,626.09	15	15	
Do.		Mar. 5, 1891	7,626.05	15	30	
Do.		Apr. 23, 1891	24,451.41	40	70	
First National Bank of Belleville, Kans.	Dec. 12, 1890	Feb. 13, 1891	3,998.70	25	25	
Do.		Mar. 21, 1891	5,669.32	20	45	
Do.		Sept. 30, 1891	3,051.58	10	55	
Kingman National Bank of Kingman, Kans.	Oct. 2, 1890	Mar. 17, 1891	9,312.93	20	20	
Do.		May 20, 1891	13,969.52	30	50	
Do.		July 28, 1891	23,090.76	12.50	62.50	
First National Bank of Anoka, Minn.	Apr. 22, 1889	Mar. 20, 1891	37,596.11	35	65	
Exchange National Bank of Norfolk, Va.	Apr. 9, 1885	Apr. 15, 1891	86,766.69	3	63	
First National Bank of Sheffield, Ala.	Dec. 23, 1889	Apr. 15, 1891	9,161.04	15	15	
Fifth National Bank of St. Louis, Mo.	Nov. 15, 1887	Apr. 15, 1891	33,890.99	3	96	
First National Bank of Ellsworth, Kans.	Feb. 11, 1891	Apr. 29, 1891	12,104.06	15	15	
People's National Bank of Fayetteville, N. C.	Jan. 20, 1891	May 14, 1891	18,349.01	20	20	
First National Bank of Monmouth, Ill.	Apr. 22, 1884	July 1, 1891	29,649.22	12.73	100	100
Marine National Bank of the City of New York, N. Y.	May 13, 1884	July 20, 1891	673,932.20	15	80	
Pratt County National Bank of Pratt, Kans.	Apr. 7, 1891	....do	5,873.94	20	20	
City National Bank of Hastings, Nebr.	Jan. 14, 1891	July 24, 1891	14,710.63	15	15	
American National Bank of Arkansas City, Kans.	Dec. 26, 1890	July 28, 1891	33,350.56	20	20	
Fidelity National Bank of Cincinnati, Ohio.	June 27, 1887	Aug. 5, 1891	216,233.69	5	50	
Spokane National Bank of Spokane Falls, Wash.	Feb. 3, 1891	Sept. 30, 1891	42,588.25	15	15	
National City Bank of Marshall, Mich.	June 22, 1891	....do	77,510.63	50	50	
Total			1,709,980.96			

INACTIVE RECEIVERSHIPS.

Fifteen banks remain in the hands of receivers, the affairs of which are practically wound up, and the trusts are kept on the inactive list because of pending litigation or of the possession of assets, an immediate disposition of which would entail unnecessary sacrifice. The expenses of a trust in this condition are nominal and limited to what is actually necessary to proper and careful attention to the matters in abeyance. Titles to property pass through a receiver and the courts, but final dividends are sometimes paid from the office of the Comptroller, especially in the event of a considerable lapse of time after a receiver has realized upon all available assets.

By comparison with the report of 1890 it will be observed that only one of the banks then reported on the inactive list has been stricken out. It is expected that the unsettled affairs of most of those in the list will be disposed of within the next year and the receiverships formally terminated.

The following is a list of receiverships in an inactive condition:

Name and location of bank.	Date of appointment of receiver.	Dividends paid.
		<i>Per cent.</i>
First National Bank, Albion, N. Y.	Aug. 26, 1884	28. 50
First National Bank, Anderson, Ind.	Nov. 23, 1873	39. 50
Third National Bank, Chicago, Ill.	Nov. 24, 1877	*100
Central National Bank, Chicago, Ill.	Dec. 1, 1877	60
First National Bank of Union Mills, Union City, Pa.	Mar. 24, 1883	70
German-American National Bank, Washington, D. C.	Nov. 1, 1878	50
First National Bank, Monmouth, Ill.	Apr. 22, 1884	*100
Mechanics' National Bank, Newark, N. J.	Nov. 2, 1881	67. 405
First National Bank, Livingston, Mont.	Aug. 25, 1884	95
First National Bank, Pine Bluff, Ark.	Nov. 20, 1886	45
First National Bank, Buffalo, N. Y.	Apr. 22, 1882	43. 50
First National Bank, Leadville, Colo.	Jan. 24, 1884	40
First National Bank, St. Albans, Vt.	Apr. 22, 1884	25
First National Bank, Sioux Falls, S. Dak.	Mar. 11, 1886	40
Fifth National Bank, St. Louis, Mo.	Nov. 15, 1887	96

* And interest. Meeting of shareholders called.

The total number of national banks organized since February 25, 1863, is 4,648, of which 3,694 are now in operation, 954 having passed out of the system, accounted for as follows:

Passed into voluntary liquidation to wind up their affairs.....	629
Less number afterward placed in the hands of receivers.....	9
	620
Passed into liquidation for purpose of reorganization.....	80
Passed into liquidation upon expiration of corporate existence.....	*91
Placed in hands of receivers.....	164
	955
Less restored to solvency and resumed business.....	1
Total passed out of system.....	954

BANKS IN VOLUNTARY LIQUIDATION.

National banks complying with United States statutes are permitted to go into voluntary liquidation, and in some instances, when affairs have been partially closed, the Comptroller has been requested to per-

* Forty-four of these have been reorganized.

mit resumption of business, the same title and charter number being retained. The reasons for such requests are generally based upon an unexpected appreciation in the value of assets, a desire to avoid sacrifices seemingly unnecessary, a change of management found to be important, and a desire to retain the title for its business value.

The Supreme Court of the United States has held that a national bank in voluntary liquidation is not dissolved as a corporation, and may bring suit or defend for the purpose of winding up its business (*Bank vs. Insurance Company*, 104 U. S., 54), and section 7 of the act approved July 12, 1882, provides:

That national banking associations whose corporate existence has expired or shall hereafter expire, and which do not avail themselves of the provisions of this act, shall be required to comply with the provisions of sections 5221 and 5222 of the Revised Statutes in the same manner as if the shareholders had voted to go into liquidation, as provided in section 5220 of the Revised Statutes; and the provisions of sections 5224 and 5225 of the Revised Statutes shall also be applicable to such associations, except as modified by this act; and the franchise of such associations is hereby extended for the sole purpose of liquidating their affairs until such affairs are finally closed.

It has been held by the courts that under act of Congress approved July 12, 1882, extending for the purpose of liquidation the franchises of such national banking associations as do not request an extension of their corporate existence, and making applicable to them the statutes relating to the liquidation of similar banking associations, the shareholders may continue to elect officers and directors for the purpose of effecting liquidation. In the case referred to, the court held that the right to elect directors and such other officers as are usually chosen by a business corporation is a part of the corporate franchise, and that when the franchise is extended, although for a limited purpose, the corporation may exercise all the powers originally conferred upon it which are appropriate for that purpose, among which is the election of directors, the right to manage its own affairs belonging to the bank through the shareholders, and not to those who by accident are found to be directors in possession.

In 1868 the question arose as to whether the Comptroller of the Currency had authority to permit a national bank in voluntary liquidation to resume all its corporate powers, the request having been made by a bank which had been permitted to go into voluntary liquidation, the shareholders having rescinded a former resolution, and requesting leave to withdraw notice to the Comptroller of a desire to liquidate the affairs of the bank. The matter was referred to the Department of Justice, and the opinion was rendered that resumption of business under such circumstances would involve too many grave consequences to admit of the supposition that such an event was contemplated by Congress, or that it was consistent with the law.

It has been strongly urged, however, that inasmuch as the association does not lose its corporate entity prior to a disposition of the last remaining asset, title and charter number having been preserved, and the association having been inactive as to new business only, retroactive action by shareholders owning two-thirds of the stock, relative to resumption of business, should be equally potential with the original resolution as to voluntary liquidation, inasmuch as the Comptroller is not inhibited by the law from taking cognizance of such action.

By reference to the statute above quoted it will be seen that associations which do not avail themselves of the provisions of the act for extension of corporate existence are required to comply with the provisions applicable to associations in voluntary liquidation consequent

upon the action of shareholders, and that the franchises of the class first mentioned are extended for the *sole* purpose of liquidation. It seems improbable that Congress intended to make a distinction between associations in liquidation by reason of the action or non-action of shareholders, although in the first instance the language of the statute is that the association may be closed, and in the other it is more clearly indicated that the association *is* to be closed.

Even if it could be conclusively shown that the Comptroller can legally permit a bank in voluntary liquidation to resume business, there would be insuperable objections to the exercise of such authority, arising out of a consideration of those principles which underlie a sound public policy with respect to the security of the depositors and creditors of national banks under existing law. Whenever depositors and creditors are paid in full, shareholders are released from the stock liability prescribed by section 5151 of the Revised Statutes; and, if the association should be resuscitated, by what process could this liability be reassumed or enforced? Furthermore, the convertible assets having been realized to liquidate indebtedness, the doubtful alone remain to represent the interests of shareholders, and as constituting a part of the capital would be a constant menace to the welfare of the association.

DIRECTORS.

All the powers of a national banking association are exercised through its board of directors. As a general rule it may be said that associations will prosper just in proportion as their directors are intelligent and faithful. The details of the business must of course be in charge of its officers, and the duty of selecting these is one of the greatest responsibilities devolved upon the board, for unless the active managers are skillful, honest, and attentive the affairs of the association can not prosper.

With the selection of a proper corps of officers the duties of the directors are well begun, but this is far from constituting all that is required of them.

A recent decision of the Supreme Court of the United States has attracted attention to the fact that the duties and responsibilities of directors of national banks are now ill defined. Without any purpose to enter into a discussion of the decision in the case mentioned (*Briggs vs. Spaulding, et al*), the Comptroller desires to say that legislation should make these duties so clear and unequivocal that no person of intelligence could plead ignorance of the requirements of the position.

National banks deriving their franchises from the General Government have in the past been conducted with conspicuous fidelity and have afforded unexampled security to those who have made them the depository of their funds. While these facts are well known to all who have access to statistics upon the subject, there is still room for progress in the direction of security. No matter what safeguards are provided their enforcement must necessarily be committed to human agencies, and these are often unskillful and occasionally corrupt.

Experience shows that governmental supervision of national banks has been in the past of very great service in promoting safe and conservative banking, although its value is neither fully understood nor appreciated. Upon the directors, however, properly rests the responsibility of management, and any plan which contemplates relieving them in this respect is false in principle and will be found vicious in practice.

Neither can they be safely permitted to delegate their powers and responsibilities to others, nor neglect them with impunity. If the provisions of existing law permit directors of national banks to escape liability for losses resulting from transactions forbidden by the national bank act by pleading ignorance of such transactions, while such ignorance is the result of neglect of the affairs of the associations committed to their charge, it will be useless to expect in the future any better results than have been experienced in the past. As a matter of fact the greatest difficulty experienced by the Comptroller in promoting the successful management of the associations coming under his supervision has resulted from his inability to inspire the directors of national banks with a proper realization of the duties which they owe to the shareholders whom they have consented to serve and the creditors whom they have engaged to protect. The greatest obstacles to be overcome are neglect and inattention. In far too many associations boards of directors never meet except upon the occasions when dividends are to be declared, and even this is sometimes unlawfully attempted without necessary action upon their part.

In other cases there is a disposition exhibited by directors to monopolize the loans and discounts of the bank, thus converting to their own use the funds of others entrusted to their keeping, thereby exposing the bank to losses by reason of want of proper distribution of its loans and subjecting to inconvenience those customers of the bank who are not favored with a place at the directors' table. Such inattention and selfishness are too often the characteristics of bank directors and are productive of serious consequences, but when accompanied, as they sometimes are, by lack of integrity the most direful results are realized.

In relation to no matter connected with the conduct of national banks is legislation more imperatively demanded than in making plain the duties of those who accept the position of directors.

If to absent themselves from the bank and from the meetings of the board affords safe grounds of defense when it is sought to hold them accountable for losses which their presence and reasonable oversight would have prevented, then the public have been grossly deceived as to the measure of duty which shareholders and creditors may properly demand of officers to whom such important trusts have been committed. If the board of directors may safely neglect everything connected with the conduct of a bank except the election of officers and the declaration of dividends, then the law is greatly at fault. Such a complete abdication of powers ought not to go unrebuked and unpunished. All other safeguards will prove of little value if the chosen and only representatives of the shareholders may lawfully refuse and neglect to give the interests committed to their care such attention and supervision as successful proprietorship has at all times demanded.

LEGAL DECISIONS.

A digest of the most prominent national-bank cases will be found in the appendix, page 00, decisions by the courts having been added from year to year. This digest is intended to furnish the management of national banks with a convenient source of reference and to accommodate the general public, much correspondence with the office being thus avoided which would otherwise be necessary.

A very important case was decided by the Supreme Court of the United States during the last term affecting the liability of directors of national banks with respect to negligence and inattention to duty.

TRANSACTIONS OF THE NEW YORK AND OTHER CLEARING-HOUSE ASSOCIATIONS.

The present membership of the New York Clearing-House Association comprises 45 national banks, 18 State banks, and the subtreasury at New York; sixty-four members in all. There are 50 national and 44 State banks in New York City, and 5 national and 26 State banks not being members, clear through other banks which are members of the association.

The following information with respect to the operations of the clearing-house associations in the United States has been kindly furnished, upon request, by Mr. W. A. Camp, manager of the Clearing-House Association at New York City:

COMPARATIVE STATEMENT FOR TWO YEARS OF THE TRANSACTIONS OF THE NEW YORK CLEARING-HOUSE, SHOWING AGGREGATE AMOUNT OF CLEARINGS, AGGREGATE BALANCES, AND THE KINDS AND AMOUNTS OF MONEY PASSING IN SETTLEMENT OF THESE BALANCES.

Yearended—	Aggregate clearings.	Aggregate balances.	Kinds of money and amount of each kind.					
			U. S. gold certificates.	U. S. Treasury notes.	Treasury certificates for legal tenders, sec. 5193, U. S. Revised Statutes.	Legal tenders and minor coin.	Percentages to balances.	
							Gold certifi- cates.	Legal tend- ers.
	<i>Dollars.</i>	<i>Dollars.</i>	<i>Dollars.</i>	<i>Dollars.</i>	<i>Dollars.</i>	<i>Dollars.</i>		
Oct. 1, 1890..	37,660,686,572	1,753,040,145	1,735,316,000	*6,914,000	4,995,000	5,815,145	99.0—	1.0+
Oct. 1, 1891..	34,053,698,770	1,584,635,500	1,028,443,000	102,435,000	†353,510,000	100,247,500	64.9+	35.1—
Increase.....	.....	.....	.....	95,621,000	†348,515,000	94,432,355	.....	.....
Decrease.....	3,606,987,802	168,404,645	706,873,000	.....	.....	.....	.....	.....

* The so-called United States Treasury notes are issued in pursuance of the provisions of the act of Congress directing the purchase of silver bullion and the issue of Treasury notes thereon, approved July 14, 1890. They are payable on demand in coin.

† Includes \$27,030,000 clearing-house loan certificates of 1890.

The following is a comparative statement of transactions of the New York Clearing House for thirty-eight years, and shows for each year the number of banks, aggregate capital, clearings and balances, average of the daily clearings and balances, and the percentage of balances to clearings:

Year.	No. of banks.	Capital.*	Clearings.	Balances paid in money.	Average daily clearings.	Average daily balances paid in money.	Balances to clearings.
							<i>Per ct.</i>
1854.....	50	\$47,044,900	\$5,750,455,987	\$297,411,494	\$19,104,505	\$988,078	5.2
1855.....	48	48,884,180	5,362,912,098	289,694,137	17,412,052	940,565	5.4
1856.....	50	52,883,700	6,906,213,328	334,714,489	22,278,108	1,079,724	4.8
1857.....	50	64,420,200	8,333,226,718	365,313,902	26,968,371	1,182,246	4.4
1858.....	46	67,146,018	4,756,664,386	314,238,911	15,393,736	1,016,954	6.6
1859.....	47	67,921,714	6,448,005,956	363,984,683	20,867,333	1,177,944	5.6
1860.....	50	69,907,435	7,231,143,057	380,693,438	23,401,757	1,232,018	5.3
1861.....	50	68,900,605	5,915,742,758	353,383,944	19,269,520	1,151,088	6.0
1862.....	50	68,375,820	6,871,443,591	415,530,331	22,237,682	1,344,758	6.0
1863.....	50	68,972,508	14,867,597,849	677,626,483	48,428,657	2,207,252	4.6
1864.....	49	68,586,763	24,097,196,656	885,719,205	77,984,455	2,866,405	3.7
1865.....	55	80,363,012	26,032,384,342	1,035,765,108	84,796,040	3,373,828	4.0
1866.....	58	82,370,200	28,717,146,914	1,066,135,106	93,541,195	3,472,753	3.7
1867.....	58	81,770,200	28,675,159,472	1,144,963,431	93,101,167	3,717,414	4.0
1868.....	59	82,270,200	28,484,288,637	1,125,455,297	92,182,164	3,642,250	4.0
1869.....	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	3.0
1870.....	61	83,620,200	27,804,539,406	1,036,484,822	90,274,479	3,365,210	3.7
1871.....	62	84,420,200	20,300,986,682	1,209,721,029	95,133,074	3,927,666	4.1
1872.....	61	84,420,200	33,844,369,568	1,428,582,707	109,884,317	4,636,632	4.2
1873.....	59	83,370,200	35,461,052,826	1,474,508,025	115,885,794	4,818,654	4.1
1874.....	59	81,635,200	22,855,927,636	1,286,753,176	74,692,574	4,205,076	5.7
1875.....	59	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,303,297	5.6
1876.....	59	81,731,200	21,597,274,247	1,295,042,029	70,349,423	4,218,378	5.9
1877.....	58	71,085,200	23,289,243,701	1,373,996,302	76,358,176	4,504,906	5.9
1878.....	57	63,611,500	22,508,438,442	1,307,843,857	73,555,988	4,274,000	5.8
1879.....	59	60,800,200	25,178,770,691	1,400,111,063	82,015,540	4,569,622	5.6
1880.....	57	60,475,200	37,182,128,621	1,516,538,621	121,510,224	4,956,909	4.1
1881.....	60	61,162,700	43,565,818,212	1,776,018,162	159,232,191	5,823,010	3.5
1882.....	61	60,962,700	46,552,846,161	1,595,000,245	151,637,935	5,195,440	3.4
1883.....	63	61,162,700	40,293,165,258	1,568,963,196	132,543,307	5,161,129	3.9
1884.....	61	60,412,700	34,092,037,338	1,524,950,994	111,048,982	4,967,202	4.5
1885.....	64	58,612,700	25,250,791,440	1,295,355,252	82,789,480	4,247,069	5.1
1886.....	63	59,312,700	33,874,682,216	1,519,565,385	109,067,589	4,965,900	4.5
1887.....	64	60,892,700	34,872,848,786	1,569,626,325	114,337,209	5,146,316	4.5
1888.....	63	60,762,700	30,865,686,609	1,570,198,528	101,192,415	5,148,192	5.1
1889.....	63	60,762,700	34,796,465,529	1,757,637,473	114,859,820	5,890,784	5.0
1890.....	64	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,889	4.7
1891.....	63	60,772,700	34,053,693,770	1,584,635,500	111,651,471	5,195,526	4.6
Total.....		168,493,207	1950,317,307,349	142,424,129,850	181,615,572	13,644,226	4.4

* The capital is for various dates, the amounts at a uniform date in each year not being obtainable.

† Yearly average for 38 years. ‡ Totals for 38 years.

The clearing-house transactions of the assistant treasurer of the United States at New York for the year ended October 1, 1891, were as follows:

Exchanges received from clearing house.....	\$334,374,650.88
Exchanges delivered to clearing house.....	129,791,449.74
Balances paid to clearing house.....	204,860,215.84
Balances received from clearing house.....	277,014.70

Showing that the amount paid by the assistant treasurer to the clearing house was in excess of the amount received by him..... 204,583,201.14

The debit balances were paid to the clearing house, as follows:

United States gold certificates.....	\$138,761,000.00
United States Treasury notes.....	41,109,000.00
Legal tenders and change.....	24,990,215.84

204,860,215.84

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR OCTOBER, 1891, AND OCTOBER, 1890.

Clearing house at—	Exchanges for month ended—		Comparisons.	
	October 31, 1891.	October 31, 1890.	Increase.	Decrease.
New York	\$3,282,109,627	\$3,566,593,434	.....	\$284,423,807
Boston	455,197,952	483,897,338	.....	28,699,386
Philadelphia	311,008,476	339,763,781	.....	28,755,305
Chicago	421,521,165	405,679,991	\$15,841,174	.....
St. Louis	104,433,739	99,714,641	4,719,098	.....
San Francisco	83,146,979	84,285,069	.....	1,138,090
Baltimore	63,803,118	66,887,827	.....	3,084,709
Pittsburg	63,546,000	74,763,561	.....	11,217,561
Cincinnati	60,666,500	59,381,150	1,285,350	.....
New Orleans	46,079,497	50,454,449	.....	4,374,952
Kansas City	46,745,573	45,334,589	1,410,984	.....
Louisville	29,481,918	33,526,734	.....	4,044,816
Providence	26,730,600	27,272,100	.....	541,500
Milwaukee	34,251,767	40,873,860	.....	6,622,093
Minneapolis	43,743,501	40,100,396	3,643,105	.....
Denver	21,049,893	21,538,919	.....	489,026
St. Paul	24,710,213	21,653,655	3,056,558	.....
Omaha	19,970,064	24,444,498	.....	4,474,434
Cleveland	24,370,375	26,385,557	.....	2,015,182
Detroit	30,632,199	29,293,400	1,338,799	.....
Buffalo	37,663,592	36,168,981	1,494,611	.....
Memphis	14,888,843	12,053,540	2,835,303	.....
Columbus	14,894,300	16,055,000	.....	1,220,700
Richmond	10,516,696	10,154,057	362,639	.....
Indianapolis	17,091,274	20,485,471	.....	3,394,197
Hartford	9,810,105	8,970,715	839,390	.....
Duluth	8,327,648	10,635,672	.....	2,308,024
Peoria	8,149,047	8,654,285	.....	505,238
Galveston	52,433,043	40,029,266	12,403,777	.....
St. Joseph	7,426,700	7,166,387	260,313	.....
New Haven	7,114,967	6,304,301	810,666	.....
Springfield	6,104,811	6,322,670	.....	217,859
Worcester	5,875,876	6,209,927	.....	334,051
Portland	5,847,287	6,278,028	.....	430,741
Norfolk	5,819,963	7,176,869	.....	1,356,906
Syracuse	4,056,693	4,173,072	.....	116,379
Los Angeles	3,778,837	3,243,121	535,716	.....
Wichita	2,471,072	3,298,848	.....	827,776
Lowell	4,479,510	4,067,084	412,426	.....
Grand Rapids	4,490,406	3,473,636	1,016,770	.....
Topeka	1,899,204	2,106,831	.....	207,627
Sioux City	4,422,626	4,803,259	.....	380,633
Tacoma	5,044,412	5,379,615	.....	335,203
Seattle	4,068,138	5,444,627	.....	1,376,489
Rochester	6,550,918	6,838,410	.....	282,492
Salt Lake	6,649,649	7,123,350	.....	473,701
Houston	*28,753,049	New	.....	.....
Total	5,453,014,773	5,794,396,971	52,266,679	393,648,877
		5,453,014,773		52,266,679
Decrease		341,382,198		341,382,198

*Omitted in footing.

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR WEEKS ENDED OCTOBER 31, 1891, AND OCTOBER 31, 1890.

Clearing house at—	Exchanges for week ended—		Comparisons.	
	October 31, 1891.	October 31, 1890.	Increase.	Decrease.
New York	\$687,083,289	\$781,139,867		\$94,056,578
Boston	92,841,697	104,327,201		11,485,504
Philadelphia	66,456,330	68,223,404		1,767,074
Chicago	89,692,167	87,196,991	2,495,176	
St. Louis	21,865,936	21,169,672	696,264	
San Francisco	17,971,744	20,506,150		2,534,406
Baltimore	13,588,763	12,935,819	652,944	
Pittsburg	13,622,345	15,520,963		1,898,618
Cincinnati	13,200,800	12,485,200	715,600	
New Orleans	10,610,135	12,466,712		1,856,577
Kansas City	10,661,074	10,171,260	489,814	
Louisville	6,190,003	7,328,052		1,138,049
Providence	7,190,600	5,352,900	1,837,700	
Milwaukee	7,704,661	8,958,323		1,253,662
Minneapolis	9,247,600	8,641,646	605,954	
Denver	4,327,932	4,111,679	216,253	
St. Paul	5,224,413	5,119,316	105,097	
Omaha	4,763,303	5,954,614		1,191,311
Cleveland	5,338,674	5,426,443		87,769
Detroit	6,661,509	5,636,223	1,025,286	
Buffalo	8,269,498	7,625,878	643,620	
Memphis	3,782,114	3,407,562	374,552	
Columbus	3,155,400	4,228,900		1,073,500
Richmond	2,359,247	1,951,834	407,413	
Indianapolis	4,533,343	4,813,720	219,623	
Hartford	1,809,902	1,902,037		92,135
Duluth	1,769,613	2,471,524		701,911
Peoria	1,699,396	1,900,762		201,366
Galveston	9,449,603	7,885,290	1,564,313	
St. Joseph	1,598,393	1,687,125		88,732
New Haven	1,299,023	1,210,503	88,520	
Springfield	1,235,164	1,266,741		31,577
Worcester	1,217,500	1,391,249		173,749
Portland	1,323,802	1,395,244		71,442
Norfolk	1,354,838	1,662,645		307,807
Syracuse	843,910	955,239		111,329
Los Angeles	978,279	888,473	89,806	
Wichita	530,314	695,803		165,489
Lowell	884,575	1,083,346		198,771
Grand Rapids	817,782	706,651	111,131	
Topoka	385,407	410,438		25,031
Sioux City	957,978	1,076,783		118,805
Tacoma	976,341	1,247,407		271,066
Seattle	785,557	1,163,588		378,031
Rochester	1,356,152	1,465,414		109,262
Salt Lake	1,431,760	1,403,983	27,777	
Houston	5,914,100	6,021,376		107,276
Total	1,154,961,966	1,264,091,950	12,366,843	121,496,827
		1,154,961,966		12,366,843
Decrease		109,129,984		109,129,984

The following table shows the transactions of the clearing houses located in forty-seven cities for the year ended September 30, 1891, from official returns received from the manager of the New York Clearing-House Association, comparisons being made with the year ended September 30, 1890, the increase or decrease in the exchanges being indicated. Similar information with respect to balances was not obtainable:

COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR THE YEARS ENDED SEPTEMBER 30, 1891, AND SEPTEMBER 30, 1890.

Clearing house at—	Exchanges for years ended—		Comparisons.	
	September 30, 1891.	September 30, 1890.	Increase.	Decrease.
New York	\$34,053,698,770	\$37,660,686,572		\$3,606,987,802
Boston	4,795,594,052	5,102,281,307		306,687,255
Philadelphia	3,372,915,551	3,701,919,517		329,003,966
Chicago	4,338,693,167	3,902,529,604	\$436,163,473	
St. Louis	1,124,330,218	1,093,537,603	30,792,525	
San Francisco	905,864,727	846,602,454	59,262,273	
Baltimore	724,710,877	742,018,356		17,307,479
Pittsburg	699,447,762	768,287,372		68,839,610
Cincinnati	655,896,900	633,753,600	22,143,300	
New Orleans	532,110,103	525,247,794	6,862,309	
Kansas City	451,745,155	487,507,511		35,762,356
Louisville	367,501,443	399,788,145		32,286,702
Providence	276,980,218	266,073,300	10,906,918	
Milwaukee	338,884,381	313,480,502	25,403,789	
Minneapolis	343,247,803	286,003,080	57,154,723	
Denver	228,393,982	249,909,843		21,515,861
St. Paul	227,802,173	225,649,301	2,152,872	
Omaha	218,446,893	245,486,446		27,039,553
Cleveland	264,540,195	251,299,223	13,240,972	
Detroit	310,737,141	286,982,983	23,754,158	
Buffalo	386,012,271	291,749,637	94,262,634	
Memphis	127,310,014	130,738,365		3,428,351
Columbus	157,559,500	148,473,620	9,085,880	
Richmond	117,390,654	111,204,426	6,186,228	
Indianapolis	103,555,836	106,195,064		2,639,228
Hartford	104,306,617	105,769,716		1,463,099
Duluth	102,676,553	96,618,952	6,057,601	
Peoria	88,619,276	80,084,079	8,535,197	
Galveston	304,153,201	108,290,369	195,862,832	
St. Joseph	77,661,162	76,148,819	1,512,343	
New Haven	70,343,940	67,150,497	3,193,443	
Springfield	63,624,286	64,874,184		1,249,898
Worcester	61,714,694	50,287,812	2,426,882	
Portland	63,512,780	60,469,620	3,043,160	
Norfolk	56,710,906	43,331,055	13,379,851	
Syracuse	44,904,345	40,111,353	4,792,992	
Los Angeles	37,097,422	31,020,264	6,077,158	
Wichita	27,849,364	38,222,619		10,373,255
Lowell	41,114,780	37,482,036	3,632,744	
Grand Rapids	42,265,678	36,606,065	5,599,613	
Topeka	19,921,416	19,071,545	849,871	
Sioux City	50,557,862	45,513,287	5,044,575	
Tacoma	50,383,690	40,683,662	9,700,028	
Seattle	51,945,910	54,185,684		2,239,774
Rochester	75,781,369	New	75,781,369	
Salt Lake	80,845,166	New	80,845,166	
Houston	163,893,754	New	163,893,754	
Total	56,803,253,957	59,882,477,513 56,803,253,957	1,387,600,633	4,466,824,189 1,887,600,633
Decrease.		3,079,223,556		3,079,223,556

It will be observed that as compared with the previous year there was a decrease in the volume of exchanges amounting to over \$3,000,000,000, and that nearly the whole of such decrease occurred in the three principal eastern cities. The exchanges in New York amounted to about 60 per cent of the whole sum for the United States.

A table will be found on page 171 of the Appendix, compiled from returns made to the Clearing House by the national banks in New York City, exhibiting the movement of their reserve, weekly, during October, for the last fifteen years.

STATE, SAVINGS, PRIVATE BANKS, LOAN AND TRUST COMPANIES.

In addition to reporting the condition of associations organized under national authority, the law provides that the Comptroller of the Currency shall procure and publish in his annual report to Congress statements exhibiting the condition of banks, banking companies, and savings banks organized under State and Territorial laws; and through the courtesy of public officials, in all but 18 of the States and Territories, this Bureau has been favored with statements of condition of such banking institutions. It has been the custom for the past few years to add to information of that character similar returns from banks in States in which examinations are not authorized by law and reports of condition exacted. Such information is procured through direct correspondence with each bank and banker, over 5,500 having been requested to furnish statements for this report.

While there is an apparent reluctance upon the part of proprietors of private banks to submit reports of their condition, officers of incorporated institutions report so generally that the returns herewith given represent over 93 per cent of these institutions stated to be in operation, and unquestionably a larger percentage of their total banking resources. During the year ended January 1, 1891, there was an increase of 606 over the prior year in number of banks organized, and an increase of 583 in the number from which reports have been received this year, indicating that the field is practically covered by the returns herewith published. Deviating in a measure from the plan of tabulating these reports as heretofore given (official and unofficial returns having been abstracted and compiled separately), it has been deemed best to consolidate all reports of each class of banks by States, simply indicating official and unofficial returns by proper references.

Including reports made by private banks and bankers, statements representing the resources and liabilities of 4,989 incorporated and private banking institutions have been received, the aggregate resources amounting to \$3,448,785,431, the principal items of assets being \$805,901,113, loans on real estate; \$413,938,942 on collateral security other than real estate; \$840,567,612 other loans and discounts; \$157,933,522 United States bonds; \$327,172,153 State, county, and municipal bonds; \$384,888,905 railroad, bank, and other stocks and bonds; \$212,520,844 due from banks and bankers; \$85,804,914 real estate, etc.; \$165,634,081 cash on hand. The aggregate capital employed amounts to \$356,749,315; surplus and undivided profits, \$304,624,493; deposits, \$2,661,752,961.

Of the 4,989 reports, 2,572 are made by commercial institutions, classified in this compilation, as State banks, having an aggregate capital of \$208,564,841; surplus and undivided profits, \$81,116,533; deposits, \$556,637,012.

Reports from 171 loan and trust companies show their aggregate resources to be \$536,628,202. The capital of these companies is \$79,292,889; surplus and undivided profits, \$55,503,845; and deposits, \$355,330,080.

Especial interest attaches to the operations and condition of savings banks, the repositories of the accumulations of the wage-earners, in view of the extent of the obligations of these institutions and particularly as their deposits represent nearly 90 per cent of their entire

liabilities. Including the 364 stock savings banks, reports of condition have been received from 1,011 savings banks and savings institutions. Of the 647 non-capitalized institutions, classed as mutual, all but 11 are located in the New England and Middle States, while of those with capital but 28 are to be found in that section, the remainder, 336, being in the Southern and Western States and Territories.

The aggregate resources of all savings banks amount to \$1,854,517,069, of which loans on real estate amount to \$687,583,977; loans on collateral security other than real estate, \$93,679,153; and other loans and discounts, \$198,134,045. The following figures represent their investments in bonds, stocks, etc.: In United States bonds, \$139,267,045; State, county, and municipal bonds, \$320,278,708; in all other bonds and stock, \$268,994,583. The amount invested in real estate is \$30,438,232, and the funds with other banks and cash on hand, \$70,660,882 and \$29,720,473, respectively. Of the liabilities of these 1,011 institutions, \$32,106,127 represents their capital, \$155,857,493 surplus and undivided profits, \$1,623,079,749 savings deposits, and \$31,746,393 other deposits. The interest paid by mutual institutions ranges from 2 to 4 per cent, and by stock savings banks from 2 to 6 per cent, the average rate paid by the latter slightly exceeding, apparently, the rate paid by mutual institutions, while the deposits held by the mutuals are about 75 per cent of the total deposits in both classes.

Of the 2,500 reports of condition made to this Bureau directly, 1,235 were submitted by private banks and bankers, having an aggregate capital of \$36,785,458; surplus and undivided profits, \$12,146,622; deposits, \$94,959,727.

The following tables present summaries of this information:

AGGREGATE RESOURCES AND LIABILITIES OF ALL STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS AND PRIVATE BANKS, 1890-'91.

	State banks.	Loan and trust companies.	Savings banks.	Private banks.	Total.
	2,572 banks.	171 banks.	1,011 banks.	1,235 banks.	4,989 banks.
RESOURCES.					
Loans on real estate.....	\$37,247,244	\$65,072,641	\$687,583,977	\$15,997,251	\$805,901,113
Loans on collateral security other than real estate.....	78,509,230	225,012,238	93,679,153	16,738,321	413,938,942
Other loans and discounts.....	507,461,243	66,791,541	198,134,045	63,180,783	840,567,612
Overdrafts.....	4,044,702	105,608	286,254	2,475,025	6,911,589
United States bonds.....	1,100,307	16,057,015	139,267,045	1,509,155	157,933,522
State, county, and municipal bonds.....	2,156,065	3,828,397	320,278,708	908,983	327,172,153
Railroad bonds and stocks.....	595,572	29,771,125	115,991,821	737,239	147,095,757
Bank stocks.....	426,850	1,159,776	45,038,830	634,140	47,259,596
Other stocks and bonds.....	37,529,420	43,157,008	107,963,932	1,833,192	190,533,552
Due from other banks and bankers.....	82,531,530	39,948,373	70,660,882	19,380,059	212,520,844
Real estate, furniture, and fixtures.....	28,791,441	17,357,290	30,438,232	9,217,951	85,804,914
Current expenses and taxes paid.....	2,865,083	743,684	971,266	797,326	5,377,359
Cash and cash items.....	107,453,889	16,482,207	29,720,473	11,977,512	165,634,081
Other resources.....	15,281,566	11,141,299	14,502,451	1,209,081	42,134,397
Total.....	905,994,142	536,628,202	1,854,517,069	151,646,018	3,448,785,431
LIABILITIES.					
Capital stock.....	208,564,841	79,292,889	32,106,127	36,785,458	356,749,315
Surplus fund.....	60,006,623	38,412,197	130,042,098	8,993,987	237,454,905
Other undivided profits.....	21,109,910	17,091,648	25,815,395	3,152,635	67,169,588
Debenture bonds outstanding.....		18,907,550			18,907,550
State-bank notes outstanding.....	110,534				110,534
Dividends unpaid.....	709,330	83,396	19,364		812,590
Individual deposits.....	556,637,012	355,330,080	31,746,393	94,959,727	1,038,673,212
Savings deposits.....			1,623,079,749		1,623,079,749
Due to other banks and bankers.....	38,826,003	2,210,772	2,766,225	2,240,371	46,043,371
Other liabilities.....	20,029,389	25,299,670	8,941,718	5,513,840	59,784,617
Total.....	905,994,142	536,628,202	1,854,517,069	151,646,018	3,448,785,431

NUMBER, CAPITAL STOCK, SURPLUS AND UNDIVIDED PROFITS, AND DEPOSITS OF ALL STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS (MUTUAL AND STOCK) AND PRIVATE BANKS, 1890-91.

Classes.	No. banks.	Capital.	Surplus and undivided profits.	Deposits.
State banks	2, 572	\$208, 564, 841	\$81, 116, 533	\$556, 637, 012
Loan and trust companies	171	79, 292, 889	55, 503, 845	355, 330, 080
Savings banks (mutual)	647		142, 456, 741	1, 402, 332, 665
Savings banks (stock)	364	32, 106, 127	13, 400, 752	252, 493, 477
Private banks	1, 235	36, 785, 458	12, 146, 622	94, 959, 727
Total	4, 989	356, 749, 315	304, 624, 493	2, 661, 752, 961

The following table exhibits by States and Territories the capital employed by national banks on July 9, 1891, and by the State, stock savings, private banks, and loan and trust companies at date of latest returns to this Bureau, the aggregate capital of all classes by States, and the total of each class and of all, from which it appears that the total capital amounts to \$1,029,652,912. The capital of the national banks is \$672,903,597, State banks \$208,564,841, stock savings banks \$32,106,127, private banks \$36,785,458, loan and trust companies \$79,292,889.

TABLE SHOWING, BY STATES AND TERRITORIES, THE CAPITAL OF THE NATIONAL BANKS ON JULY 9, 1891, AND OF THE STATE, STOCK SAVINGS, AND PRIVATE BANKS AND LOAN AND TRUST COMPANIES AT DATE OF LATEST REPORTS TO THIS BUREAU.

States and Territories.	National banks.	State banks.	Stock savings banks.	Private banks.	Loan and trust companies.	Total.
Maine	\$10, 935, 000	.....	.....	.....	\$822, 900	\$11, 757, 900
New Hampshire	6, 280, 000	.....	.....	.....	1, 580, 500	7, 860, 500
Vermont	7, 210, 000	.....	\$654, 450	.....	.....	7, 864, 450
Massachusetts	97, 167, 500	.....	.....	.....	7, 050, 000	104, 217, 500
Rhode Island	20, 184, 050	\$1, 049, 602	.....	.....	2, 164, 400	23, 398, 052
Connecticut	23, 274, 370	2, 340, 000	.....	.....	1, 036, 600	26, 650, 970
New York	86, 066, 060	31, 370, 700	.....	\$717, 055	26, 387, 000	145, 140, 815
New Jersey	14, 313, 350	1, 656, 666	.....	.....	1, 510, 840	17, 480, 856
Pennsylvania	71, 044, 211	8, 411, 200	1, 113, 900	1, 709, 229	24, 374, 821	106, 653, 361
Delaware	2, 153, 985	680, 000	.....	.....	500, 000	3, 313, 985
Maryland	10, 559, 750	1, 303, 150	413, 870	188, 897	.....	12, 465, 667
District of Columbia	2, 810, 720	.....	.....	.....	2, 833, 810	5, 644, 530
Virginia	4, 476, 300	5, 775, 660	.....	.....	.....	10, 251, 960
West Virginia	2, 240, 270	969, 225	50, 000	.....	.....	3, 259, 495
North Carolina	2, 631, 170	1, 848, 722	40, 000	286, 770	.....	4, 806, 662
South Carolina	1, 673, 000	1, 342, 948	324, 727	.....	.....	3, 340, 675
Georgia	4, 347, 890	3, 731, 506	269, 200	481, 650	.....	8, 830, 246
Florida	1, 325, 000	584, 300	80, 000	74, 003	.....	2, 063, 303
Alabama	4, 294, 000	814, 400	150, 000	352, 000	.....	5, 610, 400
Mississippi	1, 160, 000	3, 268, 095	.....	.....	.....	4, 428, 095
Louisiana	4, 430, 500	2, 620, 200	100, 000	.....	.....	7, 150, 700
Texas	25, 492, 800	475, 240	122, 460	1, 558, 972	.....	27, 649, 472
Arkansas	1, 600, 000	1, 130, 458	.....	.....	.....	2, 730, 458
Kentucky	15, 194, 400	17, 902, 795	.....	107, 500	.....	33, 204, 695
Tennessee	10, 330, 000	5, 016, 974	611, 000	.....	.....	15, 957, 974
Ohio	43, 444, 000	4, 842, 730	1, 843, 400	2, 702, 943	.....	52, 833, 073
Indiana	12, 477, 000	2, 486, 183	.....	3, 004, 646	.....	17, 967, 829
Illinois	36, 091, 750	4, 135, 500	4, 997, 000	4, 634, 573	3, 950, 000	53, 808, 823
Michigan	15, 259, 600	2, 147, 800	7, 065, 000	1, 216, 753	.....	25, 689, 153
Wisconsin	6, 910, 000	5, 161, 200	.....	1, 343, 322	.....	13, 414, 522
Iowa	13, 062, 400	6, 460, 898	4, 565, 500	5, 383, 039	2, 388, 650	31, 860, 487
Minnesota	14, 125, 000	8, 111, 000	225, 000	2, 053, 092	2, 697, 968	27, 212, 060
Missouri	24, 690, 000	16, 730, 036	.....	1, 234, 000	1, 995, 400	44, 649, 436
Kansas	12, 894, 100	5, 782, 490	.....	2, 176, 654	.....	20, 853, 244
Nebraska	12, 923, 100	9, 034, 260	790, 300	3, 840, 900	.....	26, 588, 560
Colorado	8, 612, 821	1, 370, 500	.....	143, 560	.....	10, 126, 881
Nevada	282, 000	.....	.....	226, 000	.....	508, 000
California	8, 425, 000	42, 564, 010	7, 106, 403	1, 918, 631	.....	60, 014, 044
Oregon	4, 225, 000	813, 825	.....	98, 000	.....	5, 136, 825
Oklahoma	200, 000	.....	.....	30, 000	.....	230, 000
Indian Territory	150, 000	.....	.....	.....	.....	150, 000
Arizona	200, 000	325, 200	.....	.....	.....	525, 200
North Dakota	2, 280, 000	728, 000	.....	.....	.....	3, 008, 000
South Dakota	2, 585, 000	1, 755, 338	.....	511, 205	.....	4, 851, 543
Idaho	537, 500	.....	.....	2, 500	.....	540, 000
Montana	4, 140, 000	265, 000	.....	35, 000	.....	4, 440, 000
New Mexico	1, 100, 000	100, 000	80, 000	16, 696	.....	1, 296, 696
Utah	2, 750, 000	1, 444, 210	727, 287	320, 000	.....	5, 241, 497
Washington	6, 415, 000	2, 014, 820	776, 630	100, 000	.....	9, 306, 450
Wyoming	1, 350, 000	.....	.....	317, 868	.....	1, 667, 868
Total	672, 903, 597	208, 564, 841	32, 106, 127	36, 785, 458	79, 232, 889	1, 029, 652, 912

The distribution of the circulating medium of the country as shown by the cash holdings of national and other banks on or about the close of the fiscal year ended June 30, 1891, is exhibited in the following table.

The total cash on hand held by banks other than national, 4,989 in number, was \$165,634,081, of which \$8,883,552, was gold, \$1,939,647 silver, \$45,456,720 paper currency, \$15,713,390 specie not classified, and \$93,640,772 cash not classified. The total amount held by national and other banks was \$479,085,588.

STATEMENT SHOWING THE AMOUNT OF GOLD, SILVER, ETC., HELD BY NATIONAL BANKS ON JULY 9, 1891, AND BY OTHER BANKING INSTITUTIONS ON OR ABOUT THE SAME DATE.

Classification.	National banks.	Other (4,989) banking institutions.	Total.
Gold coin.....	\$87,695,142	\$8,883,552	\$96,578,694
Gold Treasury certificates.....	63,910,310		63,910,310
Gold (clearing house) certificates.....	6,706,000		6,706,000
Silver dollars.....	7,631,470	} 1,939,647	14,595,037
Silver, fractional.....	5,023,920		
Silver Treasury certificates.....	19,802,695		19,802,695
National-bank notes.....	21,418,977	} 45,456,720	167,275,508
Legal-tender notes.....	100,399,811		
Fractional currency.....	863,182		863,182
Specie not classified.....		15,713,390	15,713,390
Cash not classified.....		93,640,772	93,640,772
Total.....	313,451,507	165,634,081	479,085,588

In the Appendix, p. 236, tables will be found showing by States and Territories the condition of banks other than national, as obtained from both official and unofficial sources; aggregate resources and liabilities of each class; comparative statements of condition of State banks, 1872 to 1891; loan and trust companies, 1886-'87 to 1890-'91; savings banks, 1886-'87 to 1890-'91; private banks, 1887-'91; deposits in savings banks, number of depositors and average amount due each, by States, in 1889-'90 and 1890-'91; and a summary of condition of the chartered banks in the Dominion of Canada. On page 234 will be found a table showing by States and Territories the estimated population of each on June 1, 1891, based on the census of 1890, and the aggregate capital, surplus, undivided profits, and individual deposits of national and State banks, loan and trust companies, and savings and private banks of the United States at date of reports of the various classes, nearest thereto, the average of these per capita and the per capita average of such resources in each class of banks. It appears that the population of the country on the date in question was 64,156,300, and the total banking funds \$5,840,438,191, an average of \$91.03. The per capita averages of such resources in each class of banks are: National banks, \$39.32; State banks, \$13.13; loan and trust companies, \$7.63; savings banks, \$28.72; and private banks, \$2.23.

LOAN AND TRUST COMPANIES IN THE DISTRICT OF COLUMBIA.

During the first session of the Fifty-first Congress an act passed entitled, "An act to provide for the incorporation of trust, loan, mortgage, and certain other corporations within the District of Columbia." This act was approved on the 1st day of October, 1890. Under its provisions companies can be formed for the purpose of carrying on within the District of Columbia any one of the three classes of business specified as follows:

First. A safe deposit, trust, loan, and mortgage business.

Second. A title insurance, loan, and mortgage business.

Third. A security, guaranty, indemnity, loan, and mortgage business.

It is further provided that the capital stock of said companies shall not be less than \$1,000,000, and that any of these companies may conduct a storage business when its capital stock amounts to the sum of not less than \$1,200,000.

Two methods are provided whereby companies may come under the provisions of the act.

(1) By an association of not less than twenty-five natural persons to form a company, which shall receive its original charter from the Commissioners of the District of Columbia and thereby become a body corporate and politic, and as such vested with all the powers and charged with all the liabilities conferred and imposed by the act upon companies organized under the provisions thereof.

(2) Provision is made that any safe deposit company, trust company, surety or guaranty company, or title insurance company, incorporated and operating under the laws of the United States or the District of Columbia, or of any of the States, and doing business in said District at the time of the passage of said act, may avail itself of the provisions of the act.

No charters have been issued by the Commissioners of the District of Columbia to corporations formed by the association of natural persons under the first method provided for in the act, but three companies, incorporated previous to the passage of the act and at that time doing business in said District, have availed themselves of its provisions, to wit: The American Security and Trust Company, the Washington Loan and Trust Company, and the National Safe Deposit Company.

The American Security and Trust Company was originally chartered under the laws of the State of Virginia, on the 12th day of October, 1889, with a capital stock of \$1,250,000, divided into shares of the par value of \$100 each. This company executed a certificate of its intention to avail itself of the provisions of the act of Congress, on the 11th day of November, 1890, and filed the same with the Comptroller of the Currency. It having complied with all the provisions of law applicable thereto, on the 17th of November, 1890, the Comptroller issued to said company the certificate contemplated by section 5 of the act approved October 1, 1890, and the company has since that date been operating under its provisions.

The Washington Loan and Trust Company was incorporated under the laws of the State of West Virginia on the 15th day of August, 1889. This company has a capital of \$1,000,000, divided into shares of \$100 each, and was doing business in the District of Columbia at the date of the passage of the act of Congress above referred to. It having filed with the Comptroller of the Currency a certificate of its intention to avail itself of the provisions of the act aforesaid and having complied with the other requirements of the act, the Comptroller issued to said company, on the 13th day of December, 1890, a certificate that it was entitled to transact the business of a trust company.

The National Safe Deposit Company of Washington was at the date of the passage of the act of Congress first above mentioned doing business in the District of Columbia as a safe deposit company, incorporated by act of Congress approved January 22, 1867. On the 17th of March, 1891, this company executed a certificate of its intention to avail itself of the provisions of the act of Congress approved October 1, 1890. It having complied with the provisions of law, the Comptroller issued to said company, on the 3d day of April, 1891, the certificate contemplated by the provisions of section 5 of said act, under which it was authorized to enter upon the business of a trust company. It also has a capital of \$1,000,000.

Each of these companies has declared its intention to avail itself of the provisions of the act of Congress aforesaid for the purpose of carrying on the kind or class of business described in subdivision 1 of section 1 of said act; that is to say, a safe deposit, trust, loan, and mortgage business, in addition to the powers lawfully exercised at the time

they severally came under the operations of the act of Congress above referred to. Each of these companies has also deposited with the Comptroller of the Currency securities equal in actual value to one-fourth of the capital stock paid in, and is therefore entitled to become and act as administrator, executor, guardian of the estate of a minor, or undertake any other kindred fiduciary duty authorized by the act. One, the American Security and Trust Company, is also authorized to do a storage business, in accordance with the second proviso to the third paragraph of section 1 of the act above referred to.

These several companies have each been duly examined, and have made and published reports of condition from time to time as contemplated by the provisions of sections 5211, 5212, and 5213 of the Revised Statutes of the United States. A statement of condition at date of last report will be found in the Appendix, pages 251-253.

Aside from associations formed under the national bank act and those above enumerated, only one other corporation located in the District of Columbia comes in any manner under the supervision of the Comptroller of the Currency.

The institution herein referred to is the National Savings Bank of the District of Columbia. This institution was chartered May 24, 1870, and has since been in operation. It is now, however, practically in process of liquidation, its business being gradually transferred to and absorbed by the National Safe Deposit Company, above referred to. A report of its condition on the 25th of September is published in the Appendix, page 250, which will show its condition at that time. It is understood to be the purpose of the directors of this bank to complete the transfer of its business to the National Safe Deposit Company and to finally close its affairs at the earliest practicable date.

CONCLUSION.

During the year covered by the report the country has been passing through a financial crisis, unique in its character but of great severity. In no country are the conditions more favorable to the success of well directed enterprise than in this, and in none can the speculative operator find a more tempting and fruitful field. These conditions necessarily tend toward overtrading and undue expansion of credits, and these in due time result in collapse and general financial distress.

Although periods of business disaster follow each other at reasonably well-defined intervals, the multitude, oblivious of the past, are always taken unawares. Those charged with the management of national banks are not free from the optimistic spirit which characterizes their fellows, and hence the associations under their control invariably suffer whenever these periods of depression recur. The failures witnessed during the year just closed exemplify the operations of the forces to which allusion is made.

Whenever we consider the immense shrinkage of values which the liquidations of the past twelve months involves, we are surprised that the associations constituting the national system have not suffered more severely. The growth of this system in recent years must not be overlooked when we are called upon to consider the degree of success that has attended its operations.

It is rapidly becoming popularized and for that reason more intimately connected with the business enterprises of the common people, reflecting with increasing faithfulness the degree of success or failure that attends their various commercial and industrial pursuits. So long as

banking remains free, associations will be formed by inexperienced men whose management will sometimes prove unskillful and disastrous. So long as dishonest men exist banks must not expect to entirely escape the defalcations and embezzlements which occasionally startle the public. Failures are inevitable under any system which stops short of governmental guaranty, and the latter is, of course, impracticable. That system, then, is best, all else being equal, which is found upon trial to exhibit the minimum of failures. In this respect, the national system stands unapproached and indisputably superior to all which have preceded it. It is confidently hoped therefore that such measures will be taken by Congress as will serve to perfect a system which has proved so effective in the past, and which is so necessary to the future welfare of the people.

The Comptroller desires in closing to say that the past year has devolved upon the Currency Bureau an amount of labor and responsibility which is entirely unprecedented. To those associated with him in the conduct of the affairs of the Office he is greatly indebted for the intelligent and faithful service which has made it possible to meet these increased responsibilities. He also desires to gratefully acknowledge the valuable assistance rendered him by those charged with the preparation of the statistical matter contained in this report.

EDWARD S. LACEY,
Comptroller of the Currency.

THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

APPENDIX.

**NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE
COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1891.**

Name.	Grade.	Salary.
Edward S. Lacey	Comptroller.....	\$5,000.00
Robert M. Nixon.....	Deputy Comptroller.....	2,800.00
Hopkins J. Hanford.....	Chief clerk.....	2,500.00
George M. Coffin.....	Chief of division.....	2,200.00
Watson W. Eldridge.....	do.....	2,200.00
Edwin Z. Perkins.....	do.....	2,200.00
George W. Robertson.....	Superintendent.....	2,200.00
Amos Webster.....	Teller.....	2,000.00
Theodore O. Ebaugh.....	Bookkeeper.....	2,000.00
Charles J. Stoddard.....	Assistant bookkeeper.....	2,000.00
Edward A. Demaray.....	Clerk, class 4.....	1,800.00
Willis J. Fowler.....	do.....	1,800.00
John A. Hebrew.....	do.....	1,800.00
Endicott King.....	do.....	1,800.00
George T. May.....	do.....	1,800.00
Edmund E. Schreiner.....	do.....	1,800.00
Charles McC. Taylor.....	do.....	1,800.00
Walter Taylor.....	do.....	1,800.00
Thomas P. Kane.....	Stenographer.....	1,600.00
Harriet M. Black.....	Clerk, class 3.....	1,600.00
William E. Colladay.....	do.....	1,600.00
Sarah F. Fitzgerald.....	do.....	1,600.00
Edward S. May.....	do.....	1,600.00
Washington K. McCoy.....	do.....	1,600.00
Isaac C. Miller.....	do.....	1,600.00
Joseph K. Miller.....	do.....	1,600.00
Charles A. Stewart.....	do.....	1,600.00
William D. Swan *.....	do.....	1,600.00
Ephraim S. Wilcox.....	do.....	1,600.00
George H. Wood.....	do.....	1,600.00
Willard E. Buell.....	Clerk, class 2.....	1,400.00
Francis J. Byrne.....	do.....	1,400.00
Eliza R. Hyde.....	do.....	1,400.00
R. LeRoy Livingston.....	do.....	1,400.00
Mary L. McCormick.....	do.....	1,400.00
Morris M. Ogden.....	do.....	1,400.00
Carrie L. Pennock.....	do.....	1,400.00
Margaretta L. Simpson.....	do.....	1,400.00
Arthur M. Wheeler.....	do.....	1,400.00
Frederick Widdows.....	do.....	1,400.00
Eliza M. Barker.....	Clerk class 1.....	1,200.00
Eveline C. Bates.....	do.....	1,200.00
Margaret L. Browne.....	do.....	1,200.00
Philo L. Bush.....	do.....	1,200.00
Sarah M. Cartwright.....	do.....	1,200.00
Loren H. Milliken.....	do.....	1,200.00
Eliza A. Saunders.....	do.....	1,200.00
Ebenezer Southall.....	do.....	1,200.00
Theresa E. Tilley.....	do.....	1,200.00
Anna M. Whiteside.....	do.....	1,200.00
Louisa Campbell.....	Clerk class E.....	1,000.00
George B. Chamberlin.....	do.....	1,000.00
Virginia H. Clarke.....	do.....	1,000.00
Sarah G. Clemens.....	do.....	1,000.00
Mary L. Conrad.....	do.....	1,000.00
Arthur L. Hitchcock.....	do.....	1,000.00
Alice M. Kennedy.....	do.....	1,000.00
Emma Lafayette.....	do.....	1,000.00
Franklin L. Mitchell.....	do.....	1,000.00
Marie Richardson.....	do.....	1,000.00
Warren E. Sullivan.....	do.....	1,000.00
Henry F. Loveaire.....	Engineer.....	1,000.00
Thomas H. Austin.....	Clerk class D.....	900.00
Ellen Carey.....	do.....	900.00
Geraldine Clifford.....	do.....	900.00

* Additional as bond clerk, \$200.

NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE
COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1891—Continued.

Name.	Grade.	Salary.
Bessie P. Cowell.....	Clerk class D.....	\$900.00
William S. Davenport.....	do.....	900.00
Harry Dresback.....	do.....	900.00
Margaret E. Gooding.....	do.....	900.00
Mary B. Harvell.....	do.....	900.00
Charles S. Hyde.....	do.....	900.00
Frank T. Israel.....	do.....	900.00
Lucretia W. Knowton.....	do.....	900.00
Mary A. Martin.....	do.....	900.00
Margaret F. Ogden.....	do.....	900.00
Mary E. Oliver.....	do.....	900.00
William W. Poultney.....	do.....	900.00
Anna E. Rhodes.....	do.....	900.00
Sarah A. W. Tiffey.....	do.....	900.00
Julia C. Townsend.....	do.....	900.00
Clara L. Willard.....	do.....	900.00
William Griffiths.....	Messenger.....	840.00
Silas Holmes.....	Assistant messenger.....	720.00
William H. H. Minturn.....	do.....	720.00
John F. Robertson.....	do.....	720.00
Langston W. Allen.....	Watchman.....	720.00
John Earle.....	do.....	720.00
Samuel M. Freeman.....	Fireman.....	720.00
Robert S. Camper.....	Laborer.....	660.00
Daniel H. Mason.....	do.....	660.00
William W. Watson.....	do.....	660.00

EXPENSES OF THE OFFICE OF THE COMPTROLLER OF THE CURRENCY FOR THE
YEAR ENDED JUNE 30, 1891.

For special dies, plates, printing, etc.....	\$42,479.76
For salaries.....	102,745.24
For salaries, reimbursable by national banks.....	16,177.60

The contingent expenses of the office are not paid by the Comptroller, but from the general appropriation for contingent expenses of the Treasury Department; no separate account of them is kept in this office.

A DIGEST OF NATIONAL-BANK CASES.

CONTENTS.

I. Constitutional law.

- (1) Powers of Congress; (2) Powers of the States.

II. Powers and liabilities of national banking associations.

- (1) Implied powers; (2) As to collateral securities; (3) Special deposits; (4) Government securities; (5) Certified check; (6) Purchasing check; (7) Stock; (8) Deposits to secure performance of contract; (9) Loans in excess of one-tenth capital; (10) Real estate; (11) Certificates of deposit; (12) Lien on dividends; (13) Contracts and obligations of old corporation; (14) Place of business; (15) Circulating notes; (16) Business of liquidating association.

III. Ultra vires.

- (1) Dealing in stocks; (2) Purchasing negotiable paper; (3) Lending credit; (4) Mortgages on real estate; (5) When association can not set up want of power.

IV. Stock.

- (1) Purchasing its own stock; (2) Lien on stock; (3) May be attached; (4) Capital set free belongs to shareholders; (5) Contract to give shares for business; (6) Transfer of stock; (7) Subscriptions to increase of capital stock; (8) Specific performance of contract to sell.

V. Shareholders.

- (1) Estopped to deny incorporation; (2) Individual liability; (3) When liability disqualifies from voting; (4) Right to inspect books.

VI. Officers.

- (1) Tenure of office; (2) Bonds of officers; (3) Directors must act as a board; (4) Borrowing of association; (5) Liability for violations of law; (6) Directors of converted banks; (7) Retirement of directors.

VII. Interest.

- (1) What interest associations may take; (2) On claims against insolvent and liquidating associations; (3) Usury.

VIII. Insolvent associations.

- (1) Not subject to bankrupt act; (2) What constitutes insolvency; (3) Assets a trust fund; (4) United States has no priority; (5) Claims for torts; (6) Preferences; (7) Basis for estimation of dividends; (8) Set-off; (9) Claim for breach of contract of lease.

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- (1) Officer of the United States; (2) Whom he represents; (3) How far subject to Comptroller's orders; (4) Power of courts to appoint; (5) Debtors of association can not question legality of appointment; (6) Receiver's decision not final; (7) Sale by; (8) Contracts of; (9) Expenses of receivership for association which has gone into liquidation.

X. Taxation.

- (1) What may be taxed; (2) Rate; (3) Valuation; (4) Exemptions; (5) Collection of tax from association; (6) License tax; (7) Powers of taxing-officers; (8) Enforcement of taxes; (9) Location of association for taxing purposes.

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- (1) Jurisdiction of Federal courts prior to the act of July 12, 1882; (2) Jurisdiction of Federal courts subsequent to act of July 12, 1882; (3) Jurisdiction of State courts; (4) United States can not be subjected to jurisdiction of court; (5) Citizenship.

XII. Suits.

- (1) By and against associations; (2) By shareholders; (3) By receivers; (4) By creditors of insolvent association; (5) For usury; (6) To enforce liability of shareholders; (7) Execution; (8) Attachments; (9) Abatement; (10) Estoppel; (11) Suits against liquidating associations; (12) Transitory and local suits; (13) Survival of suits.

XIII. Evidence.

- (1) Certificate of Comptroller; (2) Evidence of insolvency; (3) Necessity for assessment by Comptroller.

XIV. Crimes.

- (1) Under United States laws; (2) Under State laws; (3) Term "United States currency" in penal statutes.

I. CONSTITUTIONAL LAW.

1. POWERS OF CONGRESS:

- (a) Congress has the constitutional power to incorporate banks. (*McCulloch v. Maryland*, 4 Wheat., 316; *Osborne v. Bank of the United States*, 9 Wheat., 738.)
- (b) Congress has power to clothe national banking associations, as to their contracts and dealings with the world, with any special immunities and privileges exempting them, in their trade and intercourse with others, from the laws and remedies applicable in like cases to other citizens. (*The Chesapeake Bank v. The First National Bank of Baltimore*, 40 Md., 269.)
- (c) Thus, the provision of the banking law that no attachment, injunction, or execution shall issue against a national banking association before final judgment in any suit, action, or proceeding in a State court is constitutional. (*Ibid.*)
- (d) The tax imposed on State or national banks paying out the notes of individuals or State banks for circulation is constitutional. (*Veazie Bank v. Fenno*, 8 Wall., 533.)
- (e) So is the tax imposed on them for paying out the circulating notes of municipal corporations. (*Merchants' National Bank of Little Rock v. United States*, 101 U. S., 1.)
- (f) Such a tax is not a direct tax within the meaning of the clause of the Constitution which declares that "direct taxes shall be apportioned among the several States according to their respective numbers." (*Veazie Bank v. Fenno and Mechanics' National Bank of Little Rock v. United States*, *supra.*)
- (g) Congress having, in the exercise of undisputed constitutional powers, undertaken to provide a currency for the whole country, may secure the benefit of it to the people by appropriate legislation. (*Veazie Bank v. Fenno*, *supra.*)
- (h) Congress has the power to divest the United States courts of their jurisdiction of suits by or against national banking associations. (*National Bank of Jefferson v. Fare et al.*, U. S. C. C. (E. D. Texas), 25 Fed. Rep., 209.)

2. POWERS OF THE STATES:

- (a) National banking associations, being instruments designed to aid the Government in the administration of a branch of the public service, can not be controlled by the States, except in so far as Congress may see proper to permit. (*Farmers and Mechanics' Bank v. Dearing*, 91 U. S., 29.)
- (b) No authority from the State is necessary to enable a State bank to convert itself into a national banking association. (*Casey v. Galli*, 94 U. S., 673.)
- (c) National banking associations located outside of a State are subject to its restraining acts prohibiting all corporations, not authorized by the law of the State, from keeping therein offices for the purpose of discount and deposit. (*National Bank of Fairhaven v. The Phoenix Warehousing Company*, 6 Hun, 71.)
- (d) It is competent for a State by penal enactments to protect its citizens in their dealings with national banking associations located within the State. (*State v. Fuller*, 34 Conn., 280; see also *Taxation and Jurisdiction*.)

II. POWERS AND LIABILITIES.

1. IMPLIED POWERS:

To the enumerated powers of national banking associations are to be super-added all the powers incidental to the business of banking. (*Pattison v. Syracuse National Bank*, 80 N.Y., 82.)

2. AS TO COLLATERAL SECURITIES:

- (a) A national banking association may take stock of a corporation as collateral security for a loan. (*Shoemaker v. The National Mechanics' Bank*, 2 Abb. U. S., 416; *Canfield v. The State National Bank of Minneapolis*, U. S. C. C. (Dist. Minn.), 1 Northwestern Reporter, 173.)

2. AS TO COLLATERAL SECURITIES—Continued.

(b) And it may take for such purpose the stock of another national banking association. (*National Bank v. Case*, 99 U. S., 628.)

NOTE.—But this point was not necessary to the decision of the case.

(c) A national banking association may take a pledge of personal chattels as security for a loan. (*Pittsburg Locomotive and Car Works v. State National Bank of Keokuk*, U. S. C. (Eighth Circuit, 1875), 2 Cent. L. J., 692.)

(d) A national banking association may take as security for a loan the indorsement of a married woman, charging her separate estate. Such security is to be treated as personal security, within the meaning of the banking law, and not as a mortgage. (*Third National Bank v. Blake*, 73 N. Y., 260.)

(e) A national banking association may take as collateral security for a loan a warehouse receipt for merchandise. (*Cleveland, Brown & Co., v. Shoeman*, 40 Ohio St., 176.)

(f) A national banking association may take as security for a loan the stock of a corporation whose entire capital is vested in real estate. Such a loan does not amount to a lending upon mortgage. (*Baldwin v. Canfield*, 26 Minn., 43.)

(g) An agreement by a national banking association to the effect that, in case a note discounted by it shall not be paid, a mortgage given by the maker to his indorser shall inure to the benefit of the association, is not inhibited by the national banking law. (*First National Bank v. Haire*, 36 Iowa, 443; see also *National Bank v. Matthews*, 98 U. S., 621.)

(h) A national banking association having taken a mortgage on real estate to secure a debt previously contracted may, in order to protect itself, pay off a prior lien on the said real estate; and the lien which it thus acquires it may enforce. (*Ornn v. Merchants' National Bank*, 16 Kans., 341; *Holmes v. Boyd*, 90 Ind., 332.)

(i) Where a national banking association has taken collaterals to secure a loan, and, after the loan has been repaid, holds them to secure future advances, it is not a gratuitous bailee; and it is responsible for the loss of such collaterals occasioned by its lack of ordinary care and diligence, though at the time the bailor was not indebted to it. (*Third National Bank of Baltimore v. Boyd*, 44 Md., 47.)

3. SPECIAL DEPOSITS:

(a) A national banking association may receive special deposits. The provision in section 5228, Revised Statutes, authorizing an association "to deliver special deposits" implies that it may receive them as a part of its legitimate business; and this implication is as effectual as an express declaration to the same effect would have been. (*National Bank v. Graham*, 100 U. S., 699.)

(b) National banking associations have power to receive special deposits either gratuitously or otherwise. (*Pattison v. Syracuse National Bank*, 80 N. Y., 82.)

(c) But the executive officers of an association can not bind it as a gratuitous bailee, unless they have a special authority from the board of directors so to do, or there exists a general custom or usage to that effect. (*First National Bank of Lyons v. Ocean National Bank*, 60 N. Y., 278.)

4. GOVERNMENT SECURITIES:

(a) National banking associations can engage in the business of dealing in and exchanging Government securities. (*Van Leuven v. First National Bank*, 54 N. Y., 671; *Yerkes v. National Bank of Port Jervis*, 69 N. Y., 383; *Leach v. Hale*, 31 Iowa, 69.)

(b) And where an association receives United States bonds of one class for the purpose of having them converted into bonds of another class, it is not a mere mandatary, but is responsible for the failure to deliver the bonds on demand. (*Leach v. Hale*, *supra*.)

5. CERTIFIED CHECK:

A national banking association may "certify" a check. A "certified" check is not within the meaning of section 5183, Revised Statutes, which prohibits the issuing of post-notes or any notes to circulate as money other than such as are authorized by the national banking law. (*Merchants' National Bank v. State National Bank*, 10 Wall., 604.)

6. PURCHASING CHECK:

A national bank may buy a check drawn upon another bank; and whether the check is payable to order or to bearer is immaterial. (*First National Bank of Rochester v. Harris*, 108 Mass., 514.)

7. STOCK :

- (a) A national banking association, in the compromise of a claim growing out of its legitimate business, may take railroad stock. (*First National Bank of Charlotte v. National Exchange Bank of Baltimore*, 92 U. S., 122.)
- (b) And when necessary to do so, it may pay the difference between the value of the stock and the amount of the claim. (*Ibid.*)
- (c) A national banking association may take and hold the coupons of municipal bonds, and may maintain actions thereon. (*First National Bank of North Bennington v. Town of Bennington, U. S. C. C. (Dist. Vt.)*, *Browne's N. B. Cas.*, 437; see also *Lyons v. Lyons National Bank*, 19 Blatch., 279.)

8. DEPOSITS TO SECURE PERFORMANCE OF CONTRACT :

A national banking association may receive a deposit to be held by it as security for the faithful performance of a contract between the depositor and another. (*Bushnell v. The Chautauqua County National Bank*, 10 Hun, 378.)

NOTE.—But the court put the decision upon the further ground that even were the contract *ultra vires*, the association, having received the deposit, was estopped from setting up its want of power.

9. LOANS IN EXCESS OF ONE-TENTH CAPITAL :

- (a) Sec. 5200, Revised Statutes, which provides that the total liabilities to any association of any person, etc., shall not exceed one-tenth part of the capital stock paid in, was intended only for the guidance of the association, and, though its franchises may be liable to forfeiture for violation of the law, the association may recover of the borrower the full amount of the loan. (*Gold Mining Company v. Rocky Mountain National Bank*, 96 U. S., 640; *O'Hare v. Second National Bank of Titusville*, 77 Penn. St., 96; *Shoemaker v. The National Mechanics' Bank*, 2 Abb. U. S., 416; *Stewart v. National Union Bank of Maryland*, 2 Abb. U. S., 424.)
- (b) A note is not illegal because at the time it was discounted by the association the maker was indebted to the association in a sum equal to more than one-tenth part of its capital. (*O'Hare v. Second National Bank of Titusville*, *supra*.)
- (c) And a court of equity will not enjoin an association, at the instance of the borrower, from transferring to innocent third persons notes and securities, on the ground that the notes represent part of a loan made in excess of 10 per cent of the capital of the association. (*Elder v. First National Bank of Ottawa*, 12 Kans., 238.)
- (d) Where a State bank makes a loan to one person of an amount in excess of one-tenth part of its capital, and is afterward converted into a national bank, it may, after conversion, extend the time for payment of such loan without violating section 5200, Revised Statutes. (*Allen v. The First National Bank of Xenia*, 23 Ohio St., 97.)

10. REAL ESTATE :

- (a) Where a national banking association acquires real estate which it is not authorized to take, the conveyance to it is not void, but only voidable. And the title of the association to such real estate is good until assailed in a direct proceeding by the Government. (*Reynolds v. Crawfordsville Bank*, 112 U. S., 405; see also *National Bank v. Matthews*, 98 U. S., 621; *National Bank v. Whitney*, 103 U. S., 99; *Swope v. Leffingwell*, 105 U. S., 3; *Fortier v. New Orleans Bank*, 112 U. S., 439.)
- (b) The amount of real estate which a national banking association may purchase to secure a pre-existing debt is not limited to the exact amount of the debt, but as much may be purchased as is necessary to secure the debt due, so long as the security of such debt is the real object of the purchase. (*Upton v. National Bank of South Reading*, 120 Mass., 153.)
- (c) Where the purpose is to secure a debt previously contracted, a national banking association may take a conveyance of real estate worth more than the debt, and pay the difference between the debt and the value of the property. (*Libby v. Union National Bank*, 99 Ill., 622.)
- (d) Where a national banking association sells real estate it may take a mortgage thereon to secure the payment of the purchase-money. (*New Orleans National Bank v. Raymond*, 29 La. Ann., 355.)

11. CERTIFICATES OF DEPOSIT :

National banking associations may issue certificates of deposit. Such certificates are not post-notes within the prohibition of section 5183, Revised Statutes. (*Hunt v. Appellant, Supreme Court of Mass.*, May 7, 1886; *Riddle v. First National Bank*, U. S. C. C. (W. D. Penn.), 27 Fed. Rep., 503.)

12. LIEN ON DIVIDENDS

An association has equitable lien upon dividends declared for any just debt due to it from the shareholders. (*Hager v. Union National Bank*, 63 Me., 509.)

13. CONTRACTS AND OBLIGATIONS OF OLD CORPORATION:

- (a) Where a State bank has been converted into a national banking association it may enforce all contracts made with it while a State corporation. (*City National Bank v. Phelps*, 97 N. Y., 44.)
- (b) And it is liable, after the conversion, for all the obligations of the old institution. (*Coffee v. The National Bank of Missouri*, 46 Mo., 140; *Kelsey v. The National Bank of Crawford*, 69 Penn. St., 426.)
- (c) A national banking association organized as the successor of a State bank may take and hold the assets of the bank whose place it takes, though there was not in form a conversion from a State to a national corporation, but the organization of a new corporation. (*Bank v. McIntire*, 40 Ohio St., 528.)
- (d) And such association will be liable to the depositors of the former bank. (*Eans v. Exchange Bank*, 79 Mo., 182.)

14. PLACE OF BUSINESS:

- (a) The provisions requiring "the usual business" of the association to be transacted "at an office or banking-house in the place specified in its organization certificate" must be construed reasonably; and a part of the legitimate business of the association which can not be transacted at the banking-house may be done elsewhere. (*Merchants' Bank v. State Bank*, 10 Wall., 604.)
- (b) Although the general business of a national banking association is to be transacted at its place of business, yet if the association is fully advised of the facts, and does not object, and there is no fraud, its officers, when acting within the general scope of their authority, may bind it by acts done at another place. (*Burton v. Burley*, 9 Biss., 253.)
- (c) Under Revised Statutes, section 5190, providing that "the usual business of each national banking association shall be transacted at an office or banking-house located in the place specified in its organization certificate," a national bank can not make a valid contract for the cashing of checks upon it at a different place from that of its residence, through the agency of another bank. (*Armstrong v. National Bank of Springfield*, 38 Fed. Rep., 883.)
- (d) Whatever the terms of such an arrangement, being made before the date of the drawee bank's certificate of authorization, it is invalid under Revised Statutes, section 5136, providing that no banking association "shall transact any business except such as is incidental and necessarily preliminary to its organization, until it has been authorized by the Comptroller of the Currency to commence the business of banking." (*Ibid.*)

15. CIRCULATING NOTES:

The circulating notes of a national banking association are valid, though they do not bear the imprint of the seal of the Treasury. Such imprint was intended to be simply evidence of the contract, and forms no part of the contract itself. (*United States v. Bennett*, 17 Blatch., 357.)

16. BUSINESS OF LIQUIDATING ASSOCIATION:

After an association goes into liquidation there is no authority on the part of its officers to transact any business in its name so as to bind its shareholders, except that which is implied in the duty of liquidation, unless such authority has been expressly conferred by the shareholders. (*Richmond v. Irons*, 121 U. S., 27.)

III. ULTRA VIRES.

1. DEALING IN STOCKS:

- (a) A national banking association is not authorized to act as a broker or agent in the purchase of bonds and stocks. (*First National Bank of Allentown v. Hoch*, 89 Penn. St., 324; *Weckler v. The First National Bank of Hagerstown*, 42 Md., 581.)
- (b) A national banking association can not deal in stocks. The prohibition is to be implied from the failure to grant the power. (*First National Bank v. National Exchange Bank*, 92 U. S., 122.)

NOTE.—But see, as to its power to deal in Government securities, *Powers*, 4.

2. PURCHASING NEGOTIABLE PAPER:

A national banking association can not purchase negotiable paper. (*Lazear v. National Union Bank of Baltimore*, 52 Md., 78; *First National Bank of Rochester v. Pierson*, 24 Minn., 140; see also *Farmers and Mechanics' Bank v. Baldwin*, 23 Minn., 198. But see *Smith v. The Exchange Bank of Pittsburg*, 26 Ohio St., 141.)

3. LENDING CREDIT:

- (a) A national banking association can not lend its credit. (*Johnston v. Charlottesville National Bank*, 3 Hughes, 657; *Seligman v. Charlottesville National Bank*, 3 Hughes, 647.)
- (b) A national banking association can not guaranty the paper of a customer for his accommodation. (*Seligman v. Charlottesville National Bank*, *supra*.)
- (c) The accommodation paper of a national banking association is void in the hands of one who takes it with knowledge of its character. (*Johnston v. Charlottesville National Bank*, *supra*.)

4. MORTGAGES ON REAL ESTATE:

- (a) National banking associations are by implication prohibited from taking mortgages on real estate as security for contemporaneous loans. (*National Bank v. Matthews*, 98 U. S., 621; *Fowler v. Scully*, 72 Penn. St., 456; *Kansas Valley National Bank v. Rowell*, 2 Dill., 371; *Commonwealth Bank v. Clark*, 4 Mo., 59; *Crocker v. Whitney*, 71 N. Y., 161; *Fridley v. Bowen*, 87 Ill., 151.)
- (b) But where such security has been taken, no one but the Government can be heard to complain that the association has exceeded its powers. (*National Bank v. Matthews*, *supra*; *National Bank v. Whitney*, 103 U. S., 99; *Swope v. Leffingwell*, 105 U. S., 3; *Reynolds v. National Bank*, 112 U. S., 405; *Forrier v. National Bank*, 112 U. S., 439.)

NOTE.—These decisions overrule, on this point, *Kansas Valley National Bank v. Rowell*, 2 Dill., 371; *Crocker v. Whitney*, *supra*; *Fowler v. Scully*, *supra*; *Matthews v. Skinner*, 62 Mo., 329; *Woods v. People's National Bank of Pittsburg*, 83 Penn. St., 57; *Fridley v. Bowen*, *supra*.

5. WHEN ASSOCIATION CAN NOT SET UP WANT OF POWER:

Where a national banking association has entered into a contract which it was not authorized to make, a party who has enjoyed the benefit of such contract can not question its validity. (*Casey v. La Société de Credit Mobilier*, 2 Woods, 77; *German National Bank v. Meadowcroft*, 95 Ill., 124.)

IV. STOCK.

1. PURCHASING ITS OWN STOCK:

Where a national banking association purchases shares of its own stock, and divides them among its directors, to whom the shares are transferred upon the stock books, the transaction is void, and no title passes. (*Meyers v. Valley National Bank*, U. S. D. C. (E. Dist. Mo.), 13 *National Bankruptcy Register*, 34.)

2. LIEN ON STOCK:

- (a) A national banking association can not acquire a lien on the stock of a shareholder. And a by-law prohibiting a transfer until all liabilities of the shareholder to the association are discharged, or a provision to that effect in the certificates of stock, is void. (*Bullard v. National Bank*, 18 Wall., 589; *Bank v. Lanier*, 11 Wall., 369; *Conklin v. The Second National Bank*, 45 N. Y., 655.)
- (b) A national banking association can not take a pledge of its stock to secure a deposit made by it with another bank. Such a transaction amounts to a lending upon the security of its own shares. (*Bank v. Lanier*, *supra*.)
- (c) Though a bank is prohibited from lending money upon the security of its own shares, yet, if the shares have been sold and the proceeds applied to the payment of the debt, the courts will not aid the shareholder to recover the value of the shares. He can dispute the validity of the transaction only while the contract is executory, and the security still subsists in the possession of the bank. (*National Bank of Xenia v. Stewart*, 107 U. S., 676.)

3. MAY BE ATTACHED:

The stock of a shareholder indebted to it may be attached by the association and sold on execution. (*Hager v. Union National Bank*, 63 Me., 509.)

4. CAPITAL SET FREE BELONGS TO SHAREHOLDERS:

When a national banking association reduces its capital stock the amount of capital thus released belongs to the shareholders pro rata and must be returned to them; and it can not be retained by the association for a surplus. (*Seeley v. New York National Exchange Bank*, 8 *Daly*, 400; S. C., 4 *Abb. N. C.*, 61; affirmed, 78 *N. Y.*, 608.)

5. CONTRACT TO GIVE SHARES FOR BUSINESS:

Where an association has made or ratified a contract to give a person a certain number of the shares of its stock, upon condition that he will continue to do his business with it, and derives the benefit from this contract, the other party may recover of the association the value of the shares. (*Rich v. State National Bank of Lincoln*, 7 *Nebr.*, 231.)

6. TRANSFER OF STOCK:

- (a) The transfer of shares in national banking associations is not governed by different rules from those which are ordinarily applied to the transfer of shares in other corporate bodies. (*Johnson v. Lafin*, 103 *U. S.*, 800.)
- (b) The entry of the transaction in the books of the association is required, not for the translation of the title, but for the protection of the parties, and others dealing with the association, and to enable it to know who are its stockholders. (*Ibid.*)
- (c) A shareholder in a national bank, while it is a going concern, has the absolute right, in the absence of fraud, to make a bona fide and actual sale and transfer of his shares, at any time, to any person capable in law of purchasing and holding the same, and of assuming the transferor's liabilities in respect thereto; and this right is not, in such cases, subject to the control of the directors or other stockholders. (*Johnson v. Lafin*, 5 *Dill.*, 65.)
- (d) Under the pretense of prescribing the manner thereof, an association can not clog the transfer with useless restrictions. (*Johnson v. Lafin*, *supra.*)
- (e) When a shareholder, acting in good faith, delivers his certificates of stock, with a blank power of attorney for making the transfer, and receives the purchase-money, the sale is complete and the title passes. (*Ibid.*)
- (f) Where a cashier, who is intrusted by the directors with the duty of transferring the stock of the association, refuses, for insufficient reasons, to transfer shares, and the association subsequently becomes insolvent, the owner of the shares may maintain an action against the receiver for the injury sustained. (*Case v. Citizens' Bank*, 100 *U. S.*, 446.)
- (g) Where a shareholder who has sold his stock has delivered to the bank the certificates of stock and a power of attorney with the request that the transfer be made upon the books of the bank, and has had no reason to suppose that such transfer was not made, he will not, should the bank afterward become insolvent, be held liable as a shareholder, although he still appears as such on the books of the bank. (*Whitney v. Butler*, 118 *U. S.*, 655.)
- (h) But where the president of the bank is himself the purchaser of the stock, then the delivery of the certificates and power of attorney to him with the request to make the transfer upon the books of the bank would not be sufficient to discharge the seller from liability as a stockholder. (*Richmond v. Irons*, 121 *U. S.*, 27.)
- (i) Where a shareholder of a national bank makes a bona fide sale of his stock, and goes with the purchaser to the bank, indorses the certificate, and delivers it to the cashier of the bank, with directions to make the transfer on the books, he has done all that is incumbent upon him to discharge his liability, and he is not liable, though the cashier failed to make the transfer, upon the subsequent suspension of the bank, for an assessment made by the Comptroller of the Currency, under Revised Statutes, section 5151, to pay the bank's debts. (*Hayes v. Shoemaker*, 39 *Fed. Rep.*, 319.)

7. SUBSCRIPTIONS TO INCREASE OF CAPITAL STOCK:

- (a) Where one subscribes for shares in the increase of the capital of a national banking association in a certain amount, such subscription and payment are upon the implied condition that the increase shall be in the exact amount so fixed; and if such amount is changed, the subscriber may avoid the subscription and recover the amount paid in. (*Eaton v. Pacific Bank*, 144 *Mass.*, 260.)
- (b) And the certificate of the Comptroller of the Currency that the amount of the increase in another sum has been paid in, which amount includes what was paid by the dissenting subscriber, will not be conclusive upon such subscriber. (*Ibid.*)

7. SUBSCRIPTIONS TO INCREASE OF CAPITAL STOCK—Continued.

- (c) But if such subscriber has assented to or ratified the change he will be held a shareholder. (*Delano v. Butler*, 118 U. S., 634.)
- (d) National banks have no authority to increase their capital stock except as provided by Revised Statutes, sec. 5142, and act of Congress May 1, 1886; and where an increase is attempted to be made without obtaining the consent of two-thirds of the stock, the payment in full of the amount of such increase, and the certificate and approval of the Comptroller of the Currency, as required by those statutes, the proceedings are invalid, and preliminary subscriptions to such increase can not be enforced. (*Armstrong v. Stange et al.*, 37 Fed. Rep., 508.)
- (e) A subscriber who has made payments on his subscription to the proposed increase believing that the statutory requirements would be complied with is entitled to have the amount thereof allowed as a claim against the assets of the bank in the receiver's hands. (*Ibid.*)
- (f) When the previous proceedings looking to an increase in the capital stock of a national bank have been regular and all that are requisite, and a stockholder subscribes to his proportionate part of the increase and pays his subscription, the law does not attach to the subscription a condition that it is to be void if the whole increase authorized be not subscribed; although there may be cases in which equity would interfere to protect him in case of a material deficiency. (*Aspinwall v. Butler*, 133 U. S., 595.)
- (g) The Comptroller of the Currency has power by law to assent to an increase in the capital stock of a national bank less than that originally voted by the directors but equal to the amount actually subscribed and paid for by the shareholders under that vote. (*Ibid.*)
- (h) Where one subscribes for shares in an increase of capital stock of a national bank and pays for the same without waiting to see whether the whole amount of the increase is taken, he is bound by such subscription and payment, though the amount of the increase is afterward reduced by the bank and the Comptroller of the Currency. (*Butler v. Eaton*, *Supreme Court U. S.*, May 25, 1891.)

8. SPECIFIC PERFORMANCE OF CONTRACT TO SELL:

A specific performance of a contract to sell the stock of a national banking association will not be enforced in favor of a purchaser who places his claim for equitable relief upon the ground that he desires to obtain control of the association. Such an object is contrary to public policy. (*Foll's Appeal*, 81 Penn. St., 434.)

V. SHAREHOLDERS.

1. ESTOPPED TO DENY INCORPORATION:

A shareholder who has held himself out to the world as such is estopped to deny that the association was legally incorporated. (*Casey v. Galli*, 94 U. S., 673; *Wheelock v. Kost*, 77 Ill., 296.)

2. INDIVIDUAL LIABILITY:

- (a) The question whether there is a deficiency of assets, and when it is necessary to enforce the individual liability of shareholders, is for the Comptroller to determine; and his decision in this matter is final and conclusive. (*Kennedy v. Gibson*, 8 Wall., 498; *National Bank v. Case*, 99 U. S., 628; *Casey v. Galli*, 94 U. S., 673.)
- (b) The amount contributed by each shareholder should bear the same proportion to the whole amount of the deficit as his own stock bears to the whole amount of the capital stock at its par value. And the solvent shareholders can not be made to contribute more than their proportion to make good the deficiency caused by the insolvency of other shareholders. (*United States v. Knox*, 102 U. S., 422.)
- (c) A shareholder who disposes of his stock will continue to be liable thereon until the transfer is noted on the books of the association. (*Bowdell v. Farmers and Merchants' National Bank of Baltimore*, U. S. C. C. (D. Md., 1877), *Brown's N. B. Cas.*, 147.)
- (d) The individual liability of a shareholder adheres to his estate after his death until his place as a member of the association is taken by some new shareholder. (*Davis v. Weed*, U. S. D. C. (Dist. Conn.), reported 44 Conn., 569.)
- (e) The receiver has a valid claim against the estate generally of a deceased shareholder who died prior to the insolvency of the bank, but whose stock has not been transferred. (*Richmond v. Irons*, 121 U. S. 27; *Davis v. Weed*, *supra.*)

2. INDIVIDUAL LIABILITY—Continued.

- (f) And the fact that the title to the stock of a deceased shareholder vests in his administrator does not relieve the estate from the burden of an assessment. (*Davis v. Weed, supra.*)
- (g) Nor will the fact that the administration is complete, and all the assets have been distributed, defeat an action brought to recover the assessment. (*Ibid.* But see *Witters v. Sowles.*)
- (h) The United States district court has jurisdiction of an action at law brought by the receiver of a national bank to recover an assessment made upon a stockholder, and the action may be maintained in such event against the executor of a deceased stockholder. (*Stephens v. Bernays, U. S. C. C., E. D. Mo.*)
- (i) One who appears on the books of the association as the owner of shares of its stock is individually liable, though he hold the stock merely as collateral security. (*National Bank v. Case, 99 U. S., 628; Moore v. Jones, 3 Woods, 53; Bowdell v. Farmers and Merchants' National Bank of Baltimore, supra; Hale v. Walker, 31 Iowa, 344; Wheelock v. Kost, supra.*)
- (j) But a pledgee of shares of stock in a national bank who in good faith and with no fraudulent intent takes the security for his benefit in the name of an irresponsible trustee for the avowed purpose of avoiding individual liability as a shareholder, and who exercises none of the powers or rights of a stockholder, incurs no liability as such to creditors of the bank in case of its failure. (*Anderson, Receiver, v. Warehouse Company, 111 U. S., 479.*)
- (k) And where stock has been transferred as collateral security for a loan, with the understanding that in case of default in the payment of the loan the shares shall be sold, the transferee, upon default made, and before the bank closes its doors, may sell the stock for a nominal consideration, though his purpose be to avoid a personal liability; and such a transaction can not be set aside as a fraud upon the creditors of the association. (*Magruder v. Colston, 44 Md., 349.*)

NOTE.—The court put the decision upon the ground that the sale was in pursuance of a stipulation which formed a part of the contract between the original owner and his transferee. See also *Holyoke Bank v. Burnham, 11 Cush., 187*, upon the authority of which the Maryland case was decided.

- (l) If the trusteeship of one who holds stock in trust does not appear upon the books of the association he will be individually liable. (*Davis v. Essex Baptist Society, U. S. D. C. (Dist. Conn.), reported 44 Conn., 582.*)
- (m) A transfer of shares for the purpose of avoiding liability, though made "out and out," is void. *National Bank v. Case, supra; Bowden v. Santos, 1 Hughes, 158.*)
- (n) And where a shareholder, who has knowledge of the insolvent condition of the bank, transfers his shares, without consideration, to a person unable to respond to the assessment, the transfer may be set aside and the individual liability of the transferrer enforced. (*Bowden v. Johnson, 107 U. S., 251.*)
- (o) The real owner of the stock is liable as a stockholder, though when he purchased the stock he had it transferred upon the books to another. (*Davis v. Stevens, 17 Blatch., 259.*)

NOTE.—The case of the owner of the stock is thus different from that of a pledgee. (See *Anderson v. Warehouse Company, supra.*)

- (p) Where shareholders have assessed themselves to the amount of the par value of the stock for the purpose of restoring impaired capital, the contributions made in pursuance of such assessment, though all used in paying the debts of the association, will not so operate as to discharge the shareholders from their individual liability. (*Delano v. Butler, 118 U. S., 634.*)
- (q) The individual liability of the shareholders of an insolvent association may be enforced for the purpose of paying all of its liabilities, and not merely for the purpose of paying its "debts," technically so called. (*Stanton v. Wilkeson, 8 Ben., 357.*)
- (r) The individual liability of the stockholders must be restricted in its meaning to such contracts, debts, and engagements of the association as have been duly contracted in the ordinary course of its business. And, therefore, creditors of an association who make settlements after the association is put into liquidation and receive from the president payment of their claims in paper of the association, or the individual notes of the president himself, indorsed or guaranteed in the name of the association, are not to be considered as creditors of the association entitled to subject the stockholders to individual liability; for these are new contracts. (*Richmond v. Irons, 121 U. S., 27.*)

2. INDIVIDUAL LIABILITY—Continued.

- (s) The individual liability of the stockholders is enforceable only in behalf of all the creditors, and any security given by a stockholder for his liability in this respect should likewise be for the benefit of all the creditors. Accordingly, a mortgage of all the individual property of a stockholder, made after the bank has closed its doors, for the purpose of securing a single depositor, is void as against a judgment obtained against such stockholder in an action by the receiver to recover the amount of his individual liability. (*Gatch v. Fitch*, 34 Fed. Rep., 566.)
- (t) Where a married woman is by the State law capable of holding stock in a national bank in her own right, she is liable to an assessment upon her shares, though the law of the State does not authorize married women to bind themselves by contracts for the payment of money. The law annexes her obligations by its own force; no act or capacity to act on her part is required. (*Witters v. Sowles*, 35 Fed. Rep. 640; *S. C. 32 Fed. Rep.*, 767.)
- (u) The coverture of a married woman, who is a shareholder in a national bank, does not prevent the receiver of the bank from recovering judgment against her for the amount of an assessment levied upon the shareholders equally and ratably under the statute. (*Keyser v. Hitz*, 133 U. S., 138.)
- (v) While it is undoubtedly the rule as regards stockholders that one put upon the books as a stockholder without his consent can not be held for any liability in respect to such stock, yet where the person to whom the stock is transferred is a director of the bank, and is concerned in the management of its affairs, he must be presumed to have knowledge of the fact that the stock stood in his name, and if he has not repudiated the transfer to himself, is liable as the holder of such stock. (*Brown v. Finn*, 34 Fed. Rep., 124.)
- (w) In such case the mere return of the dividends paid upon the stock to the person by whom the transfer was made will not be a sufficient repudiation thereof. (*Ibid.*)
- (x) The State statute of limitations applies to a suit brought by the receiver of a national bank against a shareholder to recover an assessment upon his stock to pay the debts of the bank. (*Butler v. Poole*, 44 Fed. Rep., 586.)

3. WHEN LIABILITY DISQUALIFIES FROM VOTING:

The provision of section 5144, Revised Statutes, which disqualifies shareholders "whose liability is past due and unpaid" from voting at meetings of shareholders, applies only to liability for unpaid subscriptions for stock. (*United States ex rel. v. Barry*, 36 Fed. Rep., 246.)

4. RIGHT TO INSPECT BOOKS:

Code of Alabama, 1886, section 1677, which provides that stockholders of all corporations have the right to have access to, and inspection and examination of, the book, records, and papers of the corporation at all reasonable and proper times, applies to national banks located within the State; and *mandamus* will lie against the officer having custody of the books to enforce the right. (*Winter v. Baldwin*, 7 So., Rep., 734.)

VI. OFFICERS.

1. TENURE OF OFFICE:

- (a) The officers of a national banking association can hold their positions only by the tenure specified in section 5136, Revised Statutes, viz, the pleasure of the board of directors. (*Harrington v. First National Bank of Chittenango*, S. C. N. Y., 1873, *Thomp. N. B. Cas.*, 761; see also *Taylor v. Hutton*, 43 Barb., 195.)
- (b) Directors of national banking associations may remove the president, both under the law of Congress and the articles of association, where the latter so provide. The power exists, though the association has adopted no by-laws. (*Taylor v. Hutton*, *supra*.)

2. BONDS OF OFFICERS:

- (a) It is not necessary that national banking associations shall signify their approval of the official bonds of their officers by memoranda entered upon the journals or minutes of the directors. The acceptance is to be presumed from the retention of the bond, and from the fact that the officer is permitted to enter upon or continue in the discharge of his duties. (*Grover v. The Lebanon National Bank*, 10 Bush., 23.)

2. BONDS OF OFFICERS—Continued.

- (b) Where the sureties of an officer can reasonably be presumed to have been deceived by the statement of the condition of the bank published just prior to the execution of the bond, and to have been led to think that there was no deficit, whereas there had been a misapplication of a large part of the funds by the officer whose bondsmen they became, which fact would have been ascertained had the directors exercised ordinary diligence, the sureties are discharged from their liability. (*Grover v. The Lebanon National Bank, supra.*)

3. DIRECTORS MUST ACT AS A BOARD:

The election of an individual as a director does not constitute him an agent of the corporation with authority to act separately and independently of his fellow members. It is the board duly convened and acting as a unit that is made the representative of the association. The assent or determination of the members of the board acting separately and individually is not the assent of the corporation. The law proceeds upon the theory that the directors shall meet and counsel with each other, and that any determination affecting the association shall be arrived at and expressed only after a consultation at a meeting of the board, attended by at least a majority of its members. (*National Bank v. Drake, 35 Kans., 564.*)

4. BORROWING MONEY OF ASSOCIATION:

An officer may, in the ordinary course of business, borrow money of the association. (*Blair v. First National Bank of Mansfield, U. S. C. C. (N. D. Ohio), 1877, 10 Chicago Legal News, 84.*)

5. LIABILITY FOR VIOLATIONS OF LAW:

- (a) All directors who participate in and assent to a loan in excess of one-tenth of the capital of the bank, in violation of section 5200, Revised Statutes, will be liable to the bank for all damages sustained by it in consequence of such loan. (*Witters v. Sowles, 31 Fed. Rep., 1.*)
- (b) If a cashier, without authority from the directors so to do, makes a loan in excess of one-tenth of the capital of the association, he will be liable, in case of loss, for the amount of the excess. (*Second National Bank of Oswego v. Burt, XIV New York Weekly Digest, 290. Reversed in court of appeals on ground that transaction was discount of bill of exchange drawn against actually existing values, 93 N. Y., 233.*)
- (c) The directors of a national bank will not be held liable for loss occasioned to the bank through the frauds of a co-director in which they had no part, and which were perpetrated without their connivance or knowledge. It is not sufficient to charge them with liability that the frauds might have been prevented by the exercise on their part of a proper degree of supervision over the affairs of the bank. (*Morius v. Lee, U. S. C. C. (N. D. N. Y.), 30 Fed. Rep., 298.*)
- (d) Directors of a national bank are "officers" within the meaning of Revised Statutes, United States, section 5209, which makes it a misdemeanor for bank officers to make false entries in any book, report, or statement of the bank, with intent to deceive any of its officers. (*United States v. Means et al., 42 Fed. Rep., 599.*)
- (e) The personal liability of directors of a national bank for violation of Revised Statutes, United States, section 5204, by declaring dividends in excess of net profits, and of section 5200, for loaning to separate persons, firms, or corporations amounts exceeding one-tenth of the capital stock, can not be enforced in an action at law. (*Welles v. Graves, 41 Fed. Rep., 459.*)
- (f) Under Revised Statutes, United States, section 5239, providing that if the directors of a national bank shall violate any of the provisions of the title relating to the organization and management of banks, the franchises of the bank shall be forfeited, such violation, however, to be determined by a proper court of the United States in a suit therefor by the Comptroller, and that in cases of such violation every director participating therein shall be personally liable for all damages which the bank, its shareholders, or any other person shall have sustained in consequence thereof, the Comptroller can not authorize the receiver to bring suit, under section 5234, to enforce such personal liability, until it has been adjudged by a proper court that such acts have been done as authorize a forfeiture of the charter. (*Ibid.*)
- (g) The right to maintain an action under Revised Statutes, United States, section 5239, to recover from a bank director the damages sustained by his bank in consequence of excessive loans made by him while serving in the capacity of director, is not affected by the fact that the Comptroller has or has not procured a forfeiture of the bank's charter. (*Stephens v. Overstolz, 43 Fed. Rep., 771.*)

5. LIABILITY FOR VIOLATIONS OF LAW—Continued.

- (h) For services performed by the district attorney in bringing a suit against a national bank, and obtaining a forfeiture of its charter, he is not entitled to more than \$10, the fees prescribed by section 824, there being no other law of the United States giving a compensation to a district attorney for such services. (*Bashaw v. United States*, 47 Fed. Rep., 40.)
- (i) A stockholder of an insolvent national bank for which a receiver has been appointed can not maintain an action at law against the directors for the purpose of making them personally liable for the mismanagement of the bank, but the action must be brought by the receiver. (*Howe v. Barney*, 45 Fed. Rep., 668.)
- (j) Revised Statutes, United States, sections 5234 and 5239, prescribing the method of enforcing the liability of the directors of national banks for violation of the banking law, are exclusive of other remedies, and a creditor of an insolvent bank, for which a receiver has been appointed, can not sue its directors for the purpose of making them personally liable for the mismanagement of the bank. (*National Exchange Bank v. Peters et al.*, 44 Fed. Rep., 13.)

6. DIRECTORS OF CONVERTED BANKS:

- (a) When a State bank is converted into a national banking association all of the directors at the time will continue to be the directors of the association until others are appointed or elected, though some of them may not have joined in the execution of the articles of association and organization certificate. (*Lockwood v. The American National Bank*, 9 R. I., 308.)
- (b) And *semble*, that the directors of a bank at the time of its conversion into a national banking association are not required to take the oath of directors. (*Ibid.*)
- (c) But even were the oath required, a majority of all who were directors at the time of the conversion, and not merely a majority of those who take the oath, are necessary to constitute a quorum. (*Ibid.*)

7. RETIREMENT OF DIRECTORS:

- (a) The law providing no particular mode by which a director is to resign from the board, an oral resignation would be as good as any. (*Movius v. Lee*, 30 Fed. Rep., 298.)
- (b) The president being the head of the board, a resignation to him is a resignation to the board. (*Ibid.*)
- (c) A director is not prohibited from resigning during the year. The apparent purpose of the provision in regard to the term of office is to make it conform to the time of the new election, and not to absolutely require every director to serve the full term. (*Ibid.*)

VII. INTEREST.

1. WHAT INTEREST ASSOCIATIONS MAY TAKE:

- (a) The provision in section 30 of the act of 1864 "that where, by the law of any State, a different rate is limited for banks of issue organized under State laws, the rate so limited shall be allowed for associations organized in any such State under the act," is enabling, and not restrictive; and, therefore, a national banking association in any State may stipulate for as high a rate of interest as by the laws of such State a natural person may, although State banks of issue are restricted to a less rate. (*Tiffany v. National Bank of the State of Missouri*, 18 Wall., 409.)
- (b) But it is not to be inferred from *Tiffany v. National Bank of Missouri* that whatever by the laws of the State is lawful for natural persons in acquiring title to negotiable paper by discount is lawful for national banks. (*National Bank v. Johnson*, 104 U. S., 271.)
- (c) The interest which a national banking association may charge is limited to the rate allowed to the banks of the State generally; and the fact that a few of the State banks are specially authorized to take a higher rate is not a warrant for a national banking association to do so. (*Duncan v. First National Bank of Mount Pleasant*, U. S. D. C. (W. D. Penn., 1878), 11 Bank Mag., 787; *Gruber v. First National Bank*, 87 Penn. St., 468.)
- (d) Where the State law does not limit the rate of interest which may be charged on loans to corporations, a national banking association located in that State can not charge more than 7 per cent interest on such loans. (*In re Wild*, 11 Blatch., 243.)

1. WHAT INTEREST ASSOCIATIONS MAY TAKE—Continued.

- (e) Where by the statutes of the State parties are authorized to contract for any rate of interest, national banking associations in that State may likewise contract for any rate, and are not limited to 7 per cent. (*Hinds v. Marmelejo*, 60 Cal., 229; *National Bank v. Bruhn*, 64 Texas, 571.)

2. ON CLAIMS AGAINST INSOLVENT AND LIQUIDATING ASSOCIATIONS:

- (a) A depositor in a national banking association which has become insolvent is entitled to interest on his deposit. (*National Bank of Commonwealth v. Mechanics' National Bank*, 94 U. S., 437.)
- (b) He is entitled to interest from the date of the suspension of payments; and no demand upon the association is necessary. (*Chemical National Bank v. Bailey*, 12 Blatch., 480.)
- (c) Claims, when proved to the satisfaction of the Comptroller, are upon the same footing as if put in judgment, and therefore bear interest; and the fact that, under certain circumstances, there might be thus a compounding of interest will not defeat the right to interest. (*National Bank of Commonwealth v. Mechanics' National Bank*, *supra*.)
- (d) But where a creditor has obtained judgment against an insolvent national banking association for the full amount of his claim and interest, he is not entitled to interest upon the face of the judgment, but only upon the amount of the claim at the time of the failure. (*White v. Knox*, 111 U. S., 784.)
- (e) The creditors of an insolvent national banking association in the hands of a receiver are entitled to interest on their claims during the period of administration. (*Chemical National Bank v. Bailey*, *supra*.)
- (f) The assessments made by the Comptroller upon the shareholders of an insolvent association bear interest from the date of the order. (*Casey v. Galli*, 94 U. S., 673.)
- (g) In the case of book accounts in favor of depositors, interest begins to run against an association in liquidation from the date of the suspension of business. (*Richmond v. Irons*, 121 U. S., 27.)

3. USURY:

- (a) The usury laws of the States do not apply to national banking associations. (*Farmers and Mechanics' Bank v. Dearing*, 91 U. S., 29; *Central National Bank v. Pratt*, 115 Mass., 539; *First National Bank v. Goringhouse*, 22 Ohio St., 492; *Davis v. Randall*, 115 Mass., 547; *Hintermister v. First National Bank*, 64 N. Y., 212.)
- (b) And the remedies provided by the State for the taking of usury can not be resorted to. (*Farmers and Mechanics' Bank v. Dearing*, *supra*; *Wiley v. Starbuck*, 44 Ind., 298.)
- (c) The taking of illegal interest by a national banking association does not render the contract void. (*Farmers and Mechanics' Bank v. Dearing*, *supra*.)
- (d) It does not invalidate an indorsement or a guaranty of the notes upon which the usurious interest was paid. (*Oates v. First National Bank of Montgomery*, 100 U. S., 239; *Lazear v. National Union Bank of Baltimore*, 52 Md., 78.)
- (e) But usury destroys the interest-bearing power of the obligation; and there will be no point of time from which it can bear interest. (*Lucas v. Government National Bank*, 78 Penn. St., 228.)
- (f) The usury works a forfeiture of the entire interest accruing after maturity and before judgment, as well as that which accrues before maturity. (*Shunk v. The First National Bank of Gallion*, 22 Ohio St., 508.)
- (g) The discounting of business paper by a national banking association at a higher than the legal rate is usurious, though the law of the State fixes no limit to the rate which natural persons may take for the discount or purchase of such paper. (*Johnson v. National Bank of Gloversville*, 74 N. Y., 329; affirmed in *National Bank v. Johnson*, 104 U. S., 271.)
- (h) By charging more than legal interest on overdrafts, a national banking association loses the right to recover any interest at all. (*Third National Bank of Philadelphia v. Miller*, 90 Penn. St., 241.)
- (i) The liabilities of antecedent parties to a note or bill will not be affected by the usurious character of the transaction between the payee and the association; and the association may recover the full amount of the note or bill from the maker or acceptor. (*Smith v. The Exchange Bank of Pittsburg*, 26 Ohio St., 141.)
- (j) Usurious interest which has been paid to a national banking association can not be applied by way of payment or set-off in any action by the association to recover the amount of the loan. (*Barnet v. Muncie National Bank*, 93 U. S., 855.)

3. USURY—Continued.

(k) Nor can the penalty for taking the usurious interest be recovered by way of counter-claim in such action, but a separate action must be brought therefor. (*Ibid.*)

NOTE.—This case overrules portions of the decisions in *Lucas v. Government National Bank*, *supra*; *Overholt v. National Bank*, 82 Penn. St., 490; *Cake v. The First National Bank of Lebanon*, 83 Penn. St., 303.

(l) A director is not by reason of his position estopped from setting up the defense of usury in an action brought against him by the association. (*Bank of Cadiz v. Slemons*, 34 Ohio St., 142.)

(m) Where a national banking association has discounted notes for another bank at a usurious rate of interest, the fact that the other bank has charged illegal interest on those notes to its customers will not affect its right to set up the defense of usury in an action by the association. (*Third National Bank of Philadelphia v. Miller*, *supra*.)

(n) The amount which may be recovered from the association as a penalty is twice the amount of interest paid, and not simply twice the amount in excess of the legal rate. (*Crocker v. First National Bank of Chetopa*, U. S. C. C. (Eighth Circuit), 3 Am. L. T. [N. S.], 350; *Overholt v. National Bank of Mount Pleasant*, 82 Penn. St., 490; see also *Barnet v. Muncie National Bank*, *supra*.)

VIII. INSOLVENT ASSOCIATIONS.

1. NOT SUBJECT TO BANKRUPT ACT:

National banking associations were not subject to the bankrupt act while that act was in force. (*In re Manufacturers' National Bank*, 5 Biss., 499.)

2. WHAT CONSTITUTES INSOLVENCY:

The term "insolvency," as used in section 5242, Revised Statutes, forbidding transfer of the assets of national banking associations after, or in contemplation of, such insolvency, has the same meaning as it had when applied to traders in the bankrupt act; that is, it does not mean an absolute inability of a debtor to pay his debt at some future time, upon a settlement and winding up of his affairs, but a present inability to pay in the ordinary course of business. (*Case v. Citizens' Bank of Louisiana*, 2 Woods, 23; *Market Bank v. Pacific National Bank*, 30 Hun, 50.)

3. ASSETS A TRUST FUND:

Upon the appointment of a receiver all the assets of the association become in his hands a trust fund which the statute of limitations does not touch or affect. (*Riddle v. First National Bank*, U. S. C. C. (W. D. Penn.), 27 Fed. Rep., 503.)

NOTE.—But this point was not necessary to the decision of the case, for suits against insolvent corporations are by a law of Pennsylvania expressly excluded from the operation of the statute.

4. UNITED STATES HAS NO PRIORITY:

(a) Section 3466, which gives the United States a priority for all claims it has against insolvent debtors, does not apply to the case of an insolvent national banking association. (*Cook County National Bank v. United States*, 107, U. S., 445.)

(b) And as against the proceeds of the bonds deposited to secure circulation the United States can set off no claim, except for money advanced to redeem the notes. (*Ibid.*)

(c) And upon the failure of an association its 5 per cent redemption fund can not be retained by the Treasurer to pay taxes due to the United States, but the fund passes to the Comptroller as an asset of the association. (*Jackson v. United States*, 20 Ct. Cls., 298.)

5. CLAIMS FOR TORTS:

Claims arising out of the non-feasance or malfeasance of the association should be paid ratably with the debts, technically so called. (*Turner v. First National Bank of Keokuk et al.*, 26 Iowa, 562.)

6. PREFERENCES:

(a) A preference, to be within the meaning of section 5242, Revised Statutes, must be given to an existing creditor to secure a pre-existing debt. A transfer by an insolvent bank to secure a contemporaneous loan is not a violation of the law. (*Casey v. La Société de Credit Mobilier*, 2 Wood, 77.)

5. PREFERENCES—Continued.

- (b) Revised Statutes, United States, section 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with the view to a preference of one creditor over another, is directed to a preference, not to the giving of security when a debt is created; and if the transaction be free from fraud in fact, and is intended merely to adequately protect a loan made at the time, the creditor can retain property transferred to secure such a loan until the debt is paid, though the debtor is insolvent, and the creditor has reason at the time to believe that to be the fact. (*Armstrong v. Chemical National Bank*, 41 Fed. Rep., 234.)
- (c) A banker's lien for the amount of the balance of its general account does not exist when the securities have been deposited with the bank for a special purpose, or for the payment of a particular loan. (*Ibid.*)
- (d) Revised Statutes, United States, section 5242, which invalidates all transfers of the notes, bonds, or bills of exchanges of a national bank, after the commission of an act of insolvency, with the view to the preferences of one creditor over another, does not prohibit a bank which has in good faith accepted the draft of a national bank the day before the latter's insolvency, and afterward paid the same, from applying the proceeds of collections made by it, on paper in its hands belonging to the insolvent bank, to the payment of the draft, since its lien on such collections runs from the date of the acceptance. (*In re Armstrong*, 41 Fed. Rep., 381.)
- (e) The insolvency need be in the contemplation of the bank only. It need not be known to the person to whom the transfer is made. (*Case v. Citizens' Bank of Louisiana*, *supra*.)
- (f) After the directors of an insolvent association have voted to close its doors, any transfer of assets whereby a creditor secures a preference must be presumed to be made with an intent to prefer. (*National Security Bank v. Price*, 22 Fed. Rep., 697.)
- (g) Where the officers of an association which is in danger of insolvency, for the purpose and in the expectation of preventing a failure, make a pledge of securities to a depositor to induce him not to withdraw his deposit, such a pledge is not a preference within the meaning of section 5242, Revised Statutes, and will not be set aside when the association afterward is declared insolvent. (*Roberts v. Hill*, 23 Fed. Rep., 311.)
- (h) Where an insolvent association receives a deposit a short time before closing its doors, its officers knowing of the insolvency at the time, the receipt of such deposit is a fraud upon the depositor, and no title passes to the association, and therefore the depositor may reclaim the whole amount of the deposit; and as he claims under his original title, and not under a transfer from the association, such reclamation does not amount to a preference. (*Cragie et al v. Hadley*, 99 N. Y., 131.)
- (i) A trust was not impressed upon funds deposited on day the bank closed its doors in the absence of proof that the deposit had not gone into the general fund of the bank and lost its identity before reaching the receiver. (*In re North River Bank*, 14 N. Y., 261.)
- (j) But a creditor will not have a lien upon the funds of the association because checks given in settlement of balances were fraudulent, and were given at a time when the bank was hopelessly insolvent and its officers were contemplating flight. (*Citizens' National Bank v. Dowd*, 35 Fed. Rep., 340.)
- (k) Where the proceeds of an item indorsed "for collection and return" were mingled with other moneys of the bank, if it was a breach of trust it was a conversion, and plaintiff became a simple contract creditor, with no preference at law. (*Philadelphia National Bank v. Dowd*, 38 Fed. Rep., 172.)
- (l) Where by agreement and custom a national bank received drafts from its correspondent indorsed "for collection for the," and credited it to them as cash, with the understanding that any unpaid draft should be charged back, and where the collecting bank failed before collection, the proceeds of the draft coming into the hands of a receiver, the correspondent bank has the rights of a general creditor only. (*First National Bank v. Armstrong*, 39 Fed. Rep., 231.)
- (m) Where a national bank collected all papers sent to it by complainant under an arrangement which constituted the bank the agent of complainant, the latter can recover, on the ground of a trust, from a receiver of the bank such portion only of the proceeds of its paper sent to the bank as it shows has passed into the receiver's hands, either in its original or some substituted form. (*Commercial National Bank v. Armstrong*, 39 Fed. Rep., 684.)

6. PREFERENCES—Continued.

- (n) Where checks and drafts sent from one bank to another indorsed "for collection" and credited "subject to payment" according to the dealings between the banks, and part of them were paid to the receiver of the latter bank after its failure and the balances were credited to it by the payors, the amount paid the receiver should be accounted for as a trust fund, but the balance as a general debt. (*First National Bank v. Armstrong*, 42 Fed. Rep., 193.)
- (o) Negotiable paper with restrictive indorsement credited by agent on date of receipt "subject to payment," although account is subject to be drawn upon, title is not transferred, and upon the insolvency of the agent before receiving notice of the collection of the item, the owner is entitled to the proceeds in the hands of the collecting agent. (*Fifth National Bank v. Armstrong*, 40 Fed. Rep., 46.)
- (p) The drawers of a draft deposited with a bank for collection, and by it forwarded to a correspondent bank, are entitled to the amount as against the receiver of the forwarding bank, which was insolvent, and known to be so by its officers when it received the draft, and suspended payment before the proceeds were withdrawn from the collecting bank. (*Importers and Traders' National Bank v. Peters et al.* (Court of Appeals, N. Y.), 25 N. E. Rep., 319.)
- (q) When a bank which has received a draft for collection sends it to another bank for that purpose, and on being advised that the latter bank has collected the draft credits the depositor and then becomes insolvent without having received the money from the collecting bank, the depositor remains the owner of the draft, and is entitled to its proceeds from the collecting bank against the receiver and the creditors of the insolvent bank. (*Armstrong v. National Bank of Boyertown* (Court of Appeals, Ky.), 11 S. W. Rep., 411.)

7. BASIS FOR ESTIMATION OF DIVIDENDS:

In estimating the dividends to be paid out of the assets of an insolvent association, the value of the claims at the time when the insolvency is declared is to be taken as the basis of distribution. (*White v. Knox*, 111 U. S., 784.)

8. SET-OFF:

- (a) A person liable upon a note to an insolvent national bank may set off against his indebtedness the amount of his deposits with the bank. (*Platt v. Bentley, Thomp. N. B. Cas.*, 758.)
- (b) But a debtor can not set off the amount of a deposit assigned to him after the act of insolvency committed. (*Venango National Bank v. Taylor*, 56 Penn. St., 14.)
- (c) Funds received on the discounting of a note and deposited with the discounting bank, subject to the check of the depositor and which had been drawn upon by him, but were intended by him to meet the note when due, can not be pleaded as a set-off in an action on the note brought by the receiver of the discounting bank who received the note before maturity. (*Armstrong v. Scott*, 36 Fed. Rep., 63.)
- (d) The commercial paper of a national bank becomes overdue and dishonored after the commission of an act of insolvency and appointment of a receiver, and is subject to all equities between the bank and the original party to whom it was payable. (*U. S. D. C. (N. D. Ill.)*, May, 1890.)
- (e) A set-off under Illinois statute in favor of the maker of a note or bill is available if the paper is assigned after due, whether arising out of the same transaction or otherwise. (*Ibid.*)

9. CLAIM FOR BREACH OF CONTRACT OF LEASE:

Where a national bank has leased a banking house for a long term of years, and subsequently becomes insolvent, but during the time it continued business had not defaulted in paying the rent, the lessor has no claim against the receiver by reason of the insolvency or dissolution of the corporation or the forfeiture of its franchises, or by the refusal of the receiver to take under the contract and pay the rent. (*Fidelity Safe Deposit and Trust Co. v. Armstrong*, 35 Fed. Rep., 567.)

IX. RECEIVER.

1. OFFICER OF THE UNITED STATES:

A receiver, when appointed by the Comptroller, with the concurrence of the Secretary, is an officer of the United States. (*Stanton v. Wilkeson*, 8 Ben., 357.)

2. WHOM HE REPRESENTS:

He represents the bank, its stockholders, and its creditors; but he does not in any sense represent the Government. (*Case v. Terrell*, 11 Wall., 199.)

3. HOW FAR SUBJECT TO COMPTROLLER'S ORDERS:

- (a) The clause of section 50, act of 1864, which prescribes that the receiver shall be "under the direction of the Comptroller," means only that he shall be subject to the Comptroller's direction, not that he shall not act without orders. He may bring suit to collect assets without having been instructed to do so by the Comptroller. (*Bank v. Kennedy*, 17 Wall.)
- (b) The receiver of a national bank is the instrument of the Comptroller, and may be removed by him. (*Kennedy v. Gibson*, 8 Wall., 505.)

4. POWER OF COURTS TO APPOINT:

- (a) The power of the Comptroller to appoint a receiver is not exclusive; it does not oust the courts of equity of their authority in the matter; and therefore a court of competent jurisdiction may place the bank in the hands of a receiver in cases where, according to the rules of equity, it may pursue such a course with regard to insolvent corporations generally. (*Irons v. Manufacturers' National Bank*, 6 Biss., 301; *Wright v. Merchants' National Bank* 1 Flippin, 561.)
- (b) Where a bank has gone into voluntary liquidation, and the Comptroller has no power to appoint a receiver, a proper court, in a case where such action is necessary to protect the interests of a creditor, will appoint a receiver for it. (*Irons v. Manufacturers' National Bank*, *supra*.)
- (c) Where a national bank is insolvent, and in process of voluntary liquidation, and its affairs are being greatly mismanaged by its managing agents to the injury of its creditors and stockholders, and some of the creditors and stockholders are being favored to the injury of others, a receiver may be appointed in such a case, even where the bank only has been made a defendant. (*Elwood v. First National Bank*, 21 Kans., 673.)

5. DEBTORS OF ASSOCIATION CAN NOT QUESTION LEGALITY OF APPOINTMENT:

The legality of the appointment of the receiver can not be questioned by the debtors of the bank when sued by him. The bank may move to have the appointment set aside, but the debtors can not. (*Cadle v. Baker*, 20 Wall. 650; see also *Platt v. Beebe*, 57 N. Y., 339.)

6. RECEIVER'S DECISION NOT FINAL:

The decision of a receiver rejecting a claim is not final. The claimant still has the right to sue. (*Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383.)

7. SALE BY:

- (a) The receiver can not sell the real or personal property of the bank without an order from a court of competent jurisdiction. (*Ellis v. Little*, 27 Kans. 707.)
- (b) Nor can he sell upon the terms in conflict with the order. (*Ibid*.)
- (c) And under an order permitting him to sell the property of the bank he can not exchange, trade, or barter it for other property. (*Ibid*.)
- (d) A sale made by a receiver under order of a court is to all intents and purposes a judicial sale. (*In re Third National Bank*, 9 Biss., 535.)

8. CONTRACTS OF:

- (a) As the power of a receiver of a national bank appointed by the Comptroller is limited, a person dealing with him in his official capacity is bound as a matter of law to have knowledge of his authority to act, and if contract and agreements are entered into with the receiver in excess of his authority as conferred by law, the parties contract at their own peril and the estate of the bank can not be charged for the default or inability of a receiver acting outside of his functions as receiver and beyond the duties which it involves. (*Ellis v. Little*, 27, Kans., 707.)
- (b) The receiver can not charge the estate of the bank by any executory contract, unless authorized so to do by the provisions of the national banking law, and the order of a court of competent jurisdiction obtained upon the terms of said law. (*Ibid*.)

9. EXPENSES OF RECEIVERSHIP FOR ASSOCIATION WHICH HAS GONE INTO LIQUIDATION:

Where after an association has gone into liquidation a receiver is appointed at the instance of the creditors, the expenses of such receivership must be paid by the creditors. The shareholders can not be made individually liable for such expenses. (*Richmond v. Irons*.)

X. TAXATION.

1. WHAT MAY BE TAXED :

- (a) A State can not tax the capital stock of a national bank as such. The tax must be assessed upon the shares of the different stockholders. (*Collins v. Chicago*, 4 Biss., 472.)
- (b) Under Revised Statutes, United States, section 5219, which declares that nothing in the national banking act shall prevent all the shares of stock of a national bank from being included in the assessment of the personal property of the owners of such shares, an assessment of the entire stock of a national bank *in solido* against the bank itself is invalid. (*National Bank of Virginia v. City of Richmond et al.*, 42 Fed. Rep., 877.)
- (c) The assessment of the entire capital stock of a national bank *in solido* against the bank itself is invalid. The bank may pay the tax assessed upon the shares of its different stockholders, and it will have a lien thereon when it pays such tax until the same is satisfied; but if for any cause the tax levied upon the different stockholders is not paid by the bank, the property of the individual stockholders will be liable therefor. (*First National Bank of Leoti v. Fisher (S. C., Kans.)*, April 11, 1891.)
- (d) The individual stockholders of a national bank are allowed the same deductions from the assessment against them upon their shares of stock as other tax payers in the State, owning moneyed capital, are allowed. (*Ibid.*)
- (e) The term "moneyed capital" as used in Revised Statutes, United States respecting State taxation of shares in national banks embraces capital employed in national banks, and capital employed by individuals when the object of their business is the making of profit by the use of their moneyed capital as money. (*Talbot v. Silver Bow County, Montana*, 139 U. S., 438.)
- (f) Laws, New York, chapter 596, section 3, which provides that the stockholders in banks and trust companies organized under the authority of the State, or of the United States, shall be assessed for the value of their shares of stock, but which omits to provide for the taxation of the shares of stock in other private corporations, does not contravene Revised Statutes, United States, section 5219, which forbids the taxation of shares of national banks at a greater rate than is assessed on other "moneyed capital" in the hands of the individual citizens of the State. (*Palmer v. McMahon, U. S. S. C.*)
- (g) The shares of a national bank are taxable to the owners, and the bank is not liable primarily or as the agent of the shareholders, under the act of Congress, or the various laws of the State or Territory, for the payment of a tax levied upon such shares; but if such bank, through its proper officers, voluntarily lists such shares as the property of the bank for taxation, and the taxing officers of the State or Territory in pursuance of such erroneous listing tax the same in the name of the bank, equity will not relieve the bank from the payment of such tax by enjoining its collection in the absence of a proper application to all the statutory tribunals authorized to hear such matter and determine and grant the proper relief. (*Albuquerque National Bank v. Peoria et al. (S. C., N. Mex.)*, January 23, 1891.)
- (h) The entire interests of the shareholders may be taxed without any deduction for that portion of the capital which is invested in United States securities. (*Van Allen v. The Assessors*, 3 Wall., 573.)
- (i) New shares issued by a national banking association can not be taxed until the increase of capital has been approved by the Comptroller of the Currency. (*Charleston v. People's National Bank*, 5 S. C., 103.)
- (j) The manifest intention of the law is to permit the State in which a national bank is located to tax, subject to the limitations prescribed, all the shares of its capital stock without regard to their ownership; and, therefore, a national bank may be taxed upon the shares which it holds in another national bank. (*Bank of Redemption v. Boston*, 126 U. S., 60.)
- (k) The undivided surplus of a national banking association, unless invested in Federal securities, may be lawfully taxed by the State. (*North Ward National Bank of Newark v. City of Newark*, 10 Vroom, 380; *First National Bank v. Peterborough*, 56 N. H., 34.)
- (l) But, of course, if the surplus is taken into consideration in estimating the taxable value of the shares, it is not to be taxed separately. (*North Ward National Bank v. City of Newark, supra.*)

NOTE.—But it has been held in Maryland that the stock of an association represents its whole property, and where a tax is assessed upon the shares a separate tax upon the real or personal estate amounts to double taxation; and, therefore, where the organic laws of the State prohibit double taxation, such a tax upon the property of an association is void. (*County Commissioners v. Farmers and Mechanics' National Bank*, 48 Md., 117; see also *National State Bank v. Young*, 25 Iowa, 311, wherein it was held that the States could tax only the shares *ex nomine* and the real estate.)

1. WHAT MAY BE TAXED—Continued.

- (m) The surplus fund of a national banking association is not excluded in the valuation of its shares for taxation. (*Strafford National Bank v. Dover*, 51 N. H., 316.)
- (n) Where shares of stock are assessed at their actual cash value, without any deduction for the real estate owned by the association, the real estate should not be taxed *eo nomine*. (*Commissioners of Rice County v. Citizens National Bank of Faribault*, 23 Minn., 280.)
- (o) Real estate owned by a bank constitutes part of its assets, within the meaning of Code of Mississippi providing that banks shall pay a privilege tax, whose amount varies with their "capital stock or assets" in lieu of all other taxes. (*Vicksburg Bank v. Worrell*, 7 So. Rep., 219.)
- (p) The States can not tax the circulating notes of national banking associations. (*Horne v. Greene*, 52 Miss., 452; *Contra Board of Commissioners v. Elston*, 32 Ind., 27, see also *Ruffin v. Board of Commissioners*, 69 N. C., 498; *Lily v. The Commissioners*, 69 N. C., 300.)

2. RATE:

- (a) Where the State banks are taxed upon the capital, no tax can be imposed upon the shares of national banking associations; for as the capital of the State banks may consist of the bonds of the United States, which are exempt from State taxation, a tax on capital is not equivalent to a tax on shares. (*Van Allen v. The Assessors*, 3 Wall., 573; *Bradley v. The People*, 4 Wall., 459.)
- (b) But though the tax upon the State banks is not *eo nomine* a tax on shares, yet if it is equivalent to such a tax, the shares in the national banking associations located in that State may be taxed. (*Frazer v. Seibern*, 16 Ohio St., 614; *Van Slyke v. State*, 23 Wis., 656; *Boynoll v. State*, 25 Wis., 112.)
- (c) Where by local legislation different rates are prescribed for different classes of moneyed capital, the rate imposed upon shares of national banks should approximate as closely as may be to the rate imposed upon other moneyed capital of the same or similar class, viz, shares of State banks. (*City National Bank v. Paducah*, U. S. C. C. (Sixth Circuit, 1877), 5 Cent. L. J., 347.)
- (d) Congress meant no more than to require of the States, as a condition to the exercise of the power to tax the shares in national banks, that they should, as far as they had the capacity, tax in like manner the shares of banks of issue of their own creation. (*Lionberger v. Rouse*, 9 Wall., 468.)
- (e) Therefore, where a State has previously contracted with the banks which it has chartered that they shall not be taxed above a certain rate, a tax upon national-bank shares at a greater rate is not invalid if this rate is not greater than that assessed upon all the moneyed capital within the State, except that of the State banks. (*Ibid.*)
- (f) Any system of assessment of taxes which exacts from the owner of the shares of a national banking association a larger sum in proportion to the actual value of those shares than it does from other moneyed capital, valued in like manner, taxes the shares at a greater rate, notwithstanding that the percentage of tax on the valuation is the same as that applied to other moneyed capital. (*Pelton v. Commercial National Bank*, 101 U. S., 143.)

3. VALUATION:

- (a) In estimating the value of the shares for the purpose of taxation reference may be had to all the property and values of the bank. (*Saint Louis National Bank v. Papin*, U. S. C. C. (Eighth Circuit), 3 Cent. L. J., 669.)
- (b) If no excessive valuation is complained of, and a correct result is arrived at, equity will not restrain the collection of a tax because the method of computation was erroneous. (*Ibid.*)
- (c) The shares may be valued for taxation at an amount exceeding their face value, if this amount is not at a greater rate than the valuation set upon other moneyed capital in the State. (*Hepburn v. School Directors*, 23 Wall., 480.)
- (d) Under the statute of New York, shares in national banking associations should be taxed at their real or market value. (*People v. The Commissioners of Taxes and Assessments*, 94 U. S., 415.)
- (e) Where shares in national banking associations are purposely valued proportionately higher than the other moneyed capital in the State, the assessment is void. (*Pelton v. National Bank*, 101 U. S., 143.)
- (f) And the collection of what is in excess of the rate imposed on the other moneyed capital may be enjoined. (*Ibid.*)

3. VALUATION—Continued.

- (g) It is not required that the State should abandon systems of taxation of their own banks, or of money in the hands of their other corporations, which they may think the most wise and efficient modes of taxing their own corporate organizations, in order to make that taxation conform to the system of taxing the national banks upon the shares of their stock in the hands of the shareholders; all that is necessary is that the system of State taxation of its own citizens, of its own banks, and of its own corporations shall not work a discrimination unfavorable to the holders of the shares of the national banks. (*Davenport Bank v. Davenport*, 123 U. S., 83.)

4. EXEMPTIONS:

- (a) The intention of Congress was that the rate of taxation of the shares should be the same as, or not greater than, the tax upon the moneyed capital of the individual citizen which is *subject and liable to taxation*. (*People v. The Commissioners*, 4 Wall, 244.)
- (b) Therefore, it is not a ground of objection to the validity of a tax on shares that, while deductions for United States bonds are made from the personal estates of individuals and the capital of State corporations, no deductions are made on account of the capital of national banking associations invested in such bonds. (*Ibid.*)
- (c) The fact that by the statutes creating them, which statutes were passed prior to the national banking law, State banks are entirely exempt from taxation will not render a tax upon the shares of national banking associations void. (*City of Richmond v. Scott*, 48 Ind., 568.)
- (d) And a State tax upon shares in national banking associations is not rendered invalid by an exemption of the shares of other corporations, the capital of which consists of property required to be listed for taxation as such. (*McIver v. Robinson*, 53 Ala., 456.)
- (e) Merely a partial exemption of other moneyed capital will not invalidate a tax upon shares in national banking associations. (*Hepburn v. School Directors*, 23 Wall., 480.)
- (f) But though Congress did not contemplate that there should be an absolute equality (which in the nature of things is impossible), yet it did intend that there should be a substantial equality; and therefore, if the exemptions in favor of other moneyed capital are so palpable as to show that there is a serious discrimination against capital invested in the shares of national banking associations, the tax will be declared unlawful. (*Boyer v. Boyer*, 113 U. S., 690.)
- (g) A State law which does not permit a deduction to be made from the assessed value of bank shares for all debts due by the holder thereof, while authorizing such a deduction to be made from the assessed value of moneyed capital otherwise invested, is void. (*People ex rel. Williams v. Weaver*, 100 U. S., 539, reversing S. C., 67 N. Y., 516, and overruling *People v. Dolan*, 36 N. Y., 59.)
- (h) In the assessment and taxation of shares of national-bank stock, the owners thereof, having no other credits or moneyed capital, are entitled to deduct their bona fide debts from the value of such shares of stock. (*Wasson v. Bank* (Ind.), 8 N. E. Rep., 97.)
- (i) Revised Statutes, section 5219, providing that shares of national-bank stock may be taxed as part of the personality of the owner, and that each State may tax them in its own manner, except that the taxation shall not be at a greater rate than is imposed on other "moneyed capital" owned by citizens of the State, and that the shares of non-residents shall only be taxed in the city wherein the bank is located, do not authorize the taxation of the stock of a bank *in solido* by the city in which it does business, but only the shares of individual owners residing in the city are taxable, and they must be taxed separately, in order that the owner may deduct from their value the amount of his personal indebtedness, where the State laws or municipal ordinances permit such deductions, and require equality of taxation. (*First National Bank of Richmond v. City of Richmond et al.*, 39 Fed. Rep., 309.)
- (j) The main purpose of Congress in fixing limits to State taxation on investments in the shares of national banks, was to render it impossible for the State in levying such a tax to create and foster an *unequal and unfriendly competition by favoring institutions or individuals carrying on similar business and operations and investments of a like character*; and the language of the law is to be read in the light of this policy. And, therefore, the exemption of shares of stock in corporations, *the business of which does not come into competition with that of the national bank* (e. g., railroad companies, mining

4. EXEMPTIONS—Continued.

- companies, manufacturing companies, and insurance companies), does not invalidate a tax upon national-bank shares. Capital thus employed is not "moneyed capital" within the meaning of the act of Congress. (*Mercantile Bank v. New York*, 121 U. S., 138.)
- (k) Bonds issued by a State, or under its authority by its public municipal bodies, although they undoubtedly represent moneyed capital, yet as from their nature they are not ordinarily the subject of taxation, are not within the reason of the rule established by Congress for the taxation of national-bank shares, and the fact that the State exempts them from taxation does not deprive it of the right to tax shares of stock of national banks in the State. (*Ibid.*)
 - (l) Although deposits in savings banks constitute moneyed capital in the hands of individuals within the terms of any definition which can be given of that phrase, yet they are not within the meaning of the act of Congress in such a sense as to require that, if they are exempted from taxation, shares of stock in national banks must thereby also be exempted from taxation; for it can not be supposed that savings banks come into any possible competition with national banks. (*Ibid.*)
 - (m) Under act Louisiana, 1888, section 27, relating to taxation of national-bank shares, making no deduction for that part of the bank's property entering into their value which consists of non-taxable State and national securities, which deduction may, under the act, be made by individuals, a tax on national-bank shares violates Revised Statutes of the United States, section 5219, prohibiting the assessment of such shares at a greater rate than moneyed capital in the hands of individual citizens, and it is immaterial that the same discrimination is made against other corporations. (*Whitney National Bank v. Parker*, 41 Fed. Rep., 402.)

5. COLLECTION OF TAX FROM THE ASSOCIATION:

- (a) A State tax upon shares is valid, though the tax is collected from the bank. (*National Bank v. Commonwealth*, 9 Wall., 353.)
- (b) And the State may require the banks to pay a tax rightfully laid upon the shares. (*Ibid.*)
- (c) And where the tax on shares is payable by the association, the collection of the tax may be enforced by distraint of its property. (*First National Bank v. Douglas County*, 3 Dill., 330.)
- (d) But where the tax laws of the State make the bank the mere agent for paying the tax on shares, and direct it to retain so much of the dividends as will answer that purpose, other agents being required to pay taxes for their principals only when they have under their control the property, money, or credit of such principals, the bank can not be made liable unless it has the control of the property, etc., of its shareholders, or has dividends in its possession, or has failed to retain them. (*Hershire v. First National Bank*, 35 Iowa, 272.)
- (e) Act Louisiana, 1888, section 27, providing that shares in banks shall be assessed to the shareholders, but requiring the bank to pay taxes so assessed, and authorizing it to collect the same from the shareholders, imposes a tax, not upon the bank, but upon its shares, as permitted by act of Congress, providing that a State may determine the manner of taxing the shares of national banks located in the State. (*Whitney National Bank v. Parker*, 41 Fed. Rep., 402.)

6. LICENSE TAX:

- (a) National banking associations can not be subjected to a license or privilege tax. (*Mayor v. First National Bank of Macon*, 59 Ga., 648; *City of Carthage v. First National Bank of Carthage*, 71 Mo., 508; *National Bank of Chattanooga v. Mayor*, 8 Heiskell, 814.)
- (b) A State law prohibiting the establishment of banking companies in the State without the authority of the legislature was not intended to apply to banking corporations created by authority of Congress, since such corporations may be legally established in the State without the consent of the legislature. (*Stetson v. City of Bangor*, 56 Me., 274.)

7. POWERS OF TAXING OFFICERS:

- (a) Municipal officers can not assess a tax upon the shares of national banking associations until authorized to do so by some law of the State. (*Stetson v. City of Bangor*, 56 Me., 274.)
- (b) The officers of a national banking association can not be compelled to exhibit to the taxing officers of a State the books of the association showing the deposits of its customers. (*First National Bank of Youngstown v. Hughes*, U. S. C. C. (N. D. Ohio, 1878), *Browne's N. B. Cas.*, 176.)

7. POWERS OF TAXING OFFICERS—Continued.

- (c) Code Alabama, 1286, S. 1677, which provides that stockholders of all private corporations have the right to have access to, and inspection and examination of the books, records, and papers of the corporation, at all reasonable and proper times, applies to national banks located within the State, and the rights of stockholders are not curtailed nor the statute in conflict with Revised Statutes, United States, which provide that national banks shall not be subject to visitatorial powers other than those authorized by Congress or vested in the courts of justice. (*Winter v. Baldwin, Ala., 7 So., 734.*)
- (d) The only remedy for the making of a false return to the auditor by the cashier of a bank, of the resources and liabilities of the bank for the purposes of taxation, is afforded by revised statutes of Ohio, section 2679, which provides that the auditor may examine the books of the bank, and any officer or agent of it under oath, and make out the statement; and any officer of the bank may be fined not exceeding \$100 for failing to make the statement, or for willfully making a false one. (*Miller v. First National Bank, 21 N. E. Rep., 860.*)
- (e) A national banking association is not exempt from examination by internal-revenue officers when it has in its possession any articles subject to an internal-revenue tax. Such an examination is not the exercise of a visitatorial power, and therefore is not prohibited by the provision of section 5241, Revised Statutes, that the national banks shall not be subject to any visitatorial powers except those authorized by the national-bank act or vested in the courts of justice. (*United States v. Rhawn, U. S. D. C. (E. D. Penn.), Thomp. N. B. Cas., 358.*)
- (f) Where by the tax laws of a State a perpetual lien for taxes attaches to property only by virtue of a levy thereon, and such levy is not made prior to the insolvency of the bank, the taxing officers of the State will be restrained, at the instance of the receiver, from levying upon the property of an insolvent national bank, and selling it, for the purpose of collecting a tax. (*Woodward v. Ellsworth, 4 Colo., 580.*)
- (g) A State may require the cashiers of national banking associations located within its territory to transmit lists of the shareholders to the taxing officers of the various towns in which the shareholders reside. (*Waite v. Dowley, 94 U. S., 527.*)

8. ENFORCEMENT OF TAXES:

A tax duly assessed upon shares may be enforced in accordance with the general laws of the State on that subject. (*Weld v. City of Bangor, 59 Me., 416.*)

9. LOCATION OF ASSOCIATION FOR TAXING PURPOSES:

An association which opens an office for the purpose of receiving deposits in another place than that in which it was organized does not become "located" in that place for purposes of taxation. (*National State Bank of Camden v. Pierce, U. S. C. C. (E. D. Penn.), 18 Alb. L. J., 16.*)

XI. JURISDICTION.

NOTE.—The jurisdiction of the Federal courts in national-bank cases was very materially changed by the proviso to the fourth section of the act of July 12, 1882. The proviso is as follows:

"Provided, however, That the jurisdiction for suits hereafter brought by or against any association established under any law providing for national banking associations, except suits between them and the United States, or its officers and agents, shall be the same as, and not other than, the jurisdiction for suits by or against banks not organized under any law of the United States which do or might do banking business where such national banking associations may be doing business when such suits may be begun. And all laws and parts of laws of the United States inconsistent with this proviso be, and the same are hereby, repealed."

The jurisdiction of the United States circuit courts in suits by or against national banks is thus defined by section 4, act March 3, 1887:

"SEC. 4. That all national banking associations established under the laws of the United States shall, for the purposes of all actions by or against them, real, personal, or mixed, and all suits in equity, be deemed citizens of the States in which they are respectively located; and in such cases the circuit and district courts shall not have jurisdiction other than such as they would have in cases between individual citizens of the same State.

JURISDICTION—Continued.

“The provisions of this section shall not be held to affect the jurisdiction of the courts of the United States in cases commenced by the United States, or by direction of any officer thereof, or cases for winding up the affairs of any such bank.”

1. JURISDICTION OF FEDERAL COURTS PRIOR TO THE ACT OF JULY 12, 1882:

- (a) National banking associations may sue in the Federal courts. The word “by” was omitted from section 57 of the act of 1864 by mistake. (*Kennedy v. Gibson*, 8 Wall., 505.)
- (b) A national banking association may sue and be sued in the circuit court for the district in which the association is located, irrespective of the amount in controversy and the citizenship of the parties. (*County of Wilson v. National Bank*, 103 U. S., 770; *Mitchell v. Walker*, U. S. C. C. (W. D. Penn., 1879), *Browne v. N. B. Cas.*, 180; *Commercial Bank of Cleveland v. Simmons*, U. S. C. C. (W. D. Ohio), 10 Alb. L. J., 155.)
- (c) But where the amount in controversy does not exceed five hundred dollars, the association can not sue in a Federal court outside of the district in which it is established. (*St. Louis National Bank v. Brinkman*, U. S. C. C. (D. Kans.), 1 Fed. Rep., 45.)
- (d) A national banking association located in one State may bring an action in the circuit court of the United States sitting within another State against a citizen of that State. (*Manufacturers' National Bank v. Baack*, 8 Blatch., 147.)
- (e) When a national bank is sued in a Federal court the suit must be brought in the district in which the bank is located. And service upon an officer of the bank in another district will not give the court of that district jurisdiction of the cause. (*Maine v. Second National Bank of Chicago*, 8 Biss., 26.)
- (f) A United States district court has jurisdiction of a suit in equity by or against a national banking association located within the district. (*First National Bank of Pittsburgh v. Pittsburgh and Castle Shannon Railroad Company*, 1 Fed. Rep., 190.)
- (g) A circuit court has no jurisdiction of a suit by a private person to compel the Comptroller of the Currency and the Treasurer of the United States to disclose what disposition has been made of the United States bonds deposited with the Treasurer by a national banking association, and for a decree directing those officers as to their duty regarding such bonds. (*Van Antwerp v. Hulburd*, 7 Blatch., 425; *Van Antwerp v. Hulburd*, 8 Blatch., 282.)
- (h) Section 380, Revised Statutes, which provides that “all suits and proceedings arising out of the provisions of law governing national banking associations, in which the United States or any of its officers or agents shall be parties, shall be conducted by the district attorneys of the several districts under the direction and supervision of the Solicitor of the Treasury,” does not enlarge the jurisdiction of the circuit court, and can not be held to confer jurisdiction in such suits or proceedings upon a court not having, independently of this section, authority to entertain them. (*Van Antwerp v. Hulburd*, 7 Blatch., 426, *supra*.)
- (i) National banking associations, being corporations organized under the laws of the United States, are entitled as such to remove into the circuit court of the United States suits brought against them in the State courts. (*Cruikshank v. Fourth National Bank*, 21 Blatch., 322; see also *Removal Cases*, 115 U. S., 1.)
- (j) A United States district court has jurisdiction to authorize a receiver to compromise a debt. (*Matter of Platt*, 1 Ben., 534.)
- (k) An action at common law to recover a debt due to the bank may be instituted by a receiver in a United States district court, he being an officer of the United States within the meaning of section 563, Revised Statutes. (*Platt v. Beach*, 2 Ben., 303; *Stanton v. Wilkeson*, 8 Ben., 357.)
- (l) The power of a national banking association to take a mortgage upon real estate is a question which the party raising it should be permitted to litigate in a Federal court; and he should not be sent into the State courts to try this question on the distribution of surplus moneys in a foreclosure suit, or in a suit brought by the party holding the alleged invalid mortgage. (*In re Duryea*, U. S. D. C. (S. D. N. Y.), 17 National Bankruptcy Register, 495.)

2. JURISDICTION OF FEDERAL COURTS SUBSEQUENT TO ACT OF JULY 12, 1882:

- (a) The tenth subdivision of section 629, Revised Statutes, which confers upon the circuit court of the United States jurisdiction of all suits by or against any national banking association established in the district for which the

2. JURISDICTION OF FEDERAL COURTS SUBSEQUENT TO ACT OF JULY 12, 1882—Continued.

- court is held, has been repealed by the proviso to section 4 of the act of July 12, 1882. (*National Bank of Jefferson v. Fare et al.*, U. S. C. C. (E. D. Tex.), 25 Fed. Rep., 200.)
- (b) The object of this proviso was to deprive the United States courts of jurisdiction of suits by or against national banking associations in all cases where banks organized under State laws could not likewise sue or be sued in such courts. (*National Bank of Jefferson v. Fare et al.*, *supra*.)
 - (c) But the proviso does not affect the right of the receiver of an insolvent association to sue in a Federal court. (*Hendee v. Connecticut and P. R. R. Co.*, 26 Fed. Rep., 677.)
 - (d) Nor would the act of July 12, 1882, take from the circuit court jurisdiction of a suit brought against a director for negligent performance of his duties; for as such suit rests upon the requirements of the United States laws, and by-laws made pursuant thereto, it is a case arising under the laws of the United States. (*Witters v. Foster*, U. S. C. C. (D. Vt.), 28 Fed. Rep., 737.)
 - (e) In an action against a national bank in a circuit court of the United States, if all the parties are citizens of the district in which the bank is situated, and the action does not come under section 5209 or section 5239 of the Revised Statutes, the circuit court has no jurisdiction. (*Whittemore v. Amoskeag National Bank*, 134 U. S., 527.)
 - (f) The Federal courts have jurisdiction of an action between a national bank located in one State and a citizen of another State. (*First National Bank v. Forest*, 40 Fed. Rep., 705.)
 - (g) An action between a receiver of an insolvent national bank and a depositor does not present a Federal question under Revised Statutes of the United States, section 5242, avoiding preferences to creditors of such an insolvent bank. (*Tehan v. First National Bank et al.*, 39 Fed. Rep., 577.) On motion to remand to State court.
 - (h) A receiver of an insolvent national bank is an officer of the United States within the meaning of section 563, Revised Statutes of the United States, which gives the district courts jurisdiction of "all suits at common law brought by the United States, or any officer thereof authorized by law to sue." (U. S. D. C. (E. D. Mo.), Feb. 24, 1890.)

3. JURISDICTION OF STATE COURTS:

- (a) State courts have jurisdiction of suits by and against national banking associations. (*Bank of Bethel v. Pakquoque Bank*, 14 Wall., 383; see also *Ordway v. Central National Bank*, 47 Md., 217, and *Claffin v. Houseman*, 93 U. S., 130.)
- (b) Where a national banking association is sued in a State court the suit must be brought in the city or county in which the bank is located. (*Cadle v. Tracey*, 11 Blatch., 101; *Crocker v. Maine National Bank*, 101 Mass., 240.)

NOTE.—But the New York court of appeals has held that the provision of the national banking law as to the jurisdiction of State courts is permissive only, and not mandatory, and that a State court, in a proper case, may entertain a proceeding against a national bank located in another State. (*Cooke v. The State National Bank of Boston*, 52 N. Y., 96; *Robinson v. National Bank of New Berne*, 81 N. Y., 385; see also *Adams v. Daunis*, 29 La. Ann., 315.) And in *Talmage v. Third National Bank*, 27 Hun, 61, the supreme court of New York said: "The words of restriction to the place where said 'association is situated' apply to the county and municipal courts and not to the State courts. In the State courts of general jurisdiction a national banking association can be sued whenever an individual can be for the same cause." In *Cooke v. The State National Bank*, Chief Judge Church questioned the constitutional right of Congress to deprive the State courts of jurisdiction in such cases.

- (c) A State court can entertain an action brought to recover of a national banking association the penalty for taking usury. (*Ordway v. The Central National Bank*, 47 Md., 217; *Hade v. McFay*, 31 Ohio St., 231; *Bletz v. Columbia National Bank*, 87 Penn. St., 87.)
- (d) The State courts have jurisdiction of an action brought by a shareholder on behalf of himself and other shareholders to recover of the directors of an insolvent association damages for injuries resulting from their negligence and misconduct. (*Brinckerhoff v. Bostwick*, 88 N. Y., 52.)
- (e) A State court has no power to make an order directing the receiver of a national bank, who has been appointed by the Comptroller of the Currency, to pay a judgment obtained against the bank before the receiver was appointed. (*Ocean National Bank v. Carll*, 7 Hun, 237.)

3. JURISDICTION OF STATE COURTS—Continued.

- (f) State courts have no jurisdiction of the case of an embezzlement of the funds of the association by one of its officers. (*Commonwealth v. Felton*, 101 Mass., 204; *Commonwealth ex rel. Torrey v. Ketner*, 92 Penn. St., 372.)
- (g) The defense of usury may be set up in action brought in a State court. (*National Bank of Winterset v. Fyre*, 52 Iowa, 114.)

4. UNITED STATES CAN NOT BE SUBJECTED TO JURISDICTION OF COURT:

Neither the Comptroller nor the receiver by putting in an appearance to a suit can subject the United States to the jurisdiction of a court. (*Case v. Terrell*, 11 Wall., 199.)

5. CITIZENSHIP:

A national banking association is for jurisdictional purposes a citizen of the State in which it is located. (*Davis v. Cook*, 9 Nev., 134.)

XII. SUITS.

1. BY AND AGAINST ASSOCIATIONS:

- (a) Suit may be brought against a national banking association though it is in the hands of a receiver. (*Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383; *Security National Bank v. National Bank of the Commonwealth*, 2 Hun, 287; *Green v. The Wallkill National Bank*, 7 Hun, 63.)
- (b) Where the tax on shares is collected from the association it may bring a suit to enjoin the collection of an illegal tax. (*Cummings v. National Bank*, 101 U. S., 153; *Pelton v. Commercial National Bank*, 101 U. S., 143; *Boyer v. Boyer*, 113 U. S., 143.)
- (c) A State law authorizing national banking associations which have been converted from State banks to use the name of the original corporation for the purpose of prosecuting and defending suits is not in conflict with the national banking law, and therefore proceedings based upon a judgment obtained before the conversion may be instituted by such association in its former corporate name. (*Thomas v. Farmers' Bank of Maryland*, 46 Md., 43.)
- (d) A national banking association is a foreign corporation within the meaning of a State statute requiring corporations created by the laws of any other State or country to give security for costs before prosecuting a suit in the courts of the State. (*National Park Bank v. Gunst*, 1 Abb. N. C., 292.)
- (e) As a national banking association can acquire no title to negotiable paper purchased by it, it can maintain no action thereon in a State where the person suing must be owner of the paper. (*First National Bank of Rochester v. Pierson*, 24 Minn., 140.)
- (f) But in a State where the holder may sue without respect to the ownership an association may bring suit upon paper so acquired. (*National Pemberton Bank v. Porter*, 125 Mass., 333; *Atlas National Bank v. Savery*, 127 Mass., 75.)
- (g) Suits brought by a receiver can not be settled or compounded upon an order of the Comptroller; this can be done only with the authority of the court. (*Case v. Small*, 2 Woods, 78.)
- (h) An action for money against a national bank whose corporate existence is admitted is not a suit arising under the laws of the United States. (*Ulster County Savings Institution v. Fourth National Bank*, 8 N. Y., 162.)

2. BY SHAREHOLDERS:

- (a) A shareholder of a national banking association can not maintain an action against the directors to recover damages sustained for neglect and mismanagement of the affairs of the association whereby it became insolvent and its stock was rendered worthless. Such an action can be brought only by the corporation itself. (*Conway v. Halsey*, 15 Vroom, 462.)
- (b) But where the receiver refuses to bring an action against negligent directors to recover the amount which the shareholders have been compelled to contribute to pay the debts of the association, an action against such directors may be brought by a shareholder on behalf of himself and the other shareholders. (*Nelson v. Burrows*, 9 Abb. N. C., 280.)
- (c) And when the receiver is a director, and one of the parties charged with misconduct and against whom a remedy is sought, the action may be brought by a shareholder on behalf of himself and the other shareholders. (*Brinckerhoff v. Bostwick*, 88 N. Y., 52.)

3. BY RECEIVERS:

- (a) A receiver may sue either in his own name or the name of the bank. (*National Bank v. Kennedy*, 17 Wall., 19.)
- (b) Suits and proceedings under the act in which the United States or their officers or agents are parties, whether commenced before or after the appointment of a receiver, are to be conducted by the district attorney under the direction of the Solicitor of the Treasury. (*Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383.)
- (c) But section 380, Revised Statutes, is directory merely, and the employment of private counsel by the receiver can not be made a ground of defense to a suit brought by him. (*Ibid.*)
- (d) Receivers may sue in the courts of the United States by virtue of the act without reference to the locality of their personal citizenship.
- (e) The provisions of the codes that every action must be brought in the name of the real party in interest, except in the case of the trustee of an express trust, or of a person authorized by statute to sue, does not apply to the receiver of a national banking association suing in a Federal court held in a State which has adopted the code procedure; for the right of the receiver to sue is derived from the national banking law. (*Stanton v. Wilkeson*, 8 Ben., 357.)
- (f) Under section 1001 of the Revised Statutes, no bond for the prosecution of the suit, or to answer in damages or costs, is required on writs of error or appeals issuing from or brought to the Supreme Court of the United States by direction of the Comptroller of the Currency in suits by or against insolvent national banking associations, or the receivers thereof. (*Pacific National Bank v. Mixer*, 114 U. S., 463.)

4. BY CREDITORS OF INSOLVENT ASSOCIATION:

- (a) The creditors of an insolvent association must seek their remedy through the Comptroller, in the mode prescribed by the statute; they can not proceed directly in their own names against the stockholders or debtors of the bank. (*Kennedy v. Gibson*, 8 Wall., 498.)
- (b) The writ of mandamus can not issue in a case where its effect is to direct or control the head of an executive department in the discharge of an executive duty, involving the exercise of judgment or discretion. (*United States ex rel. Boynton v. Blaine*, 139 U. S., 306.)

5. FOR USURY:

- (a) The penalty for all illegal interest paid to a national banking association within two years prior to the commencement of proceedings may be recovered in a single action, whether the amount was in one payment or in several. (*Hintermister v. First National Bank*, 64 N. Y., 212.)
- (b) Where a bankrupt has paid usurious interest, his assignee may bring an action against the association to recover the penalty. (*Wright v. First National Bank of Greensburg*, U. S. C. C. (Dist. Ind., 1878); *Crocker v. First National Bank of Chetopa*, U. S. C. C. (Eighth Circuit, 1876); 3 Am. L. T. N. S., 350.)
- (c) The party who paid the usurious interest is the only party to the note who is entitled to sue for the penalty. (*Lazear v. National Union Bank of Maryland*, 52 Md., 78.)
- (d) Under Revised Statutes, United States, 5198, providing that a suit against a national bank for taking usurious interest must be commenced within two years from "the time the usurious transaction occurred," the limitation begins to run from the time when such interest is paid. (*National Bank v. Carpenter*, N. J., 19 A., 181.)

6. TO ENFORCE LIABILITY OF SHAREHOLDERS:

- (a) When the full personal liability of shareholders is to be enforced the action must be at law. (*Kennedy v. Gibson*, 8 Wall., 505; *Casey v. Galli*, 94 U. S., 673.)
- (b) And it may be at law, though the assessment is not for the full value of the shares; for, since the sum each shareholder must contribute is a certain exact sum, there is no necessity for invoking the aid of a court of equity. (*Bailey v. Sawyer*, 4 Dill., 463.)
- (c) But the suit may be in equity. (*Kennedy v. Gibson*, *supra*.)

7. EXECUTION:

A judgment against a national bank in the hands of a receiver only establishes the validity of the claim; the plaintiff can have no execution on such judgment, but must wait pro rata distribution. (*Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383.)

8. ATTACHMENTS:

- (a) When a creditor attaches the property of an insolvent bank he can not hold such property against the claim of a receiver appointed after the attachment suit was commenced. Such creditor must share pro rata with all others. (*First National Bank of Selma v. Colby*, 21 Wall., 609; *Harvey v. Allen*, 16 Blatch., 29.)
- (b) No State court can issue an attachment against the funds of a national bank. Although the provision forbidding attachments was evidently made to secure equality among the general creditors in the division of the proceeds of the property of an insolvent bank, its operation is by no means confined to cases of actual or contemplated insolvency; but the remedy is taken away altogether and can not be used under any circumstances. The effect of the provision in section 5242, Revised Statutes, is to write into all State attachment laws an exception in favor of national banks, and all such laws must be read as if they contained an exception in favor of national banks. (*Pacific National Bank v. Mixer*, 124 U. S., 721.)

NOTE.—This case overrules the decision of the New York court of appeals in *Robinson v. National Bank of New Berne* (81 N. Y., 385), where it was held that the national banking law does not prohibit attachments against the property of national banks, except in cases where an act of insolvency has been committed, or is contemplated. See also *National Shoe and Leather Bank v. Mechanics' National Bank*, 89 N. Y., 467; *Raynor v. Pacific National Bank*, 93 N. Y., 371; *Southwick v. First National Bank of Memphis*, 7 Hun, 96.

- (c) Nor can an attachment be issued by a circuit court of the United States; for as by the law of Congress all power of issuing attachments against national banks before judgment has been eliminated from State statutes, there can be no laws of the State providing for such a remedy on which the circuit court can act. (*Ibid.*)

9. ABATEMENT:

An action brought by the creditor of a national bank is abated by a decree of a district or circuit court dissolving the corporation and forfeiting its franchises. (*First National Bank of Selma v. Colby*, 21 Wall., 609.)

10. ESTOPPEL:

- (a) A shareholder against whom suit is brought to recover the assessment made upon him by the Comptroller will not be permitted to deny the existence of the association, or that it was legally incorporated. (*Casey v. Galli*, 94 U. S., 673.)
- (b) Where one sued by a national bank is accustomed to deal with it as such, and does so deal with it in respect to the matter in suit, he is estopped from denying its incorporation. (*National Bank of Fairhaven v. The Phoenix Warehousing Company*, 6 Hun, 71.)

11. SUITS AGAINST LIQUIDATING ASSOCIATIONS:

A national bank which has gone into voluntary liquidation will continue to exist as a body corporate for the purpose of suing and being sued until its affairs are completely settled. (*National Bank v. Insurance Company*, 104 U. S., 54; *Ordway v. Central National Bank*, 47 Md., 217.)

12. TRANSITORY AND LOCAL SUITS:

The provision of the banking law, section 5198, Revised Statutes, which requires that actions brought against national banking associations in State courts shall be brought in the county or city in which the association is located, applies only to transitory actions; it was not intended to apply to actions local in their character. (*Casey v. Adams*, 102 U. S., 66.)

13. SURVIVAL OF SUITS:

Whether a suit against a director for negligent performance of his duties, as required by the statutes of the United States and the by-laws of the association, will survive against the executor or administrator depends upon State laws. (*Witters v. Foster*, U. S. C. C. (Dist. Vt.), 25 Fed. Rep., 737.)

XIII. EVIDENCE.

1. CERTIFICATE OF COMPTROLLER:

- (a) The certificate of the Comptroller of the Currency that an association has complied with all the provisions required to be complied with before commencing the business of banking is admissible in evidence upon a plea of

1. CERTIFICATE OF COMPTROLLER—Continued.

nul tict corporation; and such certificate, together with proof that the association has been acting as a national banking association for a long time, is amply sufficient evidence to establish, at least prima facie, the existence of the corporation. (*Mix v. The National Bank of Bloomington*, 91 Ill., 20; see also *Merchants' National Bank of Bangor v. Glendon*, 120 Mass., 97.)

- (b) The certificate of the Comptroller that the association has complied with all the provisions of law touching the organization of associations removes any objection which might otherwise have been made to the evidence upon which he acted. (*Casey v. Galli*, 94 U. S., 673; *Thatcher v. West River National Bank*, 10 Mich., 196.)
- (c) And in a suit against the association or its shareholders such certificate of the Comptroller is conclusive as to the completeness of the organization. (*Casey v. Galli*, *supra*.)
- (d) A letter from the Comptroller directing the receiver to institute suit, if not objected to at the time, is sufficient evidence that the Comptroller has decided that the enforcement of the individual liability of the shareholders is necessary. (*Bowden v. Johnson*, 107 U. S., 251.)

2. EVIDENCE OF INSOLVENCY:

- (a) It is not necessary that the facts upon which the Comptroller bases his action in appointing a receiver should be established by what is *competent legal evidence*; but he is left to be satisfied as best he can be, under the peculiar circumstances of each case, of the facts and the necessity for the exercise of his authority. (*Platt v. Beebe*, 57 N. Y., 330.)
- (b) A return of *nulla bona* upon an execution issued against the property of a national bank is proof of its insolvency. (*Wheelock v. Kost*, 77 Ill., 296.)

3. NECESSITY FOR ASSESSMENT BY COMPTROLLER:

It is not essential, in an action to enforce the individual liability of the shareholders of an insolvent national banking association, to aver and prove that the assessment was necessary; for the decision of the Comptroller on this point is conclusive. (*Strong v. Southworth*, 8 Ben., 331; *Kennedy v. Gibson*, 8 Wall., 505; *Casey v. Galli*, 94 U. S., 673.)

XIV. CRIMES.

1. UNDER UNITED STATES LAWS:

- (a) The willful misapplication of the moneys and funds of a national banking association, made an offense by section 5209, Revised Statutes, must be for the use or benefit of the party charged or of some person or company other than the association. (*United States v. Britton*, 107 U. S., 655.)
- (b) The exercise of official discretion in good faith, without fraud, for the advantage or the supposed advantage of the association, is not punishable; but if official action be taken in bad faith, for personal advantage and with fraudulent intent, it is punishable. (*United States v. Fish*, 24 Fed. Rep., 585.)
- (c) It is not necessary that the officer should personally misapply the funds of the association. He will be guilty as a principal offender though he merely procures or causes the misapplication. (*Ibid*.)
- (d) A loan in bad faith, with intent to defraud the association, is a willful misapplication within the meaning of the statute. (*Ibid*.)
- (e) It is no defense to a charge of embezzlement, abstraction, or misapplication of the funds of a national banking association that the funds were used with the knowledge and consent of the president and some of the directors. The intent to defraud is to be conclusively presumed from the commission of the offense. (*United States v. Taintor*, 11 Blatch., 374.)
- (f) Where the president, charged as a trustee with the administration of the funds of the bank in his hands, converts them to his own use without authority for so doing, he embezzles and abstracts them within the meaning of section 5209, Revised Statutes. (*In the matter of Van Campen*, 2 Ben., 419.)
- (g) If, with intent to defraud the association, an officer allows a firm in which he is a member to overdraw its account, he will be guilty of misapplying the funds of the association. (*Ibid*.)
- (h) As the national banking law makes the embezzlement, abstraction, or willful misapplication of the funds of a national banking association merely a misdemeanor, a person who procures such an offense to be committed can not be punished under a State statute which provides that a person who procures a felony to be committed may be indicted and convicted of a substantive felony. (*Commonwealth v. Felton*, 101 Mass., 204.)

1. UNDER UNITED STATES LAWS.—Continued.

- (i) An indictment charging defendants with aiding and abetting a director in a willful misapplication of the money of an association must state facts to show that there has been such misapplication committed by the director. (*United States v. Warner, U. S. C. C. (S. D. N. Y.), Feb. 13, 1886, 26, Fed. Rep., 616.*)
- (j) Allowing the withdrawal of the deposit of one indebted to the association can not be charged as a misapplication of the money of the association. (*United States v. Britton, 108 U. S., 193.*)
- (k) It is not a willful misapplication of the moneys of the association within the meaning of section 5209, Revised Statutes, for a president who is insolvent to procure the discounting by the association of his note not well secured. (*Ibid.*)
- (l) To constitute the offense of a willful misapplication of the moneys, funds, or credits of the association within section 5209, Revised Statutes, it is not necessary that the person charged with the offense should have been previously in the actual possession of such moneys, funds, and credits under or by virtue of any trust, duty, or employment committed to him. Nor is it necessary to the commission of this offense that the officer making the willful misapplication should derive any personal benefit therefrom. When the funds or assets of the bank are unlawfully taken from its possession, and afterward willfully misapplied by converting them to the use of any person other than the bank, with intent to injure and defraud, the offense as described in the statute is committed. (*United States v. Harper, 33 Fed. Rep., 471.*)
- (m) This criminal act may be done directly and personally, or it may be done indirectly through the agency of another. If the officer charged with it has such control, direction, and power of management by virtue of his relation to the bank as to direct an application of its funds in such manner and under such circumstances as to constitute the offense of willful misapplication, and actually makes such direction or causes such misapplication to be made, he is equally as guilty as if it was done by his own hands. (*Ibid.*)
- (n) Any entry on the books of the bank which is intentionally made to represent what is not true or what does not exist, with intent either to deceive its officers or defraud the association, is a false entry within the meaning of the statute. (*United States v. Harper, supra.*)
- (o) It may be made personally or by direction.
- (p) The erasure of figures already written in the books of a national bank and the substitution of other figures which falsify the state of the account constitute a "false entry" within the meaning of section 5209, Revised Statutes, by which it is declared to be a misdemeanor to make "any false entry in any book, report, or statement of the association with intent to injure or defraud," etc. (*United States v. Crecelius, 34 Fed. Rep., 30.*)
- (q) Where false entries are made by a clerk at the direction of the president, the latter is a principal. (*In the matter of Van Campen, supra; United States v. Fish, supra.*)
- (r) Prior to the act of February 26, 1851, a notary public holding his commission under a State had no authority to administer the oath required by section 5211, Revised Statutes; and therefore a cashier who made oath before such notary to a false statement of the condition of his association was not guilty of perjury. (*United States v. Curtis, 107 U. S., 671.*)
- (s) To constitute the offense of willful abstraction by an officer, defined by the statute, it is necessary that the money or funds of the association should be withdrawn by the officer or by his direction; that such taking or withdrawing should be without the knowledge or consent of the bank, or of its board of directors; that the money or funds so taken or withdrawn should be converted to the officer's own use, or for the benefit and advantage of some person other than the association, and that this should be done with intent to injure and defraud the association. (*United States v. Harper, supra.*)
- (t) A report of condition of a national bank, whether called for by the Comptroller of the Currency or not, which is a report in the usual form made by an officer of the bank in his official capacity, if it contains a false entry made with intent to deceive, is within Revised Statutes of the United States, section 5209, which discloses such false entries to be a misdemeanor. (*United States v. Hughitt, 45 Fed. Rep., 47.*)

2. UNDER STATE LAWS:

- (a) An officer of a national banking association can not be punished under State laws for embezzling the funds of the association. (*Commonwealth ex rel. Torrey v. Ketner*, 92 Penn. St., 372; *Commonwealth v. Felton*, 101 Mass., 204.)
- (b) But where the offense committed by an officer is properly a larceny of the funds, and not an embezzlement, he may be indicted under a State law. (*Commonwealth v. Barry*, 116 Mass., 1.)
- (c) And an officer may be punished under State laws for making false entries in the books of the association with intent to defraud it. (*Luberg v. Commonwealth*, 94 Penn. St., 85.)
- (d) The officers of a national banking association may be prosecuted under State statutes for fraudulent conversion of the property of individuals deposited with, and in the custody of, the association. (*Commonwealth v. Tenney*, 97 Mass., 50; *State v. Fuller*, 34 Conn., 280.)

3. TERM "UNITED STATES CURRENCY" IN PENAL STATUTES:

The circulating notes of national banking associations are included in the phrase "United States currency" when used in a penal statute. (*State v. Gasting*, 23 La. Ann., 1609.)

122 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NUMBER OF BANKS ORGANIZED, IN LIQUIDATION, AND IN OPERATION, WITH THEIR CAPITAL, BONDS ON DEPOSIT, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING ON OCTOBER 31, 1891.

States and Territories.	Banks.			Capital stock paid.	U. S. bonds on deposit.	Circulation.		
	Organized.	In liquidation.	In operation.			Issued.	Redeemed.	Outstanding.*
Maine.....	91	12	79	\$10,972,500	\$9,823,900	\$38,276,800	\$83,636,830	\$4,639,970
New Hampshire.....	57	6	51	6,305,000	2,912,000	25,155,045	22,014,092	3,140,953
Vermont.....	66	16	50	7,210,000	2,947,500	33,408,480	30,671,508	2,736,972
Massachusetts.....	278	16	262	98,265,275	20,168,450	314,404,055	289,274,314	25,129,741
Rhode Island.....	64	5	59	20,277,050	4,396,250	66,446,825	60,969,939	5,476,886
Connecticut.....	98	14	84	23,274,370	5,948,000	88,131,330	80,965,815	7,165,515
Eastern States...	654	69	585	166,304,195	40,196,100	565,822,535	517,532,498	48,290,037
New York.....	449	124	325	85,636,060	21,982,450	291,749,455	266,534,054	25,214,801
New Jersey.....	109	14	95	14,418,350	4,249,500	53,681,220	48,769,203	4,912,017
Pennsylvania.....	425	57	368	72,720,390	17,000,050	200,518,475	180,471,235	20,047,240
Delaware.....	18	.....	18	2,133,985	740,000	7,474,195	6,594,480	879,715
Maryland.....	68	3	65	16,766,145	2,511,000	39,073,610	35,595,871	3,477,739
Dist. Columbia.....	18	5	13	\$27,000	900,000	4,946,210	4,946,256	786,954
Middle States...	1,087	203	884	194,501,930	47,388,000	598,233,165	542,914,699	55,318,466
Virginia.....	51	15	36	4,556,300	1,393,750	12,879,110	11,430,733	1,448,377
West Virginia.....	32	8	24	2,511,000	728,750	7,865,010	7,001,917	863,093
North Carolina.....	29	6	23	2,726,250	747,750	6,946,740	6,134,899	811,871
South Carolina.....	18	4	14	1,623,000	468,750	5,750,735	5,258,648	492,087
Georgia.....	39	7	32	4,381,380	1,061,750	8,807,480	7,725,674	1,141,806
Florida.....	21	3	18	1,385,000	405,000	743,620	406,237	337,383
Alabama.....	36	7	29	4,369,000	1,242,000	6,018,180	4,788,593	1,229,587
Mississippi.....	15	2	13	1,165,000	353,750	753,900	460,633	293,267
Louisiana.....	25	4	21	4,435,000	1,652,500	11,142,870	9,659,119	1,483,751
Texas.....	222	15	207	25,762,600	4,997,300	10,562,350	5,974,299	4,588,051
Arkansas.....	13	3	10	1,600,000	310,000	1,582,980	1,265,599	317,381
Kentucky.....	105	24	81	15,317,730	3,513,000	36,000,825	31,811,845	4,188,980
Tennessee.....	73	19	54	10,480,000	1,514,000	12,000,520	10,547,561	1,452,959
Southern States...	679	117	562	80,312,260	17,788,300	121,114,320	102,465,727	18,648,593
Missouri.....	117	34	83	25,125,000	2,507,800	18,830,855	16,257,243	2,573,612
Ohio.....	326	89	237	44,595,700	9,417,350	104,370,380	93,499,718	10,870,662
Indiana.....	162	62	100	12,477,000	4,073,550	53,713,425	48,776,443	4,936,982
Illinois.....	275	72	203	37,396,000	6,251,000	54,311,485	48,147,794	6,163,691
Michigan.....	165	59	106	15,369,600	3,043,000	29,962,000	26,625,792	3,336,208
Wisconsin.....	109	35	74	7,043,000	1,869,250	14,026,360	12,101,645	1,924,715
Iowa.....	207	56	151	13,470,000	3,333,750	24,205,880	20,845,997	3,359,883
Minnesota.....	89	25	64	14,592,000	1,764,800	13,195,060	11,351,615	1,843,445
North Dakota.....	40	7	33	2,290,000	569,000	1,477,700	948,587	529,113
South Dakota.....	51	7	44	2,850,300	749,750	1,783,110	1,096,602	686,508
Kansas.....	209	60	149	13,878,990	3,122,250	10,319,020	7,117,851	3,201,169
Nebraska.....	161	21	140	13,703,700	2,956,250	8,544,960	5,777,239	2,767,721
Western States...	1,911	527	1,384	202,791,290	39,657,750	334,740,235	292,546,526	42,193,709
Nevada.....	3	1	2	282,000	70,500	279,420	230,954	48,466
Oregon.....	42	1	41	4,305,000	772,300	2,243,240	1,469,146	774,094
Colorado.....	60	11	49	8,640,000	1,652,750	5,974,390	4,420,498	1,553,892
Idaho.....	9	1	8	575,000	144,050	563,370	430,863	132,507
Montana.....	37	5	32	4,621,550	893,350	2,497,570	1,681,063	816,507
Wyoming.....	12	.....	12	1,390,000	312,500	766,760	515,745	251,015
Washington.....	69	5	64	6,655,000	1,570,500	2,742,600	1,201,670	1,540,930
California.....	44	8	36	8,425,000	1,531,250	4,748,150	3,254,600	1,493,550
Utah.....	16	3	13	2,750,000	462,500	1,897,380	1,408,578	488,802
New Mexico.....	13	1	12	1,120,000	365,000	1,691,880	1,389,927	310,953
Arizona.....	6	3	3	200,000	50,500	138,660	85,720	52,940
Oklahoma.....	3	.....	3	200,000	50,000	48,860	2,860	46,000
Indian Ter.....	3	.....	3	175,000	50,000	47,800	3,300	44,500
Pacific States and Territories	317	39	278	39,338,500	7,925,200	23,640,080	16,085,924	7,554,156
Add for mutilated notes.....	.....	.....	.....	.....	.....	.....	.....	62,760
Total currency banks.....	.....	.....	.....	.....	.....	1,643,550,335	1,471,545,374	172,004,961
Add gold banks.....	.....	.....	.....	.....	.....	3,465,240	3,348,403	116,837
United States...	4,648	1955	13,693	683,248,175	152,950,350	1,647,015,575	1,474,893,777	172,184,558

* Including \$35,430,721, for which lawful money has been deposited with the Treasurer of the United States to retire an equal amount of circulation which has not been presented for redemption.

† One bank restored to solvency and resumed business, making total going banks 3,694.

SUMMARY OF THE STATE AND CONDITION OF EVERY NATIONAL BANK REPORTING DURING THE YEAR ENDED SEPTEMBER 25, 1891.

	Dec. 19, 1890.	Feb. 26, 1891.	May 4, 1891.	July 9, 1891.	Sept. 25, 1891.
	3,573 banks.	3,601 banks.	3,633 banks.	3,652 banks.	3,677 banks.
RESOURCES.					
Loans and discounts	\$1,915,105,829.74	\$1,914,242,645.27	\$1,956,632,539.34	\$1,950,779,812.81	\$1,989,354,239.89
Overdrafts	17,287,376.34	13,411,914.53	13,213,840.33	12,925,135.26	16,108,966.04
U. S. bonds to secure circulation	139,688,150.00	140,183,450.00	140,498,400.00	142,586,400.00	150,035,600.00
U. S. bonds to secure deposits	27,858,500.00	27,904,500.00	27,954,500.00	25,150,500.00	20,432,500.00
U. S. bonds on hand	2,075,600.00	3,466,250.00	3,768,850.00	4,963,650.00	4,439,450.00
Other stocks, bonds, etc.	116,609,391.40	121,099,034.59	122,333,707.66	122,347,244.98	125,179,076.40
Due from approved reserve agents	160,220,682.79	182,645,602.94	180,004,721.63	175,591,085.51	193,990,323.44
Due from other national banks	111,573,147.08	110,850,874.53	112,500,098.73	114,471,803.70	115,196,682.26
Due from State banks and bankers	28,434,882.79	27,955,862.77	28,172,653.23	27,742,727.64	29,471,898.95
Banking house, furniture, and fixtures	66,152,012.75	66,829,054.68	68,011,015.13	68,718,759.41	69,628,826.33
Other real estate and mortgages owned	11,908,477.38	12,267,501.80	12,863,903.45	13,200,731.59	13,641,295.75
Current expenses and taxes paid	13,434,642.44	8,396,041.93	11,405,934.04	4,624,889.19	9,879,231.42
Premiums paid	14,568,760.03	14,491,627.05	14,960,592.48	14,351,727.16	14,705,700.70
Checks and other cash items	15,057,481.84	13,349,234.66	17,572,282.78	16,073,092.99	13,272,545.10
Exchanges for clearing house	88,818,299.11	77,823,113.56	126,477,559.22	80,305,873.21	122,039,882.10
Clearing-house loan certificates	13,395,249.00	610,000.00	120,000.00	.....	.....
Bills of other national banks	18,832,221.00	19,076,085.00	20,456,257.00	21,418,977.00	19,991,167.00
Fractional currency, nickels, and cents	755,021.82	864,742.88	830,198.62	863,181.74	867,462.37
Specie, viz:—					
Gold coin	77,325,784.30	82,050,500.31	82,891,098.98	87,695,142.11	84,464,347.24
Gold Treasury certificates	82,569,980.00	83,697,909.00	75,314,460.00	63,910,310.00	60,173,670.00
Gold clearing-house certificates	3,036,000.00	4,913,000.00	6,424,000.00	6,706,000.00	7,300,000.00
Silver coin—dollars	7,229,637.00	8,231,195.00	7,448,417.00	7,631,470.00	6,348,573.00
Silver Treasury certificates	15,484,038.00	17,397,259.00	18,272,781.00	19,802,695.00	20,409,735.00
Silver coin—fractional	4,417,566.90	4,950,499.51	4,588,654.33	5,023,920.35	4,818,750.67
Legal-tender notes	82,177,126.00	89,400,399.00	96,375,249.00	100,399,811.00	97,615,608.00
U. S. certificates of deposit for legal-tender notes	5,760,000.00	11,655,000.00	11,515,000.00	13,845,000.00	15,720,000.00
Five per cent redemption fund with Treasurer	6,069,110.84	6,133,544.12	6,158,960.87	6,129,840.09	6,536,931.51
Due from Treasurer other than redemption fund	1,093,947.04	1,100,310.17	729,226.35	1,155,473.05	1,457,807.85
Aggregate	3,046,938,825.59	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02
Total specie*	190,063,006.20	201,240,362.82	194,939,411.31	190,769,537.46	183,515,075.91
LIABILITIES.					
Capital stock paid in	657,877,225.00	662,518,459.15	667,787,406.15	672,903,597.45	677,426,870.25
Surplus fund	214,963,633.67	220,515,678.70	222,491,983.46	227,199,041.46	227,576,485.91
Other undivided profits	111,772,985.42	95,972,506.90	101,502,654.66	87,448,472.14	103,284,673.73
National-bank circulation outstanding	123,038,785.50	123,112,529.00	123,447,633.00	123,915,643.00	131,323,301.50
State-bank circulation outstanding	77,328.50	76,700.50	74,117.50	74,138.50	74,118.50
Dividends unpaid	1,167,262.71	1,338,745.25	2,104,185.98	4,645,261.20	1,453,735.58
Individual deposits	1,485,095,853.70	1,483,450,033.17	1,575,506,099.18	1,535,058,568.73	1,588,318,081.37
U. S. deposits	24,922,263.36	24,923,462.24	24,411,606.10	21,523,185.64	15,700,672.40
Deposits of U. S. disbursing officers	4,456,472.43	4,323,333.50	4,781,045.75	4,387,991.08	4,566,060.33
Due to other national banks	253,083,126.32	280,514,008.37	277,560,322.78	270,744,474.60	288,576,703.96
Due to State banks and bankers	121,438,255.50	142,324,866.94	142,455,768.77	137,727,372.05	142,018,070.06
Notes and bills rediscounted	25,598,405.72	17,330,630.55	16,604,735.21	19,719,695.08	21,981,952.56
Bills payable	11,591,225.76	7,456,781.57	8,482,342.63	8,067,812.86	10,778,944.87
Clearing-house loan certificates	11,945,000.00	1,144,416.46	285,000.00	.....	.....
Aggregate	3,046,938,825.59	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02

COMPARATIVE STATEMENTS OF THE NATIONAL BANKS FOR FOURTEEN YEARS.

	Oct. 3, 1864.	Oct. 2, 1865.	Oct. 1, 1866.	Oct. 7, 1867.	Oct. 5, 1868.	Oct. 9, 1869.	Oct. 8, 1870.
	508 banks.	1,513 banks.	1,644 banks.	1,642 banks.	1,643 banks.	1,617 banks.	1,648 banks.
RESOURCES.							
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans.....	93.2	487.2	603.3	609.7	657.7	682.9	715.9
Bonds for circulation.....	108.1	427.7	331.8	338.6	340.5	3,395	340.9
Other United States bonds.....			95.0	80.3	74.1	44.6	37.7
Stock, bonds, etc.....	34.0	107.3	15.9	21.5	20.7	22.2	23.6
Due from banks.....			122.9	103.6	110.1	100.8	109.4
Real estate.....	2.2	14.7	17.1	20.6	22.7	25.2	27.5
Specie.....	44.8	18.1	9.2	12.8	13.1	23.0	18.5
Legal-tender notes.....		190.0	202.8	157.4	156.1	129.6	122.7
National-bank notes.....	4.7	16.2	17.4	11.8	11.8	10.8	12.5
Clearing-house exchanges.....		72.3	103.7	134.6	143.2	108.8	79.1
United States certificates of deposit.....							
Due from United States Treasurer.....							
Other resources.....	10.1	26.3	7.9	8.6	9.6	9.8	22.9
Total.....	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7
LIABILITIES.							
Capital stock.....	86.8	393.2	415.5	420.1	420.6	426.4	430.4
Surplus fund.....	2.0	38.7	53.3	66.7	78.0	86.2	94.1
Undivided profits.....	6.0	32.4	32.6	33.8	36.1	40.7	38.6
Circulation outstanding.....	45.2	171.3	290.0	297.9	298.7	296.0	293.9
Due to depositors.....	122.2	549.1	598.0	568.2	603.1	523.0	512.8
Due to banks.....	34.9	174.2	137.5	112.8	123.1	118.9	130.0
Other liabilities.....		.9	.1			6.0	10.9
Total.....	297.1	1,359.8	1,527.0	1,499.5	1,559.6	1,497.2	1,510.7

	Oct. 2, 1871.	Oct. 3, 1872.	Sept. 12, 1873.	Oct. 2, 1874.	Oct. 1, 1875.	Oct. 2, 1876.	Oct. 1, 1877.
	1,767 banks.	1,919 banks.	1,976 banks.	2,004 banks.	2,087 banks.	2,089 banks.	2,080 banks.
RESOURCES.							
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans.....	831.6	877.2	944.2	954.4	984.7	931.3	891.9
Bonds for circulation.....	364.5	382.0	288.3	383.3	370.3	337.2	336.8
Other United States bonds.....	45.8	27.6	23.6	28.0	28.1	47.8	45.0
Stocks, bonds, etc.....	24.5	23.5	23.7	27.8	33.5	34.4	34.5
Due from banks.....	143.2	128.2	149.5	134.8	144.7	146.9	129.9
Real estate.....	30.1	32.3	34.7	38.1	42.4	43.1	45.2
Specie.....	13.2	10.2	19.9	21.2	8.1	21.4	22.7
Legal-tender notes.....	107.0	102.1	92.4	80.0	76.5	84.2	66.9
National-bank notes.....	14.3	15.8	16.1	18.5	18.5	15.9	15.6
Clearing-house exchanges.....	115.2	125.0	100.3	109.7	87.9	100.0	74.5
United States certificates of deposit.....		6.7	20.6	42.8	48.8	29.2	33.4
Due from United States Treasurer.....				20.3	19.6	16.7	16.0
Other resources.....	41.2	25.2	17.3	18.3	19.1	19.1	28.7
Total.....	1,730.6	1,755.8	1,830.6	1,877.2	1,882.2	1,827.2	1,741.1
LIABILITIES.							
Capital stock.....	458.3	479.6	491.0	493.8	504.8	499.8	479.5
Surplus fund.....	101.1	110.3	120.3	129.0	134.4	132.2	122.8
Undivided profits.....	42.0	46.6	54.5	51.5	53.0	46.4	44.5
Circulation outstanding.....	317.4	335.1	340.3	334.2	319.1	292.2	291.9
Due to depositors.....	631.4	628.9	640.0	683.8	679.4	666.2	630.4
Due to banks.....	171.9	143.8	173.0	175.8	179.7	179.8	161.6
Other liabilities.....	8.5	11.5	11.5	9.1	11.8	10.6	10.4
Total.....	1,730.6	1,755.8	1,830.6	1,877.2	1,882.2	1,827.2	1,741.1

STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH FROM JANUARY 1, 1870, TO NOVEMBER 1, 1891, THE AMOUNT OF UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION, THE AMOUNT OF CIRCULATION SECURED BY THE BONDS ON DEPOSIT, THE AMOUNT OF LAWFUL MONEY TO REDEEM CIRCULATION, AND THE TOTAL AMOUNT OF NATIONAL-BANK NOTES OUTSTANDING, INCLUDING NOTES OF NATIONAL GOLD BANKS.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1870.					
January.....	\$434,380,711	\$342,490,550	\$299,904,029	\$991,488	\$300,895,517
February.....	434,155,711	342,330,350	299,932,757	1,142,321	301,075,078
March.....	434,455,711	342,393,350	299,838,948	1,068,012	300,906,960
April.....	435,010,711	342,311,650	299,804,018	1,113,012	300,917,030
May.....	436,060,711	342,251,350	299,784,654	1,071,633	300,856,287
June.....	436,020,711	342,297,750	299,758,054	1,071,633	300,829,687
July.....	436,280,011	342,278,550	299,766,984	1,071,633	300,838,617
August.....	437,100,011	341,909,050	299,834,717	1,197,555	301,032,272
September.....	438,495,011	342,647,300	300,230,322	1,504,720	301,735,042
October.....	437,383,311	342,833,850	301,000,792	2,737,980	303,738,772
November.....	439,446,311	344,745,550	302,607,942	3,082,520	305,690,462
December.....	442,340,411	345,266,550	304,668,572	3,206,848	307,875,420
1871.					
January.....	444,590,411	346,297,700	306,307,762	3,309,548	309,617,220
February.....	448,774,311	349,726,300	308,488,372	3,009,548	311,497,920
March.....	451,487,811	352,835,000	310,685,932	3,096,048	312,761,980
April.....	452,565,811	354,259,350	314,003,492	3,096,048	317,099,540
May.....	453,715,801	355,987,500	315,654,761	2,943,427	318,598,188
June.....	457,463,651	358,362,750	317,563,171	2,277,109	320,840,280
July.....	458,448,651	359,885,550	318,261,241	2,727,109	320,988,550
August.....	461,107,651	361,922,550	320,248,271	2,727,109	322,975,380
September.....	463,617,976	363,071,000	322,434,071	2,749,709	325,233,780
October.....	465,603,976	366,094,350	323,762,276	2,455,209	326,217,485
November.....	466,578,976	367,114,450	325,539,656	2,521,209	327,851,865
December.....	468,173,976	368,680,300	326,760,426	2,838,734	329,599,100
1872.					
January.....	469,408,976	370,240,500	328,465,431	2,976,154	331,441,585
February.....	470,457,651	371,558,900	330,253,559	3,934,020	334,187,579
March.....	471,822,651	373,764,450	332,094,399	4,205,720	336,300,119
April.....	472,656,351	374,637,450	333,556,529	4,199,113	337,755,642
May.....	475,458,651	376,732,950	334,521,855	3,506,059	338,087,914
June.....	477,012,051	378,341,200	335,644,365	3,288,259	338,932,624
July.....	479,852,051	380,440,700	337,664,795	3,239,159	340,903,954
August.....	482,906,851	382,552,200	339,094,675	3,174,359	342,269,954
September.....	484,223,351	381,918,200	340,649,960	2,970,694	343,620,654
October.....	486,106,851	383,977,200	342,227,890	3,105,504	345,328,554
November.....	487,136,851	384,968,900	343,112,772	2,608,986	345,621,758
December.....	487,699,551	385,951,400	344,097,112	2,404,876	346,501,985
1873.					
January.....	487,781,551	386,355,300	344,582,812	2,484,086	347,066,898
February.....	489,380,851	386,640,800	345,358,892	2,892,141	348,251,033
March.....	490,486,151	387,415,100	345,507,312	2,651,951	348,159,263
April.....	492,898,951	388,218,350	346,164,392	2,579,189	348,743,581
May.....	494,428,951	388,983,800	346,834,666	2,641,964	349,476,630
June.....	496,480,951	389,775,000	347,185,711	2,300,703	349,486,414
July.....	496,496,501	390,410,550	347,267,061	1,917,603	349,184,664
August.....	497,921,501	390,855,250	347,862,361	2,104,498	349,966,659
September.....	498,801,501	391,618,450	348,715,421	2,104,498	350,819,919
October.....	499,111,501	392,616,000	350,173,226	2,350,896	352,524,122
November.....	499,232,701	392,852,100	350,412,046	2,009,096	352,421,142
December.....	499,533,401	393,215,900	350,692,966	1,928,796	352,621,762
1874.					
January.....	499,003,401	393,000,900	348,624,953	2,223,283	350,848,236
February.....	498,032,201	392,644,300	348,255,299	2,776,278	351,031,577
March.....	498,150,901	392,506,950	348,203,489	3,081,323	351,284,812
April.....	497,505,901	392,809,200	348,505,184	3,120,623	351,625,807
May.....	497,020,901	392,937,100	348,323,390	3,360,932	351,684,322
June.....	497,657,401	392,863,000	348,290,340	3,560,162	351,850,502
July.....	498,777,401	391,171,200	347,182,820	4,798,212	351,981,032
August.....	500,347,401	388,566,100	344,851,526	7,867,254	352,718,780
September.....	500,706,401	385,889,100	342,310,386	11,057,679	353,368,065
October.....	502,181,401	385,649,150	342,270,676	11,707,870	353,978,546
November.....	502,931,401	385,421,750	342,367,844	11,709,402	354,077,246
December.....	503,301,401	385,378,250	342,685,175	12,021,071	354,706,246

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STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH, ETC.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1875.					
January	\$503,347,901	\$385,128,250	\$342,333,837	\$11,794,413	\$354,128,259
February	503,467,901	384,174,950	341,121,249	13,152,121	354,273,370
March	503,858,521	382,076,650	338,948,494	15,300,850	354,249,344
April	503,763,390	380,661,600	337,855,479	17,593,099	355,448,578
May	506,103,801	379,506,900	336,697,831	18,349,762	355,047,593
June	508,531,283	379,126,400	336,110,532	18,344,941	354,455,473
July	509,386,283	376,314,500	334,698,341	19,709,667	354,408,008
August	510,706,283	374,894,362	333,468,611	19,440,077	353,118,688
September	510,903,171	373,956,762	333,324,225	18,535,727	351,859,952
October	511,084,471	371,489,262	331,239,470	19,300,112	350,539,582
November	511,613,765	367,549,412	327,578,260	20,638,642	348,216,902
December	510,686,765	365,836,912	326,725,728	21,095,102	347,820,930
1876.					
January	511,155,865	363,601,662	324,484,539	21,995,217	346,479,756
February	510,619,965	361,430,462	321,319,645	22,648,884	343,968,529
March	510,189,171	356,732,150	318,413,293	24,405,780	342,819,073
April	509,701,671	350,216,350	312,850,786	27,627,308	340,478,094
May	507,881,671	346,715,350	310,084,721	28,755,191	338,839,912
June	506,012,371	344,463,850	307,912,468	28,753,462	336,665,930
July	506,008,371	341,394,750	305,417,013	27,581,323	332,998,336
August	505,226,471	340,071,850	303,756,276	25,982,339	329,738,615
September	504,971,171	338,673,850	302,847,886	23,087,016	325,934,902
October	504,027,171	337,955,800	301,819,811	22,532,933	324,352,744
November	502,752,171	337,727,800	301,658,372	21,582,936	323,241,308
December	502,652,171	338,261,800	301,844,917	20,114,674	321,959,591
1877.					
January	501,392,171	338,191,300	302,020,242	19,575,364	321,595,606
February	497,335,071	338,885,450	302,201,132	18,160,486	320,361,618
March	496,770,571	338,866,550	302,416,700	16,728,336	319,145,036
April	494,783,571	340,537,600	303,523,225	16,146,363	319,669,558
May	493,821,771	340,732,100	301,497,450	15,586,137	319,793,587
June	493,126,271	340,415,160	304,766,940	14,329,272	319,066,212
July	487,868,771	338,713,600	303,108,350	13,940,522	317,408,872
August	487,221,771	337,761,600	302,239,212	14,426,746	316,665,958
September	486,605,271	337,684,650	302,440,152	14,246,546	316,686,698
October	486,449,271	338,002,450	302,885,797	14,438,272	317,324,069
November	486,677,771	343,048,900	305,094,140	13,113,091	318,207,231
December	486,742,771	345,130,550	308,642,795	11,988,924	320,631,719
1878.					
January	485,557,771	346,187,550	309,890,415	11,782,090	321,672,595
February	484,836,371	346,302,050	310,240,005	11,839,305	322,079,310
March	482,932,071	346,522,550	310,301,472	11,688,519	321,989,991
April	482,144,671	346,336,250	310,008,832	12,184,682	322,193,514
May	481,019,671	347,711,850	310,826,422	12,315,257	323,141,679
June	480,669,571	349,166,450	312,435,462	11,552,623	323,088,085
July	479,627,906	349,546,400	313,020,832	11,493,452	324,514,284
August	477,675,906	348,880,900	312,995,592	10,910,967	323,966,558
September	477,698,296	349,049,450	313,154,792	10,294,370	323,449,162
October	476,335,396	349,569,650	313,150,592	9,988,127	323,147,719
November	473,865,396	349,408,900	312,830,797	9,629,818	322,460,715
December	473,859,396	349,795,000	313,355,839	9,335,217	323,291,056
1879.					
January	471,609,396	349,068,000	313,218,189	10,573,485	323,791,674
February	469,995,856	348,959,200	313,725,839	11,673,960	324,399,769
March	467,778,006	350,690,400	313,691,639	12,354,531	326,046,170
April	465,890,006	351,196,400	314,244,779	12,882,417	327,127,196
May	464,608,206	352,250,550	315,628,352	13,516,558	329,144,910
June	463,223,515	353,422,300	316,335,949	13,203,402	329,539,411
July	462,843,515	354,254,600	317,315,679	12,376,018	329,691,697
August	462,822,515	353,201,800	316,412,560	13,545,677	329,958,237
September	462,567,515	355,638,950	317,534,289	13,258,698	330,792,987
October	463,117,515	359,030,500	320,868,979	13,403,261	334,272,240
November	462,392,515	363,802,400	324,054,279	13,127,139	337,181,418
December	461,842,515	365,194,900	326,684,059	13,381,719	340,065,778
1880.					
January	461,557,515	367,021,000	328,773,639	13,613,697	342,387,336
February	461,715,515	364,765,900	326,785,599	16,945,310	343,730,907
March	462,407,585	362,728,050	325,032,790	18,604,197	343,630,989
April	464,177,585	363,656,050	325,425,390	18,959,687	344,385,077
May	464,507,585	363,003,650	325,519,740	19,410,910	344,930,650
June	464,915,185	362,715,050	325,301,700	19,882,033	345,183,733

STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH, ETC.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national bank notes outstanding.
1880.					
July.....	\$465,205,185	\$361,652,050	\$324,242,730	\$20,262,697	\$344,505,427
August.....	465,915,185	361,152,050	323,886,720	20,266,967	344,153,687
September.....	466,267,285	361,113,450	323,903,330	20,153,448	344,056,778
October.....	466,245,085	359,935,450	323,056,530	20,848,363	343,904,893
November.....	466,590,085	359,748,950	322,798,130	21,035,977	343,834,107
December.....	467,639,085	359,808,550	322,206,550	21,500,091	343,706,641
1881.					
January.....	467,039,084	359,823,550	322,832,101	21,523,102	344,355,203
February.....	466,981,785	359,811,050	322,654,721	21,895,977	344,550,698
March.....	466,640,185	345,739,050	305,587,202	38,447,716	344,034,918
April.....	466,890,185	351,480,000	309,034,317	38,538,105	347,572,422
May.....	467,542,685	354,683,000	316,226,247	36,374,320	352,600,567
June.....	468,557,685	358,829,900	318,497,814	35,653,904	354,151,718
July.....	469,382,685	360,488,400	321,148,399	33,894,276	355,042,675
August.....	470,322,685	362,684,000	323,478,586	33,846,027	357,324,613
September.....	471,282,935	364,285,500	325,324,746	32,675,940	358,000,686
October.....	472,565,935	365,751,500	326,513,546	32,237,394	358,750,940
November.....	466,307,335	369,608,500	329,180,122	31,164,128	360,344,250
December.....	467,907,335	371,336,100	331,729,532	30,438,878	362,168,410
1882.					
January.....	470,018,135	371,692,100	332,398,922	30,023,066	362,421,988
February.....	472,303,135	371,270,200	331,682,622	30,913,792	362,596,414
March.....	473,866,240	370,602,700	331,230,311	30,713,969	361,944,280
April.....	475,411,240	369,900,700	331,242,702	30,383,935	361,626,637
May.....	478,013,940	366,359,650	327,729,622	33,340,677	361,070,299
June.....	482,954,940	364,079,350	323,919,522	35,955,812	359,875,334
July.....	486,511,335	361,212,700	320,312,832	38,429,022	358,742,034
August.....	487,803,635	362,736,500	319,805,161	39,017,621	358,822,782
September.....	487,538,635	361,452,350	320,769,739	39,745,163	360,514,902
October.....	489,741,635	362,043,250	323,487,353	39,401,781	362,889,134
November.....	491,591,635	362,505,650	324,304,343	38,423,404	362,727,747
December.....	493,176,635	362,174,250	323,820,480	38,723,848	362,544,328
1883.					
January.....	492,076,635	360,531,650	322,386,120	40,265,049	362,651,160
February.....	494,199,635	359,507,450	321,626,353	40,540,877	362,167,239
March.....	498,262,135	358,163,800	320,235,601	41,084,788	361,320,389
April.....	498,017,135	357,201,400	319,849,816	39,945,249	359,795,065
May.....	500,269,135	357,339,750	319,899,521	39,368,605	359,268,126
June.....	505,379,135	356,588,600	319,013,856	39,150,326	358,164,182
July.....	507,208,135	356,506,500	319,249,806	37,565,704	356,815,510
August.....	510,283,135	357,298,500	319,461,846	36,310,284	355,772,130
September.....	513,543,135	355,674,150	318,367,216	36,222,005	354,589,221
October.....	515,528,135	353,308,650	316,278,066	37,064,605	353,342,671
November.....	516,608,135	352,877,300	316,020,326	35,993,461	352,013,787
December.....	516,348,135	351,174,600	314,573,106	36,385,055	350,958,161
1884.					
January.....	518,081,135	347,538,200	310,953,321	39,529,507	350,482,828
February.....	517,380,635	343,475,550	307,628,001	41,671,892	349,499,893
March.....	519,104,635	341,533,050	306,100,465	40,532,837	346,633,302
April.....	521,573,635	339,116,150	303,699,075	41,015,561	344,714,636
May.....	523,348,635	337,618,650	302,533,855	40,571,613	343,105,468
June.....	525,992,162	336,257,150	301,238,845	39,768,855	341,007,700
July.....	528,784,165	334,147,550	299,369,370	40,130,513	339,499,833
August.....	530,784,165	332,588,600	297,982,165	39,913,971	337,897,136
September.....	532,274,165	331,371,100	297,136,455	39,495,600	336,632,145
October.....	532,749,165	329,186,000	295,375,959	40,453,269	335,829,228
November.....	532,554,165	325,316,300	291,849,659	41,710,163	333,559,813
December.....	531,875,165	320,244,700	287,277,980	44,235,274	331,513,254
1885.					
January.....	529,910,165	318,655,050	285,496,055	43,662,508	329,158,623
February.....	530,380,165	317,282,600	284,127,895	42,744,663	326,912,558
March.....	530,590,165	315,854,500	282,772,315	41,888,596	324,660,911
April.....	531,151,165	315,386,850	282,336,725	39,881,941	322,218,666
May.....	531,241,165	315,127,450	282,434,075	38,468,630	320,902,705
June.....	530,830,865	313,428,700	280,831,610	38,032,217	318,863,827
July.....	531,540,465	312,145,200	279,528,175	39,541,757	319,069,932
August.....	532,328,465	310,225,150	277,826,775	39,503,567	317,330,542
September.....	532,749,965	309,768,050	277,371,525	39,613,802	316,985,327
October.....	532,034,965	309,074,550	277,149,661	40,274,772	317,424,433
November.....	532,877,965	308,364,550	276,304,189	39,542,979	315,847,168
December.....	533,447,965	307,544,250	275,821,779	41,704,029	317,525,808

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STATEMENT SHOWING THE AMOUNT OF AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH, ETC.—Continued.

Date.	Authorized capital stock.	U. S. bonds on deposit to secure circulation.	Circulation secured by U. S. bonds.	Lawful money on deposit to redeem circulation.	Total national-bank notes outstanding.
1886.					
January	\$534,378,265	\$306,008,750	\$274,466,748	\$42,976,706	\$317,443,454
February	535,398,265	302,257,000	271,065,503	46,951,839	318,017,432
March	537,896,965	296,780,400	266,047,488	52,049,017	318,096,505
April	538,652,065	289,729,650	259,405,300	56,826,227	316,231,527
May	540,414,565	285,447,950	255,322,541	58,555,047	313,877,588
June	543,660,565	279,537,400	250,257,632	61,589,662	311,838,294
July	545,206,565	275,974,800	247,087,961	61,922,499	309,010,460
August	549,542,565	273,549,800	244,675,012	62,151,745	306,820,757
September	550,252,565	270,524,150	242,168,247	62,505,757	304,674,004
October	553,002,565	261,848,900	234,682,736	68,828,505	305,511,241
November	552,775,165	245,444,050	219,710,656	81,819,233	301,529,889
December	553,855,165	234,991,800	210,525,601	88,781,909	299,307,510
1887.					
January	555,865,165	229,438,350	205,316,106	91,455,875	296,771,981
February	557,684,165	223,926,650	200,268,346	92,806,395	293,074,741
March	559,986,665	213,639,150	191,004,726	98,039,485	289,044,211
April	561,321,665	206,938,000	185,009,551	102,114,704	287,124,255
May	564,346,665	202,446,550	181,026,016	103,979,299	285,005,815
June	571,583,665	200,939,100	179,309,020	103,051,871	282,360,891
July	574,703,665	191,966,700	171,629,341	107,588,447	279,217,788
August	578,826,215	189,445,800	169,303,430	107,150,847	276,454,277
September	581,046,215	190,096,950	169,951,385	104,313,124	274,264,509
October	582,683,715	189,917,100	169,931,680	102,962,170	272,893,650
November	583,188,715	188,828,000	169,215,067	102,828,136	272,041,203
December	584,203,715	187,147,000	167,863,819	102,019,176	269,882,995
1888.					
January	584,720,915	184,444,950	165,205,724	103,193,154	268,398,878
February	586,505,915	182,704,950	163,833,205	102,024,952	265,858,157
March	588,785,915	182,161,700	163,235,505	99,492,361	262,727,866
April	589,637,915	181,863,700	162,743,135	97,427,882	260,171,017
May	591,439,915	182,033,450	162,891,912	95,692,133	258,584,045
June	592,467,915	180,005,150	161,134,338	94,675,310	255,809,648
July	592,852,915	178,312,650	159,642,657	92,719,664	252,362,321
August	594,631,915	177,438,800	158,874,203	90,758,447	249,632,650
September	595,813,915	176,508,850	158,133,712	88,294,850	246,428,562
October	598,041,015	173,280,250	155,365,068	88,236,639	243,601,707
November	596,796,015	170,003,350	152,366,328	87,018,909	239,385,237
December	597,457,315	166,796,550	149,487,373	86,955,794	236,443,167
1889.					
January	598,230,065	163,480,900	146,372,588	87,287,439	233,660,027
February	599,709,265	160,463,950	143,580,313	85,688,716	229,269,029
March	600,684,265	157,485,700	140,874,515	83,520,212	224,394,727
April	602,404,265	154,590,150	138,193,798	83,032,333	221,236,131
May	603,264,265	151,522,350	135,375,463	83,320,725	218,696,183
June	607,390,265	149,829,850	133,769,313	81,753,704	215,523,017
July	608,670,265	148,121,450	132,244,437	79,134,526	211,378,963
August	612,535,265	147,758,450	131,890,777	76,273,662	208,164,439
September	614,925,265	148,150,700	132,101,128	73,701,013	205,802,141
October	617,844,265	147,037,200	131,225,172	72,437,560	203,662,732
November	620,174,265	145,068,150	130,307,285	71,816,130	202,023,415
December	621,959,265	144,709,250	129,388,116	70,258,081	199,646,197
1890.					
January	623,791,365	142,849,900	127,742,440	69,487,965	197,230,405
February	630,003,865	142,266,750	126,747,030	67,895,259	194,642,289
March	632,757,865	143,197,000	127,410,251	64,857,292	192,267,543
April	637,372,865	143,900,750	128,046,801	62,480,331	190,527,132
May	638,932,865	144,216,150	128,920,916	60,665,663	189,586,579
June	644,587,865	144,658,650	128,976,526	58,573,322	187,549,848
July	646,937,865	145,228,300	129,767,150	56,203,625	185,970,775
August	651,367,865	145,434,750	129,854,561	54,537,072	184,391,633
September	652,852,865	143,102,350	127,825,431	55,455,037	183,280,468
October	655,002,865	140,428,600	125,430,316	56,440,700	181,871,025
November	659,782,865	140,190,900	124,958,736	54,796,907	179,755,643
December	662,947,865	140,427,400	125,253,195	53,315,181	178,568,376
1891.					
January	665,267,865	140,510,650	125,660,361	51,627,485	177,287,846
February	666,977,865	140,720,700	125,859,360	49,762,379	175,621,739
March	669,007,865	140,790,200	125,957,235	47,706,139	173,663,374
April	671,477,865	141,036,150	126,054,415	45,750,649	171,805,064
May	672,197,865	140,949,900	125,970,955	44,448,421	170,419,376
June	673,422,865	141,210,150	126,267,575	42,969,884	169,237,459
July	676,247,865	142,508,900	127,221,391	40,706,183	167,927,574
August	681,742,865	146,089,650	129,708,040	38,835,019	168,543,059
September	683,125,865	149,839,200	130,790,690	37,543,649	171,334,339
October	684,660,865	151,229,100	135,093,378	36,842,328	171,935,706
November	684,755,865	152,960,350	136,753,837	35,430,721	172,184,558

CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS.

States and Territories.	Banks existing October 31, 1890.				Banks organized during year ended October 31, 1891.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	78	\$11,010,000	\$4,043,000	\$3,638,700	2	\$125,000	\$31,250	\$28,125
New Hampshire ..	51	6,230,000	2,963,250	2,666,925	1	50,000	12,500	11,250
Vermont	51	7,360,000	2,843,000	2,558,700				
Massachusetts	260	96,967,500	17,453,150	15,707,825	3	350,000	162,500	146,250
Rhode Island	59	20,184,050	3,501,250	3,151,125				
Connecticut	84	23,774,370	5,165,500	4,648,950				
Division No. 1..	583	165,525,920	35,969,150	32,372,235	6	525,000	206,250	185,625
New York	319	85,136,060	19,331,950	17,398,755	10	2,200,000	300,000	270,000
New Jersey	95	14,358,350	4,220,000	3,798,000	1	50,000	12,500	11,250
Pennsylvania	354	70,715,390	15,294,800	13,765,320	17	1,050,000	275,000	247,500
Division No. 2..	768	170,209,800	38,846,750	34,962,075	28	3,300,000	587,500	528,750
Delaware	18	2,133,985	765,000	688,500				
Maryland	59	15,674,950	2,108,500	1,897,650	6	1,150,000	187,500	168,750
Dist. Columbia ..	12	2,627,000	850,000	765,000	1	200,000	50,000	45,000
Virginia	32	4,246,300	1,111,250	1,000,125	5	400,000	100,000	90,000
West Virginia	21	2,176,000	607,500	546,750	3	285,000	71,250	64,125
Division No. 3..	142	26,858,245	5,442,250	4,898,025	15	2,035,000	408,750	367,875
North Carolina	21	2,676,000	769,750	692,775	3	150,000	37,500	33,750
South Carolina ..	16	1,798,000	437,250	393,525				
Georgia	31	3,981,000	930,500	837,450	2	300,000	62,500	56,250
Florida	15	1,150,000	342,500	308,250	1	200,000	50,000	45,000
Alabama	30	4,329,000	1,229,500	1,106,550	1	50,000	12,500	11,250
Mississippi	12	1,140,000	341,250	307,125	1	50,000	12,500	11,250
Louisiana	19	4,335,000	1,027,500	924,750	2	100,000	25,000	22,500
Texas	194	22,407,800	4,631,050	4,167,945	17	1,510,000	290,000	261,000
Arkansas	9	1,550,000	297,500	267,750	1	50,000	12,500	11,250
Kentucky	76	15,004,400	3,269,250	2,942,325	6	415,000	103,750	93,375
Tennessee	52	9,955,000	1,407,750	1,266,975	3	450,000	87,500	78,750
Division No. 4..	475	68,326,200	14,683,800	13,215,420	40	3,275,000	693,750	624,375
Ohio	232	43,094,000	9,411,350	8,479,215	5	650,000	137,500	123,750
Indiana	100	12,652,000	4,161,050	3,744,945	1	100,000	25,000	22,500
Illinois	194	31,641,000	5,859,500	5,273,550	11	2,830,000	307,500	276,750
Michigan	109	15,739,600	3,113,500	2,802,150	2	150,000	37,500	33,750
Wisconsin	69	6,760,000	1,676,750	1,509,075	6	450,000	112,500	101,250
Division No. 5..	704	109,886,600	24,222,150	21,799,935	25	4,180,000	620,000	558,000
Iowa	141	12,370,000	3,077,250	2,769,525	11	775,000	194,000	174,600
Minnesota	59	14,695,000	1,762,300	1,586,070	6	300,000	75,000	67,500
Missouri	80	23,440,000	2,275,300	2,047,770	5	1,850,000	175,000	157,500
Kansas	158	14,509,100	3,300,750	2,970,675	9	760,000	177,500	159,750
Nebraska	136	12,935,000	2,638,750	2,374,875	10	910,000	227,500	204,750
Division No. 6..	574	77,949,100	13,054,350	11,748,915	41	4,505,000	849,000	764,100
Colorado	48	8,415,000	1,339,000	1,205,100	2	300,000	62,500	56,250
Nevada	2	282,000	70,500	63,450				
California	37	8,475,000	1,381,250	1,243,125				
Oregon	38	3,975,000	697,300	627,570	3	350,000	75,000	67,500
Arizona	3	200,000	50,500	45,450				
Division No. 7..	128	21,347,000	3,538,550	3,184,695	5	650,000	137,500	123,750
Indian Territory...	2	150,000	37,500	33,750	1	50,000	12,500	11,250
Oklahoma	3	200,000	50,000	45,000				
North Dakota	29	2,025,000	521,500	469,350	4	250,000	62,500	56,250
South Dakota	40	2,660,000	668,500	601,650	5	300,000	75,000	67,500
Idaho	7	400,000	100,300	90,270	1	75,000	18,750	16,875
Montana	26	3,765,000	745,600	671,040	6	515,000	116,250	104,625
New Mexico	10	1,025,000	290,000	261,000	2	100,000	25,000	22,500
Utah	11	2,400,000	437,500	393,750	2	100,000	25,000	22,500
Washington	54	5,755,000	1,290,500	1,161,450	11	700,000	175,000	157,500
Wyoming	11	1,300,000	292,500	263,250	1	50,000	12,500	11,250
Division No. 8..	193	19,680,000	4,433,900	3,990,510	33	2,140,000	522,500	470,250
United States	3,567	659,782,865	140,190,900	126,171,810	193	20,700,000	4,025,250	3,622,725

CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—C'td.

States and Territories.	Increase in capital, bonds, and circulation of banks existing October 31, 1890, and number of banks concerned in such increase.				Total increase in capital, bonds, and circulation, and number of banks concerned in such increase.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	1	.....	\$6,000	\$5,400	3	\$125,000	\$37,250	\$33,525
New Hampshire	1	\$25,000	6,250	5,625	2	75,000	18,750	16,875
Vermont	6	.....	130,000	117,000	6	.....	130,000	117,000
Massachusetts	20	1,050,000	2,549,800	2,294,820	23	1,400,000	2,712,300	2,441,070
Rhode Island	12	93,000	1,205,000	1,084,500	12	93,000	1,205,000	1,084,500
Connecticut	9	.....	910,000	819,000	9	.....	910,000	819,000
Division No. 1	49	1,168,000	4,807,050	4,326,345	55	1,693,000	5,013,300	4,511,970
New York	19	1,075,000	2,667,500	2,400,750	29	3,275,000	2,967,500	2,670,750
New Jersey	4	10,000	97,000	87,300	5	60,000	109,500	98,550
Pennsylvania	22	970,000	1,822,750	1,640,475	39	2,020,000	2,097,750	1,887,975
Division No. 2	45	2,055,000	4,587,250	4,128,525	73	5,355,000	5,174,750	4,657,275
Maryland	6	50,000	215,000	193,500	12	1,200,000	402,500	362,250
Dist. Columbia .....	.....	.....	.....	.....	1	200,000	50,000	45,000
Virginia	7	.....	197,500	177,750	12	400,000	297,500	267,750
West Virginia	2	100,000	50,000	45,000	5	385,000	121,250	109,125
Division No. 3	15	150,000	462,500	416,250	30	2,185,000	871,250	784,125
North Carolina	2	50,000	22,500	20,250	5	200,000	60,000	54,000
South Carolina	3	25,000	81,250	73,125	3	25,000	81,250	73,125
Georgia	5	260,000	93,750	84,375	7	560,000	156,250	140,625
Florida	1	50,000	12,500	11,250	5	250,000	62,500	56,250
Alabama .....	.....	.....	.....	.....	1	50,000	12,500	11,250
Mississippi .....	.....	.....	.....	.....	1	50,000	12,500	11,250
Louisiana .....	.....	.....	.....	.....	2	100,000	25,000	22,500
Texas	17	2,015,000	178,250	160,425	34	3,525,000	468,250	421,425
Arkansas .....	.....	.....	.....	.....	1	50,000	12,500	11,250
Kentucky	10	290,000	340,000	306,000	16	705,000	443,750	399,375
Tennessee	3	125,000	31,250	28,125	6	575,000	118,750	106,875
Division No. 4	41	2,815,000	759,500	683,550	81	6,090,000	1,453,250	1,307,925
Ohio	5	975,000	90,000	81,000	10	1,625,000	227,500	204,750
Indiana	4	.....	37,500	33,750	5	100,000	62,500	56,250
Illinois	11	3,385,000	155,250	139,725	22	6,215,000	462,750	416,475
Michigan	1	100,000	50,000	45,000	3	250,000	87,500	78,750
Wisconsin	4	100,000	130,000	117,000	10	550,000	242,500	218,250
Division No. 5	25	4,560,000	462,750	416,475	50	8,740,000	1,082,750	974,475
Iowa	6	510,000	75,500	67,950	17	1,285,000	269,500	242,550
Minnesota	3	210,000	27,500	24,750	9	510,000	102,500	92,250
Missouri	4	1,200,000	90,000	81,000	9	3,050,000	265,000	238,500
Kansas	3	50,000	50,000	45,000	12	810,000	227,500	204,750
Nebraska	5	200,000	155,000	139,500	15	1,110,000	382,500	344,250
Division No. 6	21	2,170,000	398,000	358,200	62	6,765,000	1,247,000	1,122,300
Colorado	6	25,000	326,250	293,625	8	325,000	388,750	349,875
California	5	200,000	212,500	191,250	5	200,000	212,500	191,250
Oregon .....	.....	.....	.....	.....	3	350,000	75,000	67,500
Division No. 7	11	225,000	538,750	484,875	16	875,000	676,250	608,625
Indian Territory .....	.....	.....	.....	.....	1	50,000	12,500	11,250
North Dakota	1	40,000	10,000	9,000	5	290,000	72,500	65,250
South Dakota	1	25,000	6,250	5,625	6	325,000	81,250	73,125
Idaho	2	100,000	25,000	22,500	3	175,000	43,750	39,375
Montana	4	360,000	53,750	48,375	10	875,000	170,000	153,000
New Mexico	1	.....	50,000	45,000	3	100,000	75,000	67,500
Utah	1	250,000	.....	.....	3	350,000	25,000	22,500
Washington	4	300,000	121,250	109,125	15	1,000,000	296,250	266,625
Wyoming	1	50,000	12,500	11,250	2	100,000	25,000	22,500
Division No. 8	15	1,125,000	278,750	250,875	48	3,265,000	801,250	721,125
United States	222	14,268,000	12,294,550	11,065,095	415	34,968,000	16,319,800	14,687,820

CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—C't'd.

States and Territories.	Decrease in capital, bonds, and circulation, with number of banks concerned in such decrease.							
	Failed and liquidating banks.				By banks existing October 31, 1890.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine	1	\$75,000	\$25,000	\$22,500	6	\$50,000	\$231,350	\$208,215
New Hampshire	1	100,000	25,000	22,500	2		70,000	63,000
Vermont	1	50,000	25,000	22,500	5	100,000	45,500	40,950
Massachusetts					6	50,000	199,500	179,550
Rhode Island					1		10,000	9,000
Connecticut					3	500,000	152,500	137,250
Division No. 1	3	225,000	75,000	67,500	23	700,000	708,850	637,965
New York	4	800,000	175,000	157,500	9	1,725,000	517,500	465,750
New Jersey	1	100,000	25,000	22,500			80,000	72,000
Pennsylvania	3	1,000,000	200,000	180,000	12		332,500	299,250
Division No. 2	8	1,900,000	400,000	360,000	22	1,725,000	930,000	837,000
Delaware					1		25,000	22,500
Maryland					1	70,000		
Dist. Columbia								
Virginia	1	50,000	12,500	11,250				
West Virginia								
Division No. 3	1	50,000	12,500	11,250	2	70,000	25,000	22,500
North Carolina	1	125,000	31,250	28,125	1		50,000	45,000
South Carolina	2	150,000	50,000	45,000				
Georgia	1	100,000	25,000	22,500	1	50,000		
Florida	1	100,000	37,500	33,750				
Alabama	2	150,000	40,000	36,000				
Mississippi					1	25,000		
Louisiana								
Texas	4	500,000	100,000	90,000	4	50,000	52,500	47,250
Arkansas								
Kentucky	1	100,000	100,000	90,000	2	50,000	50,000	45,000
Tennessee	1	50,000	12,500	11,250				
Division No. 4	13	1,275,000	396,250	356,625	9	175,000	152,500	137,250
Ohio					6	75,000	221,500	199,350
Indiana	1	250,000	50,000	45,000	3	25,000	100,000	90,000
Illinois	2	200,000	50,000	45,000	2		8,750	7,875
Michigan	5	560,000	165,000	148,500	1		500	450
Wisconsin	1	200,000	50,000	45,000				
Division No. 5	9	1,210,000	315,000	283,500	12	100,000	330,750	297,675
Iowa	1	150,000	37,500	33,750				
Minnesota	1	50,000	12,500	11,250	2	30,000	37,500	33,750
Missouri	2	300,000	62,500	56,250	2	1,000,000		
Kansas	18	1,302,000	356,750	321,075	6	200,000	75,250	67,725
Nebraska	6	385,000	102,500	92,250	1	50,000		
Division No. 6	28	2,187,000	571,750	514,575	11	1,280,000	112,750	101,475
Colorado	1	100,000	25,000	22,500				
Nevada								
California	1	200,000	50,000	45,000	1	50,000	12,500	11,250
Oregon								
Arizona								
Division No. 7	2	300,000	75,000	67,500	1	50,000	12,500	11,250
Indian Territory								
Oklahoma								
North Dakota					1	50,000		
South Dakota	1	50,000	25,000	22,500				
Idaho					1		6,000	5,400
Montana								
New Mexico								
Utah								
Washington	1	60,000	25,000	22,500	1			
Wyoming					1		5,000	4,500
Division No. 8	2	110,000	50,000	45,000	3	50,000	11,000	9,900
United States	66	7,257,000	1,895,500	1,705,950	83	4,150,000	2,283,350	2,055,015

CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—C'td.

States and Territories.	Increase and decrease during year ended October 31, 1891.					
	Total increase.			Total decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine	\$125,000	\$37,250	\$33,525	\$125,000	\$256,350	\$230,715
New Hampshire	75,000	18,750	16,875	100,000	95,000	85,500
Vermont		130,000	117,000	150,000	70,500	63,450
Massachusetts	1,400,000	2,712,300	2,441,070	50,000	199,500	179,550
Rhode Island	93,000	1,205,000	1,084,500		10,000	9,000
Connecticut		910,000	819,000	500,000	152,500	137,250
Division No. 1	1,693,000	5,013,300	4,511,970	925,000	783,850	705,465
New York	3,275,000	2,967,500	2,670,750	2,525,000	692,500	623,250
New Jersey	60,000	109,500	98,550	100,000	105,000	94,500
Pennsylvania	2,020,000	2,097,750	1,887,975	1,000,000	532,500	479,250
Division No. 2	5,355,000	5,174,750	4,657,275	3,625,000	1,330,000	1,197,000
Delaware					25,000	22,500
Maryland	1,200,000	402,500	362,250	70,000		
District of Columbia	200,000	50,000	45,000			
Virginia	400,000	207,500	267,750	50,000	12,500	11,250
West Virginia	385,000	121,250	109,125			
Division No. 3	2,185,000	871,250	784,125	120,000	37,500	33,750
North Carolina	200,000	60,000	54,000	125,000	81,250	73,125
South Carolina	25,000	81,250	73,125	150,000	50,000	45,000
Georgia	560,000	156,250	140,625	150,000	25,000	22,500
Florida	250,000	62,500	56,250	100,000	37,500	33,750
Alabama	50,000	12,500	11,250	150,000	40,000	36,000
Mississippi	50,000	12,500	11,250	25,000		
Louisiana	100,000	25,000	22,500			
Texas	3,525,000	468,250	421,425	550,000	152,500	137,250
Arkansas	50,000	12,500	11,250			
Kentucky	705,000	443,750	399,375	150,000	150,000	135,000
Tennessee	575,000	118,750	106,875	50,000	12,500	11,250
Division No. 4	6,090,000	1,453,250	1,307,925	1,450,000	548,750	493,875
Ohio	1,625,000	227,500	204,750	75,000	221,500	199,350
Indiana	100,000	62,500	56,250	275,000	150,000	135,000
Illinois	6,215,000	462,750	416,475	200,000	58,750	52,875
Michigan	250,000	87,500	78,750	560,000	165,500	148,950
Wisconsin	550,000	242,500	218,250	200,000	50,000	45,000
Division No. 5	8,740,000	1,082,750	974,475	1,310,000	645,750	581,175
Iowa	1,285,000	269,500	242,550	150,000	37,500	33,750
Minnesota	510,000	102,500	92,250	80,000	50,000	45,000
Missouri	3,050,000	265,000	238,500	1,300,000	62,500	56,250
Kansas	810,000	227,500	204,750	1,502,000	432,000	383,800
Nebraska	1,110,000	382,500	344,250	435,000	102,500	92,250
Division No. 6	6,765,000	1,247,000	1,122,300	3,467,000	684,500	616,050
Colorado	325,000	388,750	349,875	100,000	25,000	22,500
Nevada						
California	200,000	212,500	191,250	250,000	62,500	56,250
Oregon	350,000	75,000	67,500			
Arizona						
Division No. 7	875,000	676,250	608,625	350,000	87,500	78,750
Indian Territory	50,000	12,500	11,250			
Oklahoma						
North Dakota	290,000	72,500	65,250	50,000		
South Dakota	525,000	81,250	73,125	50,000	25,000	22,500
Idaho	175,000	43,750	39,375			
Montana	875,000	170,000	153,000		6,000	5,400
New Mexico	100,000	75,000	67,500			
Utah	350,000	25,000	22,500			
Washington	1,090,000	296,250	266,625	60,000	25,000	22,500
Wyoming	100,000	25,000	22,500		5,000	4,500
Division No. 8	3,265,000	801,250	721,125	160,000	61,000	54,900
United States	34,968,000	10,319,800	14,687,820	11,407,000	4,178,850	3,760,965

CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—*Contd.*

States and Territories.	Net increase and decrease capital, bonds, and circulation.					
	Net increase.			Net decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine.....						
New Hampshire.....				\$25,000	\$219,100	\$197,190
Vermont.....		\$59,500	\$53,550	150,000	76,250	68,625
Massachusetts.....	\$1,350,000	2,512,800	2,261,520			
Rhode Island.....	93,000	1,195,000	1,075,500			
Connecticut.....		757,500	681,750	500,000		
Division No. 1.....	768,000	4,229,450	3,806,505			
New York.....	750,000	2,275,000	2,047,500			
New Jersey.....		4,500	4,050	40,000		
Pennsylvania.....	1,020,000	1,565,250	1,408,725			
Division No. 2.....	1,730,000	3,844,750	3,460,275			
Delaware.....					25,000	22,500
Maryland.....	1,130,000	402,500	362,250			
District of Columbia.....	200,000	50,000	45,000			
Virginia.....	350,000	285,000	256,500			
West Virginia.....	385,000	121,250	109,125			
Division No. 3.....	2,065,000	833,750	750,375			
North Carolina.....	75,000				21,250	19,125
South Carolina.....		31,250	28,125	125,000		
Georgia.....	410,000	131,250	118,125			
Florida.....	150,000	25,000	22,500			
Alabama.....				100,000	27,500	24,750
Mississippi.....	25,000	12,500	11,250			
Louisiana.....	100,000	25,000	22,500			
Texas.....	2,975,000	315,753	284,175			
Arkansas.....	50,000	12,500	11,250			
Kentucky.....	555,000	293,750	264,375			
Tennessee.....	525,000	106,250	95,625			
Division No. 4.....	4,640,000	904,500	814,050			
Ohio.....	1,550,000	6,000	5,400			
Indiana.....				175,000	87,500	78,750
Illinois.....	6,015,000	404,000	363,600			
Michigan.....				310,000	78,000	70,200
Wisconsin.....	350,000	192,500	173,250			
Division No. 5.....	7,430,000	437,000	393,300			
Iowa.....	1,135,000	232,000	208,800			
Minnesota.....	430,000	52,500	47,250			
Missouri.....	1,750,000	202,500	182,250			
Kansas.....				692,000	204,500	184,050
Nebraska.....	675,000	280,000	252,000			
Division No. 6.....	3,298,000	562,500	506,250			
Colorado.....	225,000	363,750	327,375			
Nevada.....				50,000		
California.....		150,000	135,000			
Oregon.....	350,000	75,000	67,500			
Arizona.....						
Division No. 7.....	525,000	588,750	529,875			
Indian Territory.....	50,000	12,500	11,250			
Oklahoma.....						
North Dakota.....	240,000	72,500	65,250			
South Dakota.....	275,000	56,250	50,625			
Idaho.....	175,000	43,750	39,375			
Montana.....	875,000	164,000	147,600			
New Mexico.....	100,000	75,000	67,500			
Utah.....	350,000	25,000	22,500			
Washington.....	940,000	271,250	244,125			
Wyoming.....	100,000	20,000	18,000			
Division No. 8.....	3,105,000	740,250	666,225			
United States.....	23,561,000	12,140,950	10,926,855			

TABLE SHOWING BY STATES THE AMOUNT OF NATIONAL-BANK CIRCULATION ISSUED, THE AMOUNT OF LAWFUL MONEY DEPOSITED IN THE UNITED STATES TREASURY TO RETIRE NATIONAL-BANK CIRCULATION FROM JUNE 20, 1874, TO OCTOBER 31, 1891, AND THE AMOUNT REMAINING ON DEPOSIT AT THE LATTER DATE.

States and Territories.	Additional circulation issued since June 20, 1874.	Lawful money deposited to retire national-bank circulation since June 20, 1874.				Lawful money on deposit with the United States Treasury at date.
		For redemption of notes of liquidating banks.	To retire circulation under act of June 20, 1874.	To retire circulation under act of July 12, 1882.	Total deposits.	
Maine	\$3,459,989	\$888,787	\$4,465,235	\$2,568,018	\$7,922,040	\$1,125,055
New Hampshire	2,210,530	504,618	2,269,920	1,472,175	4,246,713	556,835
Vermont	3,973,995	1,081,777	5,009,603	1,916,642	8,008,022	548,332
Massachusetts	41,309,395	1,907,105	53,893,158	24,698,497	80,498,760	6,628,206
Rhode Island	6,116,565	317,017	8,858,456	5,977,042	15,152,515	1,335,821
Connecticut	9,177,550	1,070,361	13,750,507	6,422,927	21,243,795	2,099,338
New York	48,080,625	9,529,435	57,050,361	15,526,442	82,106,238	5,616,781
New Jersey	6,321,925	1,411,288	9,032,797	3,073,724	13,517,811	1,303,409
Pennsylvania	31,084,595	4,538,272	36,082,274	15,877,441	56,497,987	4,849,238
Delaware	914,810	.....	997,000	458,645	1,455,645	299,010
Maryland	3,930,145	184,800	6,348,665	3,665,625	10,199,090	995,752
District of Columbia	790,150	455,664	899,740	76,310	1,431,714	29,605
Virginia	2,185,820	1,187,169	2,377,275	699,630	4,264,074	244,409
West Virginia	765,749	950,210	922,740	551,015	2,424,065	202,342
North Carolina	1,583,000	381,780	2,153,210	84,800	2,619,790	115,166
South Carolina	405,175	81,050	1,896,075	129,830	2,107,555	83,789
Georgia	1,342,530	353,425	1,678,855	547,910	2,580,190	164,311
Florida	391,490	19,210	7,790	.....	27,000	2,075
Alabama	1,168,170	215,298	1,076,320	113,972	1,405,590	91,035
Mississippi	356,000	.....	38,450	.....	38,450	247
Louisiana	2,728,560	666,413	3,671,900	802,250	5,140,563	420,684
Texas	5,264,030	271,267	1,135,308	90,805	1,497,380	133,908
Arkansas	646,450	67,130	403,120	81,700	551,950	54,171
Kentucky	7,730,240	1,802,504	8,668,818	1,301,993	11,773,315	931,466
Tennessee	2,284,700	983,901	2,207,427	408,937	3,600,265	298,011
Missouri	4,655,130	1,430,855	6,159,341	604,258	8,194,455	377,722
Ohio	18,437,196	7,859,071	19,950,604	5,016,699	32,826,374	2,651,318
Indiana	7,902,840	5,351,923	11,855,578	1,255,924	18,463,425	1,072,136
Illinois	8,332,815	3,892,148	11,897,376	1,546,506	17,336,030	650,753
Michigan	5,198,830	3,212,446	5,585,005	399,284	9,196,735	540,789
Wisconsin	3,251,420	1,334,225	2,657,389	642,395	4,634,009	313,222
Iowa	5,088,489	1,902,663	4,783,738	646,965	7,333,366	353,781
Minnesota	2,538,675	1,061,004	2,614,827	422,794	4,098,625	193,909
Kansas	3,744,065	1,363,585	1,012,275	63,201	2,439,061	330,447
Nebraska	3,456,545	299,290	1,140,415	221,980	1,661,685	122,694
Nevada	76,950	.....	13,500	.....	13,500	998
Oregon	761,500	10,720	180,860	82,450	274,030	29,324
Colorado	2,130,005	369,975	577,720	263,810	1,211,505	88,066
Idaho	169,153	11,250	89,908	14,762	110,010	13,242
Montana	1,078,720	189,940	334,610	29,470	554,020	22,723
Wyoming	241,595	.....	20,250	.....	20,250	2,630
North Dakota	830,700	107,640	195,570	.....	303,210	13,723
South Dakota	803,475	94,320	100,330	.....	194,650	29,656
Washington	1,840,950	51,250	374,600	.....	425,850	6,683
California	2,940,120	235,890	1,295,500	.....	1,531,390	231,515
Utah	701,900	161,191	527,550	.....	688,741	62,018
New Mexico	360,000	15,500	285,200	.....	300,700	1,190
Arizona	98,540	50,590	2,500	.....	53,090	1,950
Oklahoma	45,000	.....	.....	.....	.....	.....
Indian Territory	45,000	.....	.....	.....	.....	.....
Lawful money deposited prior to June 20, 1874, and remaining at that date. ....	.....	.....	.....	.....	3,813,675	.....
Total	*258,932,523	57,874,057	296,550,340	97,756,831	455,994,903	135,313,884

* This includes circulation issued under act of July 12, 1882.

† Exclusive of \$116,837 on deposit to retire circulation of national gold banks.

STATEMENT SHOWING THE AMOUNT OF NATIONAL-BANK NOTES OUTSTANDING, THE AMOUNT OF LAWFUL MONEY ON DEPOSIT WITH THE TREASURER OF THE UNITED STATES TO REDEEM NATIONAL-BANK NOTES, AND THE KINDS AND AMOUNTS OF UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION AND PUBLIC DEPOSITS ON OCTOBER 31, 1891, WITH THE CHANGES DURING THE PRECEDING YEAR AND THE PRECEDING MONTH.

National-bank notes.	October 31, 1890.	September 30, 1890.
<i>Total circulation.</i>		
Total amount outstanding at the dates named	\$179,620,916	\$171,817,319
Additional circulation issued during the intervals:		
To new banks	4,144,590	309,630
To banks increasing circulation	11,313,860	1,558,630
Aggregate	195,079,366	173,685,579
Surrendered and destroyed during the intervals	23,011,645	1,617,858
Total amount outstanding October 31, 1890*	172,067,721	172,067,721
Decrease in total circulation since October 31, 1890	7,553,195	
Increase in total circulation since September 30, 1891		250,402
<i>Circulation based on United States bonds.</i>		
Amount outstanding at the dates named	124,958,736	135,093,377
Additional issued during the intervals as above	15,458,450	1,868,260
Aggregate	140,417,186	136,961,637
Retired during the intervals:		
By insolvent banks	270,425	
By liquidating banks	1,112,265	56,250
By reducing banks	2,280,659	151,550
Total retired during the intervals	3,663,349	207,800
Outstanding against bonds October 31, 1891	136,753,837	136,753,837
Increase in circulation since October 31, 1890	11,795,101	
Increase in circulation since September 30, 1891		1,660,460
<i>Circulation secured by lawful money.*</i>		
	October 31, 1890.	October 31, 1891.
Amount of outstanding circulation represented by lawful money on deposit with the Treasurer of the United States to redeem notes:		
Of insolvent national banks	\$794,596	\$719,817
Of liquidating national banks	5,649,363	5,279,966
Of national banks reducing circulation under section 4 of the act of June 20, 1874	22,742,084	9,679,513
Of national banks retiring circulation under section 6 of the act of July 12, 1882	25,476,137	19,634,588
Total lawful money on deposit	54,662,180	35,313,884
Lawful money deposited in October, 1891		111,990
National-bank notes redeemed in October, 1891		1,522,048
Decrease in aggregate deposit since October 31, 1890	19,348,296	
Decrease in aggregate deposit since September 30, 1891		1,410,058
<i>United States registered bonds on deposit.</i>		
	To secure circulating notes.	To secure public depos- its.
Pacific railroad bonds, 6 per cents	\$10,244,000	\$1,421,000
Funded loan of 1891, 4 1/2 per cents	199,400	
Funded loan of 1907, 4 per cents	120,853,850	16,237,500
Funded loan of 1891, continued at 2 per cent	21,648,100	2,108,000
Total on deposit	152,950,350	19,766,500

* Circulation of national gold banks not included in the above, \$116,837.

STATEMENT OF MONTHLY INCREASE OR DECREASE OF NATIONAL BANK CIRCULATION FOR THE YEAR ENDED OCTOBER 31, 1891, PRECEDED BY QUARTERLY INCREASE OR DECREASE SINCE JANUARY 11, 1875.

	National bank circulation.		Increase.	Decrease.
	Issued.	Retired.		
From Jan. 14 to Jan. 31, 1875.....	\$537,580	\$255,600	\$281,980	
For quarter ended—				
Apr. 30, 1875.....	4,400,220	3,336,804	1,072,416	
July 31, 1875.....	4,124,165	5,423,930		\$1,299,765
Oct. 31, 1875.....	1,915,710	5,553,971		3,638,261
Jan. 31, 1876.....	2,504,600	3,852,731		1,348,131
Apr. 30, 1876.....	877,580	5,425,539		4,547,959
July 31, 1876.....	1,107,110	9,663,984		8,556,874
Oct. 31, 1876.....	2,604,390	8,564,727		5,960,337
Jan. 31, 1877.....	3,188,630	4,759,015		1,570,385
Apr. 30, 1877.....	4,363,010	5,005,596		642,586
July 31, 1877.....	3,000,230	4,984,399		1,984,169
Oct. 31, 1877.....	5,754,160	3,516,321	2,237,839	
Jan. 31, 1878.....	6,725,585	2,701,885	4,023,700	
Apr. 30, 1878.....	3,036,760	1,906,720	1,130,039	
July 31, 1878.....	4,252,980	3,453,080	797,900	
Oct. 31, 1878.....	2,276,360	2,924,430		648,070
Jan. 31, 1879.....	3,097,060	747,327	2,349,733	
Apr. 30, 1879.....	7,039,300	1,822,988	5,216,312	
July 31, 1879.....	3,674,830	2,715,524	959,306	
Oct. 31, 1879.....	9,122,300	1,754,558	7,367,742	
Jan. 31, 1880.....	7,289,805	674,129	6,615,676	
Apr. 30, 1880.....	3,163,820	1,555,766	1,608,054	
July 31, 1880.....	1,748,060	2,427,398		678,738
Oct. 31, 1880.....	1,199,930	1,535,760		335,830
Jan. 31, 1881.....	2,234,780	1,361,534	873,246	
Apr. 30, 1881.....	12,690,890	4,426,596	8,264,294	
July 31, 1881.....	9,569,410	4,734,578	4,834,832	
Oct. 31, 1881.....	6,484,550	3,182,551	3,301,999	
Jan. 31, 1882.....	5,625,200	3,354,153	2,271,047	
Apr. 30, 1882.....	2,991,400	4,414,865		1,423,465
July 31, 1882.....	4,054,740	5,741,456		1,686,716
Oct. 31, 1882.....	9,792,910	5,611,497	4,181,413	
Jan. 31, 1883.....	4,588,850	4,927,020		338,170
Apr. 30, 1883.....	3,638,650	6,510,245		2,871,595
July 31, 1883.....	3,527,100	6,868,245		3,341,145
Oct. 31, 1883.....	2,755,600	6,369,273		3,613,673
Jan. 31, 1884.....	2,748,270	5,172,714		2,424,444
Apr. 30, 1884.....	2,052,294	8,430,804		6,378,510
July 31, 1884.....	2,778,960	7,883,997		5,105,037
Oct. 31, 1884.....	2,792,170	6,833,874		4,041,704
Jan. 31, 1885.....	1,265,520	7,812,055		6,546,535
Apr. 30, 1885.....	2,125,260	8,135,112		6,009,852
July 31, 1885.....	2,160,110	5,731,673		3,571,563
Oct. 31, 1885.....	5,591,760	6,758,154		1,166,394
Jan. 31, 1886.....	7,751,794	5,581,261	2,170,533	
Apr. 30, 1886.....	4,700,384	8,397,163		3,696,779
July 31, 1886.....	1,469,325	8,425,486		6,956,161
Oct. 31, 1886.....	1,566,700	6,468,227		4,901,527
Jan. 31, 1887.....	1,243,550	9,580,973		8,337,423
Apr. 30, 1887.....	2,961,775	11,014,057		8,052,282
July 31, 1887.....	2,936,670	11,307,718		8,371,048
Oct. 31, 1887.....	4,021,350	8,421,529		4,400,179
Jan. 31, 1888.....	6,144,029	12,190,159		6,045,530
Apr. 30, 1888.....	7,755,416	15,005,579		7,250,163
July 31, 1888.....	6,188,531	15,115,185		8,926,654
Oct. 31, 1888.....	1,049,765	11,277,768		10,228,003
Jan. 31, 1889.....	930,445	11,031,498		10,101,053
Apr. 30, 1889.....	1,179,165	11,789,161		10,609,996
July 31, 1889.....	1,376,200	11,791,639		10,415,439
Oct. 31, 1889.....	1,783,920	7,894,453		6,110,533
Jan. 31, 1890.....	1,428,895	8,865,001		7,436,106
Apr. 30, 1890.....	3,469,345	8,496,305		5,026,960
July 31, 1890.....	2,481,990	7,545,116		5,063,126
Oct. 31, 1890.....	1,817,525	6,444,175		4,626,650
Total.....	238,739,573	395,495,032	59,560,061	216,315,520
November, 1890.....	603,580	1,789,176		1,185,596
December, 1890.....	672,180	1,951,572		1,279,392
January, 1891.....	489,780	2,155,846		1,666,066
February, 1891.....	391,020	2,349,386		1,958,366
March, 1891.....	542,375	2,379,765		1,837,390
April, 1891.....	463,740	1,849,428		1,385,688
May, 1891.....	424,740	1,606,657		1,181,917
June, 1891.....	1,044,715	2,353,600		1,308,885
July, 1891.....	2,596,320	2,013,264	583,056	
August, 1891.....	4,223,350	1,402,240	2,821,110	
September, 1891.....	2,138,390	1,537,013	601,377	
October, 1891.....	1,868,260	1,523,597	344,663	
Total.....	254,198,023	418,406,576	63,910,267	228,118,820
Surrendered to this office and retired from January 14, 1875, to October 31, 1891.....		16,197,568		16,197,568
Grand total.....	254,198,023	434,604,144	63,910,267	244,316,388

STATEMENT OF NATIONAL-BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING, BY DENOMINATIONS AND AMOUNTS, ON OCTOBER 31, IN EACH YEAR FROM 1864 TO 1890, INCLUSIVE.

Year.		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thou- sands.	Total.
1864.	Issued			\$26,924,100	\$19,708,260	\$6,536,920	\$2,491,300	\$2,903,400	\$250,000		\$58,813,980
	Redeemed										
	Outstanding			26,924,100	19,708,260	6,536,920	2,491,300	2,903,400	250,000		58,813,980
1865.	Issued	\$2,020,167	\$1,346,778	84,796,000	53,493,210	28,209,500	10,349,700	15,033,600	5,446,500	\$4,404,000	205,099,455
	Redeemed			104,820	195,800	26,580	46,550	89,500		1,000	464,250
	Outstanding	2,020,167	1,346,778	84,691,180	53,297,410	28,182,920	10,303,150	14,944,100	5,446,500	4,403,000	204,635,205
1866.	Issued	7,699,182	5,156,012	111,115,620	75,807,000	42,278,700	16,473,700	24,657,500	6,669,500	4,728,000	294,585,214
	Redeemed	7,680	11,700	153,175	225,390	42,060	76,050	172,700	302,500	507,000	1,498,255
	Outstanding	7,691,502	5,144,312	110,962,445	75,581,610	42,236,640	16,397,650	24,484,800	6,367,000	4,221,000	293,086,959
1867.	Issued	8,396,179	5,622,722	113,535,300	77,899,270	43,615,720	17,469,850	26,243,690	6,691,500	4,728,000	304,202,141
	Redeemed	58,606	42,356	753,855	510,620	198,080	432,300	877,000	671,500	1,563,000	5,107,517
	Outstanding	8,337,573	5,580,366	112,781,445	77,388,650	43,417,640	17,037,550	25,366,690	6,020,000	3,165,000	299,094,624
1868.	Issued	8,947,798	5,990,468	115,738,140	79,227,620	44,430,700	17,775,450	26,766,600	6,744,500	4,746,000	310,367,276
	Redeemed	272,997	156,016	5,146,030	1,300,500	759,760	880,950	1,598,000	909,000	1,858,000	19,250,518
	Outstanding	8,674,801	5,834,452	110,592,110	77,927,120	43,670,940	16,894,500	25,168,600	5,835,500	2,888,000	291,116,758
1869.	Issued	9,663,584	6,463,392	118,674,740	81,107,820	45,490,040	18,205,350	27,526,300	6,838,500	4,769,000	318,743,726
	Redeemed	973,427	497,538	5,146,030	2,847,390	1,496,400	1,502,050	2,708,100	1,347,000	2,501,000	19,618,935
	Outstanding	8,690,157	5,970,854	113,528,710	78,260,430	43,993,640	16,703,300	24,818,200	5,491,500	2,268,000	299,124,791
1870.	Issued	10,843,693	7,256,558	124,376,620	85,118,950	48,208,980	19,180,600	28,667,200	6,980,000	4,779,000	335,411,601
	Redeemed	2,752,688	1,437,318	9,035,250	5,060,560	2,701,960	2,501,050	4,587,500	2,096,000	3,380,000	33,552,329
	Outstanding	8,091,005	5,819,240	115,341,370	80,058,390	45,507,020	16,679,550	24,079,700	4,884,000	1,399,000	301,859,275
1871.	Issued	12,673,867	8,482,434	142,195,820	98,246,300	56,132,040	21,806,850	32,365,500	7,326,500	4,843,000	384,072,311
	Redeemed	5,471,799	3,114,890	17,014,975	9,689,570	5,076,520	4,277,250	7,846,100	3,078,000	4,028,000	59,537,164
	Outstanding	7,202,068	5,367,544	125,180,845	88,556,730	51,055,520	17,529,600	24,519,400	4,248,500	815,000	324,535,207
1872.	Issued	14,297,360	9,565,256	159,666,740	112,534,520	64,513,760	24,859,950	36,779,700	7,810,500	4,933,000	434,960,786
	Redeemed	7,919,388	4,816,778	29,803,335	16,997,020	8,777,040	6,309,000	11,098,900	3,933,500	4,315,000	93,969,961
	Outstanding	6,377,972	4,748,478	129,863,405	95,537,500	55,736,720	18,550,950	25,680,800	3,877,000	618,000	340,990,825
1873.	Issued	15,526,189	10,390,222	174,472,280	125,693,990	72,164,380	27,987,100	41,661,000	8,233,000	5,158,000	481,196,161
	Redeemed	9,891,606	6,241,446	45,709,895	25,730,700	13,061,420	8,448,800	14,405,700	4,829,000	4,530,000	132,848,487
	Outstanding	5,634,583	4,148,776	128,762,405	99,973,290	59,102,960	19,538,300	27,255,300	3,404,000	628,000	348,347,674
1874.	Issued	16,550,259	11,078,226	196,215,680	133,370,760	79,242,180	33,348,500	49,250,200	8,657,000	5,250,000	532,962,805
	Redeemed	11,143,606	7,110,938	65,208,025	39,127,070	19,832,169	11,577,800	19,657,200	5,838,000	4,683,000	184,176,809
	Outstanding	5,406,653	3,968,188	131,007,655	94,243,690	59,410,020	21,770,700	29,593,000	2,819,000	567,000	348,785,996

STATEMENT OF NATIONAL-BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING, BY DENOMINATIONS AND AMOUNTS, ETC.—Continued.

Year.		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousand.	Total.
1875...	Issued	\$18,048,176	\$12,079,504	\$235,275,920	\$174,105,070	\$105,921,280	\$44,239,250	\$64,585,800	\$9,223,000	\$5,540,000	\$668,988,000
	Redeemed	14,092,126	9,233,246	124,633,860	76,085,320	40,489,280	19,051,850	29,942,800	7,236,500	5,047,000	325,811,982
	Outstanding	3,956,050	2,846,258	110,642,060	98,019,750	65,432,000	25,187,400	34,643,000	1,986,500	493,000	343,176,018
1876...	Issued	18,851,264	12,614,896	258,917,640	200,086,520	121,739,840	49,281,750	71,092,000	9,345,500	5,549,000	747,468,410
	Redeemed	15,556,708	10,249,092	161,910,280	103,692,140	57,444,920	25,789,200	39,578,500	8,108,500	5,272,000	427,601,340
	Outstanding	3,294,556	2,365,804	97,007,360	96,394,380	64,284,920	23,492,550	31,513,500	1,237,000	277,000	319,867,070
1877...	Issued	20,618,024	13,793,936	284,084,240	222,660,640	135,525,060	53,990,050	76,733,700	9,906,000	5,678,000	823,079,650
	Redeemed	16,815,568	11,111,052	190,579,340	124,347,790	70,470,560	31,733,950	47,931,700	8,807,500	5,411,000	507,208,460
	Outstanding	3,802,456	2,682,884	93,504,900	98,312,850	65,054,500	22,256,100	28,802,000	1,188,500	267,000	315,871,190
1878...	Issued	22,480,415	15,035,530	305,956,440	241,572,930	146,883,340	57,379,900	81,292,300	10,090,000	6,214,000	886,904,655
	Redeemed	18,194,196	12,053,384	213,417,165	138,591,490	79,063,560	36,411,100	54,185,900	9,447,500	5,900,000	567,264,295
	Outstanding	4,286,219	2,982,146	92,539,275	102,981,440	67,819,780	20,968,800	27,106,400	642,500	314,000	319,640,360
1879...	Issued	23,169,677	15,495,038	327,892,200	259,042,230	157,399,020	60,589,050	85,074,000	10,270,000	6,350,000	945,281,215
	Redeemed	19,609,477	13,002,540	229,980,380	149,305,990	85,146,860	39,263,150	58,160,400	9,643,500	6,057,000	610,160,237
	Outstanding	3,569,200	2,492,498	97,911,820	109,736,240	72,252,160	21,325,900	26,913,600	626,500	293,000	335,120,978
1880...	Issued	23,169,677	15,495,038	345,659,880	272,031,680	165,327,960	62,694,250	87,951,000	10,366,500	6,373,000	989,068,935
	Redeemed	20,875,215	13,887,778	245,749,120	158,211,100	90,096,400	41,274,950	61,060,100	9,742,000	6,124,000	647,029,660
	Outstanding	2,294,462	1,607,260	99,910,760	113,820,580	75,231,560	21,419,300	26,890,900	624,500	249,000	342,048,272
1881...	Issued	23,169,677	15,495,038	368,062,520	304,775,190	178,816,340	67,879,700	95,973,200	10,964,500	7,154,000	1,062,290,165
	Redeemed	21,838,565	14,572,868	267,582,440	173,466,350	98,099,840	44,594,500	66,020,200	10,247,500	6,943,000	703,365,268
	Outstanding	1,331,112	922,170	100,480,080	121,308,840	80,716,500	23,285,200	29,953,000	717,000	211,000	358,924,897
1882...	Issued	23,169,677	15,495,038	393,487,120	320,422,600	195,035,680	73,667,200	103,513,800	11,378,500	7,197,000	1,142,366,615
	Redeemed	22,353,877	14,968,280	296,566,165	197,703,340	111,434,140	49,099,100	71,913,000	10,448,000	6,990,000	781,383,902
	Outstanding	815,800	526,758	96,920,955	122,719,260	83,601,540	23,568,100	31,600,800	938,500	207,000	360,982,713
1883...	Issued	23,169,677	15,495,038	417,236,040	345,440,860	211,576,920	77,801,450	111,474,200	11,568,500	7,287,000	1,221,047,685
	Redeemed	22,593,909	15,141,806	325,712,855	227,123,550	128,492,760	54,535,150	78,912,500	10,683,500	7,092,000	870,288,919
	Outstanding	575,768	353,232	91,523,205	118,317,310	83,084,160	23,266,300	32,561,700	885,000	195,000	350,758,765
1884...	Issued	23,169,677	15,495,038	440,505,940	371,821,020	228,841,820	83,051,500	119,977,000	11,853,000	7,379,000	1,302,093,935
	Redeemed	22,671,936	15,200,570	355,196,785	260,501,070	149,635,240	60,828,650	87,454,300	10,990,500	7,156,000	969,641,051
	Outstanding	497,741	288,468	85,309,155	111,319,950	79,206,580	22,222,850	32,522,700	862,500	223,000	332,452,884
1885...	Issued	23,169,677	15,495,038	466,042,000	398,040,010	246,363,460	87,927,650	128,770,600	11,947,000	7,379,000	1,385,134,435
	Redeemed	22,731,963	15,257,754	384,085,330	293,828,720	171,275,940	67,288,100	97,192,200	11,363,500	7,238,000	1,070,261,507
	Outstanding	437,714	237,284	81,956,670	104,211,290	75,087,520	20,639,550	31,578,400	583,500	141,000	314,872,928

1886...	Issued	23, 169, 677	15, 495, 038	488, 336, 800	416, 959, 709	258, 912, 360	90, 759, 700	134, 202, 100	11, 947, 000	7, 379, 000	1, 447, 161, 375
	Redeemed	22, 757, 987	15, 279, 612	405, 546, 320	317, 672, 780	187, 957, 120	72, 565, 050	105, 533, 000	11, 569, 000	7, 290, 000	1, 146, 170, 869
	Outstanding	411, 690	215, 426	82, 790, 480	99, 286, 920	70, 955, 240	18, 194, 650	28, 669, 100	378, 000	89, 000	309, 990, 506
1887...	Issued	23, 169, 677	15, 495, 038	502, 277, 620	427, 627, 990	266, 022, 900	92, 481, 650	137, 516, 000	11, 947, 000	7, 379, 000	1, 483, 917, 475
	Redeemed	22, 776, 403	15, 293, 440	425, 853, 955	337, 999, 280	201, 833, 860	76, 807, 150	112, 745, 300	11, 646, 500	7, 305, 000	1, 212, 265, 883
	Outstanding	393, 274	201, 598	76, 423, 665	89, 628, 710	64, 184, 040	15, 674, 500	24, 771, 300	300, 500	74, 000	271, 651, 587
1888...	Issued	23, 169, 677	15, 495, 038	520, 506, 800	442, 223, 330	275, 754, 140	94, 893, 350	142, 217, 600	11, 947, 000	7, 379, 000	1, 533, 585, 935
	Redeemed	22, 783, 281	15, 298, 872	453, 086, 540	364, 436, 600	218, 806, 920	81, 230, 400	119, 872, 000	11, 706, 500	7, 320, 000	1, 294, 541, 113
	Outstanding	386, 396	196, 166	67, 420, 260	77, 786, 730	56, 947, 220	13, 662, 950	22, 345, 600	240, 500	59, 000	239, 044, 822
1889...	Issued	23, 169, 677	15, 495, 038	532, 659, 620	451, 361, 990	281, 804, 220	95, 997, 250	144, 384, 000	11, 947, 000	7, 379, 000	1, 564, 197, 795
	Redeemed	22, 794, 643	15, 306, 853	476, 027, 775	386, 221, 110	232, 686, 320	84, 750, 700	125, 601, 800	11, 737, 500	7, 327, 000	1, 362, 453, 706
	Outstanding	375, 034	188, 180	56, 631, 845	65, 140, 880	49, 117, 900	11, 246, 550	18, 782, 200	209, 500	52, 000	201, 744, 089
1890...	Issued	23, 169, 677	15, 495, 038	544, 788, 840	461, 240, 000	288, 323, 560	97, 468, 100	147, 273, 300	11, 947, 000	7, 379, 000	1, 597, 084, 515
	Redeemed	22, 800, 061	15, 311, 146	494, 308, 190	403, 621, 260	244, 251, 900	87, 709, 800	130, 537, 200	11, 764, 000	7, 333, 000	1, 417, 634, 557
	Outstanding	369, 616	183, 892	50, 480, 650	57, 618, 740	44, 071, 660	9, 758, 300	16, 736, 100	183, 000	46, 000	179, 449, 958
1891...	Issued	23, 169, 677	15, 495, 038	561, 426, 260	474, 952, 880	297, 355, 680	99, 848, 700	151, 976, 100	11, 947, 000	7, 379, 000	1, 643, 550, 335
	Redeemed	22, 802, 625	15, 313, 292	511, 284, 975	421, 173, 990	256, 301, 380	90, 406, 400	135, 172, 500	11, 779, 500	7, 337, 000	1, 471, 571, 662
	Outstanding	367, 052	181, 746	50, 141, 285	53, 778, 890	41, 054, 300	9, 442, 300	16, 803, 600	167, 500	42, 000	171, 978, 673

[NOTE.—First issue Dec. 21, 1863; first redemption Apr. 5, 1865.]

STATEMENT OF NATIONAL GOLD BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING
OCTOBER 31, 1891.

Denominations.	Issued.	Redeemed.	Outstanding.
Fives	\$364, 140	\$342, 055	\$22, 085
Tens	746, 470	714, 910	31, 560
Twenties	722, 580	690, 740	31, 840
Fifties	404, 850	394, 700	10, 150
One hundreds	809, 700	791, 100	18, 600
Five hundreds	342, 500	340, 000	2, 500
One thousands	75, 000	75, 000	.....
Total	3, 465, 240	3, 348, 505	116, 735
Unredeemed fractions		102	102
Total		3, 348, 403	116, 837

STATEMENT OF NATIONAL BANK NOTES ISSUED DURING THE YEAR ENDED OCTOBER 31, 1891, WITH THE TOTAL AMOUNT ISSUED, REDEEMED, AND OUTSTANDING.

Denominations.	Issued during the year.	Total issued previous years.	Total issues to Oct. 31, 1891.	Total redemptions Oct. 31, 1891.	Circulation outstanding Oct. 31, 1891.
Ones		\$23, 169, 677	\$23, 169, 677	\$22, 802, 625. 00	\$367, 052. 00
Twos		15, 495, 038	15, 495, 038	15, 313, 292. 00	181, 746. 00
Fives	\$16, 637, 420	544, 788, 840	561, 426, 260	511, 284, 975. 00	50, 141, 285. 00
Tens	13, 712, 880	461, 240, 000	474, 952, 880	421, 173, 990. 00	53, 778, 890. 00
Twenties	9, 032, 120	288, 323, 560	297, 355, 680	256, 301, 380. 00	41, 054, 300. 00
Fifties	2, 380, 600	97, 468, 100	99, 848, 700	90, 406, 400. 00	9, 442, 300. 00
One hundreds	4, 702, 800	147, 273, 300	151, 976, 100	135, 172, 500. 00	16, 803, 600. 00
Five hundreds		11, 947, 000	11, 947, 000	11, 779, 500. 00	167, 500. 00
One thousands		7, 379, 000	7, 379, 000	7, 337, 000. 00	42, 000. 00
Total	46, 465, 820	1, 597, 084, 515	1, 643, 550, 335	1, 471, 571, 662. 00	171, 978, 673. 00
Unpresented fractions of notes to be deducted from and added to amount of currency outstanding				26, 288. 75	26, 288. 75
Total				1, 471, 545, 373. 25	172, 004, 961. 75

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, CAPITAL, BONDS ACTUALLY HELD ON SEPTEMBER 25, 1891, MINIMUM AMOUNT OF BONDS REQUIRED BY LAW, AND THE EXCESS OF BONDS ON SEPTEMBER 25, 1891, AND OCTOBER 2, 1890.

States, Territories, and Reserve Cities.	No. of banks.	Capital.	United States bonds.		Excess of bonds.	
			Held September 25, 1891.	Minimum required.	September 25, 1891.	October 2, 1890.
Maine	78	\$10,935,000	\$3,805,150	\$2,058,750	\$1,746,400	\$2,015,500
New Hampshire	52	6,305,000	2,912,000	1,551,250	1,360,750	1,430,750
Vermont	50	7,210,000	2,942,500	1,490,000	1,452,500	1,319,250
Massachusetts	207	45,485,275	15,234,450	8,231,875	7,002,575	5,964,775
Boston	56	51,800,000	4,425,000	2,800,000	1,625,000	941,500
Rhode Island	59	20,277,050	4,316,250	2,437,500	1,878,750	1,087,000
Connecticut	84	23,274,370	5,776,000	3,418,325	2,357,675	1,747,175
Division No. 1	586	165,286,095	39,411,350	21,987,700	17,423,650	14,505,950
New York	285	32,984,060	13,714,450	7,333,665	6,380,785	6,544,680
New York City	49	50,861,970	6,854,000	2,437,500	4,416,500	2,072,500
Albany	6	1,550,000	400,000	300,000	100,000	.....
Brooklyn	5	1,352,000	542,000	250,000	292,000	493,000
New Jersey	95	14,318,350	4,226,000	2,889,887	1,336,413	1,331,912
Pennsylvania	298	37,402,390	11,478,050	8,200,598	3,277,452	3,464,633
Philadelphia	43	22,888,395	3,680,500	2,137,500	1,543,000	350,000
Pittsburg	26	10,900,000	1,430,000	1,275,000	155,000	290,500
Division No. 2	787	172,317,165	42,325,000	24,823,850	17,501,150	14,547,205
Delaware	18	2,133,985	740,000	455,200	234,800	309,800
Maryland	43	3,517,500	1,311,000	886,450	444,550	316,302
Baltimore	22	13,238,965	1,200,000	1,100,000	100,000	20,000
District of Columbia	1	252,000	250,000	50,000	200,000	200,000
Washington	12	2,575,000	650,000	575,000	75,000	75,000
Virginia	36	4,546,300	1,393,750	947,750	446,000	241,000
West Virginia	23	2,454,000	703,750	612,000	91,750	65,000
Division No. 3	155	28,717,750	6,248,500	4,606,400	1,642,100	1,227,102
North Carolina	22	2,691,500	725,250	637,625	87,625	143,250
South Carolina	14	1,623,000	468,750	393,250	75,500	250
Georgia	32	4,418,350	1,061,750	910,250	151,500	120,250
Florida	17	1,200,000	355,000	300,000	55,000	55,000
Alabama	29	4,204,000	1,202,000	841,000	361,000	372,250
Mississippi	13	1,165,000	353,750	291,250	62,500	56,250
Louisiana	11	810,000	202,500	202,500	.....	2,500
New Orleans	10	3,625,000	850,000	500,000	350,000	400,000
Texas	206	24,833,100	4,885,050	4,830,700	54,350	134,823
Arkansas	10	1,600,000	310,000	300,000	10,000	14,922
Kentucky	71	10,397,270	2,888,000	2,308,225	579,775	439,775
Louisville	10	4,901,500	500,000	500,000	.....	50,000
Tennessee	53	10,380,000	1,489,000	1,476,250	12,750	13,050
Division No. 4	498	71,848,720	15,291,050	13,491,050	1,800,000	1,802,320
Ohio	214	26,492,850	7,849,850	5,862,212	1,987,638	2,129,615
Cincinnati	13	9,100,000	740,000	650,000	90,000	190,000
Cleveland	10	8,050,000	675,000	500,000	175,000	175,000
Indiana	100	12,477,000	4,067,550	2,786,750	1,280,800	1,448,050
Illinois	181	16,376,000	4,956,000	4,000,250	955,750	1,009,798
Chicago	21	20,600,000	1,200,000	1,050,000	150,000	150,000
Michigan	99	10,919,600	2,555,500	2,354,750	200,750	285,000
Detroit	8	4,400,000	400,000	400,000	.....	.....
Wisconsin	69	6,133,000	1,594,250	1,477,500	116,750	78,000
Milwaukee	3	850,000	250,000	150,000	100,000	20,000
Division No. 5	718	115,398,450	24,288,150	19,231,462	5,056,688	5,485,463
Iowa	147	12,760,000	3,183,750	2,876,250	307,500	309,750
Des Moines	4	700,000	150,000	150,000	.....	.....
Minnesota	51	5,142,000	1,127,300	1,050,000	77,300	107,300
St. Paul	5	4,800,000	300,000	250,000	50,000	50,000
Minneapolis	6	4,840,000	300,000	300,000	.....	.....
Missouri	59	4,670,000	1,207,800	1,160,000	47,800	85,250
St. Louis	9	10,650,000	450,000	450,000	.....	.....
Kansas City	11	7,800,000	550,000	550,000	.....	.....
St. Joseph	4	2,000,000	300,000	175,000	125,000	25,000
Kansas	147	13,011,990	2,967,750	2,860,525	107,225	107,000
Nebraska	130	9,253,100	2,363,750	2,260,775	102,975	62,450
Omaha	9	4,000,000	425,000	425,000	.....	.....
Division No. 6	582	79,627,090	13,325,350	12,507,550	817,800	746,750

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES EXHIBITING THE NUMBER OF BANKS IN EACH, CAPITAL, ETC.—Continued.

States, Territories, and Reserve Cities.	No. of banks.	Capital.	United States bonds.		Excess of bonds.	
			Held September 25, 1891.	Minimum required.	September 25, 1891.	October 2, 1890.
Colorado.....	49	\$8,640,000	\$1,652,750	\$1,285,000	\$367,750	\$97,750
Nevada.....	2	282,000	70,500	70,500	-----	-----
California.....	34	5,925,000	1,431,250	1,131,250	300,000	87,500
San Francisco.....	2	2,500,000	100,000	100,000	-----	-----
Oregon.....	40	4,275,000	778,550	768,750	9,800	19,925
Arizona.....	3	200,000	50,500	50,000	500	-----
Division No. 7....	130	21,822,000	4,083,550	3,405,500	678,050	205,175
North Dakota.....	33	2,290,000	581,500	566,250	15,250	15,250
South Dakota.....	42	2,785,000	699,750	696,250	3,500	19,500
Idaho.....	8	575,000	144,050	143,750	300	5,300
Montana.....	32	4,604,000	880,850	863,500	17,350	64,350
New Mexico.....	12	1,115,000	365,000	285,000	80,000	27,500
Utah.....	13	2,750,000	462,500	450,000	12,500	22,500
Washington.....	64	6,555,000	1,529,000	1,475,725	53,275	28,320
Wyoming.....	12	1,385,000	312,500	312,500	-----	8,750
Oklahoma.....	3	200,000	50,000	50,000	-----	-----
Indian Territory.....	2	150,000	37,500	37,500	-----	10,000
Division No. 8....	221	22,409,000	5,062,650	4,880,475	182,175	201,470
United States.....	3,677	677,426,870	150,035,600	104,933,987	45,101,613	38,721,435

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL OF \$150,000 AND UNDER, FOR THE YEARS 1890 AND 1891, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

States, Territories, and Reserve Cities.	October 2, 1890.		September 25, 1891.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Maine	63	\$5,310,000	63	\$5,235,000	.....	.....	.....	\$75,000
New Hampshire	43	4,530,000	44	4,605,000	1	\$75,000	.....	.....
Vermont	39	3,635,000	39	3,760,000	.....	65,000	.....	.....
Massachusetts	95	10,777,500	97	10,927,500	2	150,000	.....	.....
Boston .....	.....	.....	.....	.....	.....	.....	.....	.....
Rhode Island	24	2,657,000	23	2,550,000	.....	.....	1	107,000
Connecticut	34	3,673,300	34	3,673,300	.....	.....	.....	.....
Division No. 1	298	30,642,800	300	30,750,800	3	290,000	1	182,000
New York	210	19,005,160	213	18,934,660	3	.....	.....	70,500
New York City	1	150,000	1	150,000	.....	.....	.....	.....
Albany .....	.....	.....	.....	.....	.....	.....	.....	.....
Brooklyn .....	.....	.....	.....	.....	.....	.....	.....	.....
New Jersey	64	5,498,350	65	5,558,350	1	60,000	.....	.....
Pennsylvania	219	19,138,670	235	20,142,390	16	1,003,720	.....	.....
Philadelphia	1	150,000	1	150,000	.....	.....	.....	.....
Pittsburg	1	100,000	1	100,000	.....	.....	.....	.....
Division No. 2	436	44,042,180	516	45,035,400	20	1,063,720	.....	70,500
Delaware	14	1,020,800	14	1,020,800	.....	.....	.....	.....
Maryland	37	2,688,790	40	2,865,800	3	177,010	.....	.....
Baltimore .....	.....	.....	.....	.....	.....	.....	.....	.....
District of Columbia .....	.....	.....	.....	.....	.....	.....	.....	.....
Washington	1	100,000	1	100,000	.....	.....	.....	.....
Virginia	24	1,881,000	28	2,191,000	4	310,000	.....	.....
West Virginia	18	1,570,000	19	1,648,000	1	78,000	.....	.....
Division No. 3	94	7,260,590	102	7,825,600	8	565,010	.....	.....
North Carolina	15	1,306,000	16	1,341,000	1	35,000	.....	.....
South Carolina	13	1,148,000	11	973,000	.....	.....	2	175,000
Georgia	24	1,991,000	23	1,841,000	.....	.....	1	150,000
Florida	15	1,150,000	17	1,200,000	2	50,000	.....	.....
Alabama	21	1,619,000	20	1,529,000	.....	.....	1	90,000
Mississippi	12	1,140,000	13	1,165,000	1	25,000	.....	.....
Louisiana	8	500,000	10	610,000	2	110,000	.....	.....
New Orleans .....	.....	.....	.....	.....	.....	.....	.....	.....
Texas	164	12,506,910	178	13,673,100	14	1,166,190	.....	.....
Arkansas	6	530,310	7	600,000	1	69,690	.....	.....
Kentucky	43	4,277,900	48	4,572,270	5	294,370	.....	.....
Louisville .....	.....	.....	.....	.....	.....	.....	.....	.....
Tennessee	37	2,678,800	38	2,905,000	1	226,200	.....	.....
Division No. 4	358	23,847,920	381	30,409,370	27	1,976,450	4	415,000
Ohio	163	14,316,940	168	14,248,850	.....	.....	.....	68,090
Cincinnati .....	.....	.....	.....	.....	.....	.....	.....	.....
Cleveland .....	.....	.....	.....	.....	.....	.....	.....	.....
Indiana	79	7,072,000	80	7,147,000	1	75,000	.....	.....
Illinois	160	12,29,810	163	12,401,000	3	104,190	.....	.....
Chicago .....	.....	.....	.....	.....	.....	.....	.....	.....
Michigan	89	7,114,000	87	7,019,000	.....	.....	2	95,000
Detroit .....	.....	.....	.....	.....	.....	.....	.....	.....
Wisconsin	59	4,415,000	63	4,683,000	4	268,000	.....	.....
Milwaukee .....	.....	.....	.....	.....	.....	.....	.....	.....
Division No. 5	555	45,214,750	561	45,498,850	8	447,190	2	163,090
Iowa	132	9,420,000	138	9,660,000	6	240,000	.....	.....
Des Moines .....	.....	.....	2	200,000	2	200,000	.....	.....
Minnesota	42	2,770,000	44	2,767,000	2	.....	.....	3,000
St. Paul .....	.....	.....	.....	.....	.....	.....	.....	.....
Minneapolis .....	.....	.....	.....	.....	.....	.....	.....	.....
Missouri	55	3,765,000	55	3,820,000	.....	55,000	.....	.....
St. Louis .....	.....	.....	.....	.....	.....	.....	.....	.....
Kansas City .....	.....	.....	.....	.....	.....	.....	.....	.....
St. Joseph	1	100,000	1	100,000	.....	.....	.....	.....
Kansas	147	10,203,000	138	9,611,990	.....	.....	9	597,010
Nebraska	122	7,655,000	125	8,043,100	3	388,100	.....	.....
Omaha	1	100,000	1	100,000	.....	.....	.....	.....
Division No. 6	500	34,019,000	504	34,302,090	13	883,100	9	600,010

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL OF \$150,000 AND UNDER, ETC.—Continued.

States, Territories, and Reserve Cities.	October 2, 1890.		September 25, 1891		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Colorado.....	33	\$2, 215, 000	35	\$2, 340, 000	2	\$125, 000		
Nevada.....	1	82, 000	1	82, 000				
California.....	22	2, 125, 000	22	2, 125, 000				
San Francisco.....								
Oregon.....	34	2, 025, 000	35	2, 075, 000	1	50, 000		
Arizona.....	2	150, 000	3	200, 000	1	50, 000		
Division No. 7.....	92	6, 597, 000	96	6, 822, 000	4	225, 000		
North Dakota.....	28	1, 775, 000	32	2, 040, 000	4	265, 000		
South Dakota.....	38	2, 345, 000	41	2, 585, 000	3	240, 000		
Idaho.....	7	400, 000	8	575, 000	1	175, 000		
Montana.....	21	1, 715, 000	24	1, 854, 000	3	139, 000		
New Mexico.....	8	800, 000	11	940, 000	3	140, 000		
Utah.....	6	660, 000	7	600, 000	1			\$60, 000
Washington.....	44	3, 426, 720	53	3, 702, 800	9	276, 180		
Wyoming.....	9	735, 000	10	835, 000	1	100, 000		
Oklahoma.....	3	200, 000	3	200, 000				
Indian Territory.....	2	110, 000	2	150, 000		40, 000		
Division No. 8.....	166	12, 166, 720	191	13, 481, 900	25	1, 375, 180		60, 000
United States.....	2, 559	208, 790, 960	2, 651	214, 126, 010	108	6, 825, 650	16	1, 490, 600

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL EXCEEDING \$150,000, FOR THE YEARS 1890 AND 1891, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

States, Territories, and Reserve Cities.	October 2, 1890.		September 25, 1891.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Maine	15	\$5,700,000	15	\$5,700,000	.....	.....	.....	.....
New Hampshire	8	1,700,000	8	1,700,000	.....	.....	.....	.....
Vermont	12	3,650,000	11	3,450,000	.....	.....	1	\$200,000
Massachusetts	109	34,390,000	110	34,557,775	1	\$167,775	.....	.....
Boston	56	51,800,000	56	51,800,000	.....	.....	.....	.....
Rhode Island	35	17,527,050	36	17,727,050	1	200,000	.....	.....
Connecticut	50	20,101,070	50	19,601,070	.....	.....	.....	500,000
Division No. 1	285	134,868,120	286	134,535,895	2	367,775	1	700,000
New York	51	13,874,400	52	14,049,400	1	175,000	.....	.....
New York City	46	48,971,000	48	50,711,970	2	1,761,970	.....	.....
Albany	6	1,545,050	6	1,550,000	.....	4,950	.....	.....
Brooklyn	5	1,352,000	5	1,352,000	.....	.....	.....	.....
Ndw Jersey	30	8,760,000	30	8,760,000	.....	.....	.....	.....
Pennsylvania	59	16,500,000	63	17,320,000	4	820,000	.....	.....
Philadelphia	44	22,658,000	42	22,738,395	.....	.....	2	919,605
Pittsburg	25	10,760,000	25	10,800,000	.....	40,000	.....	.....
Division No. 2	266	125,399,450	271	127,281,765	7	2,801,920	2	919,605
Delaware	4	1,113,185	4	1,113,185	.....	.....	.....	.....
Maryland	3	651,700	3	651,700	.....	.....	.....	.....
Baltimore	19	12,313,280	22	13,238,965	3	925,705	.....	.....
District of Columbia	1	252,000	1	252,000	.....	.....	.....	.....
Washington	10	2,275,000	11	2,475,000	1	200,000	.....	.....
Virginia	8	2,355,300	8	2,355,300	.....	.....	.....	.....
West Virginia	3	606,000	4	806,000	1	200,000	.....	.....
Division No. 3	48	19,566,445	53	20,892,150	5	1,325,705	.....	.....
North Carolina	6	1,350,000	6	1,350,500	.....	500	.....	.....
South Carolina	3	650,000	3	650,000	.....	.....	.....	.....
Georgia	6	1,915,000	9	2,577,350	3	662,350	.....	.....
Florida .....	.....	.....	.....	.....	.....	.....	.....	.....
Alabama	9	2,675,000	9	2,675,000	.....	.....	.....	.....
Mississippi .....	.....	.....	.....	.....	.....	.....	.....	.....
Louisiana	1	200,000	1	200,000	.....	.....	.....	.....
New Orleans	10	3,625,000	10	3,625,000	.....	.....	.....	.....
Texas	25	9,720,350	28	11,160,000	3	1,439,650	.....	.....
Arkansas	3	1,000,000	3	1,000,000	.....	.....	.....	.....
Kentucky	23	5,925,000	23	5,825,000	.....	.....	.....	100,000
Louisville	10	4,051,500	10	4,901,500	.....	250,000	.....	.....
Tennessee	14	7,694,440	15	7,475,000	1	380,560	.....	.....
Division No. 4	110	38,806,290	117	41,439,350	7	2,733,060	.....	100,000
Ohio	42	11,339,000	46	12,244,000	4	905,000	.....	.....
Cincinnati	13	8,900,000	13	9,100,000	.....	200,000	.....	.....
Cleveland	10	7,402,350	10	8,050,000	.....	647,650	.....	.....
Indiana	21	5,580,000	20	5,330,000	.....	.....	1	250,000
Illinois	13	2,825,000	18	3,975,000	5	1,150,000	.....	.....
Chicago	19	16,100,000	21	20,600,000	2	4,500,000	.....	.....
Michigan	13	4,000,600	12	3,900,600	.....	.....	1	100,000
Detroit	8	4,400,000	8	4,400,000	.....	.....	.....	.....
Wisconsin	6	1,350,000	6	1,450,000	.....	100,000	.....	.....
Milwaukee	3	850,000	3	850,000	.....	.....	.....	.....
Division No. 5	148	62,746,950	157	69,899,600	11	7,502,650	2	350,000
Iowa	7	1,900,000	9	3,100,000	2	1,200,000	.....	.....
Des Moines .....	.....	.....	2	500,000	2	500,000	.....	.....
Minnesota	6	2,175,000	7	2,375,000	1	200,000	.....	.....
St. Paul	6	5,200,000	5	4,800,000	.....	.....	1	400,000
Minneapolis	6	4,500,000	6	4,840,000	.....	340,000	.....	.....
Missouri	2	400,000	4	850,000	2	450,000	.....	.....
St. Louis	8	9,700,000	9	10,650,000	1	950,000	.....	.....
Kansas City	10	7,300,000	11	7,800,000	1	500,000	.....	.....
St. Joseph	3	1,895,670	3	1,900,000	.....	4,330	.....	.....
Kansas	12	3,700,000	9	3,400,000	.....	.....	3	300,000
Nebraska	4	900,000	5	1,210,000	1	310,000	.....	.....
Omaha	8	3,900,000	8	3,900,000
Division No. 6	72	41,570,670	78	45,325,000	10	4,454,330	4	700,000

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TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE NUMBER OF BANKS IN EACH, WITH CAPITAL EXCEEDING \$150,000, ETC.—Continued.

States, Territories, and Reserve Cities.	October 2, 1890.		September 25, 1891.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
Colorado	13	\$5, 150, 000	14	\$6, 300, 000	1	\$1, 150, 000	.....	.....
Nevada	1	200, 000	1	200, 000	.....	.....	.....	.....
California	13	3, 850, 000	12	3, 800, 000	.....	.....	1	\$50, 000
San Francisco	2	2, 500, 000	2	2, 500, 000	.....	.....	.....	.....
Oregon	3	950, 000	5	2, 200, 000	2	1, 250, 000	.....	.....
Arizona .....	.....	.....	.....	.....	.....	.....	.....	.....
Division No. 7	32	12, 650, 000	34	15, 000, 000	3	2, 400, 000	1	50, 000
North Dakota	1	223, 350	1	250, 000	.....	26, 650	.....	.....
South Dakota	1	200, 000	1	200, 000	.....	.....	.....	.....
Idaho .....	.....	.....	.....	.....	.....	.....	.....	.....
Montana	4	1, 600, 000	8	2, 750, 000	4	1, 150, 000	.....	.....
New Mexico	1	175, 000	1	175, 000	.....	.....	.....	.....
Utah	4	1, 400, 000	6	2, 150, 000	2	750, 000	.....	.....
Washington	7	1, 900, 000	11	2, 852, 100	4	952, 100	.....	.....
Wyoming	2	550, 000	2	550, 000	.....	.....	.....	.....
Oklahoma .....	.....	.....	.....	.....	.....	.....	.....	.....
Indian Territory .....	.....	.....	.....	.....	.....	.....	.....	.....
Division No. 8	20	6, 048, 350	30	8, 927, 100	10	2, 878, 750	.....	.....
United States	981	441, 656, 275	1, 026	463, 300, 860	55	24, 464, 190	10	2, 819, 605

CLASSIFICATION OF THE LOANS AND DISCOUNTS OF THE NATIONAL BANKS IN THE RESERVE CITIES AND IN THE STATES AND TERRITORIES ON SEPTEMBER 25, 1891.

Cities, States, and Territories.	No. of banks.	On paper with single name, unsecured.	On paper with one or more indorsers, otherwise unsecured.	On demand, with one or more indorsers, otherwise unsecured.	On demand, with U. S. bonds, other bonds, stocks, or collaterals, as security.	On time, with U. S. bonds, other bonds, stocks, or collaterals, as security.	Total.
New York City	49	\$25, 125, 313	\$116, 057, 046	\$2, 925, 418	\$113, 787, 196	\$42, 783, 829	\$301, 578, 802
Chicago	21	17, 937, 791	34, 889, 300	3, 704, 939	13, 525, 638	17, 508, 229	87, 565, 897
St. Louis	9	2, 093, 451	14, 617, 141	558, 571	3, 299, 711	6, 595, 233	27, 864, 107
Boston	56	21, 438, 342	70, 279, 920	6, 206, 254	26, 011, 674	22, 656, 154	146, 592, 345
Albany	6	392, 867	4, 593, 380	418, 229	3, 582, 712	504, 524	9, 491, 712
Brooklyn	5	451, 000	3, 894, 967	172, 075	3, 373, 729	720, 941	8, 612, 712
Philadelphia	43	18, 437, 232	37, 721, 244	1, 473, 653	16, 566, 469	17, 989, 375	92, 187, 973
Pittsburg	26	1, 399, 306	24, 532, 342	744, 944	4, 699, 279	6, 526, 501	37, 902, 372
Baltimore	22	6, 699, 989	13, 817, 395	928, 023	4, 981, 430	4, 865, 778	31, 292, 615
Washington	12	915, 801	4, 557, 630	118, 132	2, 058, 736	588, 840	7, 363, 207
New Orleans	10	348, 801	6, 424, 939	36, 404	3, 150, 907	4, 538, 145	15, 096, 196
Louisville	10	771, 083	5, 191, 839	1, 475	958, 855	4, 401, 236	11, 325, 090
Cincinnati	13	5, 422, 200	14, 350, 784	897, 130	3, 512, 139	4, 038, 149	28, 220, 472
Cleveland	10	1, 654, 531	13, 870, 705	654, 423	2, 704, 099	2, 201, 744	21, 065, 502
Detroit	8	1, 049, 937	10, 871, 193	1, 009, 874	1, 398, 311	1, 154, 795	16, 084, 110
Milwaukee	3	513, 775	3, 251, 113	.....	891, 982	544, 516	5, 201, 386
Des Moines	4	476, 278	1, 102, 850	41, 517	24, 616	485, 323	2, 130, 590
St. Paul	5	5, 597, 948	5, 071, 902	110, 832	813, 278	1, 564, 510	13, 068, 470
Minneapolis	6	3, 064, 372	5, 981, 916	647, 465	579, 217	1, 695, 922	12, 508, 892
Kansas City	11	3, 346, 517	5, 485, 335	438, 005	1, 289, 224	6, 296, 689	16, 855, 770
St. Joseph	4	1, 238, 524	2, 462, 630	237, 511	240, 204	917, 372	5, 128, 241
Omaha	9	2, 697, 649	5, 404, 355	25, 200	509, 765	2, 519, 525	11, 156, 494
San Francisco	2	186, 271	778, 238	1, 405, 922	3, 556, 921	221, 040	6, 148, 392
Total of cities	344	122, 404, 799	406, 108, 180	22, 755, 996	212, 216, 092	151, 813, 370	914, 439, 437
Maine	7	996, 417	16, 951, 347	343, 639	911, 350	2, 598, 504	21, 801, 257
New Hampshire	52	722, 507	6, 784, 430	1, 004, 929	1, 631, 733	1, 529, 096	11, 672, 695
Vermont	50	1, 093, 518	9, 635, 718	961, 438	549, 871	1, 781, 054	14, 021, 599
Massachusetts	207	17, 663, 363	63, 138, 074	3, 221, 955	7, 614, 676	14, 204, 924	105, 842, 912
Rhode Island	59	7, 778, 288	20, 007, 051	431, 211	1, 737, 214	6, 648, 650	36, 530, 414
Connecticut	84	7, 960, 619	28, 000, 900	1, 392, 735	3, 793, 496	6, 565, 459	47, 713, 209
New York	265	10, 366, 315	74, 914, 342	3, 341, 381	4, 412, 571	7, 090, 510	100, 125, 119
New Jersey	95	3, 873, 082	31, 857, 452	1, 236, 947	7, 418, 122	4, 747, 521	49, 132, 124
Pennsylvania	298	10, 880, 867	77, 800, 922	2, 632, 754	1, 905, 745	11, 885, 444	104, 765, 732
Delaware	18	211, 617	4, 215, 096	26, 700	465, 068	590, 421	5, 508, 819
Maryland	43	670, 575	6, 904, 221	802, 810	191, 945	1, 085, 038	9, 654, 532
District of Columbia	1	.....	328, 364	.....	98, 510	196, 821	623, 696
Virginia	36	876, 904	10, 734, 500	422, 862	1, 177, 612	2, 372, 002	15, 585, 889
West Virginia	23	182, 146	5, 855, 401	38, 225	44, 355	414, 218	6, 514, 405
North Carolina	22	785, 182	4, 320, 611	308, 990	188, 160	1, 368, 062	7, 023, 005
South Carolina	14	171, 472	3, 103, 156	36, 043	369, 949	2, 775, 788	6, 456, 408
Georgia	32	1, 291, 211	5, 061, 391	181, 047	1, 257, 733	2, 580, 886	10, 372, 268
Florida	17	859, 789	2, 286, 967	93, 223	53, 201	2, 490, 859	3, 784, 039
Alabama	29	353, 838	3, 390, 357	158, 486	842, 184	2, 468, 230	8, 415, 098
Mississippi	13	387, 491	1, 408, 157	128, 803	227, 397	699, 179	2, 851, 027
Louisiana	11	404, 164	1, 036, 335	23, 395	108, 079	327, 904	1, 899, 877
Texas	206	10, 757, 159	20, 732, 075	1, 115, 533	1, 340, 177	10, 586, 642	44, 591, 586
Arkansas	10	441, 003	1, 697, 774	445	268, 042	1, 192, 283	3, 399, 547
Kentucky	71	1, 176, 229	14, 770, 723	710, 309	336, 182	2, 841, 594	19, 335, 437
Tennessee	53	4, 455, 046	11, 937, 270	373, 923	2, 458, 322	3, 876, 876	23, 101, 439
Ohio	214	7, 102, 442	48, 602, 498	1, 856, 289	1, 781, 600	8, 134, 802	67, 518, 438
Indiana	100	3, 650, 943	23, 386, 452	2, 226, 289	541, 477	3, 485, 392	33, 290, 555
Illinois	181	9, 213, 677	29, 868, 075	2, 703, 213	2, 024, 452	6, 097, 829	50, 507, 246
Michigan	99	5, 701, 104	22, 668, 125	812, 066	775, 471	3, 147, 944	33, 105, 550
Wisconsin	69	2, 858, 592	15, 931, 182	892, 720	305, 017	2, 612, 019	22, 599, 530
Iowa	147	7, 940, 947	16, 980, 646	1, 142, 507	1, 112, 036	6, 881, 380	34, 057, 516
Minnesota	51	3, 063, 098	7, 902, 484	494, 498	334, 417	3, 010, 624	14, 805, 931
Missouri	59	1, 290, 131	6, 459, 176	194, 469	117, 635	1, 415, 914	9, 477, 323
Kansas	147	3, 724, 245	10, 500, 987	119, 283	313, 745	8, 563, 328	23, 221, 588
Nebraska	130	3, 034, 345	12, 296, 247	413, 043	325, 936	5, 238, 927	21, 308, 498
Colorado	49	7, 947, 070	9, 965, 400	881, 980	1, 383, 067	4, 592, 420	24, 769, 887
Nevada	2	49, 522	106, 942	334, 402	100, 841	32, 252	623, 959
California	34	2, 911, 601	4, 657, 062	1, 800, 806	2, 357, 987	3, 137, 751	14, 865, 207
Oregon	4	596, 387	3, 655, 765	543, 232	549, 238	1, 937, 703	11, 282, 325
Arizona	3	57, 468	95, 733	11, 964	21, 395	36, 395	222, 955
North Dakota	33	656, 473	1, 162, 213	42, 106	100, 322	3, 579, 090	5, 540, 204
South Dakota	42	875, 379	1, 346, 012	60, 997	325, 762	2, 206, 673	4, 814, 823
Idaho	8	186, 511	689, 718	166, 946	43, 286	230, 259	1, 316, 720
Montana	32	4, 105, 032	7, 604, 491	526, 220	433, 830	1, 919, 855	14, 589, 428
New Mexico	12	661, 751	1, 156, 059	53, 677	98, 910	498, 713	2, 469, 110
Utah	13	771, 816	1, 756, 876	698, 403	201, 582	1, 363, 553	4, 792, 230
Washington	64	2, 380, 862	7, 510, 384	596, 843	1, 315, 084	2, 776, 195	14, 579, 368
Wyoming	12	983, 057	1, 274, 861	88, 019	6, 119	834, 484	3, 186, 540
Oklahoma	3	20, 064	130, 880	.....	.....	48, 506	199, 450
Indian Territory	2	31, 229	113, 261	.....	14, 200	35, 784	194, 474
Total of country banks	3, 333	159, 412, 548	662, 814, 133	35, 679, 262	54, 065, 103	162, 943, 757	1, 074, 914, 803
United States	3, 677	281, 453, 347	1, 068, 922, 313	58, 435, 258	266, 281, 195	314, 262, 127	1, 989, 354, 240

148 REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE, BY STATES, TERRITORIES, AND RESERVE CITIES, EXHIBITING THE AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS ON OCTOBER 4, 1888, SEPTEMBER 30, 1889, OCTOBER 2, 1890, AND SEPTEMBER 25, 1891.

OCTOBER 4, 1888.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Maine.....	\$608,811.76	\$8,400	.....	\$36,088	\$28,894.91	\$35,303	\$717,497.67
New Hampshire.....	272,931.70	7,780	.....	71,483	28,661.80	16,432	397,288.50
Vermont.....	324,242.49	7,600	.....	40,823	28,023.36	5,045	405,733.85
Massachusetts.....	2,075,139.18	239,520	.....	315,188	200,543.74	140,162	2,970,552.92
Boston.....	3,995,172.09	6,619,890	.....	108,687	81,047.76	609,321	11,498,027.85
Rhode Island.....	399,863.35	67,670	.....	59,372	44,740.69	87,102	658,748.04
Connecticut.....	1,288,182.11	182,770	.....	134,863	103,636.67	86,480	1,795,931.78
Division No. 1.....	8,964,342.68	7,133,510	.....	766,504	515,548.93	1,063,845	18,443,780.61
New York.....	3,489,057.48	1,216,790	.....	385,126	266,313.30	255,317	5,612,603.78
New York City.....	7,138,669.50	64,305,120	.....	362,213	219,845.64	1,771,343	73,797,196.14
Albany.....	402,960.50	535,700	.....	18,500	8,171.00	14,000	979,331.50
New Jersey.....	1,091,490.59	309,470	.....	194,805	107,949.01	171,323	1,875,037.60
Pennsylvania.....	3,748,764.42	284,160	.....	541,141	251,439.41	191,152	5,046,656.83
Philadelphia.....	2,264,915.09	172,450	\$8,890,000	346,946	169,237.19	548,152	12,301,700.19
Pittsburg.....	2,130,858.70	823,100	.....	154,299	38,003.53	94,708	3,240,969.23
Division No. 2.....	20,206,716.19	67,646,790	8,890,000	2,003,030	1,060,959.08	3,046,000	102,913,495.27
Delaware.....	131,453.50	22,640	.....	46,450	29,751.09	37,894	268,188.59
Maryland.....	522,302.12	44,180	.....	69,251	35,612.29	65,154	536,499.41
Baltimore.....	1,585,293.50	408,680	.....	101,658	39,337.36	249,872	2,244,840.86
District of Columbia.....	96,471.00	116,500	.....	4,060	5,200.50	6,980	229,271.50
Washington.....	201,783.00	531,040	.....	13,165	14,974.50	192,021	953,586.50
Virginia.....	394,598.00	9,480	.....	87,756	42,127.05	84,470	618,431.05
West Virginia.....	225,096.13	10,400	.....	19,157	9,963.02	8,309	272,925.15
Division No. 3.....	2,756,997.25	1,202,920	.....	341,497	177,025.81	645,303	5,123,743.06
North Carolina.....	160,598.00	.....	.....	50,873	17,418.10	10	228,899.10
South Carolina.....	108,983.00	420	.....	63,841	19,142.05	8,562	200,948.05
Georgia.....	144,273.63	55,500	.....	191,526	24,005.03	116,019	531,923.66
Florida.....	39,353.00	3,580	.....	46,468	16,552.39	1,385	107,338.39
Alabama.....	306,792.00	19,520	.....	52,007	13,180.36	45,293	437,392.36
Mississippi.....	64,869.50	4,000	.....	32,122	8,503.65	40,185	149,680.15
Louisiana.....	12,480.00	4,500	.....	26,565	16,668.05	76,736	136,949.05
New Orleans.....	123,442.00	127,920	.....	114,592	61,523.85	505,643	953,120.85
Texas.....	481,531.20	139,590	.....	416,152	49,749.95	218,363	1,305,386.15
Arkansas.....	33,175.00	14,270	.....	25,523	7,572.10	40,210	120,750.10
Kentucky.....	389,062.36	41,390	.....	67,570	15,984.33	36,895	550,901.69
Louisville.....	290,748.00	1,500	.....	43,630	5,022.75	1,400	342,300.75
Tennessee.....	392,423.00	117,100	.....	215,062	39,858.85	72,270	836,713.85
Division No. 4.....	2,547,730.69	529,290	.....	1,346,531	295,181.46	1,163,571	5,882,304.15
Ohio.....	2,422,423.80	146,640	.....	292,133	116,657.86	45,973	3,023,827.66
Cincinnati.....	369,997.50	271,000	.....	60,552	11,671.75	156,500	869,721.25
Cleveland.....	729,785.50	180,000	.....	39,132	14,904.91	25,090	988,826.41
Indiana.....	1,729,041.62	113,250	.....	205,120	62,733.89	40,376	2,150,521.51
Illinois.....	1,972,502.50	198,920	.....	247,130	104,820.92	98,558	2,621,931.42
Chicago.....	9,757,108.50	2,426,750	.....	215,851	254,807.10	416,725	13,071,241.60
Michigan.....	1,154,512.93	29,340	.....	135,933	45,064.67	20,575	1,385,425.60
Detroit.....	972,174.50	5,960	.....	45,385	53,500.36	12,535	1,089,554.86
Wisconsin.....	785,011.87	12,300	.....	93,807	46,524.54	11,371	949,014.41
Milwaukee.....	455,377.00	100,000	.....	20,233	9,040.00	8,534	593,184.00
Division No. 5.....	20,347,939.72	3,484,160	.....	1,355,276	719,726.00	836,147	26,743,248.72
Iowa.....	1,240,734.58	75,680	.....	176,286	74,774.07	58,790	1,626,264.65
Minnesota.....	1,794,471.24	5,880	.....	265,136	91,569.40	12,160	2,169,216.64
Missouri.....	220,667.00	9,000	.....	34,539	8,621.51	8,587	281,414.51
St. Louis.....	487,219.00	355,000	.....	20,000	7,878.00	92,400	962,497.00
Kansas City.....	1,054,752.50	251,200	.....	72,817	38,738.97	87,120	1,504,628.47
St. Joseph.....	89,740.00	50,260	.....	4,378	3,668.70	26,327	174,378.70
Kansas.....	967,519.80	24,260	.....	134,328	48,451.10	63,947	1,238,505.90
Nebraska.....	595,725.45	15,960	.....	69,250	22,980.85	32,582	736,498.30
Omaha.....	881,497.10	32,950	.....	67,536	28,685.12	11,540	1,022,268.22
Division No. 6.....	7,332,326.67	820,190	.....	844,270	325,367.72	393,453	9,715,607.39

AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

OCTOBER 4, 1888—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Colorado	\$1,334,134.65	\$6,490		\$74,457	\$28,756.56	\$11,698	\$1,455,536.21
Nevada	46,727.50	60		5,629	2,845.09	285	55,546.59
California	2,286,137.90	122,180		113,289	42,964.08	52,220	2,616,790.98
San Francisco	928,622.50	3,650	\$180,000	14,643	15,255.32		1,142,170.82
Oregon	875,572.50	12,190		18,034	13,979.80	20,843	940,619.30
Arizona	14,010.00			500	1,437.10		15,947.10
Division No. 7 ..	5,485,265.05	144,570	180,000	226,552	105,237.95	85,046	6,226,601.00
Dakota	371,845.10	17,240		50,879	21,154.90	9,496	470,615.00
Idaho	101,784.50	1,630		6,762	1,217.35	6,117	117,510.85
Montana	736,950.00	40,600		48,589	11,744.00	32,224	870,407.00
New Mexico	108,269.50	1,000		8,557	4,522.35	2,100	124,448.85
Utah	323,808.30	55,500		6,213	5,597.45	5,009	396,127.75
Washington	679,997.70	10,700		42,344	7,804.29	8,895	749,740.99
Wyoming	198,992.60	660		4,927	4,801.40	792	210,176.00
Division No. 8 ..	2,521,647.70	127,330		168,271	56,844.74	64,933	2,939,026.44
United States ..	70,222,905.95	81,088,790	9,070,000	7,051,931	3,255,891.69	7,298,298	177,987,816.64

SEPTEMBER 30, 1889.

Maine	\$611,151.51	\$4,830		\$39,928	\$36,167.51	\$40,036	\$732,113.02
New Hampshire	276,224.05	5,300		56,872	37,729.89	25,014	401,139.94
Vermont	317,710.80	10,210		25,589	39,073.69	12,650	405,233.49
Massachusetts	2,201,966.47	294,200		252,370	247,212.02	250,783	3,246,531.49
Boston	4,457,576.00	5,369,820		87,897	86,117.54	703,018	10,704,428.54
Rhode Island	321,327.25	89,560		41,795	71,292.71	76,139	700,113.96
Connecticut	1,305,898.51	262,820		91,510	112,373.23	158,487	1,931,097.74
Division No. 1 ..	9,591,854.59	6,036,740		595,970	629,966.59	1,266,127	18,120,658.18
New York	3,232,797.64	1,036,370		253,902	267,762.70	362,524	5,153,357.34
New York City	7,096,549.50	48,925,260		220,699	255,586.02	2,589,798	59,087,892.52
Albany	329,347.70	450,000		17,160	6,047.00	21,482	824,036.70
New Jersey	1,071,654.42	189,270		104,237	172,035.35	296,980	1,834,176.77
Pennsylvania	3,670,770.53	350,740		464,605	267,083.43	389,397	5,142,595.96
Philadelphia	1,573,046.00	467,430	\$7,000,000	217,425	182,861.02	757,031	10,197,793.02
Pittsburg	1,743,812.00	974,000		119,502	52,607.95	179,576	3,069,497.95
Division No. 2 ..	18,717,977.79	52,393,070	7,000,000	1,397,531	1,203,983.47	4,596,788	85,309,350.26
Delaware	138,871.00	11,890		42,155	22,915.64	71,120	286,951.64
Maryland	301,597.97	50,670		41,350	41,876.02	77,104	512,597.99
Baltimore	1,024,545.50	1,343,040	225,000	54,394	42,230.88	287,840	2,977,050.38
District of Columbia	98,840.50	90,000		3,783	1,481.25	9,891	203,995.75
Washington	108,076.00	601,020		11,247	19,582.00	201,611	941,536.00
Virginia	311,021.50	8,730		79,684	35,629.83	84,927	519,992.33
West Virginia	216,166.68	13,800		13,778	11,744.25	15,856	271,344.93
Division No. 3 ..	2,199,119.15	2,119,150	225,000	246,391	175,459.87	748,349	5,713,469.02
North Carolina	155,029.76	570		62,844	40,393.09	4,441	263,277.85
South Carolina	95,171.00			57,593	24,570.90	38,096	215,430.90
Georgia	215,454.38	21,920		93,578	40,800.81	117,964	489,717.19
Florida	46,536.90	1,860		48,190	10,762.70	1,463	108,812.60
Alabama	163,601.50	13,170		108,000	28,635.55	88,315	401,782.05
Mississippi	33,641.50	1,800		33,651	14,649.15	40,763	124,504.65
Louisiana	15,267.50	8,040		14,092	8,988.35	52,074	98,461.85
New Orleans	68,241.00	58,900		46,232	38,379.15	415,410	627,162.15
Texas	472,210.55	71,290		234,301	59,236.95	281,188	1,118,226.50
Arkansas	34,144.50	12,200		38,889	6,745.65	43,681	135,660.15
Kentucky	444,211.50	41,370		51,507	27,370.71	36,814	601,273.21
Louisville	330,711.50	63,500		23,766	8,654.90	45,285	471,917.40
Tennessee	454,167.50	118,060		122,823	38,110.87	88,574	821,735.37
Division No. 4 ..	2,528,389.09	412,680		935,526	347,298.78	1,254,068	5,477,961.87

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AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

SEPTEMBER 30, 1890.—Continued.

States, etc.	Gold coin.	Gold Treas-ury cer-tificates.	Gold clearing-house cer-tificates.	Silver coin.		Silver Treas-ury cer-tificates.	Total.
				Dollars.	Fractional.		
Ohio.....	\$2,425,974.67	\$109,300.....	.....	\$254,526	\$151,936.95	\$76,972	\$3,018,709.62
Cincinnati.....	317,739.00	312,000.....	.....	50,708	17,977.40	292,400	990,824.40
Cleveland.....	631,680.00	240,000.....	.....	31,729	6,834.97	25,000	955,243.97
Indiana.....	1,680,614.69	256,750.....	.....	151,382	99,572.80	84,679	2,272,998.49
Illinois.....	1,837,607.81	190,300.....	.....	211,287	144,057.64	98,129	2,481,471.45
Chicago.....	11,594,795.00	2,622,000.....	.....	221,473	135,375.19	769,150	15,342,793.19
Michigan.....	1,082,062.69	39,240.....	.....	118,554	73,262.97	34,005	1,347,124.66
Detroit.....	995,425.50	57,370.....	.....	50,497	54,499.05	61,423	1,219,714.55
Wisconsin.....	806,332.15	11,880.....	.....	60,886	49,836.25	22,825	951,759.40
Milwaukee.....	602,185.00	129,000.....	.....	12,169	7,820.00	6,700	748,874.00
Division No. 5.....	21,974,416.51	3,958,930.....	.....	1,163,211	741,673.22	1,471,283	29,309,513.73
Iowa.....	902,414.10	56,120.....	.....	145,479	82,674.65	58,976	1,245,663.75
Minnesota.....	1,752,621.30	7,510.....	.....	199,643	113,786.93	25,662	2,099,023.23
Missouri.....	251,010.20	10,200.....	.....	40,955	22,257.64	31,096	355,608.84
St. Louis.....	1,061,101.00	395,000.....	.....	25,200	15,632.60	81,000	1,577,333.60
Kansas City.....	1,284,739.50	130,540.....	.....	80,227	40,736.45	162,110	1,698,352.95
St. Joseph.....	148,987.50	80,460.....	.....	14,458	5,989.55	66,967	316,862.05
Kansas.....	849,880.59	26,150.....	.....	134,444	63,584.90	85,027	1,159,086.49
Nebraska.....	546,096.15	13,730.....	.....	57,780	33,492.32	57,859	708,957.47
Omaha.....	950,567.32	15,600.....	.....	86,172	32,387.98	22,946	1,107,673.30
Division No. 6.....	7,747,417.66	735,200.....	.....	784,358	409,943.02	591,643	10,268,561.68
Colorado.....	1,738,927.52	28,790.....	.....	76,934	43,207.80	27,495	1,915,354.32
Nevada.....	38,590.00	50.....	.....	804	3,713.65	140	43,297.65
California.....	2,118,974.50	24,550.....	\$110,000	141,314	52,423.33	21,291	2,468,552.83
San Francisco.....	824,265.00	149,410.....	40,000	7,500	4,800.00	2,500	1,019,475.00
Oregon.....	984,984.50	1,390.....	.....	19,868	24,138.23	18,080	1,048,460.73
Arizona.....	16,005.00	.....	.....	142	1,076.70	.....	17,223.70
Division No. 7.....	5,721,746.52	195,190.....	150,000	246,562	129,359.71	69,506	6,512,364.23
Dakota.....	348,812.10	16,560.....	.....	26,778	20,238.46	22,898	435,196.56
Idaho.....	109,630.00	7,000.....	.....	9,220	3,663.48	6,689	136,202.48
Montana.....	614,095.00	42,050.....	.....	47,285	24,684.20	14,905	743,019.20
New Mexico.....	147,122.50	.....	.....	13,062	5,790.55	725	166,700.05
Utah.....	457,235.53	76,990.....	.....	19,003	8,217.05	8,353	569,799.18
Washington.....	1,248,730.00	17,190.....	.....	51,079	22,159.50	12,903	1,352,061.50
Wyoming.....	194,983.50	200.....	.....	7,030	6,462.40	2,915	211,560.90
Division No. 8.....	3,120,608.63	159,990.....	.....	173,457	91,216.24	69,298	3,614,560.87
United States.....	71,601,529.94	66,010,950.....	7,375,000	5,543,006	3,728,900.90	10,067,062	164,326,448.84

OCTOBER 2, 1890.

Maine.....	\$602,874.89	\$41,820.....	.....	\$48,059	\$39,218.33	\$67,884	\$799,856.22
New Hampshire.....	268,771.25	4,150.....	.....	56,098	49,127.21	55,647	453,793.46
Vermont.....	316,702.85	12,120.....	.....	30,081	37,316.78	28,414	424,634.63
Massachusetts.....	2,806,246.38	330,130.....	.....	293,386	252,934.59	369,949	3,552,645.97
Boston.....	3,651,524.50	6,538,790.....	.....	80,266	92,004.01	996,026	11,358,610.51
Rhode Island.....	403,039.36	156,540.....	.....	36,931	80,276.60	140,846	817,632.96
Connecticut.....	1,384,923.24	288,270.....	.....	104,210	117,233.67	283,495	2,178,131.91
Division No. 1.....	8,934,082.47	7,371,820.....	.....	649,031	668,111.19	1,942,261	19,565,305.66
New York.....	3,060,378.34	630,170.....	.....	287,419	276,835.54	255,873	4,510,675.88
New York City.....	8,631,003.00	65,551,590.....	.....	267,232	328,370.03	3,681,745	78,459,940.03
Albany.....	415,144.50	511,000.....	.....	15,435	8,554.75	16,792	966,921.25
Brooklyn.....	132,848.00	584,200.....	.....	13,333	32,783.20	180,871	944,035.20
New Jersey.....	1,167,001.91	256,520.....	.....	155,844	183,705.67	444,643	2,208,314.58
Pennsylvania.....	3,929,012.10	402,830.....	.....	491,700	314,143.18	480,232	5,617,917.28
Philadelphia.....	1,731,829.50	3,150,210.....	\$3,150,000	316,751	281,162.31	923,777	9,553,729.81
Pittsburg.....	1,738,876.50	906,380.....	.....	187,768	70,891.15	314,846	3,218,761.65
Division No. 2.....	20,806,693.85	71,992,900.....	3,150,000	1,735,477	1,496,445.83	6,298,779	105,480,295.68

AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

OCTOBER 2, 1890—Continued.

States, etc.	Gold coin.	Gold Treas-ury cer-tificates.	Gold clearing-house cer-tificates.	Silver coin.		Silver Treas-ury cer-tificates.	Total.
				Dollars.	Fractional.		
Delaware.....	\$156,931.14	\$7,000	.....	\$30,291	\$25,558.11	\$85,829	\$305,609.25
Maryland.....	294,910.81	67,450	.....	51,340	48,257.85	110,370	572,328.06
Baltimore.....	457,112.50	2,260,200	.....	75,102	50,451.38	381,720	3,224,585.88
District of Columbia.....	103,923.50	110,000	.....	7,287	5,485.75	13,792	240,488.25
Washington.....	108,436.50	1,131,890	.....	7,869	42,164.55	287,724	1,588,078.05
Virginia.....	369,895.00	47,680	.....	74,555	35,531.80	129,120	656,781.80
West Virginia.....	257,912.28	14,850	.....	24,910	20,057.17	21,340	339,069.45
Division No. 3.....	1,749,121.73	3,639,070	.....	271,348	227,506.61	1,039,895	6,926,941.34
North Carolina.....	184,338.30	560	.....	27,627	23,101.20	8,172	243,798.50
South Carolina.....	223,350.35	2,080	.....	57,233	24,123.73	13,486	320,273.08
Georgia.....	422,448.69	73,660	.....	123,653	32,397.10	123,989	776,147.79
Florida.....	29,654.65	.....	.....	71,554	18,243.98	4,635	124,087.63
Alabama.....	289,812.00	20,820	.....	95,971	23,156.55	65,369	495,128.55
Mississippi.....	39,719.00	2,700	.....	34,836	19,943.15	30,054	127,252.15
Louisiana.....	7,530.00	15,740	.....	25,520	13,295.45	53,915	116,000.45
New Orleans.....	154,462.50	301,500	.....	56,915	34,445.98	424,191	971,514.48
Texas.....	737,805.15	194,410	.....	352,724	84,456.12	355,980	1,725,375.27
Arkansas.....	30,010.00	15,830	.....	31,451	17,965.99	36,519	131,786.99
Kentucky.....	548,288.80	44,400	.....	76,660	33,482.20	41,829	744,660.00
Louisville.....	218,568.00	34,600	.....	26,548	10,348.05	32,296	322,360.05
Tennessee.....	422,654.50	1,59,880	.....	201,882	55,865.52	99,422	889,704.02
Division No. 4.....	3,308,641.94	816,180	.....	1,182,574	390,836.02	1,289,857	6,988,088.96
Ohio.....	2,420,812.37	103,810	.....	304,698	150,806.22	125,131	3,105,257.59
Cincinnati.....	275,719.60	475,000	.....	69,236	27,373.89	172,950	1,020,279.49
Cleveland.....	786,965.50	177,000	.....	25,466	15,010.25	22,032	1,026,473.75
Indiana.....	1,932,387.58	145,490	.....	214,933	111,890.35	175,912	2,580,612.93
Illinois.....	1,807,274.55	237,250	.....	222,857	143,473.63	148,488	2,559,343.18
Chicago.....	10,849,786.50	5,215,400	.....	197,478	216,478.72	527,516	17,006,659.22
Michigan.....	1,158,699.04	59,250	.....	117,510	85,285.85	66,559	1,487,303.89
Detroit.....	822,327.50	116,580	.....	40,353	46,908.05	49,720	1,075,888.55
Wisconsin.....	896,186.70	39,840	.....	71,724	60,399.08	52,137	1,120,286.78
Milwaukee.....	617,000.00	225,000	.....	21,948	7,820.00	7,891	899,659.00
Division No. 5.....	21,567,159.34	6,794,620	.....	1,286,203	865,446.04	1,348,336	31,861,764.38
Iowa.....	1,192,871.10	67,350	.....	193,018	90,547.24	117,644	1,661,430.34
Minnesota.....	651,600.70	4,840	.....	47,698	34,221.15	27,443	765,802.55
St. Paul.....	1,017,869.45	.....	.....	104,950	65,461.05	118,105	1,306,385.50
Minneapolis.....	739,050.25	30,000	.....	46,002	25,192.00	11,200	851,444.25
Missouri.....	257,992.50	11,120	.....	57,679	23,049.05	40,972	390,812.55
St. Louis.....	497,523.50	1,848,790	.....	37,221	14,413.14	672,484	3,060,431.64
Kansas City.....	886,925.00	152,430	.....	123,993	33,585.12	170,276	1,367,211.12
St. Joseph.....	162,267.50	71,260	.....	12,168	7,222.05	44,439	297,356.55
Kansas.....	856,101.30	97,500	.....	150,993	67,525.70	107,719	1,279,839.00
Nebraska.....	636,827.75	24,170	.....	72,475	44,779.37	73,640	851,892.12
Omaha.....	1,811,377.50	36,390	.....	88,490	24,460.70	37,506	1,998,224.20
Division No. 6.....	8,710,406.55	2,343,850	.....	924,689	430,456.57	1,421,428	13,830,830.12
Colorado.....	1,920,630.91	31,550	.....	92,634	42,211.00	40,113	2,127,138.91
Nevada.....	40,932.50	220	.....	3,787	4,459.20	218	49,616.70
California.....	1,800,211.50	57,140	\$29,000	100,966	50,488.30	28,831	2,066,686.80
San Francisco.....	843,042.50	2,000	290,000	11,000	5,570.00	8,000	1,159,612.50
Oregon.....	1,301,926.50	2,270	.....	17,729	20,640.20	16,999	1,359,564.70
Arizona.....	49,770.00	340	.....	1,800	1,113.70	520	53,543.70
Division No. 7.....	5,956,513.91	93,520	319,000	227,916	124,482.40	94,681	6,816,113.31
North Dakota.....	162,277.90	26,070	.....	13,263	12,779.40	42,774	257,164.30
South Dakota.....	186,939.90	17,100	.....	14,870	11,517.30	23,047	253,474.20
Idaho.....	98,263.40	2,070	.....	2,098	1,341.25	3,801	107,573.65
Montana.....	668,908.05	60,320	.....	56,132	34,918.99	30,487	850,766.04
New Mexico.....	214,217.50	.....	.....	12,265	6,022.60	.....	232,505.10
Utah.....	444,215.50	119,000	.....	20,288	13,392.31	48,739	645,634.81
Washington.....	1,626,303.80	56,790	.....	80,906	30,841.54	31,622	1,826,523.34
Wyoming.....	218,145.00	2,140	.....	9,016	5,327.95	5,251	233,879.95
Oklahoma.....	11,485.00	150	.....	846	821.08	4,545	17,847.08
Indian Territory.....	1,457.50	.....	.....	2,612	360.42	3,721	8,150.92
Division No. 8.....	3,632,213.55	283,640	.....	212,296	117,322.84	194,047	4,439,519.39
United States.....	74,664,833.34	93,335,600	3,469,000	5,489,534.4	320,607.59	13,629,284	195,908,858.84

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AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

SEPTEMBER 25, 1891.

States, etc.	Gold coin.	Gold Treas-ury cer-tificates.	Gold clearing-house cer-tificates.	Silver coin.		Silver Treas-ury cer-tificates.	Total.
				Dollars.	Fractional.		
Maine.....	\$686,071.30	\$48,770	.....	\$37,428	\$40,981.04	\$90,391	\$903,641.34
New Hampshire.....	274,384.50	25,790	.....	57,414	43,181.41	71,550	472,319.91
Vermont.....	334,232.20	18,110	.....	30,175	48,748.68	45,545	476,810.88
Massachusetts.....	2,451,009.49	268,250	.....	230,782	273,482.61	490,108	3,713,632.10
Boston.....	3,414,499.35	3,835,130	.....	63,776	131,608.95	1,481,759	8,926,773.30
Rhode Island.....	419,431.90	210,670	.....	41,332	83,205.28	187,918	942,557.18
Connecticut.....	1,526,844.90	351,440	.....	77,653	123,855.48	313,274	2,393,007.38
Division No. 1.....	9,106,473.64	4,758,160	.....	538,560	745,063.45	2,680,545	17,828,802.09
New York.....	3,226,137.64	665,770	.....	261,779	305,934.46	328,675	4,788,296.10
New York City.....	9,845,117.00	37,524,380	.....	155,216	401,567.49	5,871,631	53,796,891.49
Albany.....	348,577.00	454,000	.....	19,700	10,103.50	19,911	852,291.50
Brooklyn.....	126,711.50	392,000	.....	2,455	43,268.53	271,562	835,997.03
New Jersey.....	1,253,476.56	302,290	.....	152,978	193,418.26	528,855	2,431,017.82
Pennsylvania.....	4,307,482.36	487,960	.....	506,752	328,988.46	680,739	6,317,921.82
Philadelphia.....	1,872,449.00	1,740,720	\$6,675,000	264,836	268,583.55	1,651,178	12,472,766.55
Pittsburg.....	2,205,511.50	513,580	.....	119,402	69,718.85	237,345	3,145,557.35
Division No. 2.....	23,183,462.56	42,081,680	6,675,000	1,483,118	1,621,583.10	9,595,896	84,640,739.66
Delaware.....	128,212.00	14,980	.....	36,235	31,758.45	99,319	310,504.45
Maryland.....	368,635.46	66,550	.....	45,342	50,316.09	113,452	644,295.55
Baltimore.....	506,612.50	1,271,650	.....	84,218	59,786.89	667,738	2,680,005.39
District of Columbia.....	117,559.50	120,000	.....	2,735	2,151.75	22,892	265,338.25
Washington.....	136,071.40	1,234,180	.....	17,946	22,667.30	385,291	1,796,155.70
Virginia.....	535,150.34	59,730	.....	91,024	67,721.30	120,797	874,422.64
West Virginia.....	273,611.68	15,340	.....	24,683	24,359.81	32,132	370,126.49
Division No. 3.....	2,155,852.88	2,782,430	.....	302,183	258,761.59	1,441,621	6,940,848.47
North Carolina.....	266,716.86	4,420	.....	42,276	36,255.48	15,090	364,758.34
South Carolina.....	66,441.85	500	.....	45,155	33,700.25	7,461	153,258.10
Georgia.....	237,152.89	18,880	.....	89,823	44,567.30	126,984	517,407.10
Florida.....	62,301.40	2,550	.....	49,843	22,598.95	13,571	150,864.35
Alabama.....	221,738.50	23,400	.....	79,710	24,789.75	78,974	428,612.25
Mississippi.....	53,490.50	3,540	.....	21,465	9,580.95	32,373	120,449.45
Louisiana.....	28,490.50	4,040	.....	38,781	18,327.50	45,526	135,174.00
New Orleans.....	187,836.50	258,320	.....	74,992	38,571.95	626,495	1,186,215.45
Texas.....	949,942.20	80,460	.....	395,071	102,383.91	491,866	2,019,723.11
Arkansas.....	70,445.00	17,950	.....	22,383	4,942.30	25,341	141,061.30
Kentucky.....	536,133.67	48,990	.....	70,747	37,181.86	63,370	756,422.53
Louisville.....	319,407.00	24,800	.....	40,197	10,319.35	14,200	408,923.35
Tennessee.....	538,586.50	92,840	.....	204,843	62,196.31	83,551	981,516.81
Division No. 4.....	3,538,692.28	580,690	.....	1,174,786	445,415.86	1,624,802	7,364,386.14
Ohio.....	2,801,760.86	165,840	.....	283,858	176,114.08	168,081	3,595,653.94
Cincinnati.....	353,328.50	747,450	.....	67,766	29,437.74	470,212	1,668,194.24
Cleveland.....	743,412.50	266,000	.....	34,045	23,507.00	28,621	1,095,585.50
Indiana.....	2,261,623.30	395,930	.....	220,358	124,001.38	219,825	3,221,737.68
Illinois.....	2,423,284.75	407,290	.....	280,268	187,171.87	249,155	3,547,169.62
Chicago.....	13,018,145.50	5,449,500	.....	222,513	201,863.25	1,250,591	20,142,612.75
Michigan.....	1,384,866.09	69,700	.....	127,808	92,223.39	93,171	1,767,768.48
Detroit.....	725,296.00	38,000	.....	33,017	37,310.00	94,797	928,420.00
Wisconsin.....	1,284,673.74	45,300	.....	87,007	74,814.01	61,831	1,553,625.75
Milwaukee.....	674,530.00	170,000	.....	16,230	12,722.02	40,754	914,236.02
Division No. 5.....	25,670,921.24	7,755,010	.....	1,372,870	959,164.74	2,677,038	38,435,003.98
Iowa.....	1,308,988.24	87,260	.....	177,690	99,872.20	111,529	1,785,339.44
Des Moines.....	112,710.00	.....	.....	18,404	9,522.35	50,000	190,636.35
Minnesota.....	735,091.94	20,800	.....	54,611	37,661.04	53,304	900,967.98
St. Paul.....	1,714,857.97	14,000	.....	30,906	18,063.95	227,210	2,005,037.92
Minneapolis.....	616,167.50	.....	.....	53,091	23,045.65	181,750	874,054.15
Missouri.....	304,751.00	13,030	.....	62,396	35,253.18	42,105	457,535.18
St. Louis.....	1,437,512.00	1,412,350	.....	37,117	16,771.70	832,430	3,736,180.70
Kansas City.....	1,038,627.50	178,640	.....	141,931	34,862.35	264,032	1,658,092.85
St. Joseph.....	195,733.50	27,080	.....	21,533	10,657.20	73,751	327,754.70
Kansas.....	1,115,800.05	45,210	.....	133,377	63,423.52	134,639	1,492,449.57
Nebraska.....	771,823.90	26,660	.....	78,552	45,625.84	71,496	994,157.74
Omaha.....	1,072,940.40	43,500	.....	91,303	42,766.26	52,193	1,902,702.66
Division No. 6.....	11,025,004.00	1,868,030	.....	900,911	437,525.24	2,093,439	16,324,909.24

AMOUNT OF EACH KIND OF COIN AND COIN CERTIFICATE HELD BY THE NATIONAL BANKS, ETC.—Continued.

SEPTEMBER 25, 1891—Continued.

States, etc.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver coin.		Silver Treasury certificates.	Total.
				Dollars.	Fractional.		
Colorado	\$1,886,841.60	\$52,720	.....	\$208,684	\$52,031.04	\$52,516	\$2,252,792.64
Nevada	37,210.00	.....	.....	1,770	2,015.45	280	41,275.45
California	1,701,832.50	21,890	\$35,000	98,455	74,232.40	19,925	1,951,334.90
San Francisco	1,026,225.00	.....	500,000	13,000	23,200.00	3,000	1,655,425.00
Oregon	1,409,640.97	4,230	.....	18,937	34,693.98	13,675	1,480,276.95
Arizona	36,130.00	.....	.....	2,927	1,766.85	.....	40,823.85
Division No. 7 ..	6,097,880.07	78,840	625,000	342,873	187,939.72	89,396	7,421,928.79
North Dakota	185,076.72	25,800	.....	11,882	13,713.20	41,002	277,473.92
South Dakota	175,387.50	19,400	.....	20,557	10,172.39	39,712	265,228.89
Idaho	128,630.00	260	.....	9,150	5,211.75	13,885	157,137.65
Montana	798,850.00	64,200	.....	48,915	45,281.69	42,690	939,936.69
New Mexico	145,850.00	.....	.....	13,492	6,343.15	2,041	167,226.15
Utah	526,641.35	101,400	.....	40,558	21,825.36	18,716	709,140.71
Washington	1,556,435.60	57,580	.....	71,538	53,877.93	35,985	1,775,416.53
Wyoming	217,156.00	190	.....	11,355	5,883.63	6,467	241,051.65
Oklahoma	6,385.00	.....	.....	709	101.25	720	7,915.25
Indian Territory ..	5,647.50	.....	.....	5,116	886.60	5,780	17,430.10
Division No. 8 ..	3,686,060.57	268,830	.....	233,272	163,296.97	206,998	4,558,457.54
United States ..	84,464,347.24	60,173,670	7,300,000	6,348,573	4,818,750.67	20,409,735	183,515,075.91

LAWFUL MONEY RESERVE OF THE NATIONAL BANKS, AS SHOWN BY THE

	Cities, States, and Territories.	No. of banks.	Deposits.	Reserve required, 25 per cent.	Reserve held.	Ratio of reserve.
						<i>Per cent.</i>
1	New York city	49	\$327,761,384	\$81,940,346	\$86,080,301	26.26
2	Chicago	21	92,865,969	23,216,492	31,221,153	33.62
3	St. Louis	9	24,260,749	6,065,187	5,781,308	23.83
	Total of central reserve cities.....	79	444,888,102	111,222,025	123,082,762	27.67
1	Boston	56	117,495,872	29,373,968	33,526,338	28.53
2	Albany	6	10,686,871	2,671,718	3,198,227	29.93
3	Brooklyn	5	10,225,540	2,556,385	2,758,666	28.25
4	Philadelphia	43	93,529,989	23,382,497	29,795,310	31.86
5	Pittsburg	26	34,265,416	8,571,354	9,902,856	28.89
6	Baltimore	22	23,514,343	5,878,586	7,635,345	32.47
7	Washington	12	9,834,631	2,458,658	3,520,529	35.80
8	New Orleans	10	13,839,015	3,459,754	3,370,767	24.36
9	Louisville	10	7,552,522	1,888,130	2,163,777	27.86
10	Cincinnati	13	28,755,787	7,188,946	8,577,147	29.83
11	Cleveland	10	15,169,503	3,792,376	4,689,929	30.92
12	Detroit	8	16,097,679	4,024,419	4,503,840	27.98
13	Milwaukee	3	6,954,754	1,738,689	2,583,461	37.15
14	Des Moines	4	1,977,460	494,365	594,384	30.06
15	St. Paul	5	12,321,956	3,080,489	4,393,869	35.66
16	Minneapolis	6	10,486,042	2,621,510	3,877,807	36.98
17	Kansas City	11	16,371,215	4,092,804	6,118,393	37.37
18	St. Joseph	4	4,562,484	1,140,621	1,292,949	28.34
19	Omaha	9	12,974,838	3,243,710	4,272,722	32.93
20	San Francisco	2	5,275,080	1,318,770	1,940,316	36.78
	Total of other reserve cities.....	265	451,910,997	112,977,749	138,786,632	30.71
	Total of all reserve cities	344	896,799,099	224,199,774	261,869,394	29.20
				<i>15 per cent.</i>		
1	Maine	78	12,503,627	1,875,544	3,745,522	29.96
2	New Hampshire	52	8,634,875	1,295,231	2,553,826	29.58
3	Vermont	50	8,129,300	1,219,395	2,272,036	27.92
4	Massachusetts	207	66,415,697	9,962,355	16,165,070	24.33
5	Rhode Island	59	18,533,035	2,779,956	4,410,670	23.80
6	Connecticut	84	31,301,527	4,695,229	9,124,784	29.18
7	New York	265	87,586,207	13,137,931	22,410,441	25.59
8	New Jersey	95	47,235,037	7,085,255	11,885,036	25.16
9	Pennsylvania	298	95,852,244	14,377,837	26,011,961	27.14
10	Delaware	18	4,569,478	685,422	1,417,134	31.01
11	Maryland	43	9,370,164	1,405,525	2,408,645	25.71
12	District of Columbia	1	934,176	140,126	416,472	44.58
13	Virginia	36	14,153,025	2,122,954	3,230,310	22.82
14	West Virginia	23	5,718,727	857,809	1,630,771	28.52
15	North Carolina	22	4,541,394	681,209	922,062	20.30
16	South Carolina	14	3,126,202	468,930	482,894	15.45
17	Georgia	32	5,438,450	815,767	1,392,949	25.61
18	Florida	17	3,629,855	544,478	791,102	21.79
19	Alabama	29	5,539,387	830,908	1,452,222	26.22
20	Mississippi	13	1,554,241	233,136	440,901	28.37
21	Louisiana	11	1,299,606	194,941	281,324	21.65
22	Texas	206	25,922,276	3,888,341	8,141,216	31.41
23	Arkansas	10	2,031,966	304,795	515,351	25.36
24	Kentucky	71	12,614,055	1,892,108	3,244,024	25.75
25	Tennessee	53	14,546,766	2,182,015	3,221,720	22.15
26	Ohio	214	56,511,269	8,476,690	15,754,375	27.88
27	Indiana	100	33,129,250	4,969,387	12,493,983	37.71
28	Illinois	181	51,107,024	7,665,304	15,118,423	29.58
29	Michigan	99	27,978,052	4,196,708	7,580,488	27.09
30	Wisconsin	69	21,859,162	3,275,874	5,721,885	26.20
31	Iowa	147	28,574,496	4,286,174	7,076,223	24.76
32	Minnesota	51	13,789,229	2,068,364	4,514,623	32.74
33	Missouri	59	8,065,409	1,209,811	2,263,045	28.31
34	Kansas	147	19,035,587	2,855,338	6,725,952	35.33
35	Nebraska	130	15,266,009	2,289,902	3,550,522	25.26
36	Colorado	49	24,291,595	3,643,739	7,758,943	31.94
37	Nevada	2	890,223	58,533	65,975	16.91
38	California	34	14,601,012	2,190,153	4,124,515	28.25
39	Oregon	40	10,121,812	1,518,272	2,116,679	20.91
40	Arizona	3	305,511	45,827	66,817	21.87
41	North Dakota	33	5,233,406	785,011	1,411,622	26.97
42	South Dakota	42	3,935,796	590,369	1,040,920	26.45
43	Idaho	8	1,701,546	255,232	377,961	22.21
44	Montana	32	13,440,123	2,016,018	3,293,418	24.50
45	New Mexico	12	2,327,455	349,118	588,891	23.15
46	Utah	13	3,664,455	549,668	1,321,271	36.05
47	Washington	64	12,317,624	1,847,644	3,153,551	25.60
48	Wyoming	12	2,685,833	402,875	702,335	26.15
49	Oklahoma	3	230,015	34,503	111,153	48.32
50	Indian Territory	2	119,360	17,904	25,432	21.31
	Total country banks	3333	861,887,570	129,275,635	235,568,045	27.53
	Total United States	3677	1,758,636,669	353,475,409	497,377,439	28.28

REPORTS OF CONDITION AT THE CLOSE OF BUSINESS ON SEPTEMBER 25, 1891.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.
\$81,643,166	\$85,783,121	\$53,796,891	\$23,761,230	\$8,225,000		\$297,180
23,162,492	31,167,153	20,142,613	9,804,540	1,220,000		54,000
6,044,937	5,761,058	3,736,181	1,904,877	120,000		20,250
110,850,595	122,711,332	77,675,685	35,470,647	9,565,000		371,430
14,686,984	15,767,478	8,926,773	5,960,705	880,000	\$17,559,735	199,125
1,335,859	1,364,786	852,291	412,495	100,000	1,815,441	18,000
1,278,193	1,601,963	835,997	765,966		1,262,813	23,890
11,691,249	19,847,594	12,472,767	4,404,827	2,970,000	9,789,212	158,504
4,285,677	5,383,729	3,145,557	2,238,172		4,455,781	63,345
2,939,293	4,816,425	2,680,005	1,260,420	870,000	2,765,320	53,600
1,229,329	2,381,001	1,796,156	574,845	10,000	1,112,528	27,000
1,729,877	2,389,417	1,186,215	1,203,202		945,250	36,100
944,065	1,281,646	408,923	872,723		799,631	22,500
3,594,473	4,693,308	1,668,194	2,155,114	870,000	3,850,539	33,300
1,896,188	2,118,586	1,095,586	1,008,000	15,000	2,540,968	30,375
2,012,210	2,059,066	928,420	1,130,646		2,426,775	18,000
869,344	1,309,305	914,236	395,069		1,262,486	11,670
247,183	268,999	190,636	78,363		318,635	6,750
1,540,244	2,447,275	2,005,038	442,237		1,933,197	13,397
1,310,755	1,620,134	874,054	746,080		2,244,173	13,500
2,046,402	2,765,001	1,658,093	1,106,908		3,328,642	24,750
570,310	501,759	327,755	264,004		687,690	13,500
1,621,855	2,621,712	1,902,703	719,009		1,632,785	18,225
659,385	1,661,542	1,655,425	6,117		274,274	4,500
56,488,875	76,900,726	45,524,824	25,750,902	5,715,000	61,005,875	790,031
167,339,470	190,702,058	123,200,509	61,221,549	15,280,000	61,005,875	1,161,461
685,026	1,182,851	903,641	279,210		2,399,689	162,982
467,176	659,142	472,320	186,822		1,767,393	127,291
440,346	689,435	476,811	212,624		1,464,070	118,531
3,715,546	5,533,828	3,713,632	1,625,196	195,000	9,957,752	673,490
1,038,055	1,527,178	947,557	584,621		2,698,674	184,818
1,774,124	3,197,491	2,393,067	804,424		5,677,373	259,920
5,010,687	7,706,088	4,788,296	2,757,792	160,000	14,093,139	611,214
2,762,016	4,852,141	2,431,018	2,411,123	10,000	6,852,680	180,215
5,552,770	10,247,606	6,317,922	3,019,684	10,000	15,268,444	495,911
260,869	505,910	310,504	185,406	10,000	1,877,974	33,250
541,102	938,585	644,296	294,289		1,417,290	52,770
51,551	317,924	265,338	52,586		87,298	11,250
824,750	1,833,171	874,423	958,748		1,336,060	61,079
350,733	756,181	370,126	361,055	25,000	843,613	30,977
259,609	620,900	364,758	256,142		269,126	32,036
179,675	322,852	153,258	169,594		140,299	19,743
308,635	933,821	517,407	466,414		364,949	44,179
211,741	407,566	150,864	256,702		368,411	15,125
312,169	778,019	428,612	349,407		623,718	50,485
86,887	277,719	120,449	157,270		147,265	15,917
74,331	159,806	135,174	54,632		82,405	9,113
1,470,682	4,950,097	2,019,723	2,930,374		2,979,454	211,635
116,806	235,436	141,061	94,375		267,365	12,550
709,656	1,259,903	756,423	503,480		1,866,153	117,963
847,106	1,872,385	981,517	890,868		1,285,087	64,248
3,255,900	7,153,380	3,595,654	3,537,726	20,000	8,284,279	336,716
1,915,673	5,606,001	3,221,738	2,384,263		6,707,778	180,204
2,979,082	5,594,074	3,547,170	2,036,904	10,000	9,306,750	217,599
1,633,124	2,652,562	1,767,768	884,794		4,814,028	113,898
1,281,881	2,171,030	1,553,626	617,404		3,479,683	71,172
1,659,043	2,964,922	1,785,339	1,199,583		3,952,735	138,566
808,232	1,203,505	900,968	302,537		3,263,464	47,054
462,448	817,397	457,535	359,862		1,412,557	53,691
1,089,876	2,525,838	1,492,450	1,033,338		4,069,467	130,647
875,242	1,443,979	994,158	449,821		2,004,746	101,797
1,429,558	3,448,007	2,252,793	1,195,214		4,241,093	69,843
22,144	42,199	41,275	924		20,604	3,172
851,038	2,095,191	1,951,335	143,856		1,966,768	62,556
593,295	1,527,554	1,480,277	47,277		554,091	35,034
17,423	53,357	40,824	12,533		11,188	2,272
304,667	529,023	277,474	251,549		859,255	23,344
224,627	495,924	265,229	230,695		516,195	28,801
99,500	236,325	157,138	79,187		135,155	6,481
791,003	1,453,403	939,937	513,466		1,801,503	38,512
133,977	250,261	167,726	82,535		274,455	14,175
211,543	774,598	709,141	65,457		525,861	20,812
713,727	1,907,228	1,775,417	131,811		1,182,998	63,325
155,525	276,142	241,052	35,090		412,131	14,062
12,902	40,260	7,915	32,345		68,643	2,250
6,487	20,430	17,430	3,000		3,315	1,687
49,560,267	97,148,625	60,314,566	36,394,059	440,000	132,984,453	5,374,967
210,899,737	296,850,683	183,515,075	97,615,608	15,720,000	193,990,328	6,536,428

156 REPORT OF THE COMPTROLLER OF THE CURRENCY.

LIABILITIES OF THE NATIONAL BANKS, AND THE RESERVE REQUIRED AND HELD ON
THREE DATES IN THE YEARS 1886, 1887, 1888, 1889, 1890, AND 1891.

STATES AND TERRITORIES EXCLUSIVE OF RESERVE CITIES.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Mar. 1, 1886	2,518	590.1	89.4	181.6	30.4	45.1	27.7	98.9	9.8
June 3, 1886	2,552	611.7	91.8	181.6	29.7	49.1	29.7	93.5	9.3
Oct. 7, 1886	2,590	637.6	95.6	186.2	29.2	47.8	30.1	99.5	8.7
May 13, 1887	2,676	682.8	102.4	198.9	29.1	51.1	32.9	107.8	6.8
Aug. 1, 1887	2,724	683.0	102.4	189.5	27.7	48.9	31.3	102.6	6.6
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	50.8	32.6	100.9	6.6
Apr. 30, 1888	2,809	707.5	106.1	193.9	27.4	51.0	33.8	102.8	6.4
June 30, 1888	2,829	711.8	106.8	199.2	28.0	49.1	31.5	112.2	6.3
Oct. 4, 1888	2,847	739.3	110.9	209.8	28.4	50.2	34.5	118.9	6.2
May 13, 1889	2,914	769.8	115.5	223.9	29.1	53.5	36.9	127.8	5.6
July 12, 1889	2,944	789.1	118.4	229.3	29.1	53.3	37.2	133.3	5.6
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	50.5	36.2	132.4	5.5
May 17, 1890	3,125	845.3	126.8	223.2	26.4	52.9	37.3	127.6	5.4
July 18, 1890	3,151	835.4	124.3	222.2	26.6	52.7	37.1	127.0	5.3
Oct. 2, 1890	3,207	859.2	128.9	225.5	26.2	54.3	37.7	128.5	5.2
May 4, 1891	3,296	847.4	127.1	225.1	26.6	61.3	36.5	122.1	5.2
July 9, 1891	3,309	846.8	127.0	224.7	26.5	62.8	36.4	120.3	5.1
Sept. 25, 1891	3,333	861.8	129.3	235.5	27.3	60.3	36.8	133.0	5.4

NEW YORK CITY.

Mar. 1, 1886	45	323.6	80.9	101.2	31.3	77.2	23.5	-----	0.5
June 3, 1886	45	296.8	74.2	89.9	30.3	57.9	31.5	-----	0.4
Oct. 7, 1886	45	282.8	70.7	77.0	27.2	64.1	12.5	-----	0.4
May 13, 1887	46	299.7	74.9	82.8	27.6	63.6	18.8	-----	0.4
Aug. 1, 1887	46	294.0	73.5	82.6	28.1	65.0	17.2	-----	0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	63.6	16.1	-----	0.4
Apr. 30, 1888	46	316.7	79.2	94.8	29.9	69.4	25.0	-----	0.4
June 30, 1888	46	338.4	84.6	102.7	30.3	73.4	28.8	-----	0.4
Oct. 4, 1888	46	342.2	85.5	96.4	28.2	73.9	22.1	-----	0.3
May 13, 1889	45	361.0	90.2	103.7	28.7	71.5	32.0	-----	0.2
July 12, 1889	45	359.2	89.8	97.3	27.1	61.8	35.3	-----	0.2
Sept. 30, 1889	45	338.2	84.5	84.9	25.1	59.1	25.6	-----	0.2
May 17, 1890	46	322.3	80.6	85.0	26.4	65.2	19.6	-----	0.2
July 18, 1890	47	326.8	81.7	88.4	27.0	64.2	24.0	-----	0.2
Oct. 2, 1890	47	332.6	83.2	92.5	27.8	78.4	13.9	-----	0.2
May 4, 1891	47	327.3	81.8	88.3	26.9	58.6	29.5	-----	0.2
July 9, 1891	49	330.3	82.6	98.9	29.9	55.6	43.1	-----	0.2
Sept. 25, 1891	49	327.8	81.9	86.1	26.3	53.8	32.0	-----	0.3

CHICAGO.

May 13, 1887	18	68.0	17.0	20.7	30.4	13.0	7.6	-----	0.05
Aug. 1, 1887	18	66.3	16.6	22.0	33.1	14.6	7.2	-----	0.05
Oct. 5, 1887	18	64.6	16.2	19.7	30.5	12.9	6.7	-----	0.05
Apr. 30, 1888	18	71.3	17.8	21.2	29.7	13.4	7.8	-----	0.05
June 30, 1888	19	71.8	18.0	22.5	31.4	14.1	8.4	-----	0.05
Oct. 4, 1888	19	69.3	17.3	21.0	30.2	13.1	7.8	-----	0.05
May 13, 1889	19	74.3	18.6	26.4	35.5	14.6	11.7	-----	0.05
July 12, 1889	19	77.6	19.4	24.7	31.8	15.1	9.6	-----	0.05
Sept. 30, 1889	20	78.7	19.7	25.0	31.7	15.3	9.6	-----	0.05
May 17, 1890	20	85.0	21.3	26.4	31.0	15.3	11.0	-----	0.05
July 18, 1890	19	84.1	21.0	24.5	29.1	14.7	9.8	-----	0.05
Oct. 2, 1890	19	82.9	20.7	24.8	30.0	17.0	7.8	-----	0.05
May 4, 1891	20	96.0	24.0	32.5	33.9	19.7	12.7	-----	0.05
July 9, 1891	20	91.8	22.9	28.5	31.0	19.3	9.1	-----	0.05
Sept. 25, 1891	21	92.9	23.2	31.2	33.6	20.1	11.0	-----	0.05

LIABILITIES OF THE NATIONAL BANKS, AND THE RESERVE REQUIRED AND HELD ON THREE DATES, ETC.—Continued.

ST. LOUIS.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.			
				Amount.	Ratio to deposits.	Specie.	Other lawful money.	Due from agents.	Redemption fund.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Per cent.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
May 13, 1887	5	9.1	2.2	3.3	36.4	1.5	1.8	-----	0.03
Aug. 1, 1887	5	10.8	2.7	3.4	31.9	1.6	1.8	-----	0.03
Oct. 5, 1887	5	10.3	2.6	2.7	26.4	1.3	1.3	-----	0.03
Apr. 30, 1888	4	8.7	2.2	3.5	40.1	1.6	1.8	-----	0.03
June 30, 1888	4	8.9	2.2	3.7	42.0	1.8	1.9	-----	0.03
Oct. 4, 1888	4	7.9	2.0	2.1	27.1	1.0	1.1	-----	0.02
May 13, 1889	4	7.5	1.9	3.5	46.8	1.9	1.7	-----	0.01
July 12, 1889	5	11.3	2.8	4.6	40.1	2.2	2.3	-----	0.01
Sept. 30, 1889	5	12.0	3.0	3.2	26.7	1.6	1.6	-----	0.01
May 17, 1890	8	26.0	6.5	6.5	25.0	3.3	3.1	-----	0.02
July 18, 1890	8	27.2	6.8	6.6	24.4	3.3	3.3	-----	0.02
Oct. 2, 1890	8	26.2	6.5	5.6	21.3	3.1	2.5	-----	0.02
May 4, 1891	8	25.0	6.2	6.1	24.4	3.7	2.4	-----	0.02
July 9, 1891	9	23.6	5.9	5.6	23.8	4.0	1.6	-----	0.02
Sept. 25, 1891	9	24.2	6.1	5.8	23.8	3.8	2.0	-----	0.02

OTHER RESERVE CITIES.*

Mar. 1, 1886	205	378.0	94.5	124.0	32.8	49.3	28.2	43.9	2.7
June 3, 1886	212	387.2	96.8	122.8	31.7	50.5	30.2	39.6	2.5
Oct. 7, 1886	217	381.5	95.4	113.9	29.9	44.5	26.0	41.3	2.2
May 13, 1887	210	345.1	86.3	106.1	30.7	38.0	26.4	40.2	1.4
Aug. 1, 1887	221	335.5	83.9	98.4	29.3	34.8	24.2	37.7	1.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	36.3	23.2	40.0	1.2
Apr. 30, 1888	221	355.4	88.8	105.9	29.8	36.7	24.5	43.7	1.0
June 30, 1888	224	372.5	93.1	113.4	30.4	42.9	23.6	45.9	1.0
Oct. 4, 1888	224	384.9	96.2	116.9	30.4	40.0	24.4	51.5	0.9
May 13, 1889	224	415.3	103.8	132.8	32.0	43.7	28.9	59.6	0.7
July 12, 1889	226	427.8	106.9	131.4	31.0	43.5	27.9	59.3	0.6
Sept. 30, 1889	228	419.0	104.8	121.9	29.1	37.8	26.7	56.7	0.6
May 17, 1890	239	425.0	105.2	122.8	28.9	41.4	25.2	55.6	0.6
July 18, 1890	259	461.9	115.5	131.3	28.4	43.7	28.1	58.8	0.7
Oct. 2, 1890	259	457.8	114.4	129.8	28.3	43.1	24.9	61.0	0.7
May 4, 1891	262	448.9	112.2	136.9	30.5	51.6	26.7	57.9	0.7
July 9, 1891	265	442.0	110.5	134.1	30.3	49.1	29.0	55.3	0.7
Sept. 25, 1891	265	451.9	113.0	138.8	30.7	45.5	31.5	61.0	0.8

SUMMARY.

Mar. 1, 1886	2,768	1,297.6	264.8	406.8	31.3	171.6	79.4	142.8	12.9
June 3, 1886	2,809	1,295.7	262.8	394.2	30.4	157.5	91.6	133.0	12.2
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	28.9	156.4	68.7	140.8	11.4
May 13, 1887	2,955	1,404.7	282.9	411.9	29.3	167.3	87.6	143.1	8.8
Aug. 1, 1887	3,014	1,389.7	279.1	396.0	28.5	165.1	82.3	140.3	8.3
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	165.1	79.9	140.9	8.3
Apr. 30, 1888	3,098	1,459.6	294.1	419.3	28.7	172.1	92.9	146.5	7.9
June 30, 1888	3,120	1,503.5	304.7	441.5	29.4	181.3	94.3	158.1	7.8
Oct. 4, 1888	3,140	1,543.6	312.0	446.2	28.9	178.1	90.0	170.5	7.6
May 13, 1889	3,206	1,627.9	330.0	490.3	30.1	185.2	111.2	187.4	6.6
July 12, 1889	3,239	1,665.0	337.3	487.3	29.3	175.9	112.3	192.5	6.5
Sept. 30, 1889	3,290	1,665.5	333.1	459.6	27.8	164.3	99.7	189.1	6.4
May 17, 1890	3,438	1,703.6	341.4	463.9	27.2	178.1	96.2	183.2	6.3
July 18, 1890	3,484	1,735.4	349.3	473.0	27.3	178.6	102.3	183.8	6.3
Oct. 2, 1890	3,540	1,758.7	353.7	478.2	27.2	195.9	86.8	189.5	6.1
May 4, 1891	3,633	1,744.6	351.3	488.9	28.0	194.9	107.8	180.0	6.2
July 9, 1891	3,652	1,734.5	348.9	491.8	28.3	190.8	119.3	175.6	6.1
Sept. 25, 1891	3,677	1,758.6	353.5	497.4	28.3	183.5	113.5	194.0	6.6

*Includes Chicago and St. Louis up to 1887.

STATE OF THE LAWFUL MONEY RESERVE OF THE NATIONAL BANKS AS

STATES AND

	Dates.	No. of banks.	Net deposits.	Reserve re- quired.
1	Oct. 1, 1885.....	2,467	\$570,838,327	\$85,625,749
2	Dec. 24, 1885.....	2,485	580,879,155	87,131,873
3	Mar. 1, 1886.....	2,518	596,051,483	89,407,722
4	June 3, 1886.....	2,552	611,733,799	91,760,069
5	Aug. 27, 1886.....	2,589	623,886,736	93,583,010
6	Oct. 7, 1886.....	2,590	637,564,136	95,634,620
7	Dec. 28, 1886.....	2,612	651,697,492	97,754,624
8	Mar. 4, 1887.....	2,644	675,355,824	101,303,374
9	May 13, 1887.....	2,676	682,845,855	102,426,878
10	Aug. 1, 1887.....	2,724	682,963,777	102,444,566
11	Oct. 5, 1887.....	2,756	690,622,007	103,593,301
12	Dec. 7, 1887.....	2,778	684,059,721	102,608,958
13	Feb. 14, 1888.....	2,787	707,423,152	106,113,472
14	Apr. 30, 1888.....	2,809	707,530,013	106,129,502
15	June 20, 1888.....	2,827	711,849,213	106,777,382
16	Oct. 4, 1888.....	2,847	739,325,350	110,898,802
17	Dec. 12, 1888.....	2,858	730,883,243	109,632,486
18	Feb. 26, 1889.....	2,878	757,591,413	113,638,712
19	May 13, 1889.....	2,914	769,817,794	115,472,669
20	July 12, 1889.....	2,944	789,081,203	118,362,180
21	Sept. 30, 1889.....	2,992	807,628,795	121,144,318
22	Dec. 11, 1889.....	3,026	807,532,815	121,129,922
23	Feb. 28, 1890.....	3,076	833,504,222	125,025,633
24	May 17, 1890.....	3,125	845,329,596	126,799,439
25	July 18, 1890.....	3,151	835,341,554	124,301,233
26	Oct. 2, 1890.....	3,207	859,249,215	128,887,382
27	Dec. 19, 1890.....	3,241	819,407,422	122,911,113
28	Feb. 26, 1891.....	3,265	828,643,459	124,296,519
29	May 4, 1891.....	3,296	847,402,314	127,110,347
30	July 9, 1891.....	3,309	846,759,676	127,013,951
31	Sept. 25, 1891.....	3,333	861,837,570	129,275,635

RESERVE

1	Oct. 30, 1885.....	247	677,333,060	169,333,265
2	Dec. 24, 1885.....	247	666,672,097	166,668,024
3	Mar. 1, 1886.....	260	701,576,125	175,394,031
4	June 3, 1886.....	257	683,992,858	170,998,214
5	Aug. 27, 1886.....	260	656,759,355	164,189,838
6	Oct. 7, 1886.....	262	664,245,121	166,061,280
7	Dec. 28, 1886.....	263	671,648,508	167,912,127
8	Mar. 4, 1887.....	265	712,504,320	178,126,082
9	May 13, 1887.....	279	721,868,242	180,467,310
10	Aug. 1, 1887.....	290	706,708,847	176,677,212
11	Oct. 5, 1887.....	293	697,767,889	174,441,972
12	Dec. 7, 1887.....	292	695,790,194	173,947,548
13	Feb. 14, 1888.....	290	747,718,914	186,929,728
14	Apr. 30, 1888.....	289	752,040,152	188,010,038
15	June 30, 1888.....	293	791,629,383	197,907,346
16	Oct. 4, 1888.....	293	804,241,438	201,060,359
17	Dec. 12, 1888.....	292	774,053,284	193,513,321
18	Feb. 26, 1889.....	291	840,117,539	210,029,385
19	May 13, 1889.....	292	858,084,652	214,521,163
20	July 12, 1889.....	295	875,916,968	218,979,242
21	Sept. 30, 1889.....	298	847,868,586	211,967,147
22	Dec. 11, 1889.....	300	801,625,021	200,406,255
23	Feb. 28, 1890.....	307	844,646,301	211,161,575
24	May 17, 1890.....	313	858,292,596	214,573,149
25	July 18, 1890.....	333	900,058,542	225,014,635
26	Oct. 2, 1890.....	333	899,412,106	224,853,027
27	Dec. 19, 1890.....	332	814,046,939	203,511,736
28	Feb. 26, 1891.....	335	877,391,354	219,347,838
29	May 4, 1891.....	337	897,207,393	224,301,848
30	July 9, 1891.....	343	887,727,112	221,937,778
31	Sept. 25, 1891.....	344	896,799,099	224,199,774

SHOWN BY THE REPORTS FROM OCTOBER 1, 1885, TO SEPTEMBER 25, 1891.

TERRITORIES.

Reserve held.		Classification of reserve held.					
Amount.	Ratio to liabilities.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
	<i>Per cent.</i>						
\$177,470,804	31.1	\$41,467,335	\$29,375,936	\$500,000	\$95,954,541	\$10,172,992	1
181,557,249	31.2	42,195,802	28,898,910	530,000	99,687,965	10,014,572	2
181,591,775	30.4	45,138,994	27,257,991	475,000	98,901,439	9,818,351	3
181,552,648	29.6	49,082,209	29,256,191	465,000	93,459,713	9,289,535	4
188,847,786	30.2	47,370,313	28,214,619	460,000	103,642,532	9,180,322	5
186,191,889	29.2	47,824,967	29,672,277	460,000	99,493,068	8,741,577	6
192,278,974	29.5	50,326,819	31,879,137	500,000	101,746,037	7,826,961	7
203,397,527	30.1	50,884,172	30,643,368	555,000	113,943,928	7,281,059	8
198,863,737	29.1	51,145,531	32,418,634	545,000	107,857,035	6,897,537	9
189,537,562	27.7	48,955,455	30,878,291	470,000	102,597,867	6,636,009	10
190,919,164	27.6	50,821,078	32,129,936	475,000	100,879,879	6,613,271	11
185,803,160	27.2	51,696,357	31,997,316	520,000	95,002,425	6,587,062	12
201,787,492	28.5	51,835,866	32,264,784	510,000	110,693,685	6,463,157	13
193,936,932	27.4	50,988,350	33,260,054	515,000	102,759,410	6,414,118	14
199,159,391	28.0	49,123,698	31,021,956	505,000	112,183,937	6,324,890	15
209,844,956	28.4	50,188,336	33,789,747	680,000	118,950,556	6,236,317	16
200,111,504	27.4	50,661,056	33,326,867	530,000	109,573,502	6,020,079	17
224,480,351	29.6	52,214,875	34,734,244	855,000	130,841,596	5,834,636	18
223,875,655	29.1	53,549,166	36,235,912	705,000	127,753,288	5,632,289	19
223,936,725	29.1	53,312,874	36,758,352	485,000	133,246,766	5,550,733	20
224,634,194	27.8	50,467,987	35,712,394	510,000	132,423,322	5,520,491	21
212,516,298	26.3	52,496,023	37,389,775	510,000	116,716,620	5,403,880	22
233,749,310	28.0	55,084,885	38,450,332	505,000	134,379,587	5,329,506	23
223,205,878	26.4	52,896,449	36,823,184	475,000	127,639,363	5,371,882	24
222,203,056	26.6	52,752,311	36,674,235	440,000	127,015,635	5,320,875	25
225,523,671	26.2	54,250,695	37,218,060	440,000	128,452,576	5,162,340	26
210,262,300	25.7	57,551,701	37,562,841	445,000	109,582,313	5,120,445	27
229,938,230	27.7	61,575,870	36,682,708	425,000	126,076,254	5,178,398	28
225,163,434	26.6	61,303,140	36,124,884	425,000	122,115,434	5,194,976	29
224,652,075	26.5	62,776,089	36,038,178	415,000	120,273,937	5,148,871	30
235,508,045	27.3	60,314,566	36,394,059	440,000	132,984,453	5,374,967	31

CITIES.

237,894,989	35.1	133,405,237	40,362,183	18,300,000	42,402,609	3,424,960	1
215,991,777	32.4	123,158,550	38,686,556	11,235,000	39,551,479	3,360,192	2
225,227,964	32.1	126,476,925	39,756,895	11,955,000	43,904,247	3,134,897	3
212,639,672	31.0	108,377,660	50,400,597	11,385,000	39,567,423	2,908,991	4
187,891,561	28.6	101,630,179	35,825,132	7,655,000	40,072,689	2,708,591	5
190,985,722	28.7	108,562,730	33,140,045	5,395,000	41,271,509	2,616,438	6
200,813,518	29.9	116,656,737	35,860,691	5,695,000	40,371,942	2,229,148	7
214,686,473	30.1	120,794,734	35,584,790	7,090,000	49,217,253	1,999,606	8
212,950,477	29.5	116,170,136	47,176,454	7,480,000	40,210,839	1,913,048	9
206,466,135	29.2	116,148,755	43,599,051	7,340,000	37,672,349	1,705,980	10
203,291,575	29.1	114,264,376	41,621,319	5,715,000	39,993,700	1,697,171	11
196,092,726	28.2	107,544,286	43,364,659	5,645,000	37,957,340	1,581,441	12
227,815,221	30.5	121,994,748	50,052,886	9,610,000	44,647,555	1,510,032	13
225,407,142	30.0	121,085,661	50,314,156	8,815,000	43,718,493	1,473,832	14
242,342,965	30.6	132,168,579	50,973,687	11,810,000	45,949,662	1,441,037	15
236,321,317	29.4	127,799,480	47,309,714	8,385,000	51,508,038	1,319,085	16
228,126,466	29.5	122,073,222	49,228,193	8,690,000	47,013,696	1,121,355	17
259,776,653	30.9	130,069,926	53,890,616	12,930,000	61,860,509	1,025,512	18
286,431,684	31.1	131,627,236	61,602,473	12,850,000	59,619,008	932,917	19
257,944,870	29.5	122,590,995	60,638,480	14,405,000	59,343,308	907,087	20
234,830,688	27.7	113,858,462	51,039,699	12,435,000	56,712,959	884,568	21
223,275,478	27.8	118,539,435	47,101,119	8,535,000	48,173,145	872,779	22
237,434,449	28.1	126,461,252	48,101,270	8,325,000	53,684,545	862,352	23
240,691,424	28.0	125,269,045	51,265,808	7,660,000	55,566,943	829,028	24
250,853,366	27.9	125,851,752	55,806,133	9,385,000	58,806,133	954,247	25
252,720,301	28.1	141,688,163	43,356,671	5,715,000	60,999,210	961,257	26
234,027,627	28.7	132,511,305	44,614,285	5,815,000	50,638,370	948,667	27
261,136,678	29.8	139,664,492	52,717,691	11,230,000	56,569,349	955,146	28
263,829,903	29.4	133,636,268	60,250,365	11,090,000	57,889,258	903,982	29
267,083,198	30.1	127,993,448	64,361,653	18,430,000	55,317,148	980,969	30
261,869,394	29.2	123,200,509	61,221,549	15,280,000	61,005,875	1,161,461	31

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION AT EVERY DATE ON WHICH REPORTS OF CONDITION HAVE BEEN MADE, FROM MARCH 11, 1882, TO SEPTEMBER 25, 1891, INCLUSIVE, TOGETHER WITH THE AMOUNT OF RESERVE REQUIRED AND THE AMOUNT HELD AT EACH OF THOSE DATES, AND THE CLASSIFICATION OF THE RESERVE HELD, SHOWING AMOUNTS AND PERCENTAGES IN EACH CASE.

[Division No. 1.—Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent.)		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1882.										
Mar. 11....	502	\$14,962,799	\$29,478,618	Per ct.	\$7,223,511	7.24	\$17,716,653	17.76	\$4,538,454	
May 19....	503	15,068,761	31,457,478	31.31	7,495,171	7.46	19,488,807	19.40	4,473,500	
July 1....	504	15,505,375	29,835,960	28.86	7,585,373	7.34	17,833,751	17.25	4,416,842	
Oct. 3....	505	16,296,302	29,332,584	27.00	7,916,022	7.29	16,949,161	15.96	4,467,401	
Dec. 30....	507	16,254,969	33,151,031	30.59	8,197,588	7.56	20,509,426	18.93	4,444,017	
1883.										
Mar. 13....	507	15,342,235	28,288,564	27.66	7,552,020	7.38	16,299,167	15.94	4,437,377	
May 1....	509	15,309,783	27,968,628	27.40	7,495,846	7.34	16,040,299	15.72	4,432,583	
June 22....	510	15,369,906	28,844,230	28.15	7,685,718	7.50	16,722,029	16.32	4,436,483	
Oct. 2....	511	16,161,030	31,164,435	28.93	7,650,678	7.10	19,099,067	17.73	4,414,690	
Dec. 31....	512	16,426,477	34,548,821	31.55	8,144,345	7.44	21,965,101	20.06	4,439,375	
1884.										
Mar. 7....	514	15,959,007	32,510,901	30.56	7,875,750	7.40	20,374,517	19.15	4,260,634	
Apr. 24....	514	16,081,733	31,256,427	27.15	8,138,314	7.59	18,787,103	17.52	4,331,010	
June 20....	514	15,103,686	27,470,663	27.28	8,231,410	8.17	14,972,792	14.87	4,266,461	
Sept. 30....	514	15,614,046	32,199,345	30.93	8,199,770	7.88	19,833,278	19.05	4,166,297	
Dec. 20....	515	15,216,181	31,576,643	31.13	8,273,291	8.16	19,211,124	18.94	4,092,228	
1885.										
Mar. 10....	514	15,553,913	33,563,396	32.37	8,416,689	9.12	21,146,721	20.39	3,999,986	
May 6....	511	16,093,617	34,886,766	32.52	8,641,121	8.05	22,184,176	20.68	4,061,469	
July 1....	512	16,589,066	34,597,448	31.31	8,951,595	8.10	21,637,813	19.58	4,008,040	
Oct. 1....	506	17,218,577	34,416,314	29.98	9,549,345	8.32	20,832,605	18.15	4,034,364	
Dec. 24....	506	17,150,864	32,831,670	28.71	9,562,800	8.36	19,311,376	16.89	3,957,494	
1886.										
Mar. 1....	507	17,185,207	32,588,870	28.44	9,772,588	8.53	18,969,980	16.56	3,846,302	
June 3....	510	16,473,718	32,509,786	27.91	10,304,208	8.85	18,555,748	15.93	3,649,830	
Aug. 27....	509	17,388,516	31,345,788	27.04	10,316,259	8.90	17,449,280	15.05	3,580,249	
Oct. 7....	510	18,295,909	35,762,441	29.32	10,335,491	8.47	21,995,854	18.03	3,431,096	
Dec. 28....	511	17,815,957	33,229,398	27.98	10,888,902	9.17	19,338,260	16.28	3,002,236	
1887.										
Mar. 4....	511	17,464,118	34,081,099	29.27	10,261,663	8.81	21,137,117	18.15	2,682,319	
May 13....	513	17,918,113	33,354,311	27.92	10,470,219	8.77	20,384,444	17.06	2,499,618	
Aug. 1....	512	17,228,499	28,645,014	24.94	10,202,657	8.88	16,106,385	14.02	2,335,972	
Oct. 5....	512	17,758,954	32,079,549	27.10	10,681,047	8.51	19,698,402	16.64	2,300,100	
Dec. 7....	514	17,341,009	29,625,990	25.64	10,316,792	8.92	17,045,118	14.74	2,264,080	
1888.										
Feb. 14....	514	18,229,528	33,096,440	27.23	9,937,633	8.18	20,928,685	17.22	2,230,122	
Apr. 30....	514	18,287,862	32,928,907	27.01	10,402,526	8.53	20,330,966	16.68	2,195,415	
June 30....	515	18,929,571	35,172,829	27.87	10,047,529	7.96	22,986,251	18.21	2,139,058	
Oct. 4....	515	19,889,593	36,547,094	27.56	10,745,765	8.11	23,704,062	17.88	2,098,167	
Dec. 12....	516	19,338,797	33,598,583	26.06	10,784,645	8.37	20,835,576	16.16	1,978,362	
1889.										
Feb. 26....	517	19,631,288	36,075,905	27.57	10,535,537	8.05	23,657,943	18.08	1,882,425	
May 13....	518	20,634,607	40,204,495	29.29	11,125,890	8.09	27,409,248	19.92	1,759,357	
July 12....	521	21,622,302	40,580,347	28.15	11,779,205	8.17	27,066,971	18.77	1,734,171	
Sept. 30....	522	21,643,953	38,925,305	26.97	11,534,535	7.99	25,693,206	17.81	1,697,564	
Dec. 11....	523	20,841,025	33,648,578	24.22	11,673,180	8.40	20,382,427	14.67	1,592,971	
1890.										
Feb. 28....	524	20,878,978	36,300,363	26.08	11,504,237	8.26	23,270,173	16.72	1,525,953	
May 17....	527	21,229,739	36,242,622	25.61	11,090,798	7.84	23,622,164	16.61	1,529,660	
July 18....	527	22,127,475	37,817,047	25.64	12,364,578	8.38	23,908,780	16.21	1,542,688	
Oct. 2....	527	22,292,444	37,510,300	25.24	12,182,922	8.20	23,896,058	16.08	1,451,320	
Dec. 19....	527	20,763,952	34,649,318	25.03	12,134,781	8.77	21,119,223	15.26	1,395,314	
1891.										
Feb. 26....	528	20,499,180	33,004,361	24.15	12,034,234	8.81	19,554,271	14.31	1,415,856	
May 4....	528	21,301,304	35,962,153	25.32	12,111,658	8.53	22,443,506	15.80	1,406,989	
July 9....	550	22,232,922	41,004,138	27.70	13,888,475	9.03	26,267,239	17.72	1,408,424	
Sept. 25....	530	21,827,710	38,281,908	26.31	12,789,925	8.79	23,964,951	16.47	1,527,032	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 2.—New York, New Jersey, and Pennsylvania, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1882.				<i>Per ct.</i>		<i>Per ct.</i>		<i>Per ct.</i>		
Mar. 11....	507	\$24,513,805	\$47,919,202	29.32	\$14,546,614	8.90	\$30,249,865	18.51	\$3,122,723	
May 19....	514	24,825,609	49,038,897	29.63	15,827,208	9.56	30,100,831	18.19	3,110,858	
July 1....	515	25,243,576	47,501,012	28.23	15,228,446	9.05	29,217,734	17.36	3,054,782	
Oct. 3....	515	25,702,599	47,834,868	27.92	15,881,906	9.27	28,868,985	16.85	3,084,567	
Dec. 30....	521	26,500,579	48,071,228	27.21	16,667,008	9.43	28,338,020	16.04	3,066,200	
1883.										
Mar. 13....	525	26,151,831	48,307,519	27.71	15,232,686	8.74	30,026,506	17.22	3,048,327	
May 1....	532	26,557,410	45,564,935	25.74	16,603,462	9.38	25,905,781	14.63	3,055,692	
June 22....	537	46,409,027	50,817,532	28.86	16,240,341	9.22	31,528,884	17.91	3,048,327	
Oct. 2....	545	26,885,132	48,979,043	27.33	16,912,419	9.44	29,011,331	16.19	3,055,293	
Dec. 31....	549	26,992,446	50,577,804	28.11	17,734,066	9.36	29,840,086	16.58	3,003,652	
1884.										
Mar. 7....	550	27,003,470	53,829,445	29.90	16,983,453	9.43	33,924,115	18.84	2,921,877	
Apr. 24....	554	27,240,954	53,358,232	29.38	18,854,082	10.38	31,556,160	17.38	2,947,990	
June 20....	561	25,202,692	45,241,633	26.61	18,801,649	11.06	23,558,015	13.86	2,881,974	
Sept. 30....	563	25,245,939	49,189,650	29.23	18,694,389	11.11	27,634,801	16.42	2,860,460	
Dec. 20....	560	24,531,549	50,799,720	31.06	18,036,445	11.03	29,977,889	18.33	2,785,386	
1885.										
Mar. 10....	559	25,258,857	55,463,538	32.94	18,925,754	11.24	33,760,999	20.05	2,770,785	
May 6....	559	25,204,559	53,071,039	31.58	20,044,604	11.93	30,262,857	18.01	2,763,578	
July 1....	561	25,015,062	51,945,847	30.42	19,178,305	11.23	30,033,212	17.59	2,734,330	
Oct. 1....	557	26,291,732	56,170,958	32.05	20,056,448	11.44	33,297,308	19.00	2,818,202	
Dec. 24....	567	26,843,401	58,345,580	32.60	18,913,441	10.57	36,653,591	20.48	2,778,548	
1886.										
Mar. 1....	570	27,453,354	56,026,945	30.61	18,960,011	10.36	34,334,359	18.76	2,732,575	
June 3....	571	27,533,873	54,618,391	29.75	20,795,357	11.33	31,241,898	17.02	2,581,136	
Aug. 27....	572	28,253,322	56,916,208	30.21	20,185,336	10.71	34,176,300	18.14	2,554,572	
Oct. 7....	572	28,830,549	54,836,089	28.53	20,192,341	10.51	32,249,120	16.78	2,394,628	
Dec. 28....	575	28,792,675	53,341,795	27.79	20,260,434	10.61	30,849,802	16.07	2,131,559	
1887.										
Mar. 4....	576	29,020,465	54,867,767	28.36	19,405,628	10.03	33,449,631	17.29	2,012,508	
May 13....	580	29,685,015	56,268,209	28.48	20,193,151	10.20	34,160,474	17.26	1,914,584	
Aug. 1....	586	29,837,428	51,361,676	25.82	19,291,157	9.70	30,226,408	15.20	2,844,111	
Oct. 5....	587	30,064,960	52,990,784	26.44	19,775,576	9.87	31,370,441	15.65	1,844,767	
Dec. 7....	591	30,090,137	52,172,378	26.01	20,038,795	9.99	30,215,646	15.01	1,817,937	
1888.										
Feb. 14....	593	31,181,582	57,520,460	27.67	20,111,377	9.67	35,617,574	17.13	1,791,509	
Apr. 30....	596	31,422,827	55,782,017	26.63	20,936,380	9.99	33,066,277	15.78	1,779,360	
June 30....	598	31,184,265	56,274,855	27.07	19,371,217	9.31	35,146,229	16.91	1,757,400	
Oct. 4....	601	32,659,379	62,056,372	28.50	21,624,500	9.93	38,705,110	17.78	1,726,762	
Dec. 12....	603	32,191,080	57,440,943	26.77	20,803,560	9.69	34,986,054	16.30	1,621,329	
1889.										
Feb. 26....	603	32,774,651	63,083,678	28.96	21,144,626	9.68	40,351,399	18.47	1,587,653	
May 13....	607	33,020,608	62,586,794	28.43	21,670,363	9.84	39,393,656	17.89	1,522,775	
July 12....	608	33,599,199	64,388,650	28.78	21,675,391	9.69	41,229,456	18.43	1,483,803	
Sept. 20....	615	34,329,752	61,470,079	26.86	20,987,608	9.17	39,007,885	17.04	1,474,586	
Dec. 11....	617	34,059,110	56,484,694	24.88	21,179,732	9.23	33,867,848	14.91	1,437,114	
1890.										
Feb. 28....	625	34,511,854	61,087,952	26.55	21,451,064	9.32	38,212,896	16.61	1,423,992	
May 17....	629	34,518,143	56,982,396	24.76	20,335,343	8.84	35,226,537	15.31	1,420,516	
July 18....	626	33,516,164	57,433,692	25.70	20,674,806	9.25	35,410,567	15.85	1,348,319	
Oct. 2....	633	34,306,011	56,273,548	24.65	20,867,126	9.12	34,120,446	14.92	1,285,976	
Dec. 19....	640	32,687,250	52,770,142	24.22	21,676,126	9.95	29,824,190	13.64	1,269,826	
1891.										
Feb. 26....	647	33,316,855	60,131,790	27.07	22,198,571	10.00	36,659,926	16.51	1,273,293	
May 4....	655	33,826,152	57,359,851	25.44	21,838,831	9.68	34,242,908	15.18	1,278,112	
July 9....	657	33,855,163	58,352,449	25.85	23,393,089	10.36	33,695,293	14.92	1,264,067	
Sept. 25....	658	34,601,023	60,307,438	26.14	22,805,835	9.89	36,214,263	15.70	1,287,340	

*Brooklyn transferred to division No. 9 from July 18, 1890.

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 3.—Delaware, Maryland, Virginia, West Virginia, and the District of Columbia, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1882.										
Mar. 11...	73	\$3,326,580	\$6,300,888	<i>Per ct.</i> 28.41	\$2,702,126	12.18	\$3,212,987	14.49	\$1,385,775	
May 19...	74	3,229,343	5,846,228	27.16	2,807,270	13.32	2,597,775	12.07	381,183	
July 1...	74	3,293,618	6,330,795	28.83	2,951,218	13.44	3,000,277	13.66	379,300	
Oct. 3...	76	3,600,294	7,027,363	29.28	2,883,425	12.01	3,752,436	15.63	391,502	
Dec. 30...	77	3,559,250	6,432,974	27.11	2,943,333	12.40	3,098,400	13.06	391,241	
1883.										
Mar. 13...	77	3,527,516	5,733,788	24.38	2,337,863	9.94	3,008,054	12.79	387,871	
May 1...	77	3,528,471	5,790,224	24.61	2,713,896	11.54	2,691,467	11.44	384,861	
June 22...	78	3,621,398	6,406,495	26.54	2,774,761	11.49	3,243,785	13.44	387,949	
Oct. 2...	82	4,152,516	7,383,800	26.67	3,088,038	11.15	3,901,193	14.09	394,569	
Dec. 31...	82	3,998,036	6,620,987	24.82	3,018,536	11.33	3,210,691	12.05	391,760	
1884.										
Mar. 7...	83	3,877,353	6,822,590	26.36	2,873,867	11.12	3,582,688	13.86	366,035	
Apr. 24...	83	3,812,038	6,446,814	25.37	3,045,651	11.98	3,027,832	11.91	373,331	
June 20...	83	3,513,153	5,375,113	22.95	2,975,931	12.71	2,025,960	8.65	373,222	
Sept. 30...	88	3,702,825	6,837,101	27.70	3,220,417	13.05	3,246,528	13.15	370,156	
Dec. 20...	88	3,365,854	6,467,992	28.82	2,942,926	13.12	3,164,161	14.10	360,905	
1885.										
Mar. 10...	88	3,361,044	6,282,532	28.04	3,043,637	13.58	2,895,186	12.92	343,709	
May 6...	87	2,854,130	5,624,698	29.56	2,985,242	15.69	2,289,321	12.03	350,135	
July 1...	87	2,919,436	5,311,397	27.29	2,758,277	14.17	2,199,965	11.30	353,155	
Oct. 1...	88	3,286,346	7,338,927	33.50	3,134,687	14.31	3,850,486	17.57	353,754	
Dec. 24...	80	3,162,147	7,070,981	33.54	2,887,760	13.70	3,825,340	18.15	357,881	
1886.										
Mar. 1...	89	3,163,328	6,579,113	31.20	3,079,948	14.60	3,153,202	14.95	345,963	
June 3...	90	3,259,103	6,761,881	31.12	3,414,420	15.71	3,034,136	13.97	313,325	
Aug. 27...	91	3,490,359	3,337,721	31.53	3,313,468	14.24	3,714,380	15.96	309,873	
Oct. 7...	89	3,525,434	7,125,856	30.32	3,405,443	14.49	3,414,134	14.53	306,279	
Dec. 28...	91	3,459,845	6,826,991	29.60	3,124,102	13.54	3,414,702	14.80	288,187	
1887.										
Mar. 4...	91	3,541,988	6,685,225	28.31	3,061,122	12.96	3,370,568	14.27	253,535	
May 13...	92	3,434,211	6,233,763	27.16	3,351,755	14.64	2,640,664	11.53	241,344	
Aug. 1...	93	3,681,532	6,591,665	26.86	3,397,925	13.84	2,952,617	12.03	241,123	
Oct. 5...	94	3,789,907	6,641,421	26.29	3,402,471	13.47	3,004,141	11.89	234,809	
Dec. 7...	94	3,748,997	6,728,437	26.92	3,329,980	13.32	3,157,971	12.64	240,476	
1888.										
Feb. 14...	94	3,827,479	6,737,364	26.40	3,272,849	12.83	3,236,123	12.68	228,392	
Apr. 30...	94	3,789,898	6,554,763	25.94	3,340,776	13.22	2,988,503	11.83	225,484	
June 30...	95	3,902,911	6,688,570	25.71	3,320,174	12.76	3,156,750	12.11	217,646	
Oct. 4...	96	4,364,275	8,474,938	29.13	3,672,305	12.62	4,582,280	15.75	230,353	
Dec. 12...	96	4,159,106	7,612,357	27.45	3,502,069	12.63	3,898,858	14.06	211,430	
1889.										
Feb. 26...	96	4,210,619	7,830,630	27.90	3,583,377	12.77	4,043,241	14.40	204,012	
May 13...	98	4,129,743	7,338,116	26.65	3,852,493	13.99	3,283,684	11.93	201,939	
July 12...	102	4,262,053	7,356,738	25.89	3,634,217	12.77	3,528,845	12.42	193,646	
Sept. 30...	104	4,433,299	7,390,267	25.00	3,387,152	11.46	3,808,964	12.89	194,151	
Dec. 11...	105	4,285,277	7,058,474	24.71	3,483,691	12.19	3,399,343	11.90	175,440	
1890.										
Feb. 28...	107	4,364,478	7,384,234	25.38	3,252,139	11.18	3,956,771	13.60	175,324	
May 17...	108	4,559,745	7,767,257	25.55	3,652,805	12.02	3,942,458	12.97	171,994	
July 18...	110	3,888,424	8,567,845	26.28	3,689,922	11.32	4,701,987	14.43	175,935	
Oct. 2...	112	5,127,124	8,665,176	25.35	3,925,154	11.48	4,575,269	13.39	164,753	
Dec. 19...	113	4,621,664	8,137,749	25.32	4,178,148	13.00	3,793,410	11.80	166,191	
1891.										
Feb. 26...	115	4,870,435	8,552,098	26.34	4,157,438	12.84	4,225,817	13.01	168,843	
May 4...	116	4,807,413	8,078,827	24.90	4,533,151	14.03	3,355,717	10.34	169,959	
July 9...	117	4,945,034	8,368,584	25.38	4,424,507	13.42	3,774,134	11.42	169,943	
Sept. 25...	121	5,211,836	9,103,332	26.20	4,351,771	12.52	4,562,235	13.13	189,320	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 4.—North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Arkansas, Kentucky, and Tennessee, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1882.										
May 11	141	\$5,185,281	\$10,013,832	<i>Per ct.</i> 28.97	\$5,466,058	<i>Per ct.</i> 15.81	\$3,758,544	<i>Per ct.</i> 10.87	789,230	
May 19	144	4,915,899	10,118,504	30.87	5,419,385	16.54	3,906,752	11.92	792,367	
July 1	148	5,115,956	10,326,820	30.28	5,227,153	15.53	4,313,224	12.65	786,443	
Oct. 3	154	5,266,274	9,392,645	26.75	4,771,326	13.59	3,827,425	10.90	793,894	
Dec. 30	159	5,978,914	12,718,655	31.91	6,340,182	15.91	5,584,656	14.01	793,817	
1883.										
Mar. 13	164	6,116,981	13,254,160	32.50	6,396,960	15.69	6,086,199	14.92	771,001	
May 1	169	6,190,892	12,890,743	31.23	6,543,434	15.85	5,555,724	13.46	791,585	
June 22	175	6,143,331	12,353,975	30.16	6,475,724	15.81	5,075,892	12.39	802,359	
Oct. 2	191	6,207,968	10,275,182	24.59	6,589,276	15.77	3,887,690	9.30	798,216	
Dec. 31	197	6,761,077	12,940,873	23.71	6,968,159	15.46	5,170,209	11.48	802,505	
1884.										
Mar. 7	201	6,816,062	13,644,672	30.03	6,883,358	15.15	5,979,687	13.16	781,627	
Apr. 24	204	6,874,431	12,348,517	26.95	6,803,162	14.84	4,762,025	10.39	783,330	
June 20	208	6,449,163	11,364,136	26.43	6,826,409	15.88	3,782,006	8.80	755,721	
Sept. 30	216	6,042,894	11,168,565	27.72	6,334,635	15.72	4,087,448	10.15	746,482	
Dec. 20	220	6,491,216	14,560,732	33.67	7,007,016	16.19	6,806,367	15.73	747,349	
1885.										
Mar. 10	226	6,669,784	15,098,820	33.96	7,964,807	17.91	6,385,184	14.36	748,829	
May 6	229	6,483,495	15,065,477	30.23	7,563,398	17.50	4,765,739	11.03	736,340	
July 1	232	6,442,590	12,404,357	28.88	7,159,393	16.67	4,532,187	10.55	712,777	
Oct. 1	232	6,388,330	11,874,404	27.88	6,826,279	16.03	4,322,638	10.15	725,487	
Dec. 24	235	7,142,914	15,834,011	33.25	8,001,784	16.80	7,141,940	15.00	690,287	
1886.										
Mar. 1	240	7,583,952	16,308,788	32.26	8,523,863	16.86	7,114,169	14.07	670,756	
June 3	245	7,493,063	15,598,452	31.23	8,108,413	16.23	6,863,196	13.74	626,843	
Aug. 27	251	7,301,499	13,956,929	28.67	7,650,399	15.72	5,699,062	11.71	607,468	
Oct. 7	251	7,520,093	13,597,692	27.12	7,565,181	15.09	5,474,973	10.92	557,538	
Dec. 28	253	8,863,744	21,096,851	35.70	9,659,357	16.35	10,914,071	18.47	523,423	
1887.										
Mar. 4	265	9,951,682	22,483,366	33.89	10,365,065	15.62	11,607,039	17.50	511,262	
May 13	279	9,403,413	18,093,369	28.86	9,623,458	15.35	7,965,043	12.71	504,868	
Aug. 1	290	9,227,123	15,981,046	25.98	8,924,833	14.51	6,555,611	10.66	500,602	
Oct. 5	296	9,183,326	16,341,034	26.69	9,728,521	15.89	6,100,154	9.96	512,359	
Dec. 7	301	9,671,142	18,963,708	29.41	10,375,365	16.10	8,072,837	12.52	515,506	
1888.										
Feb. 14	305	10,241,743	21,109,205	30.92	11,248,310	16.47	9,353,121	13.70	507,774	
Apr. 30	307	9,775,180	17,945,763	27.54	9,916,320	15.22	7,522,773	11.54	506,670	
June 30	313	9,683,437	17,925,943	27.77	9,397,854	14.56	8,027,614	12.44	500,475	
Oct. 4	318	9,543,970	16,380,467	25.74	9,557,311	15.02	6,338,284	9.96	484,872	
Dec. 12	321	10,201,944	19,622,145	28.85	9,752,368	14.34	9,382,165	13.79	487,612	
1889.										
Feb. 26	324	11,495,298	26,797,309	34.97	12,195,333	15.91	14,122,446	18.42	479,530	
May 13	339	11,100,507	22,345,576	30.20	11,482,281	15.52	10,385,059	14.03	478,236	
July 12	346	11,035,036	20,836,091	28.32	11,054,098	15.03	9,301,242	12.64	480,751	
Sept. 30	364	11,566,487	20,014,741	25.96	10,771,020	13.97	8,756,707	11.36	487,014	
Dec. 11	374	12,872,658	24,737,345	28.83	11,495,248	13.39	12,731,317	14.84	510,780	
1890.										
Feb. 28	393	14,175,895	30,120,238	31.87	14,846,750	15.71	14,753,742	15.61	519,746	
May 17	406	13,714,057	23,414,837	25.61	12,862,873	14.07	10,017,319	10.96	534,645	
July 18	424	13,739,545	21,907,965	23.92	12,097,302	13.21	9,268,102	10.12	542,560	
Oct. 2	448	13,710,442	22,104,528	24.18	12,400,753	13.57	9,139,407	10.00	564,368	
Dec. 19	459	13,510,003	23,155,918	25.71	13,418,057	14.90	9,173,073	10.18	564,788	
1891.										
Feb. 26	467	13,804,224	26,336,774	28.62	14,779,794	16.06	10,970,713	11.92	586,267	
May 4	477	13,436,294	22,473,091	25.09	12,991,105	14.50	8,891,629	9.93	590,357	
July 9	479	12,738,158	21,332,300	25.12	12,403,539	14.61	8,344,235	9.83	584,526	
Sept. 25	478	12,036,628	20,885,765	26.03	11,898,504	14.83	8,394,262	10.46	592,999	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 5.—Ohio, Indiana, Illinois, Michigan, and Wisconsin, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1882.										
Mar. 11	503	\$19,032,152	\$27,890,100	29.78	\$17,235,102	13.58	\$18,689,973	14.73	\$1,965,925	
May 19	512	18,777,697	37,819,405	30.22	17,573,569	14.04	18,358,481	14.87	1,888,355	
July 1	514	18,063,931	37,703,899	29.82	16,982,358	13.43	18,010,821	14.96	1,810,720	
Oct. 3	519	19,272,709	35,969,848	27.99	17,205,670	13.39	16,875,972	13.13	1,888,206	
Dec. 30	523	18,845,485	35,817,290	28.51	17,947,739	13.57	16,905,680	13.46	1,863,871	
1883.										
Mar. 13	530	19,081,960	36,507,835	27.17	16,401,301	12.89	18,281,364	14.38	1,825,170	
May 1	536	18,892,570	34,009,157	27.00	17,003,342	13.50	15,146,613	12.03	1,859,202	
June 22	544	18,680,838	32,831,223	25.14	15,616,973	12.54	15,394,648	12.36	1,819,607	
Oct. 2	554	18,563,099	34,705,552	28.04	16,503,659	13.34	16,347,350	13.21	1,854,543	
Dec. 31	554	17,961,597	34,790,630	29.05	16,853,215	14.07	16,142,536	13.48	1,794,879	
1884.										
Mar. 7	558	17,808,933	34,832,320	29.34	16,461,984	13.87	16,636,811	14.01	1,733,525	
Apr. 24	560	17,392,601	32,294,594	27.81	16,913,978	14.59	13,623,182	11.75	1,757,434	
June 20	569	16,640,340	30,968,073	29.15	16,186,847	14.59	13,081,876	11.79	1,699,350	
Sept. 30	574	15,784,480	31,545,494	29.98	16,127,236	15.33	13,764,179	13.08	1,654,079	
Dec. 20	572	15,040,275	33,478,235	33.39	15,563,364	15.52	16,332,719	16.29	1,582,152	
1885.										
Mar. 10	567	15,800,692	36,876,186	35.07	16,882,609	16.03	18,475,898	17.54	1,517,679	
May 6	568	15,954,519	35,963,168	33.81	17,117,106	16.09	17,336,757	16.30	1,509,305	
July 1	567	16,118,869	36,162,987	33.65	15,936,895	14.83	18,738,134	17.45	1,487,958	
Oct. 1	570	16,501,187	37,477,345	34.07	17,019,462	15.47	18,994,890	17.21	1,522,993	
Dec. 24	570	16,497,191	36,226,910	32.93	16,050,698	14.59	18,653,616	16.96	1,522,596	
1886.										
Mar. 1	571	17,184,663	38,467,958	33.57	16,692,494	14.57	20,284,810	17.78	1,490,654	
June 3	575	17,452,850	36,682,622	31.53	17,849,509	15.34	17,426,446	14.98	1,406,667	
Aug. 27	582	18,315,951	41,364,412	33.88	17,118,272	14.02	22,867,315	18.73	1,378,825	
Oct. 7	580	18,438,101	39,891,410	32.45	17,974,624	14.62	20,594,220	16.75	1,322,566	
Dec. 28	576	18,828,474	40,251,058	32.07	18,082,937	14.41	20,974,170	16.71	1,193,951	
1887.										
Mar. 4	582	19,446,236	42,186,629	32.54	18,037,638	13.91	23,012,354	17.75	1,136,637	
May 13	584	20,082,778	41,866,938	31.27	19,111,576	14.27	21,673,404	16.19	1,081,958	
Aug. 1	594	20,814,218	44,475,533	32.05	18,401,230	13.26	25,021,687	18.03	1,052,616	
Oct. 5	598	20,570,959	40,983,916	29.88	19,171,016	13.98	20,771,852	15.14	1,041,048	
Dec. 7	600	20,237,953	39,116,212	28.99	18,425,529	13.66	19,629,800	14.55	1,060,883	
1888.										
Feb. 14	603	20,788,469	40,918,158	29.52	18,290,041	13.20	21,600,663	15.59	1,027,454	
Apr. 30	606	20,795,516	39,175,386	28.26	18,869,677	13.61	19,298,656	13.92	1,007,053	
June 30	609	20,756,627	39,806,200	28.77	17,754,453	12.83	21,045,051	15.21	1,006,696	
Oct. 4	611	21,297,373	42,224,852	29.74	18,466,510	13.01	22,763,433	16.03	994,409	
Dec. 12	615	21,150,669	42,096,506	29.85	18,089,328	12.83	23,025,148	16.33	982,030	
1889.										
Feb. 26	620	22,108,190	46,152,837	31.31	18,299,545	12.42	26,888,639	18.24	964,653	
May 13	622	22,532,982	45,216,707	30.10	19,984,145	13.30	24,287,408	16.17	945,154	
July 12	624	23,197,384	48,488,996	31.35	20,064,249	12.97	27,489,594	17.78	935,153	
Sept. 30	626	23,355,251	47,310,106	30.39	19,052,153	12.24	27,327,970	17.55	929,983	
Dec. 11	630	23,037,979	43,421,760	28.27	19,053,439	12.41	23,439,190	15.26	929,131	
1890.										
Feb. 28	635	23,999,083	47,348,221	29.59	19,385,160	12.12	27,043,136	16.90	919,925	
May 17	644	24,458,347	45,815,953	28.10	19,214,280	11.78	25,672,588	15.74	929,085	
July 18	650	25,234,240	47,608,327	28.30	19,719,230	11.72	26,955,389	16.02	933,708	
Oct. 2	650	25,804,618	48,563,276	28.23	20,149,638	11.72	27,493,759	15.98	919,879	
Dec. 19	655	25,120,570	46,041,343	27.49	20,682,244	12.35	24,449,070	14.60	910,029	
1891.										
Feb. 26	654	26,052,632	52,449,599	30.20	21,751,135	12.52	29,785,731	17.15	912,733	
May 4	657	26,750,845	50,936,356	28.56	22,312,368	12.51	27,709,586	15.54	914,402	
July 9	660	27,027,984	49,363,907	27.40	22,496,481	12.49	25,973,487	14.41	893,039	
Sept. 25	663	28,583,963	56,669,154	29.74	23,177,047	12.16	32,572,518	17.06	919,589	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 6.—Iowa, Minnesota, Missouri, Kansas, and Nebraska (Omaha transferred to division No. 9, October 5, 1887; Kansas City and St. Joseph transferred to division No. 9, May 13, 1887), excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1882.										
Mar. 11....	157	\$6,541,424	\$11,849,967	27.17	\$5,719,125	13.11	\$5,665,681	12.99	\$465,161	
May 19....	165	6,707,034	12,348,739	27.62	5,557,107	12.43	6,323,035	14.14	467,997	
July 1.....	171	6,945,887	12,192,356	26.33	5,865,877	12.67	5,866,168	12.68	460,311	
Oct. 3.....	184	7,211,774	11,866,093	24.68	5,934,099	12.34	5,440,739	11.32	491,205	
Dec. 30....	197	7,314,811	12,985,546	26.63	6,513,480	13.35	5,975,158	12.25	496,908	
1883.										
Mar. 13....	207	7,692,300	13,786,065	26.88	6,048,070	11.79	7,237,137	14.11	500,858	
May 1.....	216	8,007,308	13,928,636	26.09	6,926,476	12.98	6,496,862	12.17	505,298	
June 22....	227	8,669,016	16,331,528	28.26	6,739,738	11.66	9,100,816	15.75	490,974	
Oct. 2.....	257	9,087,854	15,692,927	25.90	7,240,980	11.95	7,922,362	13.08	529,585	
Dec. 31....	270	9,269,439	16,068,106	26.00	7,756,806	12.55	7,788,201	12.60	523,099	
1884.										
Mar. 7.....	287	9,365,609	16,334,768	26.16	7,297,414	11.69	8,526,486	13.66	510,868	
Apr. 24....	298	9,712,119	17,385,106	26.85	8,463,096	13.07	8,406,680	12.98	515,330	
June 20....	309	9,546,762	16,682,585	26.21	9,366,090	14.72	6,806,044	10.69	510,451	
Sept. 30....	329	9,158,231	16,305,178	26.70	8,130,878	13.32	7,677,976	12.58	494,324	
Dec. 20....	329	8,643,147	15,874,452	27.55	7,734,917	13.42	7,642,884	13.26	496,651	
1885.										
Mar. 10....	336	9,202,146	18,064,151	29.45	8,442,274	13.76	9,131,647	14.89	490,230	
May 6.....	340	9,643,675	19,112,996	29.73	8,803,813	13.69	9,806,853	15.25	502,330	
July 1.....	346	10,105,532	20,186,373	29.96	8,868,049	13.16	10,827,681	16.07	490,643	
Oct. 1.....	359	10,526,279	19,159,727	27.30	8,896,805	12.68	9,768,829	13.92	494,093	
Dec. 24....	363	10,511,542	19,128,184	27.30	9,309,286	13.28	9,315,121	13.29	503,777	
1886.										
Mar. 1.....	377	10,872,988	19,373,302	26.73	8,838,140	12.19	10,043,854	13.86	491,308	
June 3.....	391	12,203,046	23,020,432	28.30	11,204,906	13.77	11,339,220	13.94	476,306	
Aug. 27....	404	12,349,300	24,464,927	29.72	10,229,545	12.43	13,747,424	16.70	487,953	
Oct. 7.....	406	12,377,733	21,931,867	26.58	11,019,342	13.35	10,422,066	12.63	490,450	
Dec. 28....	418	12,811,418	23,073,002	26.99	11,752,951	13.76	10,848,107	12.70	451,944	
1887.										
Mar. 4.....	427	14,184,873	27,752,343	29.35	11,860,366	12.54	15,441,590	16.33	450,387	
May 13....	428	13,368,183	26,723,837	29.99	12,010,369	13.48	14,290,849	16.04	422,619	
Aug. 1.....	438	12,435,313	25,056,695	30.22	10,458,690	12.62	14,175,769	17.10	422,236	
Oct. 5.....	455	12,258,402	22,367,310	27.37	10,275,484	12.57	11,660,633	14.27	431,193	
Dec. 7.....	462	11,440,774	20,023,408	26.25	9,831,122	12.89	9,753,960	12.79	438,326	
1888.										
Feb. 14....	460	11,915,472	24,167,651	30.42	10,418,840	13.12	13,308,830	16.75	439,981	
Apr. 30....	468	12,191,175	24,217,974	29.80	10,851,912	13.35	12,924,379	15.90	441,683	
June 30....	471	12,423,419	25,363,996	30.62	10,547,101	12.73	14,367,358	17.35	449,537	
Oct. 4.....	476	12,646,574	23,898,707	28.35	10,011,697	11.87	13,436,321	15.94	450,689	
Dec. 12....	480	12,102,288	20,169,802	25.00	10,197,298	12.64	9,520,418	11.80	452,086	
1889.										
Feb. 26....	487	12,420,637	22,812,398	27.55	10,019,197	12.10	12,336,471	14.90	456,730	
May 13....	490	12,585,262	23,606,074	28.13	10,460,419	12.47	12,687,257	15.12	458,398	
July 12....	497	12,925,286	24,386,425	28.30	10,374,952	12.04	13,553,976	15.73	457,497	
Sept. 30....	503	13,015,631	23,831,360	27.46	9,352,807	10.78	14,013,997	16.15	464,556	
Dec. 11....	516	13,209,115	23,663,534	26.87	10,728,448	12.18	12,464,371	14.15	470,715	
1890.										
Feb. 28....	522	14,037,495	26,557,782	28.38	10,142,221	10.84	15,945,079	17.04	470,481	
May 17....	531	14,672,003	28,417,458	29.05	10,129,389	10.36	17,803,225	18.20	484,844	
July 18*...	522	11,820,328	23,587,972	29.93	8,660,227	10.99	14,559,610	18.48	462,949	
Oct. 2.....	529	12,650,537	25,045,606	29.70	9,037,219	10.72	15,542,676	18.43	465,711	
Dec. 19....	526	12,020,926	21,890,313	27.32	9,113,606	11.87	12,303,422	15.36	473,285	
1891.										
Feb. 26....	525	12,152,020	24,124,918	29.78	9,109,692	11.24	14,548,746	17.96	466,480	
May 4.....	526	12,807,895	24,484,899	28.68	9,383,476	10.99	14,634,337	17.14	467,086	
July 9†....	525	12,271,889	21,873,399	26.74	9,271,189	11.33	12,140,446	14.84	461,704	
Sept. 25....	534	12,709,609	24,150,965	28.53	8,975,641	10.59	14,702,969	17.35	472,355	

* St. Paul and Minneapolis transferred to division No. 9 from July 18, 1890.

† Des Moines transferred to division No. 9 from July 9, 1891.

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TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 7.—Colorado, Nevada, California, and Oregon, excluding reserve cities.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1882.										
Mar. 11.....	30	\$2,576,675	\$5,408,452	Per ct. 31.53	\$2,542,858	Per ct. 14.83	\$2,758,864	Per ct. 16.08	\$106,730	
May 19.....	31	2,696,322	5,872,661	32.72	2,637,314	14.69	3,122,481	17.40	112,866	
July 1.....	32	2,693,926	5,682,235	31.69	2,460,625	13.72	3,109,475	17.34	112,135	
Oct. 3.....	32	2,868,124	6,241,813	32.69	2,794,278	14.63	3,330,785	17.44	116,750	
Dec. 31.....	33	2,871,064	6,379,306	33.37	3,166,266	16.56	3,096,131	16.20	116,909	
1883.										
Mar. 13.....	33	2,866,867	6,081,382	31.86	3,594,598	18.83	2,374,534	12.44	112,250	
May 1.....	34	2,890,642	5,487,840	28.51	3,133,202	16.28	2,240,755	11.64	113,883	
June 22.....	38	2,984,656	6,355,648	31.97	3,203,157	16.11	3,033,366	15.26	119,125	
Oct. 2.....	43	3,206,008	5,839,540	27.35	3,098,370	14.51	2,619,307	12.27	121,863	
Dec. 31.....	42	3,241,147	6,447,703	29.88	3,558,027	16.50	2,763,101	12.80	126,575	
1884.										
Mar. 7.....	43	3,009,761	5,626,902	28.08	3,217,300	16.05	2,287,585	11.46	122,008	
Apr. 24.....	43	3,028,531	5,791,614	28.68	3,207,082	15.88	2,462,898	12.20	121,634	
June 20.....	45	2,748,621	5,492,659	29.97	3,664,908	20.00	1,717,837	9.37	109,914	
Sept. 30.....	46	2,660,548	5,798,359	32.69	3,346,017	18.86	2,341,155	13.20	111,187	
Dec. 20.....	47	2,560,777	5,524,939	32.36	3,180,260	18.63	2,239,427	13.12	105,252	
1885.										
Mar. 10.....	47	2,663,353	5,978,551	33.67	3,450,529	19.43	2,419,586	13.63	108,436	
May 6.....	49	2,683,438	5,699,692	31.86	3,336,534	18.65	2,256,198	12.61	106,960	
July 1.....	50	2,721,004	5,697,478	31.41	2,966,876	16.36	2,626,141	14.48	104,461	
Oct. 1.....	51	2,920,666	6,635,005	34.07	3,260,554	16.74	3,264,417	16.76	110,034	
Dec. 24.....	54	3,189,900	7,038,522	33.10	3,732,709	17.55	3,192,688	15.01	113,125	
1886.										
Mar. 1.....	57	3,329,624	7,529,982	33.92	3,947,515	17.78	3,465,653	15.61	116,814	
June 2.....	61	3,598,749	7,672,897	31.98	4,034,927	16.82	3,527,877	14.70	110,093	
Aug. 27.....	67	3,863,286	8,288,012	32.18	4,096,387	15.91	4,075,587	15.82	116,038	
Oct. 7.....	68	3,971,589	7,896,910	29.83	4,104,213	15.50	3,672,731	13.87	119,966	
Dec. 28.....	71	4,329,961	9,221,771	31.95	5,276,940	18.28	3,828,979	13.26	115,853	
1887.										
Mar. 4.....	71	4,674,444	10,289,333	33.02	5,672,302	18.20	4,504,028	14.45	113,003	
May 13.....	75	5,276,435	11,540,554	32.81	5,990,889	17.03	5,438,612	15.46	611,053	
Aug. 1.....	83	5,719,220	11,799,916	30.95	6,134,729	16.09	5,548,590	14.55	116,567	
Oct. 5.....	86	6,330,097	13,784,605	32.66	7,276,703	17.24	6,385,396	15.13	122,506	
Dec. 7.....	86	6,291,325	12,882,230	30.71	7,540,479	17.98	5,218,778	12.44	122,973	
1888.										
Feb. 14.....	87	6,149,731	12,446,902	30.36	7,457,014	18.19	4,861,593	11.86	128,295	
Apr. 30.....	94	6,042,609	11,396,749	28.29	6,557,882	16.28	4,708,066	11.69	130,801	
June 30.....	96	5,924,903	11,634,948	29.46	6,338,182	16.05	5,171,147	13.09	125,619	
Oct. 4.....	86	6,036,317	12,503,944	31.07	6,338,048	16.05	6,034,811	15.00	131,085	
Dec. 12.....	96	5,935,642	11,717,229	29.61	6,789,265	17.16	4,800,478	12.13	127,486	
1889.										
Feb. 26.....	98	6,215,145	13,833,233	33.39	7,408,611	17.88	6,297,797	15.20	126,875	
May 13.....	102	6,418,048	13,674,031	31.96	7,084,911	16.56	6,459,741	15.10	129,379	
July 12.....	102	6,469,509	14,125,458	32.75	7,124,899	16.52	6,870,159	15.93	130,400	
Sept. 30.....	107	6,871,682	15,136,846	33.04	6,826,811	14.90	8,181,249	17.86	128,786	
Dec. 11.....	109	6,822,808	13,759,793	30.25	7,133,411	15.16	6,489,222	14.27	137,160	
1890.										
Feb. 28.....	111	6,985,597	14,398,961	30.92	7,499,805	16.10	6,756,913	14.51	142,243	
May 17.....	114	7,280,605	14,457,219	29.79	7,148,956	14.73	7,166,979	14.77	141,284	
July 18.....	118	7,407,945	14,436,816	29.23	6,844,093	13.85	7,450,124	15.08	142,099	
Oct. 2.....	120	7,973,078	15,402,798	28.98	7,188,163	13.52	8,070,144	15.18	144,941	
Dec. 19.....	123	7,220,289	12,965,412	26.94	7,689,352	15.97	5,126,361	10.65	149,699	
1891.										
Feb. 26.....	126	7,002,973	13,974,031	29.93	7,904,310	16.93	5,916,675	12.67	153,046	
May 4.....	127	7,441,637	14,707,475	29.65	8,210,360	16.55	6,335,458	12.77	161,657	
July 9.....	125	7,253,732	13,418,378	29.75	7,070,382	15.86	5,590,972	11.56	157,024	
Sept. 25.....	125	7,410,697	14,066,112	28.47	7,112,951	14.40	6,782,556	13.73	170,605	

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES AND CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 8.—Arizona, Dakota, Montana, New Mexico, Utah, Washington, Wyoming, Oklahoma, and Indian Territory.]

Dates.	No. of banks	Amount of reserve required, 15 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (6 per cent).		With reserve agents (9 per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1882.										
Mar. 11....	32	\$1,144,970	\$1,864,032	24.42	\$1,234,034	16.17	\$547,357	7.17	\$82,641	
May 19....	36	1,340,349	2,242,753	25.10	1,346,771	15.07	803,072	8.99	92,910	
July 1....	38	1,379,900	2,335,024	25.38	1,285,644	13.76	970,470	10.55	98,920	
Oct. 3....	41	1,662,285	2,686,299	24.24	1,566,209	14.13	1,019,233	9.29	100,857	
Dec. 30....	48	1,815,318	3,276,376	27.07	1,893,011	15.64	1,276,446	10.55	106,919	
1883.										
Mar. 13....	54	1,857,414	3,171,854	25.62	1,944,893	15.71	1,118,433	9.03	108,528	
May 1....	55	2,072,505	3,196,343	23.13	1,946,749	14.09	1,139,293	8.25	110,301	
June 22....	60	2,234,510	3,787,433	25.42	1,946,924	13.07	1,726,181	11.59	114,328	
Oct. 2....	70	2,362,081	3,453,105	21.93	2,000,374	12.70	1,331,438	8.46	121,293	
Dec. 31....	74	2,280,534	3,746,766	24.64	2,450,974	16.12	1,177,548	7.75	118,244	
1884.										
Mar. 7....	78	2,206,520	3,406,474	23.16	2,332,136	15.85	955,815	6.50	118,523	
Apr. 24....	84	2,256,846	3,584,760	23.83	2,421,783	16.10	1,038,881	6.90	124,096	
June 20....	87	2,194,632	3,402,695	23.26	2,377,061	16.25	899,284	6.15	126,350	
Sept. 30....	87	2,162,177	3,263,041	22.64	2,077,673	14.41	1,066,754	7.40	118,614	
Dec. 20....	86	2,193,537	3,581,574	24.49	2,357,403	16.12	1,114,624	7.62	109,547	
1885.										
Mar. 10....	88	2,132,223	3,703,384	26.05	2,525,590	17.77	1,068,609	7.52	109,185	
May 6....	89	2,124,749	3,587,997	25.33	2,387,887	16.86	1,089,153	7.69	110,957	
July 1....	92	2,317,930	3,939,596	25.48	2,354,579	15.24	1,473,460	9.53	111,557	
Oct. 1....	94	2,492,432	4,420,239	26.60	2,600,691	15.65	1,704,733	10.26	114,815	
Dec. 24....	107	2,633,914	4,881,391	27.80	3,166,234	18.03	1,594,293	9.08	120,864	
1886.										
Mar. 1....	107	2,643,604	4,716,817	26.86	3,057,426	17.41	1,535,412	8.74	123,977	
June 3....	109	2,745,657	4,688,187	25.61	3,091,659	16.89	1,471,191	8.04	125,339	
Aug. 27....	113	2,615,777	5,173,789	29.67	3,135,269	17.98	1,913,185	10.97	129,335	
Oct. 7....	114	2,675,213	5,149,624	28.87	3,360,609	18.79	1,669,970	9.36	119,045	
Dec. 28....	111	2,852,550	5,258,108	27.65	3,560,333	18.70	1,577,946	8.25	119,829	
1887.										
Mar. 4....	121	3,019,568	4,961,765	24.65	3,418,756	16.98	1,421,601	7.06	121,408	
May 13....	125	3,258,730	4,782,756	22.02	3,357,718	15.46	1,303,545	6.00	121,493	
Aug. 1....	128	3,501,233	5,626,017	24.13	3,492,525	14.96	2,010,740	8.57	122,752	
Oct. 5....	128	3,630,696	5,730,545	23.68	3,715,196	15.35	1,888,860	7.80	126,489	
Dec. 7....	130	3,787,621	6,290,797	24.91	4,255,601	16.85	1,908,315	7.56	126,881	
1888.										
Feb. 14....	131	3,779,467	5,791,312	22.98	3,874,586	15.38	1,787,096	7.09	129,630	
Apr. 30....	130	3,824,435	5,935,373	23.28	3,887,931	15.25	1,919,790	7.53	127,652	
June 30....	130	3,972,189	6,292,650	23.76	3,874,153	14.63	2,289,537	8.65	128,360	
Oct. 4....	132	4,461,321	7,758,182	26.08	4,241,947	14.26	3,386,255	11.39	129,980	
Dec. 12....	131	4,552,960	7,853,939	25.88	4,599,390	15.15	3,124,805	10.29	129,744	
1889.										
Feb. 26....	133	4,732,884	7,894,311	24.76	4,617,893	14.48	3,143,660	9.86	132,753	
May 13....	138	5,050,912	8,813,862	26.18	4,829,576	14.34	3,847,235	11.43	137,051	
July 12....	144	5,311,411	9,191,020	25.96	4,849,185	13.69	4,206,523	11.88	135,812	
Sept. 30....	151	5,928,263	10,555,490	26.71	4,778,295	12.09	5,633,344	14.25	143,851	
Dec. 11....	152	6,001,950	9,742,120	24.35	5,648,649	24.12	3,942,902	9.85	150,569	
1890.										
Feb. 28....	159	6,072,253	10,551,559	26.07	5,958,841	14.72	4,440,876	10.77	151,842	
May 17....	166	6,366,800	10,108,136	23.81	5,760,189	13.57	4,188,093	9.87	159,854	
July 18*....	174	6,567,112	10,843,892	24.77	5,911,189	13.50	4,760,076	10.87	172,617	
Oct. 2*....	188	7,023,128	11,958,439	25.54	6,157,780	13.15	5,614,817	11.99	185,842	
Dec. 19....	198	6,766,459	10,652,105	23.61	6,667,228	14.78	3,793,564	8.41	191,313	
1891.										
Feb. 26....	203	6,598,191	11,364,659	25.84	6,748,404	15.34	4,414,375	10.04	201,880	
May 4....	210	6,678,807	11,160,782	25.07	6,452,075	14.49	4,502,293	10.11	206,414	
July 9....	216	6,689,079	10,878,920	24.40	6,181,605	13.86	4,488,131	10.06	209,184	
Sept. 25....	224	6,894,169	12,043,371	26.20	6,036,951	13.13	5,790,699	12.60	215,721	

* Oklahoma included from July 18, 1890.

† Indian Territory included from Oct. 2, 1890.

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 9.—Reserve cities—Boston, Albany, Philadelphia, Pittsburgh, Baltimore, Washington, New Orleans, Louisville, Cincinnati, Cleveland, Chicago, Detroit, Milwaukee, St. Louis, and San Francisco.]

Dates.	No. of banks	Amount of reserve required, 25 per cent of net deposits.	Reserve held.		Classification of reserve held.					
			Amount.	Ratio.	Lawful money (12½ per cent).		With reserve agents (12½ per cent).		Five per cent redemption fund.	
					Amount.	Ratio.	Amount.	Ratio.		
1882.				<i>Per ct.</i>		<i>Per ct.</i>		<i>Per ct.</i>		
Mar. 11...	192	\$77,032,003	\$93,401,093	30.31	\$54,818,246	17.79	\$34,852,796	11.31	\$3,730,051	
May 19...	192	80,294,028	102,352,999	31.87	59,318,593	18.47	39,467,976	12.29	3,566,430	
July 1....	193	81,760,651	95,874,953	29.32	57,206,564	17.49	35,233,042	10.77	3,435,347	
Oct. 3....	193	79,694,569	89,143,583	27.96	52,413,086	16.44	33,213,052	10.42	3,517,465	
Dec. 30...	195	77,095,866	95,051,887	30.82	54,211,536	17.58	37,282,190	12.09	3,558,161	
1883.										
Mar. 13...	198	77,410,867	89,796,888	29.00	49,661,801	16.04	36,592,761	11.82	3,542,326	
May 1....	199	78,644,546	91,787,852	29.18	54,129,582	17.21	34,090,027	10.84	3,568,243	
June 22...	200	83,005,153	103,900,990	31.29	59,515,283	17.93	40,821,353	12.29	3,564,354	
Oct. 2....	200	80,961,109	100,938,235	31.08	56,425,507	17.42	40,798,990	12.60	3,413,838	
Dec. 31...	202	83,646,150	105,535,835	31.54	63,273,391	18.91	38,944,133	11.64	3,320,311	
1884.										
Mar. 7....	202	85,297,591	111,255,631	32.61	61,563,512	18.04	46,437,308	13.61	3,254,811	
Apr. 24...	202	84,514,593	104,165,958	30.81	62,160,250	18.39	38,827,197	11.49	3,178,511	
June 20...	204	75,708,561	91,103,676	30.08	59,623,045	19.69	28,403,338	9.38	3,077,293	
Sept. 30...	203	76,984,342	99,022,475	32.16	63,578,992	20.65	32,340,900	10.50	3,102,583	
Dec. 20...	203	78,739,375	103,685,153	32.92	66,011,790	20.96	34,672,781	11.01	3,000,582	
1885.										
Mar. 10...	202	83,462,537	118,522,306	35.50	74,383,404	22.28	41,172,443	12.33	2,966,459	
May 6....	202	86,628,766	123,962,577	35.77	80,109,098	23.12	40,912,049	11.81	2,941,430	
July 1....	202	89,118,594	123,423,045	34.62	79,828,139	22.39	40,661,809	11.41	2,933,097	
Oct. 1....	203	91,118,639	122,186,751	33.52	76,907,632	21.90	42,402,600	11.63	2,876,510	
Dec. 24...	202	91,151,185	117,043,608	32.11	74,674,927	20.48	39,551,479	10.88	2,817,202	
1886.										
Mar. 1....	205	94,506,304	124,034,337	32.81	77,446,733	20.49	43,904,247	11.61	2,683,357	
June 3...	212	96,810,237	122,784,157	31.71	80,738,933	20.85	39,567,423	10.22	2,477,801	
Aug. 27...	215	93,802,959	110,584,456	29.42	63,232,506	18.19	40,072,689	10.68	2,279,261	
Oct. 7....	217	95,363,719	113,951,757	29.88	70,489,135	18.48	41,271,509	10.82	2,191,113	
Dec. 28...	218	94,305,102	112,821,235	29.91	70,633,785	18.72	40,371,942	10.70	1,815,508	
1887.										
Mar. 4....	220	99,518,660	124,447,510	31.26	73,631,556	18.50	49,217,253	12.36	1,598,701	
May 13*	210	86,270,869	106,121,301	30.75	64,496,954	18.69	40,210,839	11.65	1,413,508	
Aug. 11...	221	83,889,166	98,389,974	29.32	59,504,534	17.73	37,672,349	11.23	1,213,090	
Oct. 5....	223	84,621,164	100,714,633	29.75	59,524,848	17.59	39,993,709	11.82	1,196,076	
Dec. 7....	223	84,031,602	97,132,024	28.90	58,086,213	17.28	37,957,340	11.29	1,088,471	
1888.										
Feb. 14...	222	88,281,912	107,045,750	30.31	61,380,008	17.38	44,647,555	12.63	1,018,187	
Apr. 30...	221	88,841,975	105,914,479	29.80	61,211,749	17.22	43,718,493	12.30	984,237	
June 30...	224	93,119,904	113,399,111	30.44	66,493,977	17.85	45,949,662	12.34	955,472	
Oct. 4....	224	96,217,307	116,864,734	30.36	64,447,941	16.75	51,508,038	13.38	908,755	
Dec. 12...	223	92,796,351	110,791,225	29.85	62,971,624	16.96	47,013,696	12.67	805,905	
1889.										
Feb. 26...	223	100,132,732	129,178,251	32.25	66,585,765	16.62	61,860,599	15.44	731,887	
May 13...	224	103,814,057	132,810,931	31.98	72,531,581	17.47	59,619,008	14.36	660,542	
July 12...	226	106,953,841	131,366,426	30.71	71,388,356	16.69	59,343,308	13.87	634,762	
Sept. 30...	228	104,752,379	121,912,119	29.10	64,592,017	15.42	56,712,959	13.54	607,143	
Dec. 11...	229	99,449,783	112,113,813	28.18	63,330,689	15.92	48,173,145	12.09	609,979	
1890.										
Feb. 28...	234	102,211,212	119,560,033	29.24	65,270,448	15.96	53,684,545	13.13	605,000	
May 17...	239	106,243,919	122,780,265	28.89	66,575,944	15.67	55,566,943	13.08	637,378	
July 18*	259	115,477,384	131,308,097	28.43	71,778,457	15.54	58,806,133	12.73	723,507	
Oct. 2....	259	114,438,382	129,777,284	28.35	68,071,517	14.87	60,999,210	13.33	706,557	
Dec. 19...	258	104,320,461	120,929,702	28.98	69,599,015	16.68	50,638,370	12.14	692,317	
1891.										
Feb. 26...	260	109,081,971	131,659,897	30.17	74,395,302	17.05	56,569,349	12.96	695,246	
May 4....	262	112,226,065	136,955,966	30.50	78,363,336	17.46	57,889,288	12.90	703,342	
July 9...	265	110,503,938	134,147,401	30.35	78,122,409	17.67	55,317,148	12.51	707,844	
Sept. 25...	265	112,977,749	138,786,632	30.71	76,990,726	17.04	61,005,875	13.50	790,031	

* Kansas City and St. Joseph included from May 13, 1887, and Chicago and St. Louis transferred to division No. 10.

† Omaha included from August 1, 1887.

‡ Minneapolis, St. Paul, and Brooklyn included from July 18, 1890.

§ Des Moines included from July 9, 1891.

TABLE SHOWING, BY GEOGRAPHICAL DIVISIONS, THE CENTRAL RESERVE CITIES, THE NUMBER OF BANKS IN OPERATION, ETC.—Continued.

[Division No. 10.—Central reserve cities—New York, Chicago, and St. Louis.]

Dates.	New York City.			Chicago.			St. Louis.		
	No. of banks.	Amount of reserve required, 25 per cent of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required, 25 per cent of net deposits.	Ratio of reserve held.	No. of banks.	Amount of reserve required, 25 per cent of net deposits.	Ratio of reserve held.
1882.			<i>Per ct.</i>			<i>Per ct.</i>			<i>Per ct.</i>
Mar. 11	50	\$63,982,629	25.16						
May 19	50	66,708,718	26.14						
July 1	50	69,337,260	25.99						
Oct. 3	50	63,503,245	25.36						
Dec. 30	48	64,391,245	26.14						
1883.									
Mar. 13	48	62,437,901	23.59						
May 1	48	63,422,340	25.48						
June 22	48	69,809,640	28.81						
Oct. 2	48	66,735,374	26.53						
Dec. 31	47	69,509,209	27.58						
1884.									
Mar. 7	47	75,373,069	28.94						
Apr. 24	47	70,540,863	26.65						
June 20	45	57,948,702	29.82						
Sept. 30	44	63,737,684	35.63						
Dec. 20	44	68,335,552	38.29						
1885.									
Mar. 10	44	73,191,705	40.12						
May 6	44	74,436,136	41.48						
July 1	45	78,181,211	42.47						
Oct. 1	44	78,214,626	36.98						
Dec. 24	45	75,516,839	32.76						
1886.									
Mar. 1	45	80,887,727	31.28						
June 3	45	74,187,977	30.28						
Aug. 27	45	70,386,879	27.46						
Oct. 7	45	70,697,561	27.24						
Dec. 28	45	73,607,025	29.89						
1887.									
Mar. 4	45	78,607,422	28.70						
May 13	46	74,921,637	27.64	18	\$16,993,940	30.41	5	\$2,280,864	36.40
Aug. 1	46	73,497,514	28.11	18	16,579,934	33.14	5	2,710,600	31.89
Oct. 5	47	71,084,776	26.18	18	16,161,735	30.53	5	2,574,297	26.44
Dec. 7	47	72,379,059	27.18	18	15,537,512	28.80	4	1,999,375	29.79
1888.									
Feb. 14	46	80,277,202	30.29	18	16,167,806	31.68	4	2,202,808	34.05
Apr. 30	46	79,168,388	29.93	18	17,822,500	29.75	4	2,177,175	40.11
June 30	46	84,608,091	30.34	19	17,961,506	31.37	4	2,217,845	42.10
Oct. 4	46	85,539,988	28.16	19	17,332,756	30.24	4	1,970,308	27.07
Dec. 12	46	82,639,532	29.12	19	16,056,945	30.88	4	2,020,493	28.90
1889.									
Feb. 26	45	91,069,618	28.72	19	16,813,643	33.60	4	2,013,392	42.12
May 13	45	90,257,748	28.73	19	18,564,211	35.50	4	1,885,147	46.75
July 12	45	89,801,522	27.08	19	19,411,765	31.79	5	2,812,114	40.95
Sept. 30	45	84,536,699	25.10	20	19,682,820	31.69	5	2,995,249	26.71
Dec. 11	46	79,476,706	26.99	20	18,500,455	30.29	5	2,979,311	24.80
1890.									
Feb. 28	46	84,259,377	26.17	20	19,020,602	30.47	7	5,670,384	28.57
May 17	46	80,585,344	26.39	20	21,248,980	31.01	8	6,494,906	25.03
July 18	47	81,702,359	27.05	19	21,034,078	29.09	8	6,800,814	24.42
Oct. 2	47	83,147,968	27.81	19	20,721,496	29.98	8	6,545,181	21.35
Dec. 19	47	75,113,249	28.11	19	18,398,815	31.42	8	5,679,210	24.28
1891.									
Feb. 26	47	84,503,622	28.91	20	19,713,708	32.77	8	6,048,537	24.49
May 4	47	81,835,205	26.96	20	23,991,723	33.88	8	6,248,857	24.40
July 9	49	82,571,595	29.93	20	22,943,151	31.02	9	5,913,094	23.78
Sept. 25	49	81,940,346	26.26	21	23,216,492	33.62	9	6,065,187	23.83

170 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AVERAGE WEEKLY DEPOSITS, CIRCULATION, AND RESERVE OF THE NATIONAL BANKS OF NEW YORK CITY, AS REPORTED TO THE NEW YORK CLEARING HOUSE, FOR THE MONTHS GIVEN, IN THE YEARS 1885, 1886, 1887, 1888, 1889, 1890 AND 1891.

Week ended—	Liabilities.			Reserve.				Ratio to liabilities.
	Circulation.	Net deposits.	Total.	Specie.	Legal tenders.	Total.		
Sept. 5, 1885	\$9,704,700	\$321,859,000	\$321,563,700	\$102,921,100	\$28,701,900	\$131,623,000		Per cent.
Sept. 12, 1885	9,753,300	320,910,000	330,663,300	100,255,300	28,842,300	129,097,600		39.70
Sept. 19, 1885	9,735,800	319,060,800	328,796,600	97,333,200	27,662,800	124,996,000		39.04
Sept. 26, 1885	9,808,000	316,767,000	326,575,000	95,037,900	26,014,800	121,052,000		38.01
Oct. 3, 1885	9,902,900	315,002,600	324,905,500	92,351,600	24,516,600	116,868,200		37.07
Oct. 10, 1885	9,921,200	315,596,200	325,517,400	93,642,500	23,002,000	116,644,500		35.97
Oct. 17, 1885	9,954,000	317,296,700	327,250,700	91,945,300	22,221,100	114,166,400		35.83
Oct. 24, 1885	10,006,000	313,767,200	322,773,200	87,309,100	21,059,800	108,368,900		34.48
Oct. 31, 1885	9,989,800	313,399,700	323,389,500	84,954,600	21,874,900	106,829,500		33.47
Sept. 4, 1886	8,059,200	283,366,700	291,425,900	61,371,600	19,071,400	80,443,000		27.60
Sept. 11, 1886	8,058,000	282,417,800	290,475,800	63,403,700	16,929,300	80,333,000		27.66
Sept. 18, 1886	8,104,800	281,466,500	289,571,300	63,823,900	15,876,700	79,700,600		27.52
Sept. 25, 1886	8,136,100	283,170,900	291,307,000	66,714,600	15,252,200	81,966,800		28.14
Oct. 2, 1886	8,161,800	282,295,800	290,457,600	64,111,700	14,607,700	78,719,400		27.10
Oct. 9, 1886	8,110,700	281,170,758	289,281,458	65,090,900	13,069,500	78,160,400		27.02
Oct. 16, 1886	8,215,900	295,713,900	303,929,800	65,028,600	13,133,100	78,161,700		25.72
Oct. 23, 1886	8,246,400	283,693,500	291,939,900	65,688,400	12,803,800	78,472,200		26.88
Oct. 30, 1886	8,234,900	284,522,500	292,757,400	66,188,100	13,177,200	79,365,300		27.11
Sept. 3, 1887	8,112,000	281,345,100	289,457,100	59,175,700	18,786,100	77,961,800		26.93
Sept. 10, 1887	8,115,600	279,915,600	288,031,200	58,851,300	17,769,000	76,621,300		26.60
Sept. 17, 1887	8,126,000	279,288,500	287,414,500	59,052,900	16,389,600	75,442,500		26.25
Sept. 24, 1887	8,235,300	278,573,000	286,808,300	60,635,900	16,259,600	76,895,500		26.81
Oct. 1, 1887	8,202,500	281,647,300	289,849,800	64,619,200	15,767,500	80,386,700		27.73
Oct. 8, 1887	8,186,800	285,703,700	293,890,500	64,317,500	16,269,700	80,587,200		27.42
Oct. 15, 1887	8,199,100	289,861,500	298,060,600	64,663,100	16,885,400	81,548,500		27.36
Oct. 22, 1887	8,216,200	289,542,800	297,759,000	64,918,700	16,735,800	81,654,500		27.42
Oct. 29, 1887	8,115,100	289,601,900	297,717,000	66,005,800	17,542,400	83,548,200		28.06
Nov. 5, 1887	8,046,100	289,954,700	298,000,800	64,639,800	17,810,700	82,450,500		27.67
Nov. 12, 1887	8,033,700	288,289,700	296,323,400	63,791,600	18,070,800	81,862,400		27.63
Sept. 1, 1888	7,770,400	341,477,200	349,247,600	73,344,200	30,867,300	104,031,500		29.79
Sept. 8, 1888	7,850,400	336,495,600	344,346,000	69,844,500	28,797,600	98,642,100		28.65
Sept. 15, 1888	7,892,900	312,995,600	320,888,500	69,723,700	28,238,900	97,962,600		30.53
Sept. 22, 1888	7,927,700	333,959,700	341,887,400	70,054,900	26,320,600	96,375,500		28.02
Sept. 29, 1888	6,836,400	336,016,200	342,852,600	74,146,500	24,994,100	99,140,600		28.92
Oct. 6, 1888	6,515,300	349,506,800	356,022,100	74,411,300	23,204,300	97,615,600		27.42
Oct. 13, 1888	6,516,700	337,755,000	344,271,700	73,901,500	22,017,800	95,919,300		27.86
Oct. 20, 1888	6,488,700	343,953,000	350,441,700	81,457,700	21,386,800	102,844,500		29.35
Oct. 27, 1888	6,484,500	343,813,200	350,297,700	81,212,600	21,329,800	102,542,400		29.27
Nov. 3, 1888	6,362,200	343,587,300	349,950,500	80,140,200	21,700,800	101,841,000		29.10
Sept. 7, 1889	3,961,900	345,344,200	349,306,100	65,635,100	31,687,500	97,322,600		27.86
Sept. 14, 1889	3,978,100	346,601,000	350,574,100	63,824,300	30,527,100	94,351,400		26.91
Sept. 21, 1889	3,931,300	342,298,800	346,230,100	60,894,900	29,468,400	90,363,300		26.10
Sept. 28, 1889	3,945,500	340,542,700	344,488,200	60,375,900	28,933,700	89,309,600		25.93
Oct. 5, 1889	3,957,100	334,991,500	338,948,600	58,407,200	27,257,900	85,665,100		25.27
Oct. 12, 1889	3,943,900	329,923,400	333,867,300	59,565,300	24,873,400	84,439,300		25.29
Oct. 19, 1889	3,893,200	328,225,600	332,118,800	62,537,900	23,570,300	86,108,200		25.93
Oct. 26, 1889	4,037,400	325,328,100	329,365,500	62,403,200	22,715,200	85,118,400		25.84
Nov. 2, 1889	4,053,600	325,635,600	329,689,200	62,450,000	22,748,700	85,198,700		25.84
Nov. 9, 1889	3,991,200	320,166,700	324,157,900	61,240,500	20,416,800	81,657,300		25.19
Sept. 6, 1890	3,690,700	309,128,200	312,818,900	63,678,800	19,062,800	82,741,600		28.05
Sept. 13, 1890	3,700,100	304,626,200	308,326,300	56,963,600	19,146,500	76,110,100		24.68
Sept. 20, 1890	3,585,700	309,181,200	312,766,900	56,588,600	17,403,400	74,002,000		25.90
Sept. 27, 1890	3,479,300	324,335,300	327,814,600	79,205,500	16,692,300	95,897,800		29.25
Oct. 4, 1890	3,505,000	331,430,600	334,941,600	80,839,400	15,353,800	96,193,300		28.72
Oct. 11, 1890	3,521,300	325,794,800	329,316,100	73,148,900	14,436,700	87,585,600		26.60
Oct. 18, 1890	3,518,800	320,667,900	324,186,700	66,552,400	14,642,500	81,194,900		25.05
Oct. 25, 1890	3,497,200	317,395,500	320,892,700	65,680,500	15,611,800	81,292,300		25.33
Nov. 1, 1890	3,500,800	314,709,700	318,210,500	66,088,800	16,334,300	82,423,100		25.90
Nov. 8, 1890	3,493,500	309,975,100	313,468,600	62,360,900	15,517,400	77,878,300		24.84
Sept. 5, 1891	5,459,400	332,378,600	337,838,000	49,293,200	44,509,800	93,803,000		27.77
Sept. 12, 1891	5,527,000	332,578,000	338,105,000	51,750,700	41,488,500	93,239,200		27.58
Sept. 19, 1891	5,501,200	335,317,300	340,818,500	53,065,900	39,540,900	92,611,800		27.17
Sept. 26, 1891	5,567,700	333,004,000	338,571,700	52,824,200	35,676,300	88,500,500		26.14
Oct. 3, 1891	5,619,000	331,492,100	337,111,100	54,783,400	32,879,900	87,663,300		26.00
Oct. 10, 1891	5,629,100	332,294,100	337,923,200	59,731,800	30,905,700	90,637,500		26.82
Oct. 17, 1891	5,570,500	339,667,000	345,237,500	65,532,000	29,610,500	95,142,500		27.56
Oct. 24, 1891	5,573,400	341,023,000	346,596,400	69,327,700	27,347,300	96,675,000		27.89
Oct. 31, 1891	5,592,600	343,572,700	349,165,300	71,771,500	26,779,400	98,550,900		28.22
Nov. 7, 1891	5,587,400	345,411,300	350,998,700	71,728,600	23,665,800	95,394,400		27.18

TABLE SHOWING THE MOVEMENT OF THE RESERVE OF THE NATIONAL BANKS IN NEW YORK CITY DURING OCTOBER FOR THE LAST FIFTEEN YEARS.

Week ended—	Specie.	Legal tenders.	Total.	Ratio of reserve to—	
				Circulation and deposits.	Deposits.
				<i>Per cent.</i>	<i>Per cent.</i>
October 6, 1877.....	\$14,665,600	\$36,168,300	\$50,833,900	27.0	28.5
October 13, 1877.....	14,726,500	35,178,900	49,905,400	26.7	29.2
October 20, 1877.....	14,087,400	35,101,700	49,189,100	26.5	29.0
October 27, 1877.....	15,209,000	34,367,800	49,576,800	26.8	29.4
October 5, 1878.....	14,995,800	38,304,900	53,300,700	25.7	28.4
October 12, 1878.....	12,184,600	37,685,100	49,869,700	24.4	27.0
October 19, 1878.....	13,531,400	36,576,000	50,107,400	24.7	27.3
October 26, 1878.....	17,384,200	35,690,500	53,074,700	25.8	28.5
October 4, 1879.....	18,979,600	34,368,000	53,347,600	23.3	25.8
October 11, 1879.....	20,901,800	32,820,300	53,722,100	23.4	25.9
October 18, 1879.....	24,686,500	29,305,200	53,991,700	23.5	26.1
October 25, 1879.....	25,636,000	26,713,900	52,349,900	23.0	25.5
October 2, 1880.....	59,823,700	11,129,100	70,952,800	25.4	26.4
October 9, 1880.....	62,521,300	10,785,000	73,306,300	25.4	27.2
October 16, 1880.....	62,760,600	10,939,200	73,699,800	25.5	27.1
October 23, 1880.....	60,888,200	10,988,200	71,876,400	24.8	26.6
October 30, 1880.....	61,471,600	10,925,000	72,396,600	25.0	26.7
October 1, 1881.....	54,954,600	12,150,400	67,105,000	23.1	24.8
October 8, 1881.....	53,287,900	12,153,800	65,441,700	23.1	24.9
October 15, 1881.....	51,008,300	12,452,700	63,461,000	23.2	25.0
October 22, 1881.....	54,016,200	12,496,500	66,512,700	24.6	26.6
October 29, 1881.....	55,961,200	12,947,900	68,909,100	25.6	27.4
October 7, 1882.....	47,016,000	18,384,500	65,400,500	24.0	26.3
October 14, 1882.....	48,281,000	18,002,700	66,283,700	24.7	26.6
October 21, 1882.....	49,518,200	17,023,900	66,542,100	25.0	26.8
October 28, 1882.....	48,374,200	17,204,700	65,578,900	24.8	26.5
October 6, 1883.....	51,586,700	20,122,500	71,709,200	25.5	27.0
October 13, 1883.....	50,894,000	21,145,800	72,039,800	25.4	26.8
October 20, 1883.....	47,262,900	20,719,700	67,982,600	24.5	25.9
October 27, 1883.....	46,372,800	20,617,600	66,990,400	24.5	25.9
October 4, 1884.....	67,470,600	25,817,300	93,287,900	34.5	36.3
October 11, 1884.....	68,922,500	27,654,100	96,576,600	35.2	36.9
October 18, 1884.....	67,579,400	27,875,500	95,454,900	34.8	36.5
October 25, 1884.....	67,638,000	27,354,200	94,992,200	34.6	36.3
October 3, 1885.....	92,351,600	24,516,600	116,868,200	36.0	37.1
October 10, 1885.....	93,642,500	23,002,000	116,644,500	35.8	37.0
October 17, 1885.....	91,945,300	22,221,100	114,166,400	34.9	36.0
October 24, 1885.....	87,309,100	21,059,800	108,368,900	33.5	34.5
October 30, 1885.....	84,954,600	21,874,900	106,829,500	33.0	34.1
October 2, 1886.....	64,111,700	14,607,700	78,719,400	27.1	27.9
October 9, 1886.....	65,723,800	13,209,100	78,932,900	27.0	27.7
October 16, 1886.....	65,228,600	13,133,100	78,361,700	26.7	27.4
October 23, 1886.....	65,668,400	12,803,800	78,472,200	26.9	27.7
October 30, 1886.....	66,195,400	13,177,200	79,372,600	27.1	27.9
October 1, 1887.....	64,619,200	15,767,500	80,386,700	27.7	28.5
October 8, 1887.....	64,317,500	16,229,700	80,587,200	27.4	28.2
October 15, 1887.....	64,663,100	16,885,400	81,548,500	27.3	28.1
October 22, 1887.....	64,918,700	16,735,500	81,654,200	27.4	28.2
October 29, 1887.....	66,005,800	17,542,600	83,548,400	27.8	28.6
October 6, 1888.....	74,411,300	23,204,300	97,615,600	27.4	27.9
October 13, 1888.....	73,901,500	22,017,800	95,919,300	27.8	28.4
October 20, 1888.....	81,457,700	21,386,800	102,844,500	29.3	29.9
October 27, 1888.....	81,212,600	21,329,800	102,542,400	29.3	29.8
October 5, 1889.....	58,407,200	27,247,900	85,655,100	25.3	25.6
October 12, 1889.....	59,565,900	24,873,400	84,439,300	25.3	25.6
October 19, 1889.....	62,537,900	23,570,300	86,108,200	25.9	26.2
October 26, 1889.....	62,403,200	22,715,200	85,118,400	25.8	26.2
October 4, 1890.....	80,539,400	15,353,900	96,193,300	28.7	29.0
October 11, 1890.....	73,148,900	14,436,700	87,585,600	26.6	26.9
October 18, 1890.....	66,552,400	14,642,500	81,194,900	25.0	25.3
October 25, 1890.....	65,680,500	15,611,800	81,292,300	25.3	25.6
October 3, 1891.....	54,783,400	32,879,900	87,663,300	26.0	26.4
October 10, 1891.....	59,731,800	30,905,700	90,637,500	26.8	27.3
October 17, 1891.....	65,532,000	29,610,500	95,142,500	27.6	28.0
October 24, 1891.....	69,327,700	27,347,300	96,675,000	27.9	28.3
October 31, 1891.....	71,771,500	26,779,400	98,550,900	28.2	28.7

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1890.

	States, Reserve Cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine.....	78	\$11,010,000.00	\$2,769,137.09	\$13,779,137.09	\$949,060.90
2	New Hampshire.....	51	6,230,000.00	1,610,282.64	7,840,282.64	542,544.05
3	Vermont.....	51	7,360,000.00	1,800,117.48	9,160,117.48	613,010.01
4	Massachusetts.....	204	45,167,000.00	14,949,586.59	60,116,586.59	3,865,710.64
5	Boston.....	56	51,800,000.00	14,046,987.56	65,846,987.56	3,860,014.46
6	Rhode Island.....	59	20,184,050.00	4,590,203.01	24,774,253.01	1,222,205.20
7	Connecticut.....	84	23,774,370.00	7,497,556.77	31,271,926.77	1,974,924.83
	Division No. 1.....	583	165,525,420.00	47,263,871.14	212,789,291.14	13,028,060.09
8	New York.....	261	33,034,060.00	10,117,834.10	43,151,894.10	3,818,226.08
9	New York City.....	47	48,860,000.00	37,456,235.55	86,315,235.55	9,655,596.62
10	Albany.....	6	1,550,000.00	1,284,500.00	2,834,500.00	398,765.94
11	Brooklyn.....	5	1,352,000.00	1,851,722.90	3,203,722.90	335,588.64
12	New Jersey.....	94	14,258,350.00	6,186,418.19	20,444,768.19	1,868,303.25
13	Pennsylvania.....	279	35,557,390.00	15,180,130.48	50,737,520.48	3,928,565.33
14	Philadelphia.....	44	23,308,000.00	12,770,903.08	36,078,903.08	2,605,463.77
15	Pittsburg.....	26	10,900,000.00	6,204,726.23	17,104,726.23	1,251,421.70
	Division No. 2.....	762	168,819,800.00	91,051,370.53	259,871,170.53	23,861,931.33
16	Delaware.....	18	2,133,985.00	960,791.97	3,094,776.97	221,441.24
17	Maryland.....	40	3,361,700.00	1,222,234.15	4,583,934.15	390,683.50
18	Baltimore.....	19	12,313,260.00	4,275,000.00	16,588,260.00	991,441.46
19	District of Columbia.....	1	252,000.00	100,000.00	352,000.00	39,048.05
20	Washington.....	11	2,335,000.00	956,000.00	3,291,000.00	314,233.75
21	Virginia.....	32	4,246,300.00	1,965,500.00	6,211,800.00	619,043.16
22	West Virginia.....	21	2,176,000.00	558,861.58	2,734,861.58	276,965.16
	Division No. 3.....	142	26,818,245.00	10,038,387.70	36,856,632.70	2,852,856.32
23	North Carolina.....	20	2,546,000.00	636,311.43	3,182,311.43	265,943.86
24	South Carolina.....	16	1,798,000.00	884,250.00	2,682,250.00	283,058.72
25	Georgia.....	30	3,951,000.00	1,239,406.60	5,190,406.60	479,151.91
26	Florida.....	15	1,150,000.00	199,925.00	1,349,925.00	207,629.98
27	Alabama.....	29	4,279,000.00	1,050,627.27	5,329,627.27	488,051.20
28	Mississippi.....	12	1,140,000.00	401,700.00	1,541,700.00	141,053.12
29	Louisiana.....	9	710,000.00	176,000.00	886,000.00	97,365.45
30	New Orleans.....	10	3,625,000.00	1,787,500.00	5,412,500.00	691,193.00
31	Texas.....	192	23,394,400.00	3,936,164.24	27,330,564.24	2,804,464.97
32	Arkansas.....	9	1,550,000.00	393,670.00	1,943,670.00	223,034.08
33	Kentucky.....	66	10,132,900.00	2,703,112.22	12,836,012.22	973,614.66
34	Louisville.....	10	4,651,500.00	1,141,800.00	5,793,300.00	391,197.62
35	Tennessee.....	51	9,825,000.00	2,158,072.55	11,983,072.55	1,042,750.02
	Division No. 4.....	469	68,752,800.00	16,708,599.31	85,461,399.31	8,088,208.59
36	Ohio.....	209	25,419,000.00	6,504,801.01	31,923,801.01	2,621,830.63
37	Cincinnati.....	13	8,900,000.00	2,349,500.00	11,249,500.00	1,012,874.32
38	Cleveland.....	10	6,750,000.00	1,340,000.00	8,090,000.00	614,823.34
39	Indiana.....	100	12,652,000.00	4,080,464.03	16,732,464.03	1,653,331.69
40	Illinois.....	178	15,230,290.00	4,856,954.96	20,087,244.96	2,064,641.37
41	Chicago.....	20	16,100,000.00	7,480,000.00	23,580,000.00	2,772,381.40
42	Michigan.....	99	10,979,600.00	2,970,260.02	13,949,860.02	1,399,488.40
43	Detroit.....	8	4,400,000.00	602,000.00	5,002,000.00	564,375.27
44	Wisconsin.....	65	5,945,000.00	1,646,870.81	7,591,870.81	834,947.66
45	Milwaukee.....	3	850,000.00	475,000.00	1,325,000.00	186,815.59
	Division No. 5.....	705	107,225,890.00	32,305,850.83	139,531,740.83	13,725,509.67

OF NATIONAL BANKS IN THE UNITED STATES.

TO MARCH 1, 1891.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				Per cent.	Per cent.	Per cent.	
\$115,759.81	\$217,648.66	\$616,242.43	\$441,975.00	4.47	3.21	4.01	1
72,782.61	144,775.00	324,886.44	344,850.00	4.15	4.40	5.54	2
86,972.84	169,032.20	357,004.97	262,500.00	3.90	2.87	3.57	3
628,498.05	1,371,261.11	1,865,951.48	1,561,660.03	3.10	2.60	3.46	4
315,946.44	1,363,701.30	2,180,366.72	1,441,491.20	3.31	2.18	2.78	5
228,605.14	390,396.93	763,203.13	590,702.25	3.08	2.38	2.93	6
357,474.06	449,990.51	1,167,460.26	887,295.00	3.73	2.84	3.73	7
1,806,038.95	3,946,805.71	7,275,215.43	5,530,473.48	3.42	2.59	3.34	
488,642.04	1,428,565.29	1,901,018.75	1,234,565.20	4.40	2.86	3.74	8
1,184,879.08	4,014,638.63	4,456,078.91	2,386,468.82	5.16	2.76	4.88	9
198,360.94	154,368.17	46,036.83	69,000.00	1.62	2.43	4.45	10
46,556.13	113,224.96	175,807.55	90,600.00	5.49	2.83	6.70	11
195,929.60	589,357.88	1,083,015.77	635,784.00	5.30	3.11	4.46	12
526,263.52	1,095,587.59	2,306,714.22	1,340,121.10	4.55	2.64	3.76	13
259,016.12	950,977.51	1,395,470.14	833,000.00	3.87	2.31	3.57	14
88,308.41	391,736.54	771,376.75	402,000.00	4.51	2.35	3.69	15
2,987,955.84	8,738,456.57	12,135,518.92	6,991,539.12	4.67	2.69	4.14	16
24,487.34	56,864.18	140,089.72	105,061.82	4.53	3.39	4.92	16
35,534.73	161,874.55	193,274.22	129,944.04	4.22	2.83	3.81	17
159,220.89	288,060.58	544,159.99	424,308.30	3.28	2.56	3.45	18
2,000.00	9,622.99	27,425.06	10,080.00	7.79	2.86	4.00	19
37,290.56	127,775.79	149,167.40	59,500.00	4.53	1.81	2.55	20
51,215.76	225,181.53	342,645.87	181,235.00	5.52	2.92	4.27	21
25,447.59	95,182.85	156,334.72	75,280.00	5.72	2.75	3.46	22
335,196.87	964,562.47	1,553,096.98	985,409.16	4.21	2.67	3.67	
45,051.92	91,535.18	129,356.76	101,750.00	4.06	3.20	4.00	23
26,690.45	107,144.59	149,223.68	83,120.00	5.56	3.10	4.62	24
24,834.93	211,228.06	243,088.92	197,224.36	4.68	3.80	4.99	25
10,801.16	93,701.02	103,127.80	52,725.05	7.64	3.90	4.58	26
81,889.05	186,735.20	219,426.95	163,235.00	4.12	3.06	3.81	27
5,220.31	68,530.21	67,302.60	60,750.00	4.37	3.94	5.63	28
3,125.18	35,940.67	58,299.60	26,400.00	6.58	2.98	3.72	29
140,179.93	331,990.64	219,022.43	155,750.00	4.05	2.88	4.30	30
225,570.98	957,365.83	1,621,228.16	976,568.64	5.93	3.84	4.17	31
28,252.21	63,288.36	131,493.51	92,500.00	6.77	4.76	5.96	32
77,680.76	278,060.82	617,873.08	361,394.00	4.81	2.82	3.67	33
16,970.95	139,373.29	234,853.38	149,060.00	4.05	2.57	3.20	34
101,878.22	392,010.88	548,860.92	349,500.00	4.58	2.92	3.51	35
788,146.05	2,956,904.75	4,343,157.79	2,769,977.05	5.20	3.32	4.14	
250,830.28	937,861.93	1,433,138.42	1,197,885.45	4.49	3.75	4.71	36
64,555.91	349,649.18	598,669.23	342,500.00	5.32	3.04	3.85	37
44,697.83	232,408.10	337,717.41	215,000.00	4.17	2.66	3.19	38
189,134.96	554,384.13	909,812.60	639,980.00	5.44	3.82	5.06	39
191,598.72	643,734.92	1,229,307.73	786,940.00	6.12	3.92	5.17	40
253,908.59	1,058,379.90	1,460,092.91	648,000.00	6.19	2.75	4.00	41
130,060.10	472,802.72	796,625.58	486,727.08	5.71	3.49	4.43	42
63,733.57	320,135.55	180,506.17	150,000.00	3.61	3.00	3.41	43
39,353.68	328,951.94	466,642.04	241,720.72	6.15	3.18	4.07	44
36,461.76	92,067.31	58,286.52	42,000.00	4.40	3.17	4.94	45
1,264,335.40	4,990,375.66	7,470,798.61	4,750,753.25	5.35	3.40	4.43	

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS OF

FROM SEPTEMBER 1, 1890,

	States, Reserve Cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
46	Iowa	139	\$11,320,000.00	\$3,016,516.67	\$14,336,516.67	\$1,445,610.16
47	Minnesota	48	4,945,000.00	972,575.64	5,917,575.64	546,349.29
48	St. Paul	6	5,200,000.00	1,304,500.00	6,504,500.00	531,706.50
49	Minneapolis	6	3,840,000.00	444,000.00	4,284,000.00	328,960.65
50	Missouri	57	4,265,000.00	687,545.56	4,952,545.56	462,996.18
51	St. Louis	8	9,700,000.00	1,271,000.00	10,971,000.00	1,020,673.20
52	Kansas City	10	7,800,000.00	1,011,500.00	8,811,500.00	775,478.16
53	St. Joseph	4	2,000,000.00	177,000.00	2,177,000.00	222,917.02
54	Kansas	152	13,709,100.00	1,975,209.94	15,684,309.94	1,382,365.20
55	Nebraska	127	9,875,290.00	1,532,935.80	11,408,225.80	1,102,127.40
56	Omaha	9	4,000,000.00	546,500.00	4,546,500.00	600,830.71
	Division No. 6	566	76,654,390.00	12,939,283.61	89,593,673.61	8,420,014.47
57	Colorado	47	7,415,000.00	1,774,689.22	9,189,689.22	1,479,007.55
58	Nevada	2	282,000.00	103,000.00	385,000.00	36,116.94
59	California	35	5,975,000.00	1,368,293.92	7,343,293.92	779,045.90
60	San Francisco	2	2,500,000.00	775,000.00	3,275,000.00	240,548.74
61	Oregon	38	3,063,000.00	721,929.85	3,784,929.85	519,892.15
62	Arizona	3	200,000.00	33,000.00	233,000.00	26,419.84
	Division No. 7	127	19,435,000.00	4,775,912.99	24,210,912.99	3,081,031.12
63	North Dakota	29	2,025,000.00	421,797.90	2,446,797.90	323,366.82
64	South Dakota	39	2,520,000.00	609,810.01	3,129,810.01	323,499.10
65	Idaho	7	400,000.00	171,400.00	571,400.00	109,659.85
66	Montana	25	3,825,000.00	578,000.00	4,403,000.00	674,371.87
67	New Mexico	9	975,000.00	237,100.00	1,212,100.00	154,759.75
68	Oklahoma	3	200,000.00	2,000.00	202,000.00	15,888.20
69	Indian Territory	2	150,000.00	1,500.00	151,500.00	12,983.29
70	Utah	11	2,400,000.00	700,000.00	3,100,000.00	322,506.76
71	Wyoming	11	1,300,000.00	220,950.00	1,520,950.00	168,572.11
72	Washington	52	5,560,040.00	1,404,907.40	6,964,947.40	927,401.64
	Division No. 8	188	19,355,040.00	4,347,465.31	23,702,505.31	3,033,009.39
	United States	3,542	652,586,585.00	219,430,741.42	872,017,326.42	76,090,620.98

NATIONAL BANKS IN THE UNITED STATES—Continued.

TO MARCH 1, 1891.

Charged off.		Net earnings.	Dividends.	Ratios.		
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.
				<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>
\$154, 072. 19	\$512, 152. 90	\$779, 385. 07	\$648, 645. 83	5. 44	4. 52	5. 73
58, 711. 00	177, 396. 64	310, 301. 65	185, 950. 55	5. 24	3. 14	3. 76
87, 219. 78	130, 712. 05	313, 774. 67	218, 100. 00	4. 82	3. 35	4. 19
39, 533. 09	94, 639. 06	194, 788. 50	112, 700. 00	4. 55	2. 63	2. 93
22, 586. 53	177, 510. 97	262, 898. 68	213, 544. 42	5. 31	4. 31	5. 01
76, 067. 61	435, 092. 50	509, 513. 09	316, 000. 00	4. 64	2. 88	3. 26
101, 187. 71	351, 031. 38	323, 259. 07	275, 500. 00	3. 67	3. 13	3. 53
52, 332. 29	59, 941. 29	110, 643. 44	66, 000. 00	5. 08	3. 03	3. 30
188, 703. 09	648, 391. 95	545, 270. 16	437, 493. 94	3. 48	2. 79	3. 19
87, 014. 88	484, 713. 38	530, 399. 14	344, 511. 66	4. 65	3. 02	3. 49
29, 620. 06	353, 900. 89	217, 809. 76	133, 000. 00	4. 78	2. 93	3. 33
897, 048. 23	3, 425, 423. 01	4, 097, 543. 23	2, 951, 446. 40	4. 57	3. 29	3. 85
131, 426. 54	493, 162. 38	854, 418. 63	379, 550. 00	9. 30	4. 13	5. 12
1, 468. 65	16, 197. 16	18, 451. 13	16, 920. 00	4. 79	4. 39	6. 00
118, 811. 14	259, 009. 20	401, 225. 56	291, 500. 00	5. 46	3. 97	4. 88
6, 778. 36	55, 360. 16	178, 410. 22	100, 000. 00	5. 45	3. 05	4. 00
35, 732. 05	159, 288. 59	324, 871. 51	138, 250. 00	8. 58	3. 65	4. 51
1, 015. 00	10, 726. 80	14, 678. 04	9, 000. 00	6. 30	3. 86	4. 50
295, 231. 74	993, 744. 29	1, 792, 055. 09	935, 220. 00	7. 40	3. 86	4. 81
106, 016. 27	95, 199. 51	122, 151. 04	101, 250. 00	4. 99	4. 14	5. 00
42, 668. 79	139, 196. 02	141, 634. 29	72, 750. 00	4. 53	2. 32	2. 89
11, 150. 60	35, 010. 42	63, 498. 83	45, 000. 00	11. 11	7. 88	11. 25
100, 678. 04	283, 162. 01	290, 531. 82	137, 750. 00	6. 60	3. 13	3. 60
9, 727. 74	68, 655. 93	76, 376. 08	61, 500. 00	6. 30	5. 07	6. 31
94. 73	7, 628. 57	8, 164. 90	4, 500. 00	4. 04	2. 23	2. 25
7. 81	5, 980. 69	6, 994. 79	2, 092. 95	4. 62	1. 38	1. 39
15, 931. 13	103, 938. 26	202, 637. 37	61, 500. 00	6. 54	1. 98	2. 56
66, 245. 68	81, 734. 03	20, 592. 40	34, 750. 00	1. 35	2. 28	2. 67
47, 356. 41	334, 039. 14	546, 006. 09	332, 864. 43	7. 84	4. 78	5. 99
399, 877. 20	1, 154, 544. 58	1, 478, 587. 61	853, 957. 38	6. 24	3. 60	4. 41
8, 773, 830. 28	27, 170, 817. 04	40, 145, 973. 66	25, 768, 775. 84	4. 61	2. 96	3. 95

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1891,

	States, Reserve Cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine.....	78	\$10,935,000.00	\$2,724,850.00	\$13,659,850.00	\$812,064.82
2	New Hampshire.....	52	6,279,170.00	1,611,912.13	7,882,082.13	483,153.99
3	Vermont.....	50	7,210,000.00	1,806,460.00	9,016,460.00	409,827.12
4	Massachusetts.....	205	45,217,500.00	15,261,030.50	60,478,530.59	3,589,544.04
5	Boston.....	61	51,800,000.00	14,536,613.57	66,336,613.57	4,270,604.60
6	Rhode Island.....	59	20,184,050.00	4,631,152.70	24,815,202.70	1,182,848.18
7	Connecticut.....	84	23,775,370.00	7,481,933.58	31,257,303.58	1,786,025.38
	Division No. 1.....	589	165,392,090.00	48,053,952.57	213,446,042.57	12,624,038.22
8	New York.....	265	32,985,260.00	10,013,174.44	42,998,434.44	3,430,658.88
9	New York City.....	49	50,861,970.00	37,731,292.92	88,593,262.92	10,139,167.25
10	Albany.....	6	1,550,000.00	1,290,000.00	2,840,000.00	304,006.15
11	Brooklyn.....	5	1,352,000.00	1,693,000.00	3,045,000.00	305,132.02
12	New Jersey.....	95	14,308,350.00	6,286,605.82	20,594,955.82	1,721,501.13
13	Pennsylvania.....	291	36,835,131.15	15,627,268.50	52,462,399.95	3,785,006.40
14	Philadelphia.....	43	22,958,000.00	13,018,303.08	35,976,303.08	2,498,657.71
15	Pittsburg.....	26	10,900,000.00	6,233,918.84	17,133,918.84	1,147,834.71
	Division No. 2.....	780	171,750,711.15	92,093,563.90	263,844,275.05	23,332,564.25
16	Delaware.....	18	2,133,985.00	962,075.34	3,096,060.34	185,263.05
17	Maryland.....	41	3,411,700.00	1,252,137.14	4,663,837.14	353,029.89
18	Baltimore.....	22	13,016,760.00	4,293,000.00	17,309,760.00	1,008,501.65
19	District of Columbia.....	1	252,000.00	100,000.00	352,000.00	20,866.88
20	Washington.....	12	2,408,720.00	992,000.00	3,400,720.00	280,710.99
21	Virginia.....	34	4,386,300.00	2,171,650.00	6,557,950.00	595,210.10
22	West Virginia.....	21	2,176,000.00	584,359.05	2,760,359.05	221,211.07
	Division No. 3.....	149	27,785,465.00	10,355,221.53	38,140,686.53	2,664,793.63
23	North Carolina.....	20	2,601,000.00	660,058.31	3,261,058.31	294,560.71
24	South Carolina.....	15	1,648,000.00	985,600.00	2,633,600.00	335,825.09
25	Georgia.....	30	4,091,000.00	1,164,100.75	5,255,100.75	587,551.09
26	Florida.....	16	1,100,000.00	210,150.00	1,310,150.00	248,258.37
27	Alabama.....	29	4,269,000.00	1,046,914.06	5,315,914.06	448,133.14
28	Mississippi.....	13	1,175,000.00	419,700.00	1,594,700.00	192,109.67
29	Louisiana.....	11	795,500.00	193,225.00	988,725.00	130,483.68
30	New Orleans.....	10	3,625,000.00	1,897,500.00	5,522,500.00	703,666.30
31	Texas.....	204	25,302,800.00	4,451,946.42	29,754,746.42	2,820,556.81
32	Arkansas.....	9	1,550,000.00	414,000.00	1,964,000.00	196,036.25
33	Kentucky.....	68	10,292,900.00	2,789,402.11	13,082,302.11	862,315.05
34	Louisville.....	10	4,901,500.00	1,132,860.00	6,034,360.00	350,522.67
35	Tennessee.....	54	10,330,000.00	2,222,868.24	12,552,868.24	1,019,368.72
	Division No. 4.....	489	71,681,700.00	17,588,324.89	89,270,024.89	8,189,387.55
36	Ohio.....	211	25,994,000.00	6,781,649.76	32,775,649.76	2,469,625.29
37	Cincinnati.....	13	8,900,000.00	2,403,000.00	11,303,000.00	902,367.38
38	Cleveland.....	10	7,550,000.00	1,420,000.00	8,970,000.00	670,384.02
39	Indiana.....	100	12,477,000.00	4,039,015.89	16,516,015.89	1,549,473.15
40	Illinois.....	180	16,091,750.00	5,654,997.12	21,746,747.12	2,257,974.49
41	Chicago.....	20	17,100,000.00	8,606,000.00	25,706,000.00	3,488,439.90
42	Michigan.....	101	10,803,600.00	2,962,238.33	13,771,838.33	1,192,612.89
43	Detroit.....	8	4,400,000.00	617,000.00	5,017,000.00	526,371.44
44	Wisconsin.....	66	6,010,000.00	1,694,654.14	7,704,654.14	803,626.13
45	Milwaukee.....	3	850,000.00	475,000.00	1,325,000.00	160,501.86
	Division No. 5.....	712	110,182,350.00	34,653,555.24	144,835,905.24	14,021,376.55

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO SEPTEMBER 1, 1891.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				Per cent.	Per cent.	Per cent.	
\$218,894.67	\$205,063.54	\$388,076.61	\$415,975.00	2.84	3.05	3.81	1
67,403.31	148,653.87	267,096.81	241,900.00	3.39	3.07	3.86	2
78,002.03	159,480.92	262,344.17	249,750.00	2.91	2.77	3.46	3
611,762.73	1,152,601.42	1,825,179.89	1,874,725.00	3.02	2.27	3.04	4
588,963.19	1,582,838.77	2,098,802.73	1,446,500.00	3.16	2.18	2.79	5
321,457.51	228,574.88	632,815.79	619,452.25	2.55	2.50	3.07	6
303,201.48	444,229.93	1,038,593.97	883,552.00	3.32	2.83	3.72	7
2,189,684.92	3,921,443.33	6,512,909.97	5,231,854.25	3.05	2.45	3.16	
538,238.51	1,368,588.71	1,523,831.66	1,272,515.33	3.54	2.96	3.86	8
2,301,735.57	3,654,433.30	4,182,998.38	2,410,150.00	4.72	2.72	4.74	9
55,897.20	134,477.60	114,231.35	74,443.49	4.02	2.62	4.80	10
19,035.56	127,863.13	158,233.33	91,860.00	4.88	2.83	6.79	11
181,245.38	565,953.00	974,302.75	653,334.00	4.73	3.17	4.67	12
734,248.15	1,307,030.85	1,743,727.40	1,405,879.43	3.32	2.68	3.82	13
176,954.04	996,082.75	1,325,620.92	845,025.00	3.68	2.35	3.68	14
137,964.16	457,629.74	552,240.81	405,000.00	3.22	2.36	3.72	15
4,145,318.57	8,612,059.08	10,575,186.60	7,158,207.25	4.01	2.71	4.17	
22,306.49	103,667.54	59,289.02	102,561.82	1.91	3.31	4.81	16
21,043.86	150,421.21	181,564.82	131,335.00	3.89	2.82	3.85	17
128,857.68	359,115.54	520,528.43	449,943.05	3.00	2.60	3.46	18
.....	9,744.74	11,122.14	10,080.00	3.16	2.86	4.00	19
22,520.89	130,166.25	128,023.85	59,500.00	3.76	1.75	2.47	20
52,593.62	251,686.26	290,930.22	171,815.00	4.44	2.62	3.92	21
17,881.84	65,210.37	138,118.86	85,730.00	5.00	3.11	3.94	22
265,204.38	1,070,011.91	1,329,577.34	1,010,964.87	3.49	2.65	3.64	
26,275.60	92,566.41	175,718.70	111,750.00	5.39	3.42	4.30	23
31,376.70	126,158.29	178,290.10	78,520.00	6.77	2.98	4.76	24
128,934.72	186,361.26	272,255.11	147,860.00	5.18	2.81	3.61	25
29,439.79	109,170.50	109,648.08	47,000.00	8.37	3.59	4.27	26
61,306.32	206,226.09	180,600.73	142,735.00	3.40	2.69	3.34	27
13,811.54	65,946.41	112,351.72	47,150.00	7.05	2.96	4.01	28
8,015.16	39,336.13	83,132.39	26,400.00	8.41	2.67	3.32	29
170,553.44	305,712.16	227,400.70	147,750.00	4.12	2.68	4.08	30
238,951.67	973,881.28	1,607,723.86	866,179.66	5.40	2.91	3.42	31
24,614.66	72,877.68	98,543.91	63,000.00	5.02	3.21	4.06	32
217,019.69	267,168.57	378,126.79	368,974.00	2.89	2.82	3.58	33
167,059.15	130,695.38	52,768.14	139,060.00	0.87	2.30	2.84	34
161,556.76	464,195.02	393,616.94	334,100.00	3.14	2.66	3.23	35
1,278,915.20	3,040,295.18	3,870,177.17	2,520,478.66	4.34	2.82	3.52	
311,642.37	963,140.85	1,194,842.07	963,255.20	3.65	2.94	3.71	36
108,219.37	362,963.48	431,184.53	335,000.00	3.81	2.96	3.76	37
59,530.45	276,134.96	334,718.61	215,000.00	3.73	2.40	2.85	38
260,968.87	577,147.49	711,356.79	604,430.00	4.31	3.66	4.84	39
173,173.67	811,309.38	1,273,491.44	822,940.00	5.86	3.78	5.11	40
367,776.63	1,113,289.26	2,007,374.01	768,000.00	7.81	2.99	4.49	41
128,536.89	428,260.64	635,815.36	511,530.00	4.62	3.71	4.73	42
68,924.50	294,631.02	162,815.92	146,000.00	3.25	2.91	3.32	43
58,699.76	299,134.57	445,791.80	287,700.00	5.79	3.73	4.79	44
36,333.93	83,515.08	40,652.85	38,000.00	3.07	2.87	4.47	45
1,573,806.44	5,200,526.73	7,238,043.38	4,691,855.20	5.00	3.24	4.26	

ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1891,

	States, Reserve Cities, and Territories.	No. of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
46	Iowa	139	\$12,280,000.00	\$2,749,146.62	\$15,029,146.62	\$1,389,673.19
47	Des Moines	4	650,000.00	309,000.00	959,000.00	129,828.20
48	Minnesota	48	5,045,000.00	1,024,717.45	6,069,717.45	589,160.09
49	St. Paul	5	4,700,000.00	1,285,000.00	5,985,000.00	466,860.71
50	Minneapolis	6	4,840,000.00	660,000.00	5,500,000.00	365,726.39
51	Missouri	58	4,640,000.00	712,392.23	5,352,392.23	459,063.17
52	St. Louis	8	9,700,000.00	1,418,000.00	11,118,000.00	977,461.75
53	Kansas City	11	8,050,000.00	971,000.00	9,021,000.00	1,389,277.83
54	St. Joseph	4	2,000,000.00	187,500.00	2,187,500.00	187,378.11
55	Kansas	143	12,894,100.00	1,861,470.96	14,755,570.96	1,147,925.90
56	Nebraska	125	8,743,700.00	1,634,607.63	10,378,307.63	1,039,755.33
57	Omaha	9	4,000,000.00	563,500.00	4,563,500.00	495,751.66
	Division No. 6	560	78,142,800.00	13,374,334.89	91,517,134.89	8,637,862.33
58	Colorado	50	8,712,821.30	1,999,674.27	10,712,495.57	1,400,776.07
59	Nevada	2	282,000.00	103,000.00	385,000.00	36,088.27
60	California	34	5,975,000.00	1,506,719.37	7,481,719.37	753,282.78
61	San Francisco	2	2,500,000.00	800,000.00	3,300,000.00	242,230.02
62	Oregon	40	4,275,000.00	756,239.92	5,031,239.92	541,791.80
63	Arizona	3	200,000.00	33,400.00	233,400.00	29,074.02
	Division No. 7	131	21,944,821.30	5,199,033.56	27,143,854.86	73,003,242.96
64	North Dakota	29	2,025,000.00	431,319.54	2,456,319.54	236,892.22
65	South Dakota	39	2,560,000.00	624,000.00	3,184,000.00	270,382.78
66	Idaho	7	400,000.00	162,000.00	562,000.00	78,635.65
67	Montana	27	4,200,000.00	633,500.00	4,833,500.00	611,637.90
68	New Mexico	11	1,075,000.00	216,950.00	1,291,950.00	144,269.61
69	Oklahoma	3	200,000.00	5,500.00	205,500.00	19,511.19
70	Indian Territory	2	150,000.00	5,500.00	155,500.00	16,633.53
71	Utah	12	2,450,000.00	909,000.00	3,359,000.00	385,332.38
72	Wyoming	11	1,350,000.00	238,750.00	1,588,750.00	148,517.36
73	Washington	61	6,340,000.00	1,558,089.05	7,898,089.05	858,681.81
	Division No. 8	202	20,750,000.00	4,784,608.59	25,534,608.59	2,770,494.43
	United States	3,612	667,629,937.45	226,102,595.17	893,732,532.62	75,243,759.92

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO SEPTEMBER 1, 1891.

Charged off.		Net earnings.	Dividends.	Ratios.			
Losses and premiums.	Expenses and taxes.			Net earnings to capital and surplus.	Dividends to capital and surplus.	Dividends to capital.	
				<i>Per cent.</i>	<i>Per cent.</i>	<i>Per cent.</i>	
\$145,320.13	\$529,876.65	\$714,476.41	\$691,350.00	4.75	4.60	5.62	46
4,208.18	42,154.18	83,465.84	31,000.00	8.71	3.23	4.77	47
77,813.00	272,213.32	239,133.77	199,000.00	3.59	2.98	3.53	48
48,035.98	174,171.84	244,652.89	211,500.00	4.09	3.54	4.50	49
28,660.26	170,365.39	168,700.74	150,200.00	3.03	2.73	3.10	50
44,933.64	185,534.94	228,594.59	158,713.18	4.27	2.97	3.42	51
54,733.44	405,262.91	537,465.40	321,000.00	4.83	2.89	3.31	52
900,657.72	394,436.57	94,183.54	176,000.00	1.04	1.95	2.19	53
36,950.69	76,714.26	73,713.16	66,000.00	3.39	3.02	3.30	54
238,986.74	559,928.30	349,080.86	333,259.00	2.37	2.26	2.58	55
118,003.72	554,014.63	367,736.98	299,225.00	3.54	2.88	3.42	56
37,052.38	319,288.69	139,410.59	130,000.00	3.05	2.85	3.25	57
1,715,305.88	3,683,961.68	3,238,594.77	2,767,247.18	3.54	3.02	3.54	
142,579.28	607,299.74	650,897.05	352,300.00	6.08	3.29	4.04	58
2,851.41	11,648.05	21,588.81	16,920.00	5.61	4.39	6.00	59
115,400.66	254,987.79	382,894.33	272,250.00	5.12	3.64	4.56	60
13,152.29	59,623.67	169,454.06	40,000.00	5.13	1.21	1.60	61
26,051.74	189,674.01	326,066.05	180,583.33	6.48	3.59	4.22	62
48.90	11,260.68	17,764.44	10,000.00	7.61	4.28	5.00	63
300,084.28	1,134,493.94	1,568,664.74	872,053.33	5.78	3.21	3.97	
13,054.22	120,730.46	103,107.54	82,650.00	4.20	3.36	4.08	64
60,101.65	165,728.32	44,552.81	83,548.88	1.40	2.62	3.26	65
11,983.30	24,900.02	41,752.33	25,000.00	7.40	4.45	6.25	66
92,602.18	246,248.11	272,787.61	100,250.00	5.64	2.08	2.39	67
35,561.89	57,155.27	51,552.45	75,500.00	4.00	5.83	7.02	68
1,631.60	8,204.88	9,674.71	5,000.00	4.70	2.43	2.50	69
1,208.65	6,349.62	9,075.26	8,000.00	5.84	5.14	5.33	70
30,469.10	110,053.75	244,809.53	128,923.30	7.29	3.84	5.26	71
11,220.09	66,034.72	71,262.55	34,250.00	4.49	2.16	2.54	72
35,335.69	387,434.53	435,911.69	230,452.12	5.52	2.92	3.63	73
293,168.37	1,192,839.68	1,284,486.38	773,574.30	5.03	3.03	3.73	
11,761,488.04	27,864,631.53	35,617,640.35	25,026,235.04	3.99	2.80	3.75	

180 REPORT OF THE COMPTROLLER OF THE CURRENCY.

TABLE, BY STATES AND RESERVE CITIES, OF THE RATIOS TO CAPITAL, AND TO FROM MARCH 1, 1887,

	States, Territories, and reserve cities.	Ratio of dividends to capital for six months ended—										Ratio of dividends to capital and surplus for six months ended—			
		Mar. 1, 1887.	Sept. 1, 1887.	Mar. 1, 1888.	Sept. 1, 1888.	Mar. 1, 1889.	Sept. 1, 1889.	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1891.	Sept. 1, 1891.	Mar. 1, 1887.	Sept. 1, 1887.	Mar. 1, 1888.	Sept. 1, 1888.
		P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.
1	Maine	3.5	3.8	3.8	3.8	3.9	3.9	3.9	3.9	4.1	3.8	2.9	3.1	3.1	3.1
2	New Hampshire	3.7	3.7	3.8	3.9	3.9	3.9	3.9	4.3	5.5	3.9	3.0	3.0	3.1	3.1
3	Vermont	3.4	3.5	3.7	3.4	3.7	3.5	3.6	3.6	3.6	3.5	2.9	2.9	3.0	2.8
4	Massachusetts	3.4	3.4	3.5	3.3	3.5	3.3	4.0	3.1	3.5	3.0	2.6	2.6	2.7	2.5
5	Boston	2.7	2.7	2.8	2.0	2.9	2.8	2.6	2.8	2.8	2.8	2.2	2.1	2.3	2.3
6	Rhode Island	3.2	3.2	3.2	3.2	3.2	3.2	3.0	2.6	2.9	3.1	2.6	2.7	2.7	2.7
7	Connecticut	3.6	3.7	3.4	3.4	3.5	3.5	3.5	3.5	3.7	3.7	2.8	2.9	2.7	2.7
8	New York	3.8	4.2	4.0	4.1	3.9	3.9	4.1	4.7	3.7	3.9	3.0	3.3	3.1	3.1
9	New York City	4.5	4.6	4.3	4.6	4.3	4.2	4.7	4.7	4.9	4.7	2.8	2.8	2.6	2.8
10	Albany	6.6	3.8	5.4	5.0	5.0	5.7	4.4	4.0	4.4	4.8	3.8	2.2	3.2	2.9
11	Brooklyn									6.7	6.8				
12	New Jersey	4.5	4.7	4.5	4.4	4.4	4.6	4.4	4.9	4.5	4.6	3.4	3.4	3.3	3.2
13	Pennsylvania	5.0	3.7	3.8	3.9	3.9	4.0	3.8	3.7	3.8	3.8	3.8	2.8	2.8	2.8
14	Philadelphia	4.1	4.0	3.7	3.6	3.6	3.6	3.6	3.5	3.6	3.7	2.7	2.7	2.5	2.4
15	Pittsburg	3.6	3.8	3.8	3.8	3.6	3.7	3.7	3.7	3.7	3.7	2.6	2.7	2.6	2.6
16	Delaware	4.4	4.3	4.7	4.7	4.7	5.1	5.0	4.9	4.9	4.8	3.2	3.1	3.4	3.4
17	Maryland	4.3	4.7	4.0	4.2	4.0	4.2	3.9	3.8	3.8	3.8	3.2	3.5	3.0	3.1
18	Baltimore	3.6	3.7	3.5	3.7	3.7	3.9	3.6	3.8	3.4	3.5	2.8	2.8	2.7	2.8
19	District of Columbia	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	4.0	3.2	3.2	3.2	3.2
20	Washington	3.7	3.1	3.2	3.2	3.3	4.6	3.0	2.4	2.5	2.5	2.9	2.4	2.4	2.4
21	Virginia	3.7	3.7	3.8	3.8	4.4	3.8	3.8	3.8	4.3	3.9	2.7	2.7	2.7	2.7
22	West Virginia	3.9	3.5	4.1	3.2	4.0	3.9	4.0	5.0	3.5	3.9	3.1	2.8	3.3	2.6
23	North Carolina	3.9	3.0	3.8	3.1	3.8	3.4	3.7	3.7	4.0	4.3	3.2	2.5	3.1	2.5
24	South Carolina	4.3	3.8	3.3	4.5	4.5	4.5	4.5	4.5	4.6	4.8	3.0	2.6	5.7	3.1
25	Georgia	3.7	5.7	3.8	3.7	3.1	4.3	4.9	3.5	5.0	3.6	2.8	4.3	2.9	2.8
26	Florida	4.6	4.9	3.9	3.9	3.2	4.5	3.8	3.1	4.6	4.3	4.2	4.4	3.4	3.4
27	Alabama	4.3	3.8	3.3	3.4	4.0	3.8	3.9	4.0	3.8	3.3	3.6	3.2	2.7	2.8
28	Mississippi	5.6	2.8	4.1	3.6	4.4	6.5	6.2	4.2	5.3	4.0	4.9	2.4	3.4	2.9
29	Louisiana	4.0	3.0	1.6	2.0	2.0	2.0	3.0	4.2	3.7	3.3	3.6	2.8	1.4	1.7
30	New Orleans	5.5	3.5	4.3	3.7	4.6	3.8	4.7	4.1	4.3	4.1	4.1	2.6	2.9	2.5
31	Texas	7.0	4.6	5.7	5.1	5.0	4.3	5.9	3.9	4.2	3.4	5.4	3.6	4.6	4.1
32	Arkansas	5.4	14.6	4.8	3.9	5.9	7.1	6.2	13.9	6.0	4.1	4.2	13.0	4.1	3.3
33	Kentucky	3.8	4.0	3.6	4.0	3.7	3.8	3.9	3.5	3.6	3.6	3.1	3.2	2.9	3.3
34	Louisville	3.8	3.7	3.7	3.7	3.7	3.7	3.5	3.2	3.2	2.8	3.0	3.0	2.9	2.9
35	Tennessee	4.7	3.6	4.1	3.7	3.7	3.4	3.9	3.1	3.5	3.2	3.9	3.0	3.4	3.0
36	Ohio	3.8	4.1	3.9	3.7	3.7	3.9	4.1	3.8	4.7	3.7	3.1	3.3	3.1	3.0
37	Cincinnati	3.2	3.2	3.3	3.4	3.6	3.4	3.6	3.7	3.8	3.8	2.7	2.7	2.8	2.8
38	Cleveland	2.9	2.6	2.6	2.7	2.9	2.9	3.2	5.7	3.2	2.8	2.6	2.3	2.3	2.4
39	Indiana	4.9	4.2	3.9	4.1	5.7	4.2	4.5	5.1	4.6	3.8	3.2	3.0	3.2	3.2
40	Illinois	4.9	4.9	4.8	5.2	5.0	4.9	5.1	5.3	5.2	4.1	3.7	3.7	3.6	3.9
41	Chicago	4.0	3.5	4.1	3.7	4.4	3.9	10.9	4.9	4.0	4.7	3.2	2.8	3.1	2.7
42	Michigan	5.1	4.6	5.6	4.4	4.3	4.4	4.9	4.1	4.4	4.7	3.8	3.8	4.6	3.6
43	Detroit	4.2	3.6	3.8	3.9	4.0	3.9	3.9	3.7	3.4	3.3	3.8	3.2	3.4	3.5
44	Wisconsin	4.9	5.8	4.9	5.8	5.3	4.8	6.1	8.5	4.1	4.8	3.9	4.5	3.8	5.4
45	Milwaukee	4.0	6.5	6.5	20.3	4.9	4.9	4.9	4.9	4.9	4.5	2.5	4.0	4.0	12.9
46	Iowa	5.4	5.0	5.6	4.5	5.1	4.9	5.5	5.7	5.7	5.6	4.3	4.0	4.5	3.6
47	Des Moines										4.8				
48	Minnesota	4.3	4.6	4.2	4.1	3.6	3.2	3.6	3.4	3.8	3.5	3.6	3.9	3.5	3.4
49	St. Paul										4.2	4.5			
50	Minneapolis										2.9	3.1	3.2	3.8	3.9
51	Missouri	3.7	4.7	4.8	4.2	4.7	5.2	4.5	4.1	5.0	3.4	3.2	3.8	3.9	3.4
52	St. Louis	3.5	3.7	3.0	18.9	2.5	3.5	3.2	3.1	3.3	3.3	2.6	2.7	2.1	15.8
53	Kansas City		4.1	3.9	4.2	4.0	4.2	3.8	4.0	3.5	2.2		3.6	3.6	3.8
54	St. Joseph		3.3	3.3	3.3	3.3	8.5	3.6	2.8	3.3	3.3		2.5	2.4	2.4
55	Kansas	5.8	5.3	5.8	4.7	4.2	4.4	3.6	3.2	3.2	2.6	5.0	4.5	5.0	4.0
56	Nebraska	5.4	6.4	5.6	5.5	5.2	5.2	4.8	4.3	3.5	3.4	4.5	5.5	4.9	4.6
57	Omaha		3.1	3.1	3.4	3.2	3.9	3.7	3.3	3.3	3.2		2.5	2.5	2.7
58	Colorado	7.9	8.2	10.2	9.3	5.8	5.9	12.0	11.7	5.1	4.0	5.8	6.0	7.6	6.7
59	Nevada	5.3	4.0	4.0	4.8	4.4	6.0	6.0	6.0	6.0	6.0	4.4	3.2	2.9	3.5
60	California	4.7	5.6	4.1	7.5	4.7	4.4	4.4	4.6	4.9	4.6	3.8	4.6	3.3	6.2
61	San Francisco	2.0	1.9	1.9	1.9	3.8	4.0	5.6	4.0	4.0	1.6	1.8	1.8	1.8	1.7
62	Oregon	5.0	3.3	17.4	4.0	3.7	3.9	3.5	4.7	4.5	4.2	4.7	3.0	15.3	3.5
63	Arizona			6.0	6.0	6.0	6.0	6.0	6.0	4.5	5.0			5.7	5.5
64	Dakota	3.7	4.1	4.0	4.0	5.6	3.2					3.2	3.5	3.3	3.3
65	North Dakota							6.2	3.4	5.0	4.1				
66	South Dakota							5.6	2.8	2.9	3.3				
67	Idaho	4.3		4.9	7.7	4.9	1.1	1.3	1.0	11.2	6.2	40.0		4.2	6.2
68	Montana	4.1	1.5	4.2	3.3	2.1	0.9	7.7	4.0	3.6	2.4	3.4	1.2	3.4	2.6
69	New Mexico	7.1	4.9	3.8	4.3	3.8	6.7	6.0	6.3	6.3	7.0	5.9	4.1	3.2	3.6
70	Utah	4.7	5.3	5.4	5.1	7.3	4.3	5.8	4.2	2.6	5.3	3.4	3.7	3.7	3.4
71	Washington	3.3	4.5	4.2	5.2	4.5	7.9	5.0	3.3	6.0	3.6	2.9	3.7	3.5	4.3
72	Wyoming	6.5	3.2	2.5	1.1	1.7	2.3	2.3	2.4	2.7	2.5	5.4	2.6	1.7	0.9
73	Oklahoma										2.2				
74	Indian Territory										1.4	5.3			
	Average	4.0	3.9	4.0	4.0	3.9	3.9	4.3	3.9	3.9	3.7	3.1	3.0	3.0	3.0

NOTE.—Figures printed in bold-face type in

CAPITAL AND SURPLUS, OF THE EARNINGS AND DIVIDENDS OF NATIONAL BANKS TO SEPTEMBER 1, 1891.

Ratio of dividends to capital and surplus for six months ended—						Ratio of earnings to capital and surplus for six months ended—									
Mar. 1, 1889.	Sept. 1, 1889.	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1891.	Sept. 1, 1891.	Mar. 1, 1887.	Sept. 1, 1887.	Mar. 1, 1888.	Sept. 1, 1888.	Mar. 1, 1889.	Sept. 1, 1889.	Mar. 1, 1890.	Sept. 1, 1890.	Mar. 1, 1891.	Sept. 1, 1891.
P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.	P. ct.
3.1	3.1	3.1	3.1	3.2	3.0	1.8	3.9	4.0	3.6	4.4	3.9	4.0	3.7	4.5	2.8
3.1	3.1	3.1	3.4	4.4	3.1	4.0	4.2	3.7	4.0	4.0	3.2	3.6	3.9	4.2	3.4
3.1	2.8	2.9	2.9	2.9	2.8	3.7	3.5	4.1	3.7	4.0	3.7	3.4	3.6	3.9	2.9
2.7	2.5	3.0	2.3	2.6	2.3	2.9	3.8	2.8	3.0	3.4	3.4	2.6	3.2	3.1	3.0
2.3	2.2	2.1	2.2	2.2	2.2	2.8	3.3	3.0	3.3	3.9	3.4	1.7	2.7	3.3	3.2
2.6	2.6	2.4	2.1	2.4	2.5	3.4	3.5	3.4	3.4	3.5	3.2	3.0	0.9	3.1	2.5
2.7	2.7	2.7	2.7	2.8	2.8	3.3	2.9	2.0	2.9	3.3	3.2	3.6	3.8	3.7	3.3
3.0	3.0	3.0	3.0	3.5	2.9	3.0	4.4	4.2	4.1	4.7	4.3	4.4	4.5	4.4	3.5
2.6	2.8	2.7	2.7	2.8	2.7	5.9	5.6	4.6	5.2	4.9	4.9	4.5	5.3	5.2	4.7
2.9	3.1	2.4	2.1	2.4	2.6	5.4	4.4	2.8	2.6	3.4	5.4	2.3	0.6	1.6	4.0
				2.8	2.8									5.5	4.9
3.2	3.2	3.1	3.4	3.1	3.2	5.1	5.0	5.2	4.9	5.0	5.6	6.1	5.5	5.3	4.7
2.8	2.9	2.7	2.6	2.6	2.7	4.6	3.7	4.0	3.8	4.6	4.1	4.5	3.9	4.5	3.3
2.4	2.4	2.4	2.3	2.3	2.3	3.9	3.7	3.7	3.2	3.5	3.8	3.5	3.5	3.9	3.7
2.4	2.4	2.4	2.4	2.3	2.4	4.2	4.6	5.0	4.1	3.8	3.9	4.2	4.1	4.5	3.2
3.4	3.6	3.5	3.4	3.4	3.3	4.5	4.6	4.3	4.6	4.9	4.7	4.2	4.9	4.5	1.9
3.0	3.0	2.9	2.8	2.8	2.8	4.1	3.9	3.8	3.5	4.3	4.8	4.3	3.9	4.2	3.9
2.8	2.9	2.7	2.8	2.6	2.6	4.0	2.8	3.0	3.7	4.1	3.0	3.6	3.2	3.3	3.0
3.2	3.2	3.2	2.9	2.9	2.9	3.8	3.7	3.6	3.4	4.2	4.1	4.5	4.3	7.8	3.8
2.4	3.2	2.1	1.7	1.8	1.7	5.1	4.8	4.8	4.8	4.8	5.8	6.2	5.5	4.5	3.2
3.1	2.7	2.7	2.7	2.9	2.6	4.1	4.1	4.3	3.6	4.8	4.7	4.6	5.8	5.5	4.4
3.2	3.1	3.1	4.9	2.7	3.1	3.2	3.3	2.9	3.6	4.3	4.5	4.4	5.0	5.7	5.0
3.0	2.7	2.9	3.0	3.2	3.4	4.2	3.6	4.0	5.1	4.2	5.1	4.0	3.4	4.1	5.4
3.1	3.1	3.1	3.0	3.1	3.0	4.1	5.3	7.1	5.5	4.8	7.1	4.4	7.2	5.6	6.8
2.4	3.3	3.8	2.7	3.8	2.8	3.5	6.5	4.3	5.5	3.7	3.7	4.6	4.5	4.7	5.2
2.8	3.9	3.3	2.7	3.9	3.6	6.1	7.7	6.6	6.6	4.6	5.7	6.2	5.5	7.6	8.4
3.3	3.0	3.2	3.2	3.1	2.7	7.0	11.4	4.8	4.1	4.3	6.1	6.3	5.4	4.1	3.4
3.5	5.1	4.6	3.2	3.9	3.0	6.1	9.0	6.1	8.6	5.9	8.8	6.0	6.9	4.4	7.0
1.7	1.6	3.2	3.3	3.0	2.7	4.3	8.0	7.2	7.0	4.6	5.1	6.8	9.4	6.6	8.4
3.1	2.6	3.0	2.7	3.0	2.7	4.4	4.8	3.8	1.4	5.3	6.2	5.6	4.1	4.0	4.1
4.0	3.5	4.8	3.2	3.8	2.9	5.7	4.5	5.7	5.3	5.7	6.1	6.3	5.8	5.9	5.4
4.8	5.9	5.0	11.1	4.8	3.2	6.4	7.9	7.3	8.4	7.4	7.9	6.4	16.5	6.8	5.0
3.0	3.1	3.1	2.8	2.8	2.8	3.7	3.6	3.8	3.8	4.1	4.0	4.4	4.7	4.8	2.9
2.9	2.9	2.8	2.6	2.6	2.3	3.0	3.2	3.3	2.5	4.1	3.7	5.4	2.9	4.0	0.9
3.1	2.8	3.2	2.5	2.9	2.7	5.7	6.4	6.2	5.1	5.1	3.7	4.8	5.1	4.6	3.1
3.0	3.1	3.2	3.0	3.7	2.9	3.7	4.2	3.9	4.2	4.3	4.1	4.0	3.9	4.5	3.6
3.0	2.8	2.9	3.0	3.0	3.0	4.1	6.5	2.4	3.6	4.2	4.0	4.7	5.5	5.3	3.8
2.5	2.5	2.7	4.8	2.7	2.4	3.9	3.7	3.4	4.4	3.8	3.8	3.7	4.1	4.2	3.7
4.4	3.2	3.2	3.4	3.8	3.7	4.3	4.2	4.5	3.6	4.6	4.4	5.4	4.4	5.4	4.3
3.8	3.7	3.9	3.9	3.9	3.8	5.3	4.5	5.0	4.4	5.8	5.3	5.4	4.9	6.1	5.9
3.3	2.8	7.7	2.9	2.7	3.0	6.4	7.0	6.8	5.6	5.5	5.3	6.1	6.3	6.2	7.8
3.5	3.5	4.0	3.2	3.5	3.7	5.5	5.3	5.8	4.9	4.5	4.7	4.9	4.9	5.7	4.6
3.6	3.4	3.4	3.2	3.0	2.9	5.0	4.7	4.9	4.7	5.0	4.7	4.3	3.5	3.6	3.2
4.1	3.7	4.7	6.7	3.2	3.7	5.7	6.6	6.3	7.3	5.5	6.0	5.8	6.5	6.1	5.8
3.4	3.4	3.2	3.2	3.2	2.9	5.2	5.7	3.6	8.6	10.0	4.7	6.2	5.2	4.4	3.1
4.0	3.9	4.3	4.4	4.5	4.6	5.1	5.2	4.7	4.9	4.8	5.1	5.1	4.8	5.4	4.7
				3.2	3.2										8.7
3.1	2.7	3.1	2.9	3.1	3.0	6.8	4.3	5.5	3.9	4.6	3.3	5.4	3.5	5.2	3.6
				3.3	3.5										4.1
				2.6	2.7										4.5
3.8	4.3	3.7	3.5	4.3	3.0	5.8	5.1	4.9	4.3	4.9	4.2	4.6	4.4	5.3	4.3
2.0	2.7	2.7	2.8	2.9	2.9	3.6	5.0	2.4	4.5	4.9	4.8	2.8	7.6	4.6	4.8
3.6	3.7	3.4	3.6	3.1	1.9		8.4	5.2	5.2	5.6	4.9	4.8	4.4	3.7	1.0
2.4	15.3	3.3	2.6	3.0	3.0		3.8	3.9	0.6	7.7	8.5	5.8	5.5	5.1	3.4
3.6	3.8	3.1	2.7	2.8	2.3	9.0	6.7	7.1	6.0	5.1	3.7	3.8	3.2	3.5	2.4
4.4	4.4	4.0	3.6	3.0	2.9	7.2	7.2	6.7	6.5	7.0	6.1	5.9	4.9	4.6	3.5
2.5	3.4	3.2	3.0	2.9	2.8		3.5	3.7	3.0	5.4	4.9	4.8	3.8	4.8	3.0
4.2	4.3	9.5	8.0	4.1	3.3	9.1	8.4	19.3	9.8	9.8	10.0	9.1	9.0	9.3	6.1
3.5	4.4	4.4	4.4	4.4	4.4	5.8	6.7	10.0	13.0	6.1	6.1	5.3	6.3	4.8	5.6
3.9	3.1	3.6	3.7	4.0	3.6	7.0	7.3	9.7	9.4	6.6	6.2	5.3	4.9	5.5	5.1
3.3	3.4	4.3	3.1	3.0	1.2	2.7	8.2	4.9	5.0	5.6	6.8	4.4	5.2	5.4	5.1
3.1	3.3	2.9	3.4	3.6	3.6	9.5	11.8	10.4	11.5	8.5	7.9	7.5	8.4	8.6	6.5
5.2	5.0	4.8	4.6	3.9	4.3			13.1	9.5	12.5	8.6	10.2	7.2	6.3	7.6
4.5	2.6						6.1	3.2	6.1	6.7	4.1				6.4
															6.5
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															10.8
															10.9

column for 1890 signify percentage of loss.

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EARNINGS AND DIVIDENDS OF THE NATIONAL BANKS, ARRANGED BY GEOGRAPHICAL DIVISIONS, FOR SEMI-ANNUAL PERIODS FROM SEPTEMBER 1, 1882, TO SEPTEMBER 1, 1891.

Geographical divisions.	No. of banks	Capital.	Surplus.	Dividends.	Net earnings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
Sept., 1882, to Mar., 1883:						<i>Pr. ct.</i>	<i>Pr. ct.</i>	<i>Pr. ct.</i>
New England States...	557	\$165,653,070	\$41,341,246	\$5,819,093	\$6,200,443	3.5	2.8	3.0
Middle States...	687	174,375,472	62,118,694	7,542,146	9,900,021	4.3	3.2	4.2
Southern States...	207	33,963,000	8,228,309	1,405,019	2,198,993	4.1	3.3	5.2
Western States...	816	109,099,800	25,881,856	5,518,844	8,133,477	5.1	4.1	6.0
Total	2,267	483,091,342	137,570,105	20,285,102	26,432,934	4.2	3.3	4.2
Mar., 1883, to Sept., 1883:								
New England States...	562	166,793,070	41,727,679	5,861,182	6,651,595	3.5	2.8	3.2
Middle States...	698	173,915,465	63,453,454	7,556,795	9,960,635	4.3	3.2	4.2
Southern States...	224	35,685,300	9,084,011	1,415,529	2,433,336	4.0	3.2	5.4
Western States...	875	118,246,905	26,967,043	5,560,070	8,528,648	4.7	3.8	5.9
Total	2,359	494,640,140	141,232,187	20,393,576	27,574,214	4.1	3.2	4.3
Sept., 1883, to Mar., 1884:								
New England States...	565	167,478,070	41,863,161	5,726,356	6,095,915	3.4	2.7	2.9
Middle States...	715	175,317,315	64,841,178	7,639,670	9,529,978	4.4	3.2	4.0
Southern States...	248	38,214,310	9,854,923	1,700,113	2,950,096	4.4	3.5	6.1
Western States...	963	126,959,605	29,041,587	6,016,667	8,418,775	4.7	3.9	6.0
Total	2,491	507,969,300	145,600,849	21,082,806	27,994,764	4.1	3.2	4.3
Mar., 1884, to Sept., 1884:								
New England States...	568	167,600,370	41,905,905	5,551,603	5,738,456	3.3	2.6	2.7
Middle States...	723	175,767,355	64,580,406	7,089,673	8,198,912	4.0	2.9	3.4
Southern States...	264	40,638,300	10,726,209	1,691,520	2,747,018	4.2	3.3	5.3
Western States...	1,027	134,599,700	30,508,955	5,838,871	7,683,633	4.3	3.5	4.7
Total	2,582	518,605,725	147,721,475	20,171,667	24,368,019	3.9	3.0	3.7
Sept., 1884, to Mar., 1885:								
New England States...	567	167,400,370	41,413,826	5,661,537	4,388,812	3.4	2.7	2.1
Middle States...	732	173,212,145	64,741,009	7,156,680	7,474,752	4.1	3.0	3.1
Southern States...	278	42,648,400	11,527,942	1,790,726	2,426,858	4.2	3.3	4.5
Western States...	1,073	139,638,800	31,088,344	5,828,707	7,310,780	4.2	3.4	4.3
Total	2,650	522,899,715	148,771,121	20,437,650	21,601,202	3.9	3.0	3.2
Mar., 1885, to Sept., 1885:								
New England States...	562	165,668,370	40,786,007	5,391,401	4,725,395	3.3	2.6	2.3
Middle States...	731	172,907,352	64,247,888	6,953,332	7,297,159	4.0	2.9	3.1
Southern States...	287	43,500,300	11,505,477	1,655,261	2,282,782	3.8	3.0	4.2
Western States...	1,085	142,523,580	30,364,123	6,218,477	7,718,959	4.5	3.6	4.5
Total	2,665	524,599,602	146,903,495	20,218,471	22,024,295	3.9	3.0	3.3
Sept., 1885, to Mar., 1886:								
New England States...	550	165,203,920	41,128,387	5,375,226	5,925,381	3.2	2.6	2.8
Middle States...	738	172,435,295	67,583,309	7,044,535	9,484,324	4.0	2.9	3.9
Southern States...	294	44,437,400	12,053,524	1,969,190	2,705,274	4.4	3.4	4.7
Western States...	1,117	148,879,580	32,767,699	6,946,485	9,412,687	4.6	3.8	5.2
Total	2,708	530,956,195	153,532,919	21,335,436	27,527,666	4.0	3.1	4.0
Mar., 1886, to Sept., 1886:								
New England States...	563	165,352,320	41,581,845	5,338,635	6,736,479	3.2	2.5	3.2
Middle States...	744	173,628,875	70,044,187	7,328,798	9,789,135	4.2	3.0	4.0
Southern States...	303	45,444,000	11,967,321	1,994,537	2,553,055	4.3	3.4	4.0
Western States...	1,174	153,138,453	33,470,425	6,485,172	8,834,050	4.2	3.5	4.7
Total	2,784	537,563,648	157,064,778	21,147,142	27,912,719	3.9	3.0	4.0
Sept., 1886, to Mar., 1887:								
New England States...	563	165,252,370	41,897,072	5,318,480	6,176,707	3.2	2.6	3.0
Middle States...	754	175,873,735	73,445,033	7,574,627	12,072,419	4.3	3.0	4.8
Southern States...	313	46,213,240	12,463,050	2,143,870	2,646,393	4.6	3.6	4.5
Western States...	1,225	161,016,425	35,920,745	7,111,610	10,803,275	4.4	3.6	5.5
Total	2,855	548,355,770	163,731,900	22,148,587	31,698,794	4.0	3.1	4.5

EARNINGS AND DIVIDENDS OF THE NATIONAL BANKS, ETC.—Continued.

Geographical divisions.	No. of banks	Capital.	Surplus.	Dividends.	Net earnings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Earnings to capital and surplus.
Mar., 1887, to Sept., 1887:						<i>Pr. ct.</i>	<i>Pr. ct.</i>	<i>Pr. ct.</i>
New England States.....	566	\$164,837,370	\$43,118,790	\$5,355,787	\$7,224,781	3.2	2.6	3.5
Middle States.....	764	176,635,656	76,574,179	7,357,400	11,360,893	4.2	2.9	4.5
Southern States.....	943	51,515,315	13,247,285	2,137,323	3,263,973	4.1	3.3	5.0
Western States.....	1,269	165,556,200	38,314,299	7,153,305	10,953,427	4.3	3.5	5.4
Total.....	2,942	558,544,541	171,254,553	22,003,820	32,808,074	3.9	3.0	4.5
Sept., 1887, to Mar., 1888:								
New England States.....	567	164,405,920	43,459,769	5,428,178	6,187,595	3.3	2.6	3.0
Middle States.....	780	183,382,395	80,679,527	7,346,515	11,201,708	4.0	2.8	4.2
Southern States.....	358	53,124,400	14,258,403	2,298,039	3,257,542	4.3	3.4	4.8
Western States.....	1,339	176,224,033	40,999,447	8,017,876	11,954,449	4.5	3.7	5.5
Total.....	3,044	577,136,748	179,397,147	23,088,607	32,601,294	4.0	3.0	4.3
Mar., 1888, to Sept., 1888:								
New England States.....	568	164,649,820	44,197,418	5,349,582	6,739,240	3.2	2.6	3.2
Middle States.....	793	184,220,575	82,998,759	7,564,822	11,544,253	4.1	2.8	4.3
Southern States.....	369	54,802,800	14,844,534	2,189,937	3,105,262	4.0	3.1	4.4
Western States.....	1,363	179,865,950	42,376,280	8,338,710	11,370,432	4.6	3.8	5.1
Total.....	3,093	583,529,145	184,416,991	23,443,051	32,759,192	4.0	3.0	4.3
Sept., 1888, to Mar., 1889:								
New England States.....	568	164,566,720	44,904,040	5,508,163	6,932,212	3.3	2.6	3.3
Middle States.....	793	184,628,445	86,496,367	7,379,692	12,241,399	4.0	2.7	4.5
Southern States.....	382	56,974,485	15,715,136	2,357,718	3,497,410	4.1	3.2	4.8
Western States.....	1,404	187,144,200	45,891,957	8,045,400	12,438,888	4.3	3.5	5.3
Total.....	3,147	593,253,850	192,507,500	23,290,973	35,109,889	3.9	3.0	4.5
Mar., 1889, to Sept., 1889:								
New England States.....	571	165,101,920	45,476,953	5,307,086	6,920,839	3.2	2.5	3.3
Middle States.....	796	184,195,745	87,936,236	7,636,874	12,060,433	4.1	2.8	4.5
Southern States.....	403	58,905,530	16,387,359	2,365,368	3,818,379	4.0	3.1	5.1
Western States.....	1,424	191,247,990	47,328,336	8,016,259	11,708,674	4.2	3.4	4.9
Total.....	3,194	599,451,185	197,128,884	23,325,587	34,508,375	3.9	2.9	4.3
Sept., 1889, to Mar., 1890:								
New England States.....	576	165,631,980	46,157,181	5,520,977	5,606,830	3.3	2.6	2.6
Middle States.....	811	186,198,725	91,010,405	7,629,170	12,208,788	4.1	2.8	4.4
Southern States.....	436	62,949,360	17,141,070	2,861,628	4,229,776	4.5	3.6	5.3
Western States.....	1,471	200,625,480	50,237,778	10,237,991	12,203,145	5.1	4.1	5.2
Total.....	3,294	615,405,545	204,546,434	26,249,766	35,248,539	4.3	3.2	4.3
Mar., 1890, to Sept., 1890:								
New England States.....	582	165,500,920	46,488,598	5,144,588	6,239,358	3.1	2.4	2.9
Middle States.....	834	188,261,155	94,608,921	7,946,301	12,534,630	4.2	2.8	4.4
Southern States.....	475	68,491,105	18,081,496	2,695,210	4,730,666	3.9	3.1	5.5
Western States.....	1,521	212,520,566	52,690,124	9,123,018	13,302,370	4.3	3.4	5.0
Total.....	3,412	634,773,746	211,869,139	24,909,117	36,807,024	3.9	2.9	4.3
Sept., 1890, to Mar., 1891:								
New England States.....	583	165,525,420	47,263,871	5,530,473	7,275,215	3.3	2.6	3.4
Middle States.....	851	189,215,745	98,565,397	7,720,433	13,189,635	4.1	2.7	4.6
Southern States.....	522	75,175,100	19,232,961	3,026,492	4,842,139	4.0	3.2	5.1
Western States.....	1,586	222,670,320	54,368,512	9,491,377	14,838,985	4.3	3.4	5.4
Total.....	3,542	652,586,585	219,430,741	25,768,775	40,145,974	3.9	3.0	4.6
Mar., 1891, to Sept., 1891:								
New England States.....	589	165,392,090	48,053,953	5,231,854	6,512,910	3.2	2.4	2.0
Middle States.....	874	192,973,876	99,692,776	7,911,627	11,475,715	4.1	2.7	3.9
Southern States.....	544	78,244,000	20,344,334	2,778,024	4,299,226	3.6	2.8	4.4
Western States.....	1,605	231,019,971	58,011,532	9,104,730	13,329,789	3.9	3.2	4.6
Total.....	3,612	667,629,937	226,102,595	25,026,235	35,617,640	3.7	2.8	4.0
General average.....	2,924	563,944,040	173,821,267	22,462,573	30,707,812	4.0	3.0	4.2

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CLEARINGS AND BALANCES OF THE BANKS OF NEW YORK CITY FOR THE WEEKS
ENDED AT THE DATES GIVEN.

Week ended—	Clearings.	Balances.
September 5, 1885	\$476,800,526.79	\$22,990,787.52
September 12, 1885	484,537,657.96	23,969,367.46
September 19, 1885	480,733,380.21	24,410,868.93
September 26, 1885	471,652,018.41	22,978,989.63
October 3, 1885	572,076,277.97	30,158,232.32
October 10, 1885	659,560,519.70	28,462,678.38
October 17, 1885	702,000,829.74	29,632,037.42
October 24, 1885	828,373,048.53	30,475,583.77
October 31, 1885	695,214,389.87	29,590,574.77
November 7, 1885	775,416,616.98	30,751,563.50
November 14, 1885	779,244,286.61	27,323,721.40
September 4, 1886	485,535,545.80	28,387,297.77
September 11, 1886	520,437,476.86	21,865,163.40
September 18, 1886	590,366,037.81	28,050,351.78
September 25, 1886	691,723,056.66	25,603,758.94
October 2, 1886	744,533,107.30	31,285,172.38
October 9, 1886	830,728,858.70	29,964,285.79
October 16, 1886	774,127,051.20	30,952,375.99
October 23, 1886	734,586,036.19	27,767,549.66
October 30, 1886	625,098,064.48	26,607,923.82
November 6, 1886	735,609,027.93	31,825,400.11
November 13, 1886	704,572,284.86	28,065,256.87
September 3, 1887	629,926,782.37	29,322,367.47
September 10, 1887	562,627,925.28	22,529,268.73
September 17, 1887	659,048,314.43	30,974,062.90
September 24, 1887	575,717,723.42	31,069,309.36
October 1, 1887	676,201,491.67	29,825,323.74
October 8, 1887	718,896,811.83	31,170,113.34
October 15, 1887	742,551,452.60	33,350,889.58
October 22, 1887	647,590,728.82	20,809,361.75
October 29, 1887	706,280,839.34	31,289,781.13
November 5, 1887	602,240,351.60	23,758,351.99
September 1, 1888	501,823,033.31	26,231,528.08
September 8, 1888	538,170,073.22	34,047,518.67
September 15, 1888	643,165,583.40	34,285,911.38
September 22, 1888	762,313,474.79	33,177,594.55
September 29, 1888	635,316,704.00	34,537,541.08
October 6, 1888	811,518,650.80	38,746,427.25
October 13, 1888	722,328,937.35	44,039,134.77
October 20, 1888	667,105,762.02	38,103,879.02
October 27, 1888	683,132,608.85	35,700,246.69
November 3, 1888	671,138,259.14	34,892,969.62
November 10, 1888	*539,072,637.58	*26,376,380.51
September 7, 1889	*627,373,821.30	*25,336,644.45
September 14, 1889	701,255,721.43	30,544,372.50
September 21, 1889	662,991,757.61	29,963,064.91
September 28, 1889	634,910,008.09	30,127,935.53
October 5, 1889	832,631,300.57	37,583,096.94
October 12, 1889	825,030,373.92	39,074,871.21
October 19, 1889	793,010,506.54	31,739,904.87
October 26, 1889	748,911,481.81	30,394,788.30
November 2, 1889	792,903,317.71	31,650,051.09
November 9, 1889	*701,716,737.44	*29,618,059.24
September 6, 1890	*580,421,284.08	*26,929,166.72
September 13, 1890	729,990,950.28	31,503,583.86
September 20, 1890	828,699,591.60	44,496,059.90
September 27, 1890	729,218,488.39	34,691,141.92
October 4, 1890	764,583,110.58	34,139,136.73
October 11, 1890	828,458,869.22	31,989,265.33
October 18, 1890	812,971,406.65	37,165,872.16
October 25, 1890	754,368,414.16	32,174,919.35
November 1, 1890	781,139,867.34	33,585,720.70
November 8, 1890	*771,107,643.93	*32,564,337.73
September 5, 1891	752,533,010.02	33,243,344.17
September 12, 1891	*626,987,596.57	*25,304,060.66
September 19, 1891	731,943,537.15	31,949,482.95
September 26, 1891	914,066,621.81	31,508,345.49
October 3, 1891	704,490,574.03	33,046,709.70
October 10, 1891	739,744,112.77	30,706,064.82
October 17, 1891	724,253,613.65	37,452,472.48
October 24, 1891	692,572,867.07	32,528,331.89
October 31, 1891	687,083,289.48	29,368,985.16
November 7, 1891	*728,805,472.03	*34,243,252.60

*Five days,

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES OF THE UNITED STATES, WITH THE DATES OF LIQUIDATION, THE AMOUNT OF THEIR CAPITAL, CIRCULATION ISSUED AND RETIRED, AND CIRCULATION OUTSTANDING OCTOBER 31, 1891.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Penn Yan, N. Y.†	Apr. 6, 1864	—	—	—	—
First National Bank, Norwich, Conn.†	May 2, 1864	—	—	—	—
Second National Bank, Ottumwa, Iowa†	do	—	—	—	—
Second National Bank, Canton, Ohio†	Oct. 3, 1864	—	—	—	—
First National Bank, Lansing, Mich.†	Dec. 5, 1864	—	—	—	—
First National Bank, Columbia, Mo.	Sept. 19, 1864	\$100,000	\$90,000	\$89,875	\$125
First National Bank, Carondelet, Mo.	Mar. 15, 1865	30,000	25,500	25,399	101
First National Bank, Utica, N. Y.*	June 9, 1865	—	—	—	—
Pittston National Bank, Pittston, Pa.	Sept. 16, 1865	200,000	—	—	—
Fourth National Bank, Indianapolis, Ind.	Nov. 30, 1865	100,000	100,000	99,333	667
Berkshire National Bank, Adams, Mass.†	Dec. 8, 1865	100,000	—	—	—
National Union Bank, Rochester, N. Y.	Apr. 26, 1866	400,000	192,500	191,473	1,027
First National Bank, Leonardville, N. Y.	July 11, 1866	50,000	45,000	44,415	585
Farmers' National Bank, Richmond, Va.	Oct. 22, 1866	100,000	85,000	84,668	332
Farmers' National Bank, Waukesha, Wis.	Nov. 25, 1866	100,000	90,000	89,530	470
National Bank of Metropolis, Washington, D. C.	Nov. 28, 1866	200,000	180,000	176,993	3,007
First National Bank, Providence, Pa.	Mar. 1, 1867	100,000	90,000	88,780	1,220
National State Bank, Dubuque, Iowa	Mar. 9, 1867	150,000	127,000	125,665	1,335
First National Bank of Newton, Newtonville, Mass.	Mar. 11, 1867	150,000	130,000	128,767	1,233
First National Bank, New Ulm, Minn.	Apr. 18, 1867	60,000	54,000	53,205	795
National Bank of Crawford County, Meadville, Pa.	Apr. 19, 1867	300,000	—	—	—
Kittanning National Bank, Kittanning, Pa.	Apr. 29, 1867	200,000	—	—	—
City National Bank, Savannah, Ga.†	May 28, 1867	100,000	—	—	—
Ohio National Bank, Cincinnati, Ohio.	July 3, 1867	500,000	450,000	444,060	5,940
First National Bank, Kingston, N. Y.	Sept. 26, 1867	200,000	180,000	177,734	2,266
First National Bank, Bluffton, Ind.	Dec. 5, 1867	50,000	45,000	44,576	424
National Exchange Bank, Richmond, Va.	do	200,000	180,000	179,315	685
First National Bank, Skaneateles, N. Y.	Dec. 21, 1867	150,000	135,000	133,732	1,268
First National Bank, Jackson, Miss.	Dec. 26, 1867	100,000	45,500	45,320	180
First National Bank, Downingtown, Pa.	Jan. 14, 1868	100,000	90,000	88,991	1,009
First National Bank, Titusville, Pa.	Jan. 15, 1868	100,000	86,750	85,775	975
Appleton National Bank, Appleton, Wis.	Jan. 21, 1868	50,000	45,000	44,379	621
* National Bank of Whitestown, N. Y.	Feb. 14, 1868	120,000	45,500	45,248	252
First National Bank, New Brunswick, N. J.	Feb. 26, 1868	100,000	90,000	88,669	1,331
First National Bank, Cuyahoga Falls, Ohio.	Mar. 4, 1868	50,000	45,000	44,462	538
First National Bank, Cedarburg, Wis.	Mar. 23, 1868	100,000	90,000	89,467	533
Commercial National Bank, Cincinnati, Ohio.	Apr. 28, 1868	500,000	345,950	343,785	2,165
Second National Bank, Watertown, N. Y.	July 21, 1868	100,000	90,000	88,940	1,060
First National Bank, South Worcester, N. Y.	Aug. 4, 1868	175,500	157,400	155,781	1,619
National Mechanics and Farmers' Bank, Albany, N. Y.	do	350,000	314,950	313,010	1,940
Second National Bank, Des Moines, Iowa.	Aug. 5, 1868	50,000	42,500	42,142	358
First National Bank, Steubenville, Ohio.	Aug. 8, 1868	150,000	135,000	133,232	1,768
First National Bank, Plumer, Pa.	Aug. 25, 1868	100,000	87,500	86,167	1,333
First National Bank, Danville, Va.	Sept. 30, 1868	50,000	45,000	44,655	345
First National Bank, Dorchester, Mass.	Nov. 23, 1868	150,000	132,500	130,577	1,923
First National Bank, Oskaloosa, Iowa	Dec. 17, 1868	75,000	67,500	66,980	520
Merchants and Mechanics' National Bank, Troy, N. Y.	Dec. 31, 1868	300,000	184,750	183,143	1,607
National Savings Bank, Wheeling, W. Va.	Jan. 7, 1869	100,000	90,000	89,390	610
First National Bank, Marion, Ohio	Jan. 12, 1869	125,000	109,850	109,004	846
National Insurance Bank, Detroit, Mich.	Feb. 26, 1869	200,010	85,000	84,553	447
National Bank of Lansingburg, N. Y.	Mar. 6, 1869	150,000	135,000	133,767	1,233
National Bank of North America, New York, N. Y.	Apr. 15, 1869	1,000,000	333,000	330,757	2,243
First National Bank, Hallowell, Me.	Apr. 19, 1869	60,000	53,350	52,916	434
First National Bank, Clyde, N. Y.	Apr. 23, 1869	50,000	44,000	43,270	730
Pacific National Bank, New York, N. Y.	May 10, 1869	422,700	134,900	134,072	918
Grocers' National Bank, New York, N. Y.	June 7, 1869	300,000	85,250	84,866	384
Savannah National Bank, Savannah, Ga.	June 22, 1869	100,000	85,000	84,475	525
First National Bank, Frostburg, Md.	July 30, 1869	50,000	45,000	44,742	258
First National Bank, La Salle, Ill.	Aug. 30, 1869	50,000	45,000	44,515	485
National Bank of Commerce, Georgetown, D. C.	Oct. 28, 1869	100,000	90,000	89,075	925

* New bank with same title.

† Never completed organization.

‡ Consolidated with another bank.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
Miners' National Bank, Salt Lake City, Utah	Dec. 2, 1869	\$150,000	\$135,000	\$134,034	\$966
First National Bank, Vinton, Iowa	Dec. 13, 1869	50,000	42,500	42,293	207
National Exchange Bank, Philadelphia, Pa.	Jan. 8, 1870	300,000	175,750	173,672	2,078
First National Bank, Decatur, Ill.	Jan. 10, 1870	100,000	85,250	84,205	1,045
National Union Bank, Owego, N. Y.	Jan. 11, 1870	100,000	88,250	87,297	953
First National Bank, Berlin, Wis.	Jan. 25, 1870	500,000	44,000	43,612	388
Central National Bank, Cincinnati, Ohio	Mar. 31, 1870	500,000	425,000	421,120	3,880
First National Bank, Dayton, Ohio	Apr. 9, 1870	150,000	135,000	133,820	1,180
National Bank of Chemung, Elmira, N. Y.	June 10, 1870	100,000	90,000	89,488	512
Merchants' National Bank, Milwaukee, Wis.	June 14, 1870	100,000	90,000	89,320	680
First National Bank, St. Louis, Mo.	July 16, 1870	200,000	179,990	178,577	1,413
Chemung Canal National Bank, Elmira, N. Y.	Aug. 3, 1870	100,000	90,000	89,147	853
Central National Bank, Omaha, Nebr.*	Sept. 23, 1870	100,000			
First National Bank, Clarksville, Va.	Oct. 13, 1870	50,000	27,000	26,890	110
First National Bank, Burlington, Vt.	Oct. 15, 1870	300,000	270,000	266,933	3,067
First National Bank, Lebanon, Ohio	Oct. 24, 1870	100,000	85,000	84,338	662
National Exchange Bank, Lansingburg, N. Y.	Dec. 27, 1870	100,000	90,000	89,404	596
Muskingum National Bank, Zanesville, Ohio	Jan. 7, 1871	100,000	90,000	89,235	765
United National Bank, Winona, Minn.	Feb. 15, 1871	50,000	45,000	44,585	415
First National Bank, Des Moines, Iowa	Mar. 25, 1871	100,000	90,000	89,208	792
Saratoga County National Bank, Waterford, N. Y.	Mar. 28, 1871	150,000	135,000	134,037	963
State National Bank, St. Joseph, Mo.	Mar. 31, 1871	100,000	90,000	89,455	545
First National Bank, Fenton, Mich.	May 2, 1871	100,000	49,500	49,008	492
First National Bank, Wellsburg, W. Va.	June 24, 1871	100,000	90,000	89,243	757
Clarke National Bank, Rochester, N. Y.	Aug. 11, 1871	200,000	180,000	178,234	1,766
Commercial National Bank, Oshkosh, Wis.	Nov. 22, 1871	100,000	90,000	89,308	692
Fort Madison National Bank, Fort Madison, Iowa	Dec. 26, 1871	75,000	67,500	66,990	510
National Bank of Maysville, Ky.	Jan. 6, 1872	300,000	270,000	268,647	1,353
Fourth National Bank, Syracuse, N. Y.	Jan. 9, 1872	105,500	91,700	90,848	852
American National Bank, New York, N. Y.	May 10, 1872	500,000	450,000	443,941	6,059
Carroll County National Bank, Sandwich, N. H.	May 24, 1872	50,000	45,000	44,443	557
Second National Bank, Portland, Me.	June 24, 1872	100,000	81,000	79,994	1,006
Atlantic National Bank, Brooklyn, N. Y.	July 15, 1872	200,000	165,000	163,580	1,420
Merchants and Farmers' National Bank, Quincy, Ill.	Aug. 8, 1872	150,000	135,000	133,675	1,325
First National Bank, Rochester, N. Y.	Aug. 9, 1872	400,000	206,100	203,774	2,326
Lawrenceburg National Bank, Ind.	Sept. 10, 1872	200,000	180,000	177,860	2,140
Jewett City National Bank, Jewett City, Conn.	Oct. 4, 1872	60,000	48,750	48,242	508
First National Bank, Knoxville, Tenn.	Oct. 22, 1872	100,000	80,910	80,096	814
First National Bank, Goshen, Ind.	Nov. 7, 1872	115,000	103,500	102,228	1,272
Kidder National Gold Bank, Boston, Mass.	Nov. 8, 1872	300,000	120,000	120,000	
Second National Bank, Zanesville, Ohio	Nov. 16, 1872	154,700	138,140	136,458	1,682
Orange County National Bank, Chelsea, Vt.	Jan. 14, 1873	200,000	180,000	177,756	2,244
Second National Bank, Syracuse, N. Y.	Feb. 18, 1873	100,000	90,000	88,615	1,385
Richmond National Bank, Richmond, Ind.*	Feb. 28, 1873	230,000	207,000	207,000	
First National Bank, Adams, N. Y.	Mar. 7, 1873	75,000	66,900	65,990	910
Mechanics' National Bank, Syracuse, N. Y.	Mar. 11, 1873	140,000	93,800	92,850	950
Farmers and Mechanics' National Bank, Rochester, N. Y.	Apr. 15, 1873	100,000	83,250	82,285	965
Montana National Bank, Helena, Mont.	do	100,000	31,500	31,375	125
First National Bank, Havana, N. Y.	June 3, 1873	50,000	45,000	44,410	590
Merchants and Farmers' National Bank, Ithaca, N. Y.	June 30, 1873	50,000	45,000	44,271	729
National Bank of Cazenovia, N. Y.	July 18, 1873	150,000	116,770	115,273	1,497
Merchants' National Bank, Memphis, Tenn.	Aug. 30, 1873	250,000	225,000	222,383	2,717
Manufacturers' National Bank, Chicago, Ill.	Sept. 25, 1873	500,000	438,750	433,106	5,644
Second National Bank, Chicago, Ill.	do	100,000	97,500	96,081	1,419

* New bank, with same title.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
Merchants' National Bank, Dubuque, Iowa.....	Sept. 30, 1873	\$200,000	\$180,000	\$176,220	\$3,780
Beloit National Bank, Beloit, Wis.....	Oct. 2, 1873	50,000	45,000	44,369	631
Union National Bank, St. Louis, Mo.....	Oct. 22, 1873	500,000	150,300	148,353	1,947
City National Bank, Green Bay, Wis.....	Nov. 29, 1873	50,000	45,000	44,285	715
First National Bank, Shelbyville, Mo.....	Jan. 1, 1874	100,000	90,000	89,277	723
Second National Bank, Nashville, Tenn.....	Jan. 8, 1874	125,000	92,920	91,615	1,305
First National Bank, Oneida, N. Y.....	Jan. 13, 1874	125,000	110,500	108,886	1,614
Merchants' National Bank, Hastings, Minn.....	Feb. 7, 1874	100,000	90,000	88,450	1,550
National Bank of Tecumseh, Mich.....	Mar. 3, 1874	50,000	45,000	44,350	650
Gallatin National Bank, Shawneetown, Ill.....	Mar. 7, 1874	250,000	225,000	222,932	2,068
First National Bank, Brookville, Pa.....	Mar. 26, 1874	100,000	90,000	88,735	1,265
Citizens' National Bank, Sioux City, Iowa.....	Apr. 14, 1874	50,000	45,000	44,820	180
Citizens' National Bank, Charlottesville, Va.....	Apr. 27, 1874	100,000	90,000	89,139	861
Farmers' National Bank, Warren, Ill.....	Apr. 28, 1874	50,000	45,000	44,433	567
First National Bank, Medina, Ohio.....	May 6, 1874	75,000	45,000	44,708	292
Croton River National Bank, South East, N. Y.....	May 25, 1874	200,000	168,550	163,580	2,970
Merchants' National Bank of West Virginia, Wheeling, W. Va.....	July 7, 1874	500,000	450,000	444,515	5,485
Central National Bank, Baltimore, Md.....	July 15, 1874	200,000	180,000	178,716	1,284
Second National Bank, Leavenworth, Kans.....	July 22, 1874	100,000	90,000	87,870	2,130
Teutonia National Bank, New Orleans, La.....	Sept. 2, 1874	300,000	270,000	267,730	2,270
City National Bank, Chattanooga, Tenn.....	Sept. 10, 1874	170,000	148,001	146,859	1,142
First National Bank, Cairo, Ill.....	Oct. 10, 1874	100,000	90,000	88,591	1,409
First National Bank, Olathe, Kans.....	Nov. 9, 1874	50,000	45,000	44,629	371
First National Bank, Beverly, Ohio.....	Nov. 10, 1874	102,000	90,000	88,456	1,544
Union National Bank, La Fayette, Ind.....	Dec. 4, 1874	250,000	224,095	220,059	3,936
Ambler National Bank, Jacksonville, Fla. *.....	Dec. 7, 1874	42,500			
Mechanics' National Bank, Chicago, Ill.....	Dec. 30, 1874	250,000	125,900	123,650	2,250
First National Bank, Evansville, Wis.....	Jan. 9, 1875	55,000	45,000	44,541	459
First National Bank, Baxter Springs, Kans.....	Jan. 12, 1875	50,000	36,000	35,630	370
People's National Bank, Pueblo, Colo.....	do.....	50,000	27,000	26,813	187
National Bank of Commerce, Green Bay, Wis.....	do.....	100,000	90,000	89,165	835
First National Bank, Millersburg, Ohio.....	do.....	100,000	60,400	60,008	392
First National Bank, Staunton, Va.....	Jan. 23, 1875	100,000	90,000	88,972	1,028
National City Bank, Milwaukee, Wis.....	Feb. 24, 1875	100,000	60,000	59,065	935
Irasburg National Bank of Orleans, Irasburg, Vt.....	Mar. 17, 1875	75,000	67,500	66,456	1,044
First National Bank, Pekin, Ill.....	Mar. 25, 1875	100,000	90,000	88,625	1,375
Merchants and Planters' National Bank, Augusta, Ga.....	Mar. 30, 1875	200,000	169,000	167,160	1,840
Monticello National Bank, Monticello, Iowa.....	do.....	100,000	45,000	44,751	249
Iowa City National Bank, Iowa City, Iowa.....	Apr. 14, 1875	125,000	104,800	102,981	1,819
First National Bank, Wheeling, W. Va.....	Apr. 22, 1875	250,000	225,000	221,398	3,602
First National Bank, Mount Clemens, Mich.....	May 20, 1875	50,000	27,000	26,890	110
First National Bank, Knob Noster, Mo.....	May 29, 1875	50,000	43,800	43,415	385
First National Bank, Brodhead, Wis.....	June 24, 1875	50,000	45,000	44,465	535
Auburn City National Bank, Auburn, N. Y.....	June 26, 1875	200,000	141,300	138,959	2,341
First National Bank, El Dorado, Kans.....	June 30, 1875	50,000	45,000	44,507	493
First National Bank, Junction City, Kans.....	July 1, 1875	50,000	45,000	44,665	335
First National Bank, Chetopa, Kans.....	July 19, 1875	50,000	36,000	35,675	325
First National Bank, Golden, Colo.....	Aug. 25, 1875	50,000	27,000	26,808	192
National Bank of Jefferson, Wis.....	Aug. 26, 1875	60,000	54,000	52,977	1,023
Green Lane National Bank, Green Lane, Pa.....	Sept. 9, 1875	100,000	90,000	89,626	374
State National Bank, Topeka, Kans.....	Sept. 15, 1875	60,000	30,600	30,462	138
Farmers' National Bank, Marshalltown, Iowa.....	Sept. 18, 1875	50,000	27,000	26,820	180
Richland National Bank, Mansfield, Ohio.....	Sept. 25, 1875	150,000	130,300	127,798	2,502
Planters' National Bank, Louisville, Ky.....	Sept. 30, 1875	350,000	315,000	309,446	5,554
First National Bank, Gallatin, Tenn.....	Oct. 1, 1875	75,000	45,000	44,600	400
First National Bank, Charleston, W. Va.....	Oct. 2, 1875	100,000	90,000	89,099	901
Peoples' National Bank, Winchester, Ill.....	Oct. 4, 1875	75,000	67,500	66,802	698

* No circulation

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
First National Bank, New Lexington, Ohio	Oct. 12, 1875	\$50,000	\$45,000	\$44,607	\$393
First National Bank, Ishpeming, Mich. .	Oct. 20, 1875	50,000	45,000	44,338	662
Fayette County National Bank, Washington, Ohio	Oct. 26, 1875	100,000	81,280	80,497	783
Merchants' National Bank, Fort Wayne, Ind	Nov. 8, 1875	100,000	46,820	46,215	605
Kansas City National Bank, Kansas City, Mo	Nov. 13, 1875	100,000	65,991	65,087	904
First National Bank, Schoolcraft, Mich. .	Nov. 17, 1875	50,000	45,000	44,462	538
First National Bank, Curwensville, Pa. .	Dec. 17, 1875	100,000	90,000	88,888	1,612
National Marine Bank, St. Paul, Minn. .	Dec. 28, 1875	100,000	59,710	58,235	1,475
First National Bank, Rochester, Ind.	Jan. 11, 1876	50,000	45,000	43,015	1,985
First National Bank, Lodi, Ohio	do	100,000	90,000	88,870	1,630
Iron National Bank, Portsmouth, Ohio. .	Jan. 19, 1876	100,000	90,000	89,077	923
First National Bank, Ashland, Nebr. .	Jan. 26, 1876	50,000	45,000	44,574	426
First National Bank, Paxton, Ill.	Jan. 28, 1876	50,000	45,000	44,107	893
First National Bank, Bloomfield, Iowa. .	Feb. 5, 1876	55,000	49,500	48,430	1,070
Marietta National Bank, Marietta, Ohio. .	Feb. 16, 1876	150,000	90,000	87,971	2,029
Salt Lake City National Bank, Salt Lake City, Utah	Feb. 21, 1876	100,000	45,000	44,110	890
First National Bank, La Grange, Mo.	Feb. 24, 1876	50,000	45,000	44,430	570
First National Bank, Atlantic, Iowa.	Mar. 7, 1876	50,000	45,000	44,450	550
First National Bank, Spencer, Ind.	Mar. 11, 1876	70,000	63,000	62,480	520
National Currency Bank, New York, N. Y. .	Mar. 23, 1876	100,000	45,000	43,900	1,100
Caverna National Bank, Caverna, Ky.	May 13, 1876	50,000	45,000	44,615	385
City National Bank, Pittsburg, Pa.	May 25, 1876	200,000	68,929	68,141	788
National State Bank, Des Moines, Iowa. .	June 21, 1876	100,000	50,795	49,405	1,890
First National Bank, Trenton, Mo.	June 22, 1876	50,000	45,000	44,476	524
First National Bank, Bristol, Tenn.	July 10, 1876	50,000	45,000	44,657	343
First National Bank, Leon, Iowa	July 11, 1876	60,000	45,000	44,040	960
Anderson County National Bank, Lawrenceburg, Ky.	July 29, 1876	100,000	45,000	44,710	290
First National Bank, Newport, Ind.	Aug. 7, 1876	60,000	45,000	44,328	672
First National Bank, De Pere, Wis.	Aug. 17, 1876	50,000	31,500	31,293	267
Second National Bank, Lawrence, Kans. .	Aug. 23, 1876	100,000	67,500	66,630	870
Commercial National Bank, Versailles, Ky.	Aug. 26, 1876	170,000	153,000	150,817	2,183
State National Bank, Atlanta, Ga.	Aug. 31, 1876	200,000	73,725	72,115	1,610
Syracuse National Bank, Syracuse, N. Y. .	Sept. 25, 1876	200,000	117,961	114,218	3,743
First National Bank, Northumberland, Pa.	Oct. 6, 1876	100,000	62,106	60,153	1,953
First National Bank, Lancaster, Mo.	Nov. 14, 1876	50,000	27,000	26,847	153
First National Bank, Council Grove, Kans.	Nov. 28, 1876	50,000	26,500	26,133	367
National Bank of Commerce, Chicago, Ill. .	Dec. 2, 1876	250,000	71,465	70,129	1,336
First National Bank, Palmyra, Mo.	Dec. 12, 1876	100,000	46,140	44,836	1,304
First National Bank, Newton, Iowa	Dec. 16, 1876	50,000	45,000	43,734	1,266
National Southern Kentucky Bank, Bowling Green, Ky.	Dec. 23, 1876	50,000	27,000	26,732	268
First National Bank, Monroe, Iowa.	Jan. 1, 1877	60,000	35,700	35,317	383
First National Bank, New London, Conn. .	Jan. 9, 1877	100,000	38,300	36,476	1,824
Winona Deposit National Bank, Winona, Minn.	Jan. 28, 1877	100,000	63,285	61,670	1,615
First National Bank, South Charleston, Ohio	Feb. 24, 1877	100,000	90,000	87,945	2,055
Lake Ontario National Bank, Oswego, N. Y.	do	275,000	66,405	62,204	4,201
First National Bank, Sidney, Ohio	Feb. 26, 1877	52,000	46,200	45,157	1,043
Chillicothe National Bank, Ohio	Apr. 9, 1877	100,000	53,825	52,055	1,770
First National Bank, Manhattan, Kans. .	Apr. 13, 1877	52,000	44,200	43,570	630
National Bank, Monticello, Ky.	Apr. 23, 1877	60,000	49,500	48,360	1,140
First National Bank, Rockville, Ind.	Apr. 25, 1877	200,000	173,090	169,530	3,560
Georgia National Bank, Atlanta, Ga.	May 31, 1877	100,000	45,000	43,598	1,402
First National Bank, Adrian, Mich.	June 11, 1877	100,000	43,500	42,756	744
First National Bank, Napoleon, Ohio.	June 30, 1877	50,000	45,000	44,052	948
First National Bank, Lancaster, Ohio.	Aug. 1, 1877	60,000	54,000	52,291	1,709
First National Bank, Minerva, Ohio	Aug. 24, 1877	50,000	45,000	44,331	669
Kinney National Bank, Portsmouth, Ohio. .	Aug. 28, 1877	100,000	90,000	88,820	1,180
First National Bank, Green Bay, Wis.	Oct. 19, 1877	50,000	45,000	43,849	1,151
National Exchange Bank, Wakefield, R.I. .	Oct. 27, 1877	70,000	34,650	33,591	1,059
First National Bank, Union City, Ind.	Nov. 10, 1877	50,000	45,000	43,945	1,055
First National Bank, Negaunee, Mich.	Nov. 13, 1877	50,000	45,000	44,173	827
Tenth National Bank, New York, N. Y. .	Nov. 23, 1877	500,000	441,000	420,950	20,050
First National Bank, Paola, Kans.	Dec. 1, 1877	50,000	44,350	43,457	893
National Exchange Bank, Troy, N. Y.	Dec. 6, 1877	100,000	90,000	87,646	2,354
Second National Bank, La Fayette, Ind. .	Dec. 20, 1877	200,000	52,167	48,579	3,588

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
State National Bank, Minneapolis, Minn.	Dec. 31, 1877	\$100,000	\$82,500	\$80,064	\$2,436
Second National Bank, St. Louis, Mo.	Jan. 8, 1878	200,000	53,055	48,710	4,345
First National Bank, Sullivan, Ind.	..do	50,000	45,000	44,385	615
Rockland County National Bank, Nyack, N. Y.	Jan. 10, 1878	100,000	89,000	87,036	1,964
First National Bank, Wyandotte, Kans.	Jan. 19, 1878	50,000	45,000	44,215	785
First National Bank, Boone, Iowa	Jan. 22, 1878	50,000	32,400	31,755	645
First National Bank, Pleasant Hill, Mo.	Feb. 7, 1878	50,000	45,000	44,098	902
National Bank of Gloversville, N. Y.	Feb. 28, 1878	100,000	64,750	63,616	1,134
First National Bank, Independence, Mo.	Mar. 1, 1878	50,000	27,000	25,691	1,309
National State Bank, Lima, Ind.	Mar. 2, 1878	100,000	33,471	32,142	1,329
First National Bank, Tell City, Ind.	Mar. 4, 1878	50,000	44,500	43,930	570
First National Bank, Pomeroy, Ohio.	Mar. 5, 1878	200,000	75,713	71,660	4,053
Eleventh Ward National Bank, Boston, Mass.	Mar. 14, 1878	200,000	89,400	87,845	1,555
First National Bank, Prophetstown, Ill.	Mar. 19, 1878	50,000	45,000	44,508	492
First National Bank, Jackson, Mich.	Mar. 26, 1878	100,000	88,400	86,245	2,155
First National Bank, Eau Claire, Wis.	Mar. 30, 1878	60,000	38,461	37,672	789
First National Bank, Washington, Ohio.	Apr. 5, 1878	200,000	69,750	66,820	2,930
First National Bank, Middleport, Ohio.	Apr. 20, 1878	80,000	31,500	31,075	425
First National Bank, Sreator, Ill.	Apr. 24, 1878	50,000	40,500	40,005	495
First National Bank, Muir, Mich.	Apr. 25, 1878	50,000	44,200	43,574	626
Kane County National Bank, Saint Charles, Ill.	May 31, 1878	50,000	26,300	25,818	482
First National Bank, Carthage, Mo.	June 1, 1878	50,000	44,500	43,758	742
Security National Bank, Worcester, Mass.	June 5, 1878	100,000	49,000	48,230	770
First National Bank, Lake City, Colo.	June 15, 1878	50,000	29,300	29,089	211
People's National Bank, Norfolk, Va.	July 31, 1878	100,000	85,705	83,610	2,095
Topeka National Bank, Topeka, Kans.	Aug. 7, 1878	100,000	89,800	86,928	2,874
First National Bank, St. Joseph, Mo.	Aug. 13, 1878	100,000	67,110	66,190	920
First National Bank, Winchester, Ind.	Aug. 24, 1878	60,000	52,700	50,824	1,876
Muscataine National Bank, Muscatine, Iowa.	Sept. 2, 1878	100,000	44,200	41,986	2,214
Traders' National Bank, Chicago, Ill.	Sept. 4, 1878	200,000	43,700	40,300	3,400
Union National Bank, Rahway, N. J.	Sept. 10, 1878	100,000	89,200	86,380	2,820
First National Bank, Sparta, Wis.	Sept. 14, 1878	50,000	45,000	43,778	1,222
Herkimer County National Bank, Little Falls, N. Y.	Oct. 11, 1878	200,000	178,300	172,748	5,552
Farmers' National Bank, Bangor, Me.	Nov. 22, 1878	100,000	89,100	86,952	2,148
Pacific National Bank, Council Bluffs, Iowa.	Nov. 30, 1878	100,000	45,000	43,670	1,330
First National Bank, Anamosa, Iowa.	Dec. 14, 1878	50,000	44,500	43,189	1,311
Smithfield National Bank, Pittsburg, Pa.	Dec. 16, 1878	200,000	78,750	75,600	3,150
First National Bank, Buchanan, Mich.	Dec. 21, 1878	50,000	27,000	26,577	423
First National Bank, Prairie City, Ill.	Dec. 24, 1878	50,000	27,000	25,790	1,210
Corn Exchange National Bank, Chicago, Ill.	Jan. 4, 1879	500,000	59,160	53,408	5,752
Franklin National Bank, Columbus, Ohio.	Jan. 4, 1879	100,000	98,070	89,633	8,437
Traders' National Bank, Bangor, Me.	Jan. 14, 1879	100,000	76,400	73,350	3,050
First National Bank, Gonic, N. H.	Jan. 14, 1879	60,000	45,597	43,806	1,791
First National Bank, Salem, N. C.	Jan. 14, 1879	150,000	128,200	123,960	4,240
First National Bank, Granville, Ohio.	Jan. 14, 1879	50,000	34,865	31,775	2,590
Commercial National Bank, Petersburg, Va.	Jan. 14, 1879	120,000	99,800	95,678	4,122
First National Gold Bank, Stockton, Cal.	Jan. 14, 1879	300,000	238,600	224,191	14,409
First National Bank, Sheboygan, Wis.	Jan. 14, 1879	50,000	45,000	44,190	810
First National Bank, Boscobel, Wis.	Jan. 21, 1879	50,000	43,900	42,866	1,034
National Marine Bank, Oswego, N. Y.	Jan. 25, 1879	120,000	44,300	41,856	2,444
Central National Bank, Hightstown, N. J.	Feb. 15, 1879	100,000	32,400	31,008	592
Brookville National Bank, Brookville, Ind.	Feb. 18, 1879	100,000	89,000	85,725	3,275
Farmers' National Bank, Centreville, Iowa.	Feb. 27, 1879	50,000	41,500	40,848	652
First National Bank, Clarinda, Iowa.	Mar. 1, 1879	50,000	45,000	44,224	776
Waterville National Bank, Waterville, Me.	Mar. 3, 1879	125,000	110,300	106,878	3,422
First National Bank, Tremont, Pa.	Mar. 4, 1879	75,000	64,800	61,468	3,332
First National Bank, Atlanta, Ill.	Apr. 15, 1879	50,000	26,500	25,830	670
Union National Bank, Aurora, Ill.	Apr. 22, 1879	125,000	82,000	78,925	3,075
National Bank of Menasha, Wis.	Apr. 26, 1879	50,000	44,500	43,523	977
National Exchange Bank, Jefferson City, Mo.	May 8, 1879	50,000	45,000	43,758	1,242
First National Bank, Hannibal, Mo.	May 15, 1879	100,000	88,200	83,882	4,318
Merchants' National Bank, Winona, Minn.	June 16, 1879	100,000	35,000	34,296	704
Farmers' National Bank, Keithsburg, Ill.	July 3, 1879	50,000	27,000	26,180	820

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
First National Bank, Franklin, Ky.	July 5, 1879	\$100,000	\$54,000	\$52,180	\$1,820
National Bank of Salem, Salem, Ind.	July 8, 1879	50,000	44,400	43,762	638
Fourth National Bank, Memphis, Tenn.	July 19, 1879	125,000	45,000	43,110	1,890
Bedford National Bank, Bedford, Ind.	July 21, 1879	100,000	87,200	85,457	1,743
First National Bank, Afton, Iowa.	Aug. 15, 1879	50,000	26,500	25,524	976
First National Bank, Deer Lodge, Mont.	Aug. 16, 1879	50,000	45,000	43,920	1,080
First National Bank, Batavia, Ill.	Aug. 30, 1879	50,000	44,300	42,300	2,000
National Gold Bank and Trust Company, San Francisco, Cal.	Sept. 1, 1879	750,000	40,000	29,350	10,650
Gainesville National Bank, Gainesville, Ala.	Nov. 25, 1879	100,000	90,000	86,464	3,536
First National Bank, Hackensack, N. J.	Dec. 6, 1879	100,000	90,000	87,449	2,551
National Bank of Delavan, Delavan, Wis.	Jan. 7, 1880	50,000	27,000	25,800	1,200
Mechanics' National Bank, Nashville, Tenn.	Jan. 13, 1880	100,000	90,000	84,600	5,400
Manchester National Bank, Manches- ter, Ohio.	do	50,000	48,303	46,455	1,848
First National Bank, Meyersdale, Pa.	Mar. 5, 1880	50,000	30,600	30,080	520
First National Bank, Milftinburg, Pa.	Mar. 8, 1880	100,000	90,000	85,995	4,005
National Bank of Michigan, Marshall, Mich.	May 14, 1880	120,000	100,800	96,811	3,989
National Exchange Bank, Houston, Tex.	Sept. 10, 1880	100,000	31,500	30,082	1,418
Acutey National Bank, Windsor, Vt.	Oct. 19, 1880	100,000	90,000	86,656	3,344
First National Bank, Seneca Falls, N. Y.	Nov. 23, 1880	60,000	54,000	52,728	1,272
First National Bank, Baraboo, Wis.	Nov. 27, 1880	50,000	27,000	26,360	640
Bundy National Bank, New Castle, Ind.	Dec. 6, 1880	50,000	45,000	44,509	491
Vineland National Bank, Vineland, N. J.	Jan. 11, 1881	50,000	45,000	44,366	634
Ocean County National Bank, Toms River, N. J.	do	100,000	119,405	113,500	5,905
Hungerford National Bank, Adams, N. Y.	Jan. 27, 1881	50,000	45,000	41,848	3,152
Merchants' National Bank, Minneapolis, Minn.	Jan. 31, 1881	150,000	98,268	96,247	2,021
Farmers' National Bank, Mechanics- burg, Ohio.	Feb. 18, 1881	100,000	30,140	29,055	1,085
First National Bank, Green Spring, Ohio.	do	50,000	45,000	43,912	1,088
First National Bank, Cannon Falls, Minn.	Feb. 21, 1881	50,000	45,000	44,323	677
First National Bank, Coshocton, Ohio.	do	50,000	53,058	51,640	1,418
Manufacturers' National Bank, Three Rivers, Mich.	Feb. 25, 1881	50,000	45,000	43,927	1,073
First National Bank, Lansing, Iowa.	do	50,000	45,000	43,458	1,542
First National Bank, Watertown, N. Y.	May 26, 1881	100,000	75,510	70,855	4,655
First National Bank, Americus, Ga.	June 17, 1881	60,000	45,000	43,910	1,090
First National Bank, St. Joseph, Mich.	June 30, 1881	50,000	26,500	23,730	2,770
First National Bank, Logan, Ohio.	July 8, 1881	50,000	45,000	43,515	1,485
First National Bank, Rochelle, Ill.	Aug. 9, 1881	50,000	45,000	43,963	1,037
First National Bank, Shakopee, Minn.	Aug. 10, 1881	50,000	45,000	43,585	1,415
National State Bank, Oskaloosa, Iowa.	Aug. 13, 1881	50,000	81,665	78,555	3,110
First National Bank, Hobart, N. Y.	Aug. 27, 1881	100,000	90,000	86,296	3,704
Attica National Bank, Attica, N. Y.	Aug. 30, 1881	50,000	45,000	43,970	1,030
National Bank of Brighton, Boston, Mass.	Oct. 4, 1881	300,000	270,000	259,283	10,717
Clement National Bank, Rutland, Vt. * ..	Aug. 1, 1881	100,000			
First National Bank, Lisbon, Iowa.	Nov. 1, 1881	50,000	45,000	44,020	980
First National Bank, Warsaw, Ind.	Dec. 1, 1881	50,000	48,500	46,875	1,625
Brighton National Bank, Brighton, Iowa.	Dec. 15, 1881	50,000	45,000	43,812	1,188
Merchants' National Bank, Denver, Colo.	Dec. 24, 1881	120,000	72,000	69,780	2,220
Merchants' National Bank, Holly, Mich.	Dec. 31, 1881	50,000	45,000	43,762	1,238
First National Bank, Alliance, Ohio.	Jan. 3, 1882	50,000	45,000	43,498	1,502
National Union Bank, New London, Conn.	Jan. 10, 1882	300,000	112,818	107,537	5,281
National Bank of Royalton, Vt.	do	100,000	90,000	86,203	3,797
First National Bank, Whitehall, N. Y.	Jan. 18, 1882	50,000	45,000	42,169	2,831
National Bank of Pulaaki, Tenn.	Jan. 23, 1882	70,000	43,700	41,538	2,162
First National Bank, Alton, Ill.	Mar. 30, 1882	100,000	90,000	85,840	4,160
Havana National Bank, Havana, N. Y.	Apr. 15, 1882	50,000	45,000	43,219	1,781
First National Bank, Brownsville, Pa.	May 2, 1882	75,000	67,500	63,690	3,810
Second National Bank, Franklin, Ind.	May 20, 1882	100,000	81,060	74,930	6,130
Merchants' National Bank, Georgetown, Colo.	June 22, 1882	50,000	45,000	44,083	917
Commercial National Bank, Toledo, Ohio.	July 6, 1882	100,000	90,000	87,560	2,440
Harmony National Bank, Harmony, Pa.	July 7, 1882	50,000	45,000	43,240	1,760
First National Bank, Liberty, Ind.	July 22, 1882	60,000	54,000	52,096	1,904
Manufacturers' National Bank, Amster- dam, N. Y.	Aug. 1, 1882	80,000	72,000	69,870	2,130
First National Bank, Bay City, Mich.	Nov. 8, 1882	400,000	156,100	149,068	6,497
First National Bank, Ripley, Ohio.	Nov. 10, 1882	100,000	69,201	63,194	6,007

* New bank with same title.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
National Bank of State of New York, New York, N. Y.	Dec. 6, 1882	\$800,000	\$397,004	\$379,817	\$17,187
First National Bank, Wellington, Ohio	Dec. 12, 1882	100,000	90,000	86,777	3,223
Second National Bank, Jefferson, Ohio	Dec. 26, 1882	100,000	90,000	85,783	4,217
First National Bank, Painesville, Ohio	Dec. 30, 1882	200,000	162,800	153,146	9,654
St. Nicholas National Bank, New York, N. Y.	do	500,000	450,000	420,807	29,193
Fifth National Bank, Chicago, Ill.	do	500,000	29,700	22,324	7,376
First National Bank, Dowagiac, Mich.	Jan. 3, 1883	50,000	45,000	43,228	1,772
First National Bank, Greenville, Ill.	Jan. 9, 1883	150,000	59,400	55,579	3,821
Merchants' National Bank, East Saginaw, Mich.	do	200,000	101,100	94,599	6,501
Logan County National Bank, Russellville, Ky.	do	50,000	40,050	38,810	1,240
National Bank of Vandalia, Ill.	Jan. 11, 1883	100,000	90,000	72,910	17,090
Traders' National Bank, Charlotte, N.C.	Jan. 16, 1883	50,000	38,800	37,816	1,484
First National Bank, Norfolk, Nebr.	Feb. 3, 1883	45,000	11,240	11,020	220
First National Bank, Midland City, Mich.	Feb. 5, 1883	30,000			
Citizens' National Bank, New Ulm, Minn.	Mar. 1, 1883	50,000	27,000	25,760	1,240
National Bank of Owen, Owen-ton, Ky.	Mar. 5, 1883	56,000	48,900	46,360	2,540
Merchants' National Bank, Nashville, Tenn.	June 30, 1883	300,000	141,200	132,440	8,760
Indiana National Bank, Bedford, Ind.	Aug. 25, 1883	35,000	11,250	11,250	
Stockton National Bank, Stockton, Cal.	Oct. 1, 1883	100,000	90,000	86,420	3,580
Wall Street National Bank, New York, N. Y.	Oct. 15, 1883	500,000	102,800	91,926	10,874
Commercial National Bank, Reading, Pa.	Oct. 23, 1883	150,000	135,000	127,550	7,450
Corn Exchange National Bank, Chicago, Ill.	Nov. 10, 1883	700,000			
Farmers' National Bank, Sullivan, Ind.	Dec. 24, 1883	50,000	45,000	41,920	3,080
City National Bank, La Salle, Ill.	Jan. 8, 1884	100,000	22,500	20,270	2,230
Hunt County National Bank, Greenville, Tex.	Jan. 22, 1884	68,250	17,300	15,720	1,580
Waldoboro National Bank, Waldoboro, Me.	Jan. 31, 1884	50,000	44,000	40,350	3,641
Third National Bank, Nashville, Tenn.	Feb. 20, 1884	300,000	167,600	158,390	9,210
Madison County National Bank, Anderson, Ind.	Mar. 25, 1884	50,000	45,000	43,400	1,600
First National Bank, Phoenix, Ariz.	Apr. 7, 1884	50,000	11,240	11,000	240
Cobbossee National Bank, Gardiner, Me.	Apr. 18, 1884	150,000	90,000	83,055	6,945
Mechanics and Traders' National Bank, New York, N. Y.	Apr. 24, 1884	200,000	85,400	76,540	8,860
Princeton National Bank, Princeton, N. J.	May 17, 1884	100,000	72,500	69,315	3,185
Kearsarge National Bank, Warner, N. H.	June 30, 1884	50,000	23,583	22,333	1,253
Second National Bank, Lansing, Mich.	July 31, 1884	50,000	40,000	35,744	4,256
First National Bank, Ellensburg, Wash.	Aug. 9, 1884	50,000	13,500	12,750	750
German National Bank, Millerstown, Pa.	Aug. 12, 1884	50,000	45,000	40,055	4,945
Exchange National Bank, Cincinnati, Ohio	Aug. 27, 1884	500,000	78,000	71,740	6,260
First National Bank, Rushville, Ill.	Sept. 30, 1884	75,000	66,500	59,721	6,779
Mechanics' National Bank, Peoria, Ill.	Oct. 4, 1884	100,000	72,000	65,033	6,967
First National Bank, Freeport, Pa.	Oct. 10, 1884	50,000	44,200	39,930	4,270
Genesee County National Bank, Batavia, N. Y.	Oct. 11, 1884	50,000	45,000	43,650	1,950
Valley National Bank, Red Oak, Iowa	Oct. 20, 1884	50,000	22,150	20,210	1,940
Merchants' National Bank, Bismarck, Dak.	Oct. 28, 1884	73,000	22,500	21,830	670
Manufacturers' National Bank, Minneapolis, Minn.	Nov. 1, 1884	300,000	45,000	41,690	3,310
Farmers and Merchants' National Bank, Uhrichsville, Ohio	Nov. 10, 1884	50,000	34,600	31,900	2,700
Metropolitan National Bank, New York, N. Y.	Nov. 18, 1884	3,000,000	1,447,000	1,291,057	155,943
First National Bank, Grand Forks, N. Dak.	Dec. 2, 1884	50,000	19,250	18,650	600
Iron National Bank, Gunnison, Colo.	Dec. 8, 1884	50,000	11,250	10,630	620
Freehold National Banking Co., Freehold, N. J.	Dec. 10, 1884	50,000	93,000	85,025	7,975
Albia National Bank, Albia, Iowa	Dec. 16, 1884	50,000	11,240	10,860	380
First National Bank, Carlinville, Ill.	do	50,000	22,450	20,647	1,803
Freeman's National Bank, Augusta, Me.	Dec. 26, 1884	100,000	90,000	81,536	3,464
First National Bank, Kokomo, Ind.	Jan. 1, 1885	250,000	45,000	41,810	3,190
First National Bank, Sabetha, Kans.	Jan. 2, 1885	50,000	10,740	10,465	275
First National Bank, Wyoming, Ill.	Jan. 13, 1885	50,000	11,200	10,110	1,090
First National Bank, Tarentum, Pa.	do	50,000	42,500	38,320	4,180
First National Bank, Walnut, Ill.	Jan. 21, 1885	60,000	36,000	33,050	2,950

* No circulation issued.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
Farmers' National Bank, Franklin, Tenn.	Jan. 24, 1885	\$50,000	\$10,740	\$10,290	\$450
Citizens' National Bank, Sabetha, Kans.	Jan. 27, 1885	50,000	11,240	10,790	450
First National Bank, Tucson, Ariz.	Jan. 31, 1885	100,000	28,100	27,180	920
Ripon National Bank, Ripon, Wis.	Feb. 7, 1885	50,000	16,200	15,625	575
Farmers' National Bank, Franklin, Ohio.	Apr. 1, 1885	50,000	27,350	25,700	1,650
First National Bank, Prescott, Ariz.	Apr. 9, 1885	50,000	11,250	10,460	790
National Union Bank, Swanton, Vt.	Apr. 28, 1885	50,000	43,800	39,270	4,530
German National Bank, Memphis, Tenn.	May 6, 1885	175,300	120,100	100,328	19,772
Merchants and Farmers' National Bank, Shakopee, Minn.	May 12, 1885	50,000	10,240	9,790	450
First National Bank, Superior, Wis.	May 16, 1885	60,000	18,900	18,220	680
Shetucket National Bank, Norwich, Conn.	May 18, 1885	100,000	72,000	65,102	6,898
Cumberland National Bank, Cumberland, R. I.	June 5, 1885	125,000	106,200	96,205	9,995
First National Bank, Columbia, Tenn.	July 14, 1885	100,000	66,800	59,266	7,534
Union National Bank, New York, N. Y.	July 21, 1885	1,200,000	25,100	14,651	10,449
First National Bank, Centerville, Ind.	Oct. 3, 1885	50,000	27,350	24,250	3,100
Manufacturers' National Bank, Appleton, Wis.	Oct. 10, 1885	50,000	45,000	41,551	3,449
First National Bank, Plankinton, S. Dak.	Oct. 21, 1885	50,000	11,250	10,040	1,210
Valley National Bank, St. Louis, Mo.	Dec. 4, 1885	250,000	44,960	38,050	6,910
First National Bank, Belton, Tex.	Jan. 6, 1886	50,000	23,490	20,760	2,730
First National Bank, Granville, Ohio	Feb. 15, 1886	50,000	26,500	24,914	1,586
Concordia National Bank, Concordia, Kans.	Mar. 12, 1886	50,000	11,240	10,610	630
Citizens' National Bank, Beloit, Wis.	Mar. 22, 1886	50,000	11,240	9,890	1,350
First National Bank, Dayton, Wash.	Mar. 24, 1886	50,000	13,490	12,070	820
First National Bank, Macomb, Ill.	Apr. 14, 1886	100,000	89,520	75,982	13,538
First National Bank, Jesup, Iowa.	Apr. 20, 1886	50,000	25,760	24,410	1,350
Dallas National Bank, Dallas, Tex.	May 8, 1886	150,000	33,760	29,190	4,560
First National Bank, Lewiston, Ill.	May 12, 1886	50,000	45,000	37,640	7,360
First National Bank, Cedar Rapids, Iowa.	May 28, 1886	100,000	35,490	30,215	5,275
First National Bank, Socorro, N. Mex.	July 31, 1886	50,000	15,500	13,480	2,020
Custer County National Bank, Broken Bow, Nebr.	Aug. 9, 1886	50,000	11,240	11,240	-----
Roanoke National Bank, Roanoke, Va.	Sept. 16, 1886	50,000	11,250	9,600	1,650
First National Bank, Brownville, Nebr.	do	50,000	39,680	33,095	6,585
First National Bank, Leslie, Mich.	Sept. 25, 1886	50,000	13,410	11,260	2,150
Mount Vernon National Bank, Mount Vernon, Ill.	Oct. 11, 1886	51,100	45,000	39,936	5,064
National Bank, Piedmont, W. Va.	Oct. 14, 1886	50,000	45,000	37,160	7,840
First National Bank, St. Clair, Mich.	Oct. 20, 1886	50,000	39,310	35,432	3,878
First National Bank, Milford, Mich.	Oct. 21, 1886	50,000	45,000	36,500	8,500
National Bank of Kingwood, W. Va.	do	125,000	96,140	76,980	19,160
Merchants' National Bank, Lima, Ohio.	Oct. 22, 1886	50,000	45,000	37,140	7,860
Hubbard National Bank, Hubbard, Ohio.	Oct. 23, 1886	50,000	45,000	40,542	4,458
Commercial National Bank, Marshalltown, Ohio	Oct. 25, 1886	100,000	22,500	19,160	3,340
First National Bank, Indianapolis, Ind.	Nov. 11, 1886	500,000	162,325	133,885	28,440
First National Bank, Concord, Mich.	Nov. 27, 1886	50,000	11,250	10,630	620
Jamestown National Bank, Jamestown, N. Dak.	Nov. 29, 1886	50,000	11,250	9,270	1,980
First National Bank, Berea, Ohio	Dec. 1, 1886	50,000	45,000	40,528	4,472
First National Bank, Allerton, Iowa.	Dec. 6, 1886	50,000	11,250	9,720	1,530
Second National Bank, Hillsdale, Mich.	Dec. 18, 1886	50,000	13,892	10,180	3,712
Topton National Bank, Topton, Pa.	Dec. 28, 1886	50,000	18,000	14,640	3,360
First National Bank, Warsaw, Ill.	Dec. 31, 1886	50,000	38,250	30,255	7,995
First National Bank, Hamburg, Iowa.	do	50,000	13,500	10,825	2,675
Darlington National Bank, Darlington, S. C.	Feb. 10, 1887	100,000	22,500	20,270	2,230
Union National Bank, Cincinnati, Ohio.	Feb. 14, 1887	500,000	237,230	198,112	39,118
Roberts National Bank, Titusville, Pa.	Feb. 28, 1887	100,000	75,610	64,290	11,320
National Bank of Rahway, N. J.	Mar. 9, 1887	100,000	42,500	33,541	8,959
Olney National Bank, Olney, Ill.	Mar. 11, 1887	60,000	27,000	24,100	2,900
Metropolitan National Bank, Leavenworth, Kans.	Mar. 15, 1887	100,000	22,500	18,770	3,730
Ontario County National Bank, Canandaigua, N. Y.	Mar. 23, 1887	50,000	11,250	10,230	1,020
Winsted National Bank, Winsted, Conn.	Apr. 12, 1887	50,000	11,250	9,045	2,205
Council Bluffs National Bank, Council Bluffs, Iowa.	May 5, 1887	100,000	22,500	19,080	3,420
First National Bank, Homer, Ill.	June 22, 1887	50,000	11,250	10,525	725
First National Bank, Beloit, Wis.	June 30, 1887	50,000	11,250	9,490	1,760
Mystic National Bank, Mystic, Conn.	July 7, 1887	52,450	47,205	41,807	5,398
Exchange National Bank, Louisiana, Mo.	July 12, 1887	50,000	11,250	10,025	1,225
Exchange National Bank, Downs, Kans.	Aug. 1, 1887	50,000	11,250	9,845	1,405
First National Bank, Tecumseh, Nebr.	Nov. 2, 1887	50,000	11,700	10,300	1,400

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
Third National Bank, St. Paul, Minn.	Nov. 4, 1887	\$500,000	\$45,000	\$36,820	\$8,180
First National Bank, Marshall, Mo.	Dec. 6, 1887	100,000	22,500	19,960	2,540
First National Bank, Greene, Iowa.	Dec. 15, 1887	50,000	10,750	8,370	2,380
Fulton National Bank, New York, N. Y.*	Dec. 20, 1887	300,000			
Fayetteville National Bank, Fayetteville, N. C.	Dec. 31, 1887	200,000	39,580	32,335	7,245
National Bank, Somerset, Ky.	do	50,000	45,000	41,515	3,485
First National Bank, Richburg, N. Y.	Jan. 10, 1888	50,000	25,905	23,030	2,875
Seitnate National Bank, Seitnate, R. I.	Jan. 11, 1888	56,000	35,018	28,261	6,757
National Bank, Franklin, Ind.	Jan. 31, 1888	50,000	11,250	9,325	1,925
First National Bank, Hampton, Iowa.	Feb. 1, 1888	50,000	11,250	9,070	2,180
First National Bank, Greensburg, Kans.	Feb. 10, 1888	50,000	11,240	9,415	1,825
First National Bank, Central City, Nebr.	Feb. 11, 1888	50,000	10,710	9,380	1,330
Duluth National Bank, Duluth, Minn.	Feb. 20, 1888	300,000	45,000	33,710	11,290
Bismarck National Bank, Bismarck, N. Dak.	Mar. 1, 1888	50,000	11,250	9,430	1,820
First National Bank, Ashton, S. Dak.	Mar. 6, 1888	50,000	11,250	8,590	2,660
Citizens' National Bank, Sioux Falls, S. Dak.	Apr. 24, 1888	50,000	11,250	9,350	1,900
First National Bank, Stanton, Mich.	Apr. 30, 1888	50,000	11,250	9,140	2,110
First National Bank, Fairmont, Nebr.	May 1, 1888	50,000	11,250	9,910	1,340
First National Bank, Greenleaf, Kans.	May 9, 1888	50,000	11,250	9,690	1,560
National Bank Genesee, Batavia, N. Y.	May 21, 1888	75,000	44,434	32,679	11,755
Strong City National Bank, Strong City, Kans.	May 26, 1888	50,000	11,250	9,270	1,980
Citizens' National Bank, Saginaw, Mich.	June 1, 1888	100,000	45,000	33,760	11,240
Saugerties National Bank, Saugerties, N. Y.	June 16, 1888	125,000	93,316	71,235	22,081
Hyde National Bank, Titusville, Pa.	June 21, 1888	300,000	74,730	61,420	13,310
State National Bank, Omaha, Nebr.	July 18, 1888	100,000	22,500	15,950	6,550
Cincinnati National Bank, Cincinnati, Ohio.	Aug. 1, 1888	280,000	52,510	35,250	17,260
First National Bank, Worthington, Minn.	Sept. 5, 1888	75,000	16,875	13,940	2,935
South Framingham National Bank, South Framingham Mass.	Sept. 8, 1888	100,000	21,720	16,180	5,540
First National Bank, Alameda, Cal.	Sept. 4, 1888	100,000	27,000	19,220	7,780
First National Bank, Grass Valley, Cal.	Sept. 18, 1888	50,000	11,250	7,390	3,860
Merchants National Bank of West Virginia, Morgantown, W. Va.	Oct. 4, 1888	110,000	80,830	55,550	25,280
First National Bank, Cawker City, Kans.	Oct. 9, 1888	50,000	11,250	7,980	3,270
San Diego National Bank, San Diego, Cal.	Nov. 7, 1888	100,000	22,500	16,000	6,500
National Exchange Bank, Auburn, N. Y.	Nov. 16, 1888	200,000	97,520	67,060	30,460
National Bank of Dayton, Wash.	Nov. 21, 1888	50,000	11,250	7,270	3,980
First National Bank, Colby, Kans.	do	50,000	11,250	9,050	2,200
First National Bank, Russell Springs, Kans.	do	50,000	10,600	7,470	3,220
First National Bank, Columbia, S. Dak.	Nov. 26, 1888	50,000	11,250	8,715	2,535
Citizens' National Bank, Kingman, Kans.	Dec. 24, 1888	50,000	11,250	7,150	4,100
Bowery National Bank, New York, N. Y.	Jan. 2, 1889	250,000	217,710	146,270	71,440
Second National Bank, Iona, Mich.	Jan. 8, 1889	50,000	21,870	14,116	7,754
First National Bank, Johnstown, N. Y.	Jan. 16, 1889	100,000	86,590	63,003	23,587
First National Bank, Canandaigua, N. Y.	Jan. 26, 1889	75,000	17,100	8,660	8,440
Pendleton National Bank, Pendleton, Oregon.	Feb. 4, 1889	50,000	11,250	8,030	3,220
Iowa City National Bank, Iowa City, Iowa.	Feb. 7, 1889	200,000	45,000	28,390	16,610
Fleming County National Bank, Flemingsburg, Ky.	Feb. 9, 1889	50,000	26,622	16,565	10,057
Merchants' National Bank, El Dorado, Kans.	Feb. 26, 1889	100,000	22,500	15,010	7,490
Merchants' National Bank, Des Moines, Iowa.	Mar. 1, 1889	100,000	22,500	14,775	7,725
Norwich National Bank, Norwich, Conn.	Mar. 15, 1889	220,000	77,150	44,700	32,450
First National Bank, Franklin, Nebr.	Mar. 27, 1889	60,000	13,000	9,664	3,336
Farmers and Mechanics' National Bank, Buffalo, N. Y.	Apr. 3, 1889	200,000	26,100	16,809	9,291
First National Bank, Du Bois City, Pa.	Apr. 8, 1889	50,000	11,250	6,960	4,290
First National Bank, Cimarron, Kans.	Apr. 27, 1889	50,000	10,170	7,565	2,605
Traders' National Bank, San Antonio, Tex.	Apr. 29, 1889	100,000	22,500	3,310	19,190
Merchants' National Bank, Duluth, Minn.	May 20, 1889	200,000	45,000	30,110	14,890
Wright County National Bank, Clarion, Iowa.	June 19, 1889	50,000	11,250	6,090	5,160

*No circulation.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
National Bank, Lawrence, Kans.....	June 29, 1889	\$100,000	\$49,809	\$25,755	\$24,054
National Bank, Le Roy, N. Y.	do	100,000	22,500	14,120	8,380
Halstead National Bank, Halstead, Kans.	do	50,000	11,250	8,290	2,960
Farmers' National Bank, Mt. Sterling, Ky	July 1, 1889	250,000	195,680	102,930	92,750
First National Bank, Keyport, N. J.	do	50,000	11,250	8,490	2,760
National Bank, Huntsville, Ala.	July 3, 1889	50,000	44,900	16,832	28,068
German National Bank, Newton, Kans. .	July 19, 1889	60,000	13,500	7,460	6,040
First National Bank, Clay Center, Nebr..	Aug. 8, 1889	50,000	11,250	7,820	3,430
Vernon National Bank, Vernon, Tex.* ..	Aug. 17, 1889	60,000	-----	-----	-----
Butler National Bank, Butler, Mo.	Aug. 23, 1889	66,000	14,850	7,915	6,935
Second National Bank, Lebanon, Tenn. .	Sept. 18, 1889	50,000	11,250	5,440	5,810
National Bank, Kinderhook, N. Y.	Oct. 1, 1889	125,000	78,220	55,506	22,714
First National Bank, Woodstock, Ill.	Oct. 31, 1889	50,000	27,000	25,210	1,790
Farmers and Merchants' National Bank, Valley City, N. Dak.	Dec. 1, 1889	65,000	14,630	8,280	6,350
Union National Bank, La Crosse, Wis....	Dec. 9, 1889	100,000	22,500	12,160	10,340
Harper County National Bank, Anthony, Kans.	Dec. 20, 1889	50,000	11,250	5,930	5,320
Lumberman's National Bank, Williams- port, Pa.	Dec. 31, 1889	100,000	32,580	16,510	16,070
First National Bank, South Haven, Mich.	do	50,000	11,250	5,620	5,630
Durango National Bank, Durango, Colo. .	Jan. 6, 1890	50,000	11,250	11,250	-----
First National Bank, Fox Lake, Wis.	Jan. 11, 1890	50,000	48,605	23,698	24,907
First National Bank, Ogallala, Nebr.	do	50,000	11,250	5,510	5,510
First National Bank, Stockton, Kans.	Jan. 15, 1890	50,000	11,250	6,260	4,990
First National Bank, Rulo, Nebr.	Jan. 20, 1890	50,000	30,360	13,930	16,430
First National Bank, Eagle Grove, Iowa. .	do	50,000	11,250	6,190	5,000
Toledo National Bank, Toledo, Ohio.	Jan. 21, 1890	100,000	35,920	15,505	20,415
National Exchange Bank, Kansas City, Mo.	Jan. 28, 1890	200,000	45,000	23,120	21,880
National Bank, New Castle, Ky.	Feb. 4, 1890	60,000	17,670	8,420	9,250
Plymouth National Bank, Plymouth, Mich.	Feb. 25, 1890	50,000	11,250	6,365	4,885
First National Bank, Lockport, N. Y.	Feb. 28, 1890	100,000	28,573	11,954	16,619
Merchants' National Bank, Amsterdam, N. Y.	Mar. 15, 1890	100,000	32,680	20,190	12,490
National Bank of Texas, Galveston, Tex.	Mar. 19, 1890	100,000	37,487	15,057	22,430
Bowie National Bank, Bowie, Tex.*	Mar. 27, 1890	50,000	-----	-----	-----
First National Bank, Union Springs, N. Y. .	Mar. 31, 1890	50,000	15,805	7,177	8,628
Ferris National Bank, Swanton, Vt.	Apr. 18, 1890	50,000	11,240	11,240	-----
First National Bank, Rock Island, Ill.	Apr. 19, 1890	100,000	24,654	9,821	14,833
First National Bank, Ketchum, Idaho.	Apr. 28, 1890	50,000	11,250	5,920	5,330
Winchester National Bank, Winchester, Ky.	Apr. 29, 1890	200,000	45,000	22,850	22,150
First National Bank, Harper, Kans.	Apr. 30, 1890	50,000	11,250	4,970	6,280
First National Bank, Loup City, Nebr....	June 21, 1890	50,000	11,250	5,030	6,220
American National Bank, Waco, Tex.	June 24, 1890	250,000	45,000	21,000	24,000
Hamilton County National Bank, Web- ster City, Iowa.	June 30, 1890	50,000	11,250	4,700	6,550
Planters' National Bank, Henderson, Ky. .	do	150,000	33,750	10,040	23,710
Wakefield National Bank, Wakefield, R. I.	July 1, 1890	100,000	59,249	26,144	33,105
Jewell County National Bank, Mankato, Kans.	July 2, 1890	50,000	11,250	5,240	6,010
Citizens' National Bank, Flint, Mich.	Aug. 5, 1890	125,000	32,641	11,710	20,931
National Village Bank, Bowdoinham, Me	Aug. 28, 1890	50,000	35,748	13,330	22,418
La Fayette National Bank, La Fayette, Ind.	Aug. 29, 1890	300,000	* 64,033	20,940	43,093
Lincoln National Bank, Stanford, Ky.	Sept. 8, 1890	200,000	45,000	13,950	31,050
Canastota National Bank, Canastota, N. Y.	Sept. 25, 1890	55,000	55,927	28,789	27,138
First National Bank, Whitehall, Mich. .	Sept. 30, 1890	50,000	11,250	3,380	7,870
Meade County National Bank, Meade Center, Kans.	Oct. 6, 1890	50,000	11,250	3,560	7,690
Farmers' National Bank, South Charles- ton, Ohio.	Oct. 15, 1890	50,000	11,710	4,790	6,920
First National Bank, Columbus, Ohio.	do	300,000	220,465	82,643	137,822
Commercial National Bank, St. Paul, Minn.	Oct. 27, 1890	500,000	45,000	14,490	30,510
German American National Bank, Kan- sas City, Mo.	Dec. 5, 1890	250,000	45,000	12,600	32,400
First National Bank, Hill City, Kans.	Dec. 20, 1890	50,000	10,750	3,410	7,340
First National Bank, Frankfort, Kans. .	Jan. 8, 1891	100,000	22,500	6,422	16,078
Second National Bank, Owosso, Mich.	Jan. 13, 1891	60,000	13,500	4,400	9,100
West Side National Bank, Wichita, Kans.	do	100,000	22,500	6,490	16,010
Anthony National Bank, Anthony, Kans.	do	50,000	10,750	1,920	8,830
Commercial National Bank, Rochester, N. Y.	Jan. 27, 1891	200,000	41,820	11,590	30,230

* No circulation.

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
Mercantile National Bank, Louisiana, Mo.	Jan. 27, 1891	\$50,000	\$11,250	\$2,960	\$8,290
National Bank, El Dorado, Kans.	Feb. 9, 1891	50,000	10,745	3,185	7,560
First National Bank, Suffolk, Va.	Feb. 12, 1891	50,000	11,250	2,940	8,310
Citizens' National Bank, Medicine Lodge, Kans.	Feb. 19, 1891	50,000	11,250	3,000	8,250
Rome National Bank, Rome, Ga.	Feb. 23, 1891	100,000	22,500	6,740	15,760
Windsor National Bank, Windsor, Vt.	Feb. 24, 1891	50,000	22,500	5,820	16,680
Beadle County National Bank, Huron, S. Dak.	Feb. 26, 1891	50,000	22,500	3,960	18,540
American National Bank, Sioux City, Iowa.	Mar. 12, 1891	150,000	33,750	8,430	25,320
United States National Bank, Atchison, Kans.	Mar. 24, 1891	250,000	45,000	10,400	34,600
First National Bank, Ashland, Kans.	Apr. 15, 1891	50,000	11,250	2,870	8,380
Washington National Bank, New York, N. Y.	Apr. 13, 1891	300,000	45,000	12,310	32,690
First National Bank, Burr Oak, Kans.	May 15, 1891	50,000	11,250	2,510	8,740
Glenwood National Bank, Glenwood Springs, Colo.	May 23, 1891	100,000	22,500	2,940	19,560
First National Bank, Cardiff, Tenn.	May 25, 1891	50,000	11,250	1,460	9,790
East Saginaw National Bank, East Saginaw, Mich.	June 23, 1891	150,000	33,750	2,310	31,440
Twin City National Bank, New Brighton, Minn.	do	50,000	11,250	1,250	10,000
Merchants' National Bank, Binghamton, N. Y.	June 25, 1891	100,000	61,638	11,940	49,698
First National Bank, Merced, Cal.	June 30, 1891	200,000	43,400	5,710	37,690
National Bank of Union County, Morganfield, Ky.	do	100,000	88,090	10,845	77,245
Citizens' National Bank, Belton, Texas.	July 1, 1891	50,000	10,750	980	9,770
Citizens' National Bank, Gatesville, Texas.	do	50,000	11,250	1,490	9,760
Ord National Bank, Ord, Nebr.	Aug. 22, 1891	50,000	11,250	1,070	10,180
First National Bank, Indianola, Nebr.	Aug. 31, 1891	50,000	11,250	823	10,427
National Bank, Anderson, S. C.	Sept. 1, 1891	50,000	14,050	690	13,360
First National Bank, Flushing, Mich.	Sept. 21, 1891	50,000	11,250		11,250
First National Bank, Francetown, N. H.	Oct. 10, 1891	100,000	61,135		61,135
Columbus National Bank, New York, N. Y.	Oct. 15, 1891	200,000	45,000		45,000
Total		76,010,010	41,960,001	38,512,234	3,447,767

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NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING, SUCCEEDED BY ASSOCIATIONS WITH THE SAME OR DIFFERENT TITLE, OCTOBER 31, 1891.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Kittanning, Pa.	July 2, 1882	\$200,000	\$199,500	\$188,510	10,990
National Bank of Beaver County, New Brighton, Pa.	Nov. 12, 1884	200,000	97,300	87,232	10,068
National Bank of Beaver Dam, Wis.	Dec. 24, 1884	50,000	41,100	38,329	2,771
Merchants' National Bank, Cleveland, Ohio.	Dec. 27, 1884	800,000	228,100	197,838	30,262
Union National Bank, Chicago, Ill.	Dec. 29, 1884	1,000,000	62,800	48,800	16,000
First National Bank, Le Roy, N. Y.	Jan. 2, 1885	150,000	135,000	122,940	12,060
Evansville National Bank, Evansville, Ind.	Jan. 3, 1885	800,000	543,050	467,069	75,981
National Albany Exchange Bank, Albany, N. Y.	Jan. 10, 1885	300,000	243,900	222,700	21,200
National Bank of Galena, Ill.	Jan. 11, 1885	100,000	55,900	49,330	6,570
National State Bank, La Fayette, Ind.	Jan. 16, 1885	300,000	117,000	97,870	19,130
First National Bank, Knoxville, Ill.	do	60,000	43,600	40,160	3,440
Farmers' National Bank, Ripley, Ohio.	Jan. 17, 1885	100,000	87,400	77,359	10,041
City National Bank, Grand Rapids, Mich.	Jan. 21, 1885	300,000	45,000	39,763	5,237
Lee County National Bank, Dixon, Ill.	do	100,000	41,500	37,446	4,054
Fort Wayne National Bank, Fort Wayne, Ind.	Jan. 25, 1885	350,000	257,300	229,280	28,020
National Exchange Bank, Tiffin, Ohio.	Mar. 1, 1885	125,000	50,500	42,717	7,783
National Bank of Malone, N. Y.	Mar. 9, 1885	200,000	65,900	56,476	9,424
Jefferson National Bank, Steubenville, Ohio.	Mar. 21, 1885	150,000	132,600	118,112	14,488
First National Bank, Battle Creek, Mich.	Mar. 28, 1885	100,000	89,200	78,670	10,530
Central National Bank, Danville, Ky.	do	200,000	180,000	157,004	22,996
Knox County National Bank, Mount Vernon, Ohio.	Apr. 1, 1885	75,000	53,200	46,497	6,703
First National Bank, Houghton, Mich.	Apr. 18, 1885	100,000	45,000	38,219	6,781
National Bank of Fort Edward, N. Y.	Apr. 23, 1885	100,000	88,900	78,586	10,314
National Bank of Salem, N. Y.	May 4, 1885	100,000	86,100	78,306	7,794
National Exchange Bank, Seneca Falls, N. Y.	May 6, 1885	100,000	88,400	81,594	6,806
Trumbull National Bank, Warren, Ohio.	July 5, 1885	150,000	132,400	114,700	17,700
Attleborough National Bank, North Attleborough, Mass.	July 17, 1885	100,000	84,300	76,208	8,092
American National Bank, Detroit, Mich.	July 24, 1885	400,000	251,500	223,495	28,005
First National Bank, Paris, Ill.	Aug. 12, 1885	125,000	111,500	96,032	15,468
First National Bank, St. Johns, Mich.	Aug. 14, 1885	50,000	21,000	17,910	3,090
Second National Bank, Pontiac, Mich.	Sept. 1, 1885	100,000	43,000	38,163	4,837
Raleigh National Bank of North Carolina, Raleigh, N. C.	Sept. 5, 1885	400,000	123,900	102,633	21,267
First National Bank, Danville, Ky.	Sept. 22, 1885	150,000	130,500	111,055	19,445
Ohio National Bank, Cleveland, Ohio.	Jan. 1, 1889	400,000	57,763	37,155	20,608
National Bank of Lebanon, Ky.	Apr. 7, 1889	100,000	45,000	30,504	14,496
Monmouth National Bank, Monmouth, Ill.	Aug. 18, 1890	100,000	21,800	6,177	15,623
Muskegon National Bank, Muskegon, Mich.	Aug. 27, 1890	100,000	21,720	7,825	13,895
First National Bank, Richmond, Ky.	Oct. 3, 1890	250,000	66,979	32,187	34,792
First National Bank, Port Huron, Mich.	Oct. 15, 1890	135,000	57,480	20,255	37,225
Union National Bank, Oshkosh, Wis.	Jan. 23, 1891	200,000	45,000	10,430	34,570
First National Bank, Grand Haven, Mich.	June 5, 1891	200,000	45,000	9,112	35,888
Total.		9,020,000	4,337,092	3,652,648	684,444

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES OF THE UNITED STATES, FOR THE PURPOSE OF ORGANIZING NEW ASSOCIATIONS WITH THE SAME OR DIFFERENT TITLE, WITH DATE OF LIQUIDATION, AMOUNT OF CAPITAL, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING ON OCTOBER 31, 1891.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
First National Bank, Rondout, N. Y.	Oct. 30, 1880	\$300,000	\$270,000	\$257,248	\$12,752
First National Bank, Huntington, Ind.	Jan. 31, 1881	100,000	90,000	85,780	5,220
First National Bank, Indianapolis, Ind.	July 5, 1881	300,000	279,248	260,669	18,579
First National Bank, Valparaiso, Ind.	Apr. 24, 1882	50,000	45,000	43,100	1,900
First National Bank, Stillwater, Minn.	Apr. 28, 1882	130,000	83,456	80,674	2,782
First National Bank, Chicago, Ill.	do	1,000,000	90,000	81,702	8,298
First National Bank, Woodstock, Ill.	Apr. 30, 1882	50,000	45,000	43,210	1,790
Second National Bank, Cincinnati, Ohio.	Apr. 28, 1882	200,000	180,000	169,755	10,245
Second National Bank, New York, N. Y.	do	300,000	376,890	360,680	16,210
First National Bank, Portsmouth, N. H.	Apr. 29, 1882	300,000	286,000	271,888	14,112
First National Bank, Richmond, Ind.	May 5, 1882	200,000	87,400	80,398	7,002
Second National Bank, Cleveland, Ohio.	May 6, 1882	1,000,000	510,800	482,580	28,220
First National Bank, New Haven, Conn.	do	500,000	355,310	341,645	13,665
First National Bank, Akron, Ohio.	May 2, 1882	100,000	114,822	107,161	7,661
First National Bank, Worcester, Mass.	May 4, 1882	300,000	252,000	242,201	9,799
First National Bank, Barre, Mass.	May 9, 1882	150,000	135,000	128,239	6,761
First National Bank, Davenport, Iowa.	do	100,000	45,000	41,518	3,482
First National Bank, Kendallville, Ind.	May 12, 1882	150,000	90,000	85,853	4,147
First National Bank, Cleveland, Ohio.	May 13, 1882	300,000	266,462	236,200	30,262
First National Bank, Youngstown, Ohio.	May 15, 1882	500,000	441,529	425,897	15,632
First National Bank, Evansville, Ind.	do	500,000	442,870	419,350	23,520
First National Bank, Salem, Ohio.	do	50,000	110,540	105,195	5,345
First National Bank, Scranton, Pa.	May 18, 1882	200,000	45,000	40,240	4,760
First National Bank, Centreville, Ind.	do	50,000	64,525	60,921	3,604
First National Bank, Fort Wayne, Ind.	May 22, 1882	300,000	45,000	39,415	5,585
First National Bank, Strasburg, Pa.	do	100,000	79,200	65,397	3,803
First National Bank, Marietta, Pa.	May 27, 1882	100,000	99,000	93,435	5,565
First National Bank, La Fayette, Ind.	May 31, 1882	150,000	175,060	164,323	10,737
First National Bank, McConnellsville, Ohio.	do	50,000	84,640	79,790	4,850
First National Bank, Milwaukee, Wis.	do	200,000	229,170	218,372	10,798
Second National Bank, Akron, Ohio.	do	100,000	102,706	97,684	5,022
First National Bank, Ann Arbor, Mich.	June 1, 1882	100,000	85,078	80,340	4,738
First National Bank, Geneva, Ohio.	do	100,000	90,000	84,340	5,660
First National Bank, Oberlin, Ohio.	do	50,000	58,382	54,108	4,274
First National Bank, Philadelphia, Pa.	June 10, 1882	1,000,000	799,800	744,870	54,930
First National Bank, Troy, Ohio.	do	200,000	180,000	171,683	8,317
Third National Bank, Cincinnati, Ohio.	June 14, 1882	800,000	609,500	576,590	32,910
First National Bank, Cambridge City, Ind.	June 15, 1882	50,000	45,000	41,719	3,281
First National Bank, Lyons, Iowa.	do	100,000	90,000	84,178	5,822
First National Bank, Detroit, Mich.	June 17, 1882	500,000	336,345	324,568	11,777
First National Bank, Wilkes Barre, Pa.	June 20, 1882	375,000	337,500	318,945	18,555
First National Bank, Iowa City, Iowa.	June 24, 1882	100,000	88,400	84,935	3,465
First National Bank, Nashua, N. H.	do	100,000	90,000	84,239	5,761
First National Bank, Johnstown, Pa.	do	60,000	54,000	51,105	2,895
First National Bank, Pittsburg, Pa.	June 29, 1882	750,000	594,000	566,415	27,585
First National Bank, Terre Haute, Ind.	do	200,000	141,575	132,408	9,167
First National Bank, Hollidaysburg, Pa.	June 30, 1882	50,000	45,000	43,125	1,875
First National Bank, Bath, Me.	do	200,000	180,000	170,519	9,481
First National Bank, Janesville, Wis.	do	125,000	121,050	115,340	5,710
First National Bank, Michigan City, Ind.	do	100,000	45,000	43,882	1,118
First National Bank, Monmouth, Ill.	July 3, 1882	75,000	45,000	43,124	1,876
First National Bank, Marion, Iowa.	July 11, 1882	50,000	45,000	42,924	2,076
First National Bank, Marlboro, Mass.	Aug. 3, 1882	200,000	180,000	171,960	8,040
National Bank of Stanford, Ky.	Oct. 3, 1882	150,000	135,000	129,958	5,642
First National Bank, Sandusky, Ohio.	Oct. 6, 1882	150,000	90,000	83,985	6,015
First National Bank, Sandy Hill, N. Y.	Dec. 31, 1882	50,000	45,000	42,275	2,725
First National Bank, Lawrenceburg, Ind.	Feb. 24, 1883	100,000	90,000	85,660	4,340
First National Bank, Cambridge, Ohio.	do	100,000	80,800	76,388	4,412
First National Bank, Oakkosh, Wis.	do	100,000	47,800	45,510	2,290
First National Bank, Grand Rapids, Mich.	do	400,000	155,900	149,340	6,560
First National Bank, Delphos, Ohio.	do	50,000	45,000	41,741	3,259
First National Bank, Freeport, Ill.	do	100,000	53,500	50,888	2,612
First National Bank, Elyria, Ohio.	do	100,000	90,000	85,207	4,793
First National Bank, Troy, N. Y.	do	300,000	229,550	217,835	11,715
Second National Bank, Detroit, Mich.	do	1,000,000	363,700	339,945	23,755
Second National Bank, Peoria, Ill.	do	100,000	90,000	81,098	8,902
National Fort Plain Bank, Fort Plain, N. Y.	do	200,000	174,300	165,211	9,089
Logansport National Bank, Logansport, Ind.	Dec. 1, 1883	100,000	16,850	14,970	1,880

NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER THE PROVISIONS OF SECTIONS 5220 AND 5221 OF THE REVISED STATUTES, ETC.—Cont'd.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Outstanding.
National Bank of Birmingham, Ala.	May 14, 1884	\$50,000	\$45,000	\$42,907	\$2,093
First National Bank, Westfield, N. Y.	June 1, 1884	50,000	42,800	38,772	4,028
First National Bank, Independence, Iowa	Oct. 31, 1884	100,000	90,000	83,260	6,740
First National Bank, Sturgis, Mich.	Dec. 31, 1884	50,000	43,850	40,865	2,985
National Bank of Rutland, Vt.	Jan. 13, 1885	500,000	238,700	213,597	25,103
Kent National Bank, Chestertown, Md.	Feb. 12, 1885	50,000	18,200	16,120	2,080
National Fulton County Bank, Gloversville, N. Y.	Feb. 20, 1885	150,000	135,000	123,275	11,725
First National Bank, Centralia, Ill.	Feb. 25, 1885	80,000	70,600	63,230	7,370
National Exchange Bank, Albion, Mich.	Feb. 28, 1885	75,000	30,600	27,083	3,517
First National Bank, Paris, Mo.	Mar. 31, 1885	100,000	89,155	80,554	8,601
First National Bank, Yakima, Wash.	June 20, 1885	50,000	14,650	13,520	1,130
First National Bank, Flint, Mich.	June 30, 1885	200,000	122,500	107,905	14,595
Farmers' National Bank, Stanford, Ky.	Dec. 31, 1888	200,000	45,000	26,974	18,026
Adams National Bank, Adams, N. Y.	July 10, 1889	50,000	12,240	7,680	4,560
Poland National Bank, Poland, N. Y.	Jan. 14, 1890	50,000	13,500	8,120	5,380
Sandy River National Bank, Farmington, Me.	Nov. 1, 1890	75,000	58,260	13,602	44,658
Second National Bank, Aurora, Ill.	July 13, 1891	100,000	22,500	1,780	20,720
Total.....		18,045,000	12,582,213	11,761,492	820,721

NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING ON OCTOBER 31, 1891.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing
First National Bank, Pontiac, Mich.	Dec. 31, 1881	\$50,000	\$88,890	\$84,238	\$4,652
First National Bank, Washington, Iowa.	Apr. 11, 1882	100,000	88,565	84,383	4,182
First National Bank, Fremont, Ohio.	May 22, 1882	100,000	90,000	84,883	5,117
Second National Bank, Dayton, Ohio.	May 26, 1882	300,000	262,941	247,640	15,301
First National Bank, Girard, Pa.	June 1, 1882	100,000	90,000	85,965	4,035
First National Bank, Xenia, Ohio.	Feb. 24, 1883	120,000	108,000	101,870	6,130
First National Bank, Peru, Ill.	do	100,000	45,000	41,012	3,988
First National Bank, Elmira, N. Y.	do	100,000	90,000	85,020	4,980
First National Bank, Chittenango, N. Y.	do	150,000	135,000	129,974	5,026
First National Bank, Eaton, Ohio.	July 4, 1884	50,000	44,300	39,765	4,535
First National Bank, Leominster, Mass.	July 5, 1884	300,000	244,400	229,320	15,080
First National Bank, Winona, Minn.	July 21, 1884	50,000	44,200	41,586	2,614
American National Bank, Hallowell, Me.	Sept. 10, 1884	75,000	67,500	62,205	5,295
First National Bank, Attica, Ind.	Oct. 28, 1884	56,000	50,400	47,078	3,322
Citizens' National Bank, Indianapolis, Ind.	Nov. 11, 1884	300,000	87,800	73,949	13,851
First National Bank, North East, Pa.	Dec. 29, 1884	50,000	24,550	22,220	2,320
First National Bank, Galva, Ill.	Jan. 2, 1885	50,000	36,000	32,444	3,556
First National Bank, Thorntown, Ind.	Jan. 13, 1885	50,000	45,740	39,630	4,110
Muncie National Bank, Muncie, Ind.	Jan. 28, 1885	200,000	161,000	146,028	14,972
Merchants' National Bank, Evansville, Ind.	Feb. 6, 1885	250,000	90,800	77,437	13,363
Saybrook National Bank, Essex, Conn.	Feb. 20, 1885	100,000	61,200	56,490	4,710
Union National Bank, Albany, N. Y.	Mar. 7, 1885	250,000	144,400	133,815	10,585
Battenkill National Bank, Manchester, Vt.	Mar. 21, 1885	75,000	57,700	51,971	5,729
First National Bank, Owosso, Mich.	Apr. 14, 1885	60,000	47,700	43,750	3,950
Coventry National Bank, Anthony, R. I.	Apr. 17, 1885	100,000	89,000	80,643	8,357
State National Bank, Keokuk, Iowa.	May 23, 1885	150,000	45,000	37,815	7,186
Tolland County National Bank, Tolland, Conn.	June 6, 1885	100,000	44,100	39,327	4,773
City National Bank, Hartford, Conn.	June 9, 1885	550,000	90,000	75,767	14,233
West River National Bank, Jamaica, Vt.	Aug. 17, 1885	60,000	54,000	48,978	5,022
National Bank of Lebanon, Tenn.	Aug. 30, 1886	50,000	24,550	20,010	4,540
Greene County National Bank, Springfield, Mo.	Feb. 8, 1888	100,000	22,500	15,794	6,706
Union Stock Yards National Bank, Chicago, Ill.	Feb. 29, 1888	500,000	45,000	32,789	12,211
First National Bank, Decatur, Mich.	Sept. 20, 1890	50,000	11,250	3,643	7,607
First National Bank, Mason, Mich.	Oct. 28, 1890	50,000	13,500	4,215	9,285
First National Bank, Holly, Mich.	Oct. 31, 1890	60,000	24,950	7,833	17,117
German National Bank, Evansville, Ind.	Dec. 24, 1890	250,000	98,030	12,810	85,220
Farmers and Merchants' National Bank, Vandalia, Ill.	Jan. 10, 1891	100,000	22,500	5,410	17,090
National Bank of Chester, S. C.	Mar. 2, 1891	100,000	33,250	9,290	23,960
Total.		5,256,000	2,821,716	2,437,007	384,709

NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,
AT DATE OF FAILURE, CAUSE OF FAILURE, DIVIDENDS PAID WHILE SOLVENT,
REDEEM CIRCULATION, THE AMOUNT REDEEMED, AND THE AMOUNT OUTSTANDING

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Char- ter num- ber.	Date.	Capital.	Sur- plus.	Amount.	Per cent.
1	First National Bank, Attica, N. Y.	199	Jan. 14, 1864	\$50,000	.....	Law requiring dividend reports from banks went into effect March 3, 1869.	.....
2	Venango National Bank, Franklin, Pa.	1176	May 20, 1865	300,000	.....		.....
3	Merchants' National Bank, Washington, D. C.	627	Dec. 14, 1864	200,000	.....		.....
4	First National Bank, Medina, N. Y.	229	Feb. 3, 1864	50,000	.....		.....
5	Tennessee National Bank, Memphis, Tenn.	1225	June 5, 1865	100,000	.....		.....
6	First National Bank, Selma, Ala.	1537	Aug. 24, 1865	100,000	\$1,780		.....
7	First National Bank, New Orleans, La.	162	Dec. 18, 1863	500,000	.....		.....
8	National Unadilla Bank, Unadilla, N. Y.	1463	July 17, 1865	150,000	.....		.....
9	Farmers and Citizens' National Bank, Brooklyn, N. Y.	1223	June 5, 1865	300,000	.....		.....
10	Croton National Bank, New York, N. Y.	1556	Sept. 9, 1865	200,000	.....		.....
11	First National Bank, Bethel, Conn.	1141	May 15, 1865	60,000	2,236		.....
12	First National Bank, Keokuk, Iowa	80	Sept. 9, 1863	50,000	.....		.....
13	National Bank of Vicksburg, Miss.	803	Feb. 14, 1865	50,000	.....		.....
14	First National Bank, Rockford, Ill.	429	May 20, 1864	50,000	.....		.....
15	First National Bank of Nevada, Austin, Nev.	1331	June 23, 1865	155,000	465	\$7,500	4.9
16	Ocean National Bank, New York, N. Y.	1232	June 6, 1865	1,000,000	.....	421,052	42.1
17	Union Square National Bank, New York, N. Y.	1691	Mar. 13, 1869	250,000	.....	.....	.....
18	Eighth National Bank, New York, N. Y.	384	Apr. 16, 1864	250,000	.....	140,000	56
19	Fourth National Bank, Philadelphia, Pa.	286	Feb. 26, 1864	100,000	.....	.....	.....
20	Waverly National Bank, Waverly, N. Y.	1192	May 29, 1865	106,100	9,424	24,403	23
21	First National Bank, Fort Smith, Ark.	1631	Feb. 6, 1866	50,000	.....	18,000	36
22	Scandinavian National Bank, Chicago, Ill.	1978	May 7, 1872	250,000	.....	.....	.....
23	Walkill National Bank, Middletown, N. Y.	1473	July 21, 1865	175,000	.....	103,250	59
24	Crescent City National Bank, New Orleans, La.	1937	Feb. 15, 1872	500,000	.....	25,000	5
25	Atlantic National Bank, New York, N. Y.	1388	July 1, 1865	300,000	59,472	183,000	61
26	First National Bank, Washington, D. C.	26	July 16, 1863	500,000	.....	805,000	161
27	National Bank of the Commonwealth, New York, N. Y.	1372	July 1, 1865	750,000	.....	429,250	57.2
28	Merchants' National Bank, Petersburg, Va.	1548	Sept. 1, 1865	140,000	.....	134,200	95.9
29	First National Bank, Petersburg, Va.	1378	July 1, 1865	120,000	.....	97,770	81.5
30	First National Bank, Mansfield, Ohio	436	May 24, 1864	100,000	.....	102,666	102.6
31	New Orleans National Banking Association, New Orleans, La.	1825	May 27, 1871	600,000	.....	108,000	18
32	First National Bank, Carlisle, Pa.	21	June 29, 1863	50,000	.....	42,000	84
33	First National Bank, Anderson, Ind.	44	July 31, 1863	50,000	.....	31,150	62.3
34	First National Bank, Topeka, Kans.	1660	Aug. 23, 1866	50,000	.....	46,000	92
35	First National Bank, Norfolk, Va.	271	Feb. 23, 1864	100,000	.....	90,500	90.5
36	Gibson County National Bank, Princeton, Ind.	2066	Nov. 30, 1872	50,000	.....	6,000	12
37	First National Bank of Utah, Salt Lake City, Utah.	1695	Nov. 15, 1869	100,000	.....	125,000	125
38	Cook County National Bank, Chicago, Ill.	1845	July 8, 1871	300,000	.....	53,333	17.8
39	First National Bank, Tiffin, Ohio	900	Mar. 16, 1865	100,000	.....	108,279	108.2
40	Charlottesville National Bank, Charlottesville, Va.	1468	July 19, 1865	100,000	.....	149,245	149.2
41	Miners' National Bank, Georgetown, Colo.	2199	Oct. 30, 1874	150,000	.....	4,500	3
42	Fourth National Bank, Chicago, Ill.	276	Feb. 24, 1864	100,000	.....	184,008	184
43	First National Bank, Bedford, Iowa	2298	Sept. 18, 1875	50,000	.....	.....	.....

* Formerly in voluntary liquidation.

TOGETHER WITH THEIR CAPITAL AND SURPLUS AT DATE OF ORGANIZATION AND CIRCULATION ISSUED, LAWFUL MONEY DEPOSITED WITH THE TREASURER TO ON OCTOBER 31, 1891.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$50,000	.....	Apr. 14, 1865	W	\$44,000	\$44,000	\$43,757	\$243	1
300,000	.....	May 1, 1866	U	85,000	85,000	84,779	221	2
200,000	.....	May 8, 1866	U	180,000	180,000	179,364	636	3
50,000	\$2,288	Mar. 13, 1867	T	40,000	40,000	39,756	244	4
100,000	20,435	Mar. 21, 1867	V	90,000	90,000	89,718	282	5
100,000	4,788	Apr. 30, 1867	B	85,000	85,000	84,581	419	6
500,000	37,903	May 20, 1867	Q	180,000	180,000	178,846	1,154	7
120,000	.....	Aug. 20, 1867	W	100,000	100,000	99,790	210	8
300,000	32,000	Sept. 6, 1867	U	253,900	253,900	252,796	1,104	9
200,000	.....	Oct. 1, 1867	G	180,000	180,000	179,661	339	10
60,000	4,610	Feb. 28, 1868	N	26,300	26,300	26,135	165	11
100,000	20,000	Mar. 3, 1868	Q	90,000	90,000	89,654	346	12
50,000	5,000	Apr. 24, 1868	N	25,500	25,500	25,433	67	13
50,000	1,400	Mar. 15, 1869	B	45,000	45,000	44,708	292	14
250,000	5,580	Oct. 14, 1869	U	129,700	129,700	128,702	998	15
1,000,000	150,000	Dec. 13, 1871	V	800,000	800,000	792,557	7,443	16
200,000	.....	Dec. 15, 1871	U	50,000	50,000	49,730	270	17
250,000	40,000	....do.....	F	243,393	243,393	240,995	2,398	18
200,000	33,905	Dec. 20, 1871	U	179,000	179,000	177,710	1,290	19
106,100	27,139	Apr. 23, 1872	U	71,000	71,000	70,080	920	20
50,000	2,509	May 2, 1872	V	45,000	45,000	44,525	475	21
250,000	.....	Dec. 12, 1872	B	135,000	135,000	134,638	362	22
175,000	17,000	Dec. 31, 1872	B	118,900	118,900	117,674	1,226	23
500,000	3,045	Mar. 18, 1873	M	450,000	450,000	447,730	2,270	24
300,000	56,000	Apr. 28, 1873	A	100,000	100,000	98,815	1,185	25
500,000	108,000	Sept. 19, 1873	M	450,000	450,000	442,319	7,681	26
750,000	56,027	Sept. 22, 1873	V	234,000	234,000	231,229	2,771	27
400,000	18,302	Sept. 25, 1873	R	360,000	360,000	356,100	3,900	28
200,000	11,801	....do.....	R	179,200	179,200	176,720	2,480	29
100,000	16,000	Oct. 18, 1873	P	90,000	90,000	88,873	1,127	30
600,000	14,161	Oct. 23, 1873	W	360,000	360,000			
50,000	25,000	Oct. 24, 1873	U	45,000	45,000	44,395	605	32
50,000	23,839	Nov. 23, 1873	V	45,000	45,000	44,150	850	33
100,000	7,000	Dec. 16, 1873	P	90,000	90,000	88,833	1,167	34
100,000	8,000	June 3, 1874	G	95,000	95,000	93,510	1,490	35
50,000	1,000	Nov. 28, 1874	X	43,800	43,800	43,460	340	36
150,000	18,719	Dec. 10, 1874	V	118,191	118,191	117,103	1,088	37
500,000	80,000	Feb. 1, 1875	V	285,100	285,100	283,053	2,047	38
100,000	20,000	Oct. 22, 1875	E	45,000	45,000	43,909	1,091	39
200,000	22,254	Oct. 28, 1875	U	146,585	146,585	144,255	2,330	40
150,000	968	Jan. 24, 1876	V	45,000	45,000	44,610	390	41
200,000	.....	Feb. 1, 1876	V	85,700	85,700	82,776	2,924	42
30,000	.....	....do.....	N	27,000	27,000	26,570	430	43

NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
44	First National Bank, Osceola, Iowa....	1776	Jan. 26, 1871	\$50,000	.....	\$23,500	46.1
45	First National Bank, Duluth, Minn....	1954	Apr. 6, 1872	50,000	.....	25,000	50
46	First National Bank, La Crosse, Wis....	1313	June 20, 1865	50,000	.....	31,500	63
47	City National Bank, Chicago, Ill.....	818	Feb. 18, 1865	250,000	.....	182,500	73
48	Watkins National Bank, Watkins, N. Y.	456	June 2, 1864	75,000	.....	85,450	113.9
49	First National Bank, Wichita, Kans....	1913	Jan. 2, 1872	50,000	.....	36,975	73.9
50	First National Bank, Greenfield, Ohio*..	101	Oct. 7, 1863	50,000	.....	80,300	160.6
51	National Bank of Fishkill, N. Y.....	971	Apr. 1, 1865	200,000	\$36,205	143,000	71.5
52	First National Bank, Franklin, Ind....	50	Aug. 5, 1863	60,000	.....	222,319	370.5
53	Northumberland County National Bank, Shamokin, Pa.	689	Jan. 9, 1865	67,000	2,976	670,000	1,000
54	First National Bank, Winchester, Ill....	1484	July 25, 1865	50,000	.....	71,750	143.5
55	National Exchange Bank, Minneapolis, Minn.	719	Jan. 16, 1865	50,000	.....	124,000	248
56	National Bank of the State of Missouri, St. Louis, Mo.	1665	Oct. 30, 1866	3,410,300	.....	.....	.....
57	First National Bank, Delhi, Ind.....	1949	Mar. 25, 1872	100,000	.....	45,000	45
58	First National Bank, Georgetown, Colo.	1991	May 31, 1872	50,000	.....	.....	.....
59	Lock Haven National Bank, Lock Haven, Pa.	1273	June 14, 1865	120,000	15,000	153,600	128
60	Third National Bank, Chicago, Ill....	236	Feb. 5, 1864	120,000	.....	1,035,000	862.5
61	Central National Bank, Chicago, Ill....	2047	Sept. 18, 1872	200,000	.....	38,000	19
62	First National Bank, Kansas City, Mo.	1612	Nov. 23, 1865	100,000	1,000	540,500	540.5
63	Commercial National Bank, Kansas City, Mo.	1995	June 3, 1872	100,000	7,214	25,000	25
64	First National Bank, Ashland, Pa.*....	403	Apr. 27, 1864	60,000	.....	187,131	311.9
65	First National Bank, Tarrytown, N. Y..	364	Apr. 5, 1864	50,000	.....	132,250	264.5
66	First National Bank, Allentown, Pa.*..	161	Dec. 16, 1863	100,000	.....	.....	.....
67	First National Bank, Waynesburg, Pa.*	305	Mar. 5, 1864	100,000	222	86,692	86.7
68	Washington County National Bank, Greenwich, N. Y.	1266	June 13, 1865	200,000	.....	205,940	102.9
69	First National Bank, Dallas, Tex.....	2157	July 16, 1874	100,000	.....	45,750	45.7
70	People's National Bank, Helena, Mont..	2105	May 13, 1873	100,000	.....	10,000	10
71	First National Bank, Bozeman, Mont....	2027	Aug. 14, 1872	50,000	.....	20,000	40
72	Merchants' National Bank, Fort Scott, Kans.*	1927	Jan. 20, 1872	50,000	.....	34,731	69.5
73	Farmers' National Bank, Platte City, Mo.	2356	May 5, 1877	50,000	.....	4,000	8
74	First National Bank, Warrensburg, Mo.	1856	July 31, 1871	50,000	.....	57,750	115.5
75	German-American National Bank, Washington, D. C.	2358	May 14, 1877	130,000	2,000	.....	.....
76	German National Bank, Chicago, Ill.*..	1734	Nov. 15, 1870	250,000	.....	.....	.....
77	Commercial National Bank, Saratoga Springs, N. Y.	1227	June 6, 1865	100,000	11,872	113,000	113
78	Second National Bank, Scranton, Pa.*..	49	Aug. 5, 1863	100,000	.....	392,125	392.1
79	National Bank of Poughkeepsie, N. Y..	1200	May 31, 1865	100,000	.....	92,000	92
80	First National Bank, Monticello, Ind....	2208	Dec. 3, 1874	50,000	.....	7,400	14.8
81	First National Bank, Butler, Pa.....	309	Mar. 11, 1864	50,000	.....	139,000	278
82	First National Bank, Meadville, Pa.....	115	Oct. 27, 1863	70,000	.....	248,400	354.8
83	First National Bank, Newark, N. J.....	52	Aug. 7, 1863	125,000	.....	605,250	484.2
84	First National Bank, Brattleboro, Vt....	470	June 30, 1864	100,000	.....	387,000	387
85	Mechanics' National Bank, Newark, N. J.	1251	June 9, 1865	500,000	251,802	1,198,000	239.6
86	First National Bank, Buffalo, N. Y....	235	Feb. 5, 1864	100,000	.....	287,500	287.5
87	Pacific National Bank, Boston, Mass....	2373	Nov. 9, 1877	250,000	.....	75,000	30
88	First National Bank of Union Mills, Union City, Pa.	110	Oct. 23, 1863	50,000	.....	91,955	183.9
89	Vermont National Bank, St. Albans, Vt.	1583	Oct. 11, 1865	200,000	.....	186,000	93
90	First National Bank, Leadville, Colo....	2420	Mar. 19, 1879	60,000	.....	63,000	105
91	City National Bank, Lawrenceburg, Ind.*	2889	Feb. 24, 1883	100,000	.....	3,000	3
92	First National Bank, St. Albans, Vt....	269	Feb. 20, 1864	100,000	.....	197,000	197
93	First National Bank, Monmouth, Ill....	2751	July 7, 1882	75,000	.....	15,000	20
94	Marine National Bank, New York, N. Y.	1215	June 3, 1865	400,000	.....	659,643	164.9
95	Hot Springs National Bank, Hot Springs, Ark.	2887	Feb. 17, 1883	50,000	2,000	3,000	6
96	Richmond National Bank, Richmond, Ind.	2090	Mar. 5, 1873	270,000	.....	274,000	101.5

* Formerly in voluntary liquidation.

TOGETHER WITH THEIR CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money de- posited.	Circulation.		
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstand- ing.
\$50,000	\$810,000	Feb. 25, 1876	V	\$45,000	\$45,000	\$44,453	\$547 44
100,000	-----	Mar. 13, 1876	P	45,000	45,000	44,458	542 45
50,000	25,000	Apr. 11, 1876	P	45,000	45,000	44,113	887 46
250,000	150,000	May 17, 1876	V	137,209	137,209	135,620	1,589 47
75,000	3,000	July 12, 1876	G	67,500	67,500	65,744	1,756 48
60,000	12,000	Sept. 23, 1876	B	43,200	43,200	42,600	600 49
50,000	10,000	Dec. 12, 1876	U	29,662	29,662	28,586	1,076 50
200,000	30,000	Jan. 27, 1877	B	177,200	177,200	173,618	3,582 51
132,000	28,538	Feb. 13, 1877	B	92,092	92,092	89,532	2,560 52
67,000	-----	Mar. 12, 1877	M	60,300	60,300	58,910	1,390 53
50,000	17,135	Mar. 16, 1877	W	45,000	45,000	44,061	939 54
100,000	20,000	May 24, 1877	M	90,000	90,000	87,905	2,095 55
2,500,000	248,775	June 23, 1877	O	1,693,660	1,693,660	1,672,116	21,544 56
50,000	26,000	July 20, 1877	W	45,000	45,000	44,039	961 57
75,000	65,000	Aug. 18, 1877	U	45,000	45,000	44,345	655 58
120,000	8,000	Aug. 20, 1877	V	71,200	71,200	69,253	1,947 59
750,000	200,000	Nov. 24, 1877	V	597,840	597,840	575,905	21,935 60
200,000	10,000	Dec. 1, 1877	V	45,000	45,000	44,113	887 61
500,000	25,000	Feb. 11, 1878	X	44,940	44,940	41,960	2,980 62
100,000	6,392	....do.....	V	44,500	44,500	43,245	1,255 63
112,500	19,000	Feb. 28, 1878	V	75,554	75,554	71,943	3,611 64
100,000	25,000	Mar. 23, 1878	V	89,200	89,200	86,485	2,715 65
250,000	220,000	Apr. 15, 1878	N	78,641	78,641	74,939	3,702 66
100,000	-----	May 15, 1878	V	69,345	69,345	68,515	830 67
200,000	24,000	June 8, 1878	P	114,220	114,220	111,238	2,982 68
50,000	5,000	....do.....	V	29,800	29,800	29,175	625 69
100,000	8,000	Sept. 13, 1878	Q	89,300	89,300	87,981	1,319 70
50,000	7,000	Sept. 14, 1878	Q	44,400	44,400	43,625	775 71
50,000	13,500	Sept. 25, 1878	X	35,328	35,328	34,533	795 72
50,000	-----	Oct. 1, 1878	N	27,000	27,000	26,650	350 73
100,000	10,600	Nov. 1, 1878	X	45,000	45,000	43,910	1,090 74
130,000	2,000	....do.....	P	62,500	62,500	61,975	525 75
500,000	125,000	Dec. 20, 1878	B	42,795	42,795	38,250	4,545 76
100,000	40,476	Feb. 11, 1879	X	86,900	86,900	84,725	2,175 77
200,000	70,000	Mar. 15, 1879	X	91,465	91,465	86,883	4,582 78
100,000	4,000	Apr. 7, 1879	X	90,000	90,000	87,197	2,803 79
50,000	2,000	July 18, 1879	N	27,000	27,000	26,380	620 80
50,000	10,600	July 23, 1879	E	71,165	71,165	67,000	4,165 81
100,000	20,000	June 9, 1880	R	89,500	89,500	85,461	4,039 82
300,000	62,584	June 14, 1880	F	326,643	326,643	312,797	13,846 83
300,000	57,000	June 19, 1880	N	90,000	90,000	83,653	6,347 84
500,000	400,000	Nov. 2, 1881	C	449,900	449,900	425,163	24,737 85
100,000	50,000	Apr. 22, 1882	P	99,500	99,500	95,825	3,675 86
961,300	-----	May 22, 1882	S	450,000	450,000	442,966	7,034 87
50,000	13,455	Mar. 24, 1883	S	43,000	43,000	41,105	1,895 88
200,000	25,000	Aug. 9, 1883	V	65,200	65,200	59,653	5,547 89
60,000	15,000	Jan. 24, 1884	B	53,000	53,000	51,285	1,715 90
100,000	-----	Mar. 11, 1884	G	77,000	77,000	74,130	2,870 91
100,000	40,000	Apr. 22, 1884	P	89,980	89,980	83,898	6,082 92
75,000	15,000	....do.....	B	27,000	27,000	24,870	2,130 93
400,000	225,000	May 13, 1884	T	260,100	260,100	246,140	13,960 94
50,000	180	June 2, 1884	E	40,850	40,850	36,730	4,120 95
250,000	83,000	July 23, 1884	H	158,900	158,900	142,826	16,074 96

NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
97	First National Bank, Livingston, Mont.	3006	July 16, 1883	\$50,000	-----	-----	-----
98	First National Bank, Albion, N. Y.	166	Dec. 22, 1863	50,000	-----	\$170,500	341
99	First National Bank, Jamestown, N. Dak.	2578	Oct. 25, 1881	50,000	-----	-----	-----
100	Logan National Bank, West Liberty, Ohio.	2942	May 7, 1883	50,000	-----	4,000	8
101	Middletown National Bank, Middletown, N. Y.	1276	June 14, 1865	200,000	\$23,128	356,000	178
102	Farmers' National Bank, Bushnell, Ill.	1791	Feb. 18, 1871	50,000	-----	38,500	77
103	Schoharie County National Bank, Schoharie, N. Y.	1510	Aug. 9, 1865	100,000	-----	-----	-----
104	Exchange National Bank, Norfolk, Va.	1137	May 13, 1865	100,000	-----	337,500	337.5
105	First National Bank, Lake City, Minn.	1740	Nov. 29, 1870	50,000	-----	90,142	180.2
106	Lancaster National Bank, Clinton, Mass.	583	Nov. 22, 1864	200,000	32,894	235,000	142.5
107	First National Bank, Sioux Falls, S. Dak.	2465	Mar. 15, 1880	50,000	-----	10,000	20
108	First National Bank, Wahpeton, N. Dak.	2624	Feb. 2, 1882	50,000	-----	12,000	24
109	First National Bank, Angelica, N. Y.	564	Nov. 3, 1864	100,000	-----	186,000	186
110	City National Bank, Williamsport, Pa.	2139	Mar. 17, 1874	100,000	-----	38,500	38.5
111	Abington National Bank, Abington, Mass.*	1386	July 1, 1865	150,000	15,000	307,382	204.9
112	First National Bank, Blair, Nebr.	2724	June 7, 1882	50,000	-----	23,000	46
113	First National Bank, Pine Bluff, Ark.	2776	Sept. 18, 1882	50,000	-----	-----	-----
114	Palatka National Bank, Palatka, Fla.	3266	Nov. 20, 1884	50,000	-----	-----	-----
115	Fidelity National Bank, Cincinnati, Ohio.	3461	Feb. 27, 1886	1,000,000	-----	2,784	.3
116	Henrietta National Bank, Henrietta, Tex.	3022	Aug. 8, 1883	50,000	-----	12,250	24.5
117	National Bank of Sumter, S. C.	3082	Nov. 26, 1883	50,000	-----	13,500	27
118	First National Bank, Dawsville, N. Y.	75	Sept. 4, 1863	50,000	-----	75,825	151.6
119	First National Bank, Corry, Pa.	605	Dec. 6, 1864	100,000	-----	168,500	168.5
120	Stafford National Bank, Stafford Springs, Conn.	686	Jan. 7, 1865	150,000	10,000	306,000	204
121	Fifth National Bank, St. Louis, Mo.	2836	Dec. 12, 1882	200,000	-----	75,000	37.5
122	Metropolitan National Bank, Cincinnati, Ohio.	2542	July 12, 1881	500,000	-----	215,000	43
123	First National Bank, Auburn, N. Y.	231	Feb. 4, 1864	100,000	-----	266,000	266
124	Commercial National Bank, Dubuque, Iowa.	1801	Mar. 11, 1871	100,000	-----	146,806	146.8
125	State National Bank, Raleigh, N. C.	1682	June 17, 1868	100,000	-----	-----	-----
126	Second National Bank, Xenia, Ohio.	277	Feb. 24, 1864	60,000	-----	278,000	463.3
127	Madison National Bank, Madison, S. Dak.	3597	Dec. 7, 1886	50,000	-----	5,000	10
128	Lowell National Bank, Lowell, Mich.	1280	June 14, 1865	50,000	-----	159,494	318.9
129	California National Bank, San Francisco, Cal.	3592	Oct. 20, 1886	200,000	-----	-----	-----
130	First National Bank, Anoka, Minn.	2800	Sept. 14, 1882	50,000	-----	18,000	36
131	National Bank of Shelbyville, Tenn.	2198	Oct. 29, 1874	50,000	-----	81,625	163.2
132	First National Bank, Sheffield, Ala.	3617	Jan. 14, 1887	100,000	-----	-----	-----
133	Third National Bank, Malone, N. Y.	3366	July 15, 1885	50,000	-----	2,000	4
134	First National Bank, Abilene, Kans.	2427	June 23, 1879	50,000	-----	75,350	150.6
135	Harper National Bank, Harper, Kans.	3431	Jan. 6, 1886	50,000	1,000	10,000	20
136	Gloucester City National Bank, Gloucester City, N. J.	3936	Oct. 26, 1888	50,000	-----	-----	-----
137	Park National Bank, Chicago, Ill.	3502	May 11, 1886	200,000	-----	24,000	12
138	State National Bank, Wellington, Kans.	3564	Oct. 1, 1886	50,000	-----	5,000	10
139	Kingman National Bank, Kingman, Kans.	3559	Sept. 16, 1886	75,000	-----	20,500	27.3
140	First National Bank, Alma, Kans.	3769	Aug. 3, 1887	50,000	-----	14,000	28
141	First National Bank, Belleville, Kans.	3386	Aug. 28, 1885	50,000	-----	17,500	35
142	First National Bank, Meade Center, Kans.	3695	May 5, 1887	50,000	-----	8,857	17.7
143	American National Bank, Arkansas City, Kans.	3992	Mar. 15, 1889	100,000	-----	28,000	28

* Restored to solvency.

TOGETHER WITH THEIR CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$50,000	-----	Aug. 25, 1884	X	\$11,240	\$11,240	\$10,915	\$325	97
100,000	\$20,000	Aug. 26, 1884	B	90,000	90,000	86,298	3,702	98
50,000	12,500	Sept. 13, 1884	E	18,650	18,650	18,087	573	99
50,000	1,000	Oct. 18, 1884	P	23,400	23,400	21,900	1,500	100
200,000	40,000	Nov. 29, 1884	I	149,000	176,000	149,009	26,991	101
50,000	7,500	Dec. 17, 1884	L	44,000	44,000	41,444	2,556	102
50,000	15,000	Mar. 23, 1885	B	38,350	38,350	34,160	4,190	103
300,000	150,000	Apr. 9, 1885	O	228,200	228,200	205,642	22,548	104
50,000	10,000	Jan. 4, 1886	E	44,420	44,420	41,029	3,391	105
100,000	20,000	Jan. 20, 1886	B	72,360	72,360	62,948	9,412	106
50,000	30,447	Mar. 11, 1886	J	10,740	10,740	9,560	1,180	107
50,000	4,000	Apr. 8, 1886	J	17,120	17,120	15,340	1,780	108
100,000	20,100	Apr. 19, 1886	A	89,000	89,000	78,240	10,760	109
100,000	12,500	May 4, 1886	D	43,140	43,140	34,340	8,800	110
150,000	25,300	Aug. 2, 1886	L	25,425	25,425	25,425	-----	111
50,000	11,000	Sept. 8, 1886	U	26,180	26,180	24,405	1,775	112
50,000	20,000	Nov. 20, 1886	V	26,280	26,280	24,560	1,720	113
50,000	-----	June 3, 1887	V	19,210	19,210	17,145	2,065	114
1,000,000	50,000	June 27, 1887	B	90,000	90,000	79,947	10,053	115
50,000	8,000	Aug. 17, 1887	K	11,250	11,250	10,170	1,080	116
50,000	10,000	Aug. 24, 1887	A	11,250	11,250	8,780	2,470	117
50,000	15,000	Sept. 8, 1887	B	15,730	15,730	12,885	2,845	118
100,000	10,183	Oct. 11, 1887	V	73,829	73,829	57,326	16,503	119
200,000	24,000	Oct. 17, 1887	B	139,048	139,048	112,886	26,162	120
300,000	30,000	Nov. 15, 1887	F	44,430	44,430	35,460	8,970	121
1,000,000	180,000	Feb. 10, 1888	V	277,745	277,745	211,270	66,475	122
150,000	-----	Feb. 20, 1888	R	44,400	44,400	28,099	16,301	123
100,000	20,000	Apr. 2, 1888	V	62,170	62,170	52,683	9,487	124
100,000	-----	Apr. 11, 1888	B	22,500	22,500	16,115	6,385	125
150,000	14,000	May 9, 1888	V	48,470	48,470	33,875	14,595	126
50,000	3,000	June 23, 1888	S	11,250	11,250	9,630	1,620	127
50,000	10,000	Sept. 19, 1888	W	24,870	24,870	18,970	5,900	128
200,000	10,000	Jan. 14, 1889	Q	45,000	45,000	32,020	12,980	129
50,000	4,300	Apr. 22, 1889	B	-----	11,250	-----	11,250	130
50,000	25,000	Dec. 13, 1889	Q	16,710	16,710	8,135	8,575	131
100,000	-----	Dec. 23, 1889	W	22,500	22,500	12,170	10,330	132
50,000	400	Dec. 30, 1889	V	10,750	10,750	6,080	4,670	133
100,000	17,600	Jan. 21, 1890	F	17,640	21,240	11,760	9,480	134
50,000	-----	Feb. 10, 1890	F	10,750	10,750	5,590	5,160	135
50,000	-----	June 12, 1890	F	11,250	11,250	6,020	5,230	136
200,000	21,000	July 14, 1890	F	-----	45,000	-----	45,000	137
50,000	3,915	Sept. 25, 1890	W	11,250	11,250	4,380	6,870	138
100,000	1,000	Oct. 2, 1890	X	22,500	22,500	8,385	14,115	139
75,000	1,603	Nov. 21, 1890	H	16,875	16,875	6,830	10,045	140
50,000	5,000	Dec. 12, 1890	G	11,250	11,250	4,850	6,400	141
50,000	4,000	Dec. 24, 1890	V	10,750	10,750	4,470	6,280	142
300,000	24,000	Dec. 26, 1890	G	-----	45,000	-----	45,000	143

NATIONAL BANKS THAT HAVE BEEN PLACED IN THE HANDS OF RECEIVERS,

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
144	City National Bank, Hastings, Nebr..	3099	Dec. 27, 1883	\$50,000	.....	\$44,547	89.1
145	People's National Bank, Fayetteville, N. C.	2003	June 27, 1872	75,000	.....	182,500	243.3
146	Spokane National Bank, Spokane Falls, Wash.	3838	Jan. 24, 1888	60,000	.....	.....	.....
147	First National Bank, Ellsworth, Kans.	3249	Sept. 11, 1884	50,000	.....	54,500	109
148	Second National Bank, McPherson, Kans.	3791	Sept. 16, 1887	50,000	.....	8,500	17
149	Pratt County National Bank, Pratt, Kans.	3787	Sept. 8, 1887	50,000	.....	.....	.....
150	Keystone National Bank, Philadelphia, Pa.	2291	July 30, 1875	200,000	.....	122,730	61.4
151	Spring Garden National Bank, Philadelphia, Pa.	3468	Mar. 13, 1886	500,000	.....	122,198	24.4
152	National City Bank, Marshall, Mich..	2023	July 29, 1872	100,000	.....	162,500	162.5
153	Red Cloud National Bank, Red Cloud, Nebr.	3181	May 10, 1884	50,000	.....	23,275	46.5
154	Asbury Park National Bank, Asbury Park, N. J.	3792	Sept. 17, 1887	100,000	.....	.....	.....
155	Ninth National Bank, Dallas, Tex....	4415	Sept. 12, 1890	300,000	.....	18,000	6
156	First National Bank, Red Cloud, Nebr.	2811	Nov. 8, 1882	50,000	.....	57,250	114.5
157	Central Nebraska National Bank, Broken Bow, Nebr.	3927	Sept. 28, 1888	60,000	.....	8,400	14
158	Florence National Bank, Florence, Ala.	4135	Oct. 3, 1889	50,000	.....	.....	.....
159	First National Bank, Palatka, Fla....	3223	July 15, 1884	50,000	.....	50,000	100
160	First National Bank, Kansas City, Kans.	3706	May 17, 1887	100,000	.....	25,000	25
161	Rio Grande National Bank, Laredo, Tex.	4146	Oct. 28, 1889	100,000	.....	.....	.....
162	First National Bank, Clearfield, Pa....	768	Jan. 30, 1865	100,000	.....	209,000	209
163	Farley National Bank, Montgomery, Ala.	4180	Dec. 18, 1889	100,000	.....	.....	.....
164	First National Bank, Coldwater, Kans.	3703	May 9, 1887	52,000	.....	2,080	4
Total .....		.....	.....	25,530,400	\$485,690	17,772,012	69.6

A Defalcation of officers.

B Defalcation of officers and fraudulent management.

C Defalcation of officers and excessive loans to others.

D Defalcation of officers and depreciation of securities.

E Depreciation of securities.

F Excessive loans to others, injudicious banking, and depreciation of securities.

G Excessive loans to officers and directors and depreciation of securities.

H Excessive loans to officers and directors and investments in real estate and mortgages.

I Excessive loans to others and depreciation of securities.

J Excessive loans to others and investments in real estate and mortgages.

K Excessive loans and failure of large debtors.

L Excessive loans to officers and directors.

TOGETHER WITH THEIR CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$100,000	-----	Jan. 14, 1891	J	\$22,500	\$22,500	\$6,250	\$16,250	144
125,000	\$32,000	Jan. 20, 1891	R	28,800	28,800	9,385	19,415	145
100,000	25,000	Feb. 3, 1891	H	-----	21,700	-----	21,700	146
50,000	10,000	Feb. 11, 1891	F	10,750	10,750	2,770	7,980	147
50,000	7,500	Mar. 25, 1891	Q	11,250	11,250	2,720	8,530	148
50,000	3,000	Apr. 7, 1891	H	-----	11,250	-----	11,250	149
500,000	100,000	May 9, 1891	O	-----	41,180	-----	41,180	150
750,000	132,500	May 21, 1891	Q	-----	45,000	-----	45,000	151
100,000	20,000	June 22, 1891	D	-----	44,000	-----	44,000	152
75,000	3,000	July 1, 1891	V	-----	16,875	-----	16,875	153
100,000	3,500	July 2, 1891	G	-----	20,700	-----	20,700	154
300,000	4,000	July 16, 1891	Q	-----	45,000	-----	45,000	155
75,000	9,000	....do	Q	-----	16,225	-----	16,225	156
60,000	4,600	July 21, 1891	G	-----	13,500	-----	13,500	157
100,000	500	July 23, 1891	O	-----	12,900	-----	12,900	158
150,000	23,600	Aug. 7, 1891	H	-----	33,750	100	33,650	159
150,000	10,500	Aug. 17, 1891	G	-----	33,750	-----	33,750	160
100,000	-----	Oct. 3, 1891	V	-----	22,500	-----	22,500	161
100,000	46,000	Oct. 7, 1891	S	-----	85,340	-----	85,340	162
100,000	8,000	....do	V	-----	22,500	-----	22,500	163
52,000	790	Oct. 14, 1891	H	-----	11,200	-----	11,200	164
30,620,900	4,635,746	-----	-----	15,579,940	16,209,160	14,881,939	1,327,221	

M Failure of large debtors.**N** Fraudulent management.**O** Fraudulent management, excessive loans to officers and directors, and depreciation of securities.**P** Fraudulent management and depreciation of securities.**Q** Fraudulent management and injudicious banking.**R** Fraudulent management, defalcation of officers, and depreciation of securities.**S** Fraudulent management, injudicious banking, investments in real estate and mortgages, and depreciation of securities.**T** Fraudulent management, excessive loans to officers and directors, and excessive loans to others.**U** Injudicious banking.**V** Injudicious banking and depreciation of securities.**W** Injudicious banking and failure of large debtors.**X** Investments in real estate and mortgages and depreciation of securities.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE-
 TEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS, AMOUNTS COLLECT-
 ASSETS, EXPENSES OF RECEIVERSHIP, CLAIMS PROVED, DIVIDENDS PAID, AND

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
1	First National Bank, Attica, N. Y.	Jan. 14, 1864	\$50,000	Apr. 14, 1865
2	Venango National Bank, Franklin, Pa.	May 20, 1865	300,000	May 1, 1866
3	Merchants' National Bank, Washington, D. C.	Dec. 14, 1864	200,000	May 8, 1866
4	First National Bank, Medina, N. Y.	Feb. 3, 1864	50,000	Mar. 13, 1867
5	Tennessee National Bank, Memphis, Tenn.	June 5, 1865	100,000	Mar. 21, 1867
6	First National Bank, Selma, Ala.	Aug. 24, 1865	100,000	Apr. 30, 1867
7	First National Bank, New Orleans, La.	Dec. 18, 1863	500,000	May 20, 1867
8	National Unadilla Bank, Unadilla, N. Y.	July 17, 1865	120,000	Aug. 20, 1867
9	Farmers and Citizens' National Bank, Brooklyn, N. Y.	June 5, 1865	300,000	Sept. 6, 1867
10	Croton National Bank, New York, N. Y.	Sept. 9, 1865	200,000	Oct. 1, 1867
11	First National Bank, Bethel, Conn.	May 15, 1865	60,000	Feb. 28, 1868
12	First National Bank, Keokuk, Iowa	Sept. 9, 1863	100,000	Mar. 3, 1868
13	National Bank of Vicksburg, Miss.	Feb. 14, 1865	50,000	Apr. 24, 1868
14	First National Bank, Rockford, Ill.	May 20, 1864	50,000	Mar. 15, 1869
15	First National Bank of Nevada, Austin, Nev.	June 23, 1865	250,000	Oct. 14, 1869
16	Ocean National Bank, New York, N. Y.	June 6, 1865	1,000,000	Dec. 13, 1871
17	Union Square National Bank, New York, N. Y.	Mar. 30, 1869	200,000	Dec. 15, 1871
18	Eighth National Bank, New York, N. Y.	Apr. 6, 1864	250,000	do
19	Fourth National Bank, Philadelphia, Pa.	Feb. 26, 1864	200,000	Dec. 20, 1871
20	Waverly National Bank, Waverly, N. Y.	May 29, 1865	106,100	Apr. 23, 1872
21	First National Bank, Fort Smith, Ark.	Feb. 6, 1866	50,000	May 2, 1872
22	Scandinavian National Bank, Chicago, Ill.	May 7, 1872	250,000	Dec. 12, 1872
23	Walkill National Bank, Middletown, N. Y.	July 21, 1865	175,000	Dec. 31, 1872
24	Crescent City National Bank, New Orleans, La.	Feb. 15, 1872	500,000	Mar. 18, 1873
25	Atlantic National Bank, New York, N. Y.	July 1, 1865	300,000	Apr. 28, 1873
26	First National Bank, Washington, D. C.	July 16, 1863	500,000	Sept. 19, 1873
27	National Bank of the Commonwealth, New York, N. Y.	July 1, 1865	750,000	Sept. 22, 1873
28	Merchants' National Bank, Petersburg, Va.	Sept. 1, 1865	400,000	Sept. 25, 1873
29	First National Bank, Petersburg, Va.	July 1, 1865	200,000	do
30	First National Bank, Mansfield, Ohio	May 24, 1864	100,000	Oct. 18, 1873
31	New Orleans National Banking Association, New Orleans, La.	May 27, 1871	600,000	Oct. 23, 1873
32	First National Bank, Carlisle, Pa.	July 7, 1863	50,000	Oct. 24, 1873
33	First National Bank, Anderson, Ind.	July 31, 1863	50,000	Nov. 23, 1873
34	First National Bank, Topeka, Kans.	Aug. 23, 1866	100,000	Dec. 16, 1873
35	First National Bank, Norfolk, Va.	Feb. 23, 1864	100,000	June 3, 1874
36	Gibson County National Bank, Princeton, Ind.	Nov. 30, 1872	50,000	Nov. 28, 1874
37	First National Bank of Utah, Salt Lake City, Utah.	Nov. 15, 1869	150,000	Dec. 10, 1874
38	Cook County National Bank, Chicago, Ill.	July 8, 1871	500,000	Feb. 1, 1875
39	First National Bank, Tiffin, Ohio	Mar. 16, 1865	100,000	Oct. 22, 1875
40	Charlottesville National Bank, Charlottesville, Va.	July 19, 1865	200,000	Oct. 28, 1875
41	Miners' National Bank, Georgetown, Colo.	Oct. 30, 1874	150,000	Jan. 24, 1876
42	Fourth National Bank, Chicago, Ill.	Feb. 24, 1864	200,000	Feb. 1, 1876
43	First National Bank, Bedford, Iowa	Sept. 18, 1875	30,000	do
44	First National Bank, Osceola, Iowa	Jan. 26, 1871	50,000	Feb. 26, 1876
45	First National Bank, Duluth, Minn.	Apr. 6, 1872	100,000	Mar. 13, 1876
46	First National Bank, La Crosse, Wis.	June 20, 1865	50,000	Apr. 11, 1876
47	City National Bank, Chicago, Ill.	Feb. 18, 1865	250,000	May 17, 1876
48	Watkins National Bank, Watkins, N. Y.	June 2, 1864	75,000	July 12, 1876
49	First National Bank, Wichita, Kans.	Jan. 2, 1872	60,000	Sept. 23, 1876
50	First National Bank, Greenfield, Ohio *	Oct. 7, 1863	50,000	Dec. 12, 1876
51	National Bank of Fishkill, N. Y.	Apr. 1, 1865	200,000	Jan. 27, 1877
52	First National Bank, Franklin, Ind.	Aug. 5, 1863	132,000	Feb. 13, 1877
53	Northumberland County National Bank, Shamokin, Pa.	Jan. 9, 1865	67,000	Mar. 12, 1877
54	First National Bank, Winchester, Ill.	July 25, 1865	50,000	Mar. 16, 1877
55	National Exchange Bank, Minneapolis, Minn.	Jan. 16, 1865	100,000	May 24, 1877
56	National Bank of the State of Missouri, St. Louis, Mo.	Oct. 30, 1866	2,500,000	June 23, 1877
57	First National Bank, Delphi, Ind.	Mar. 25, 1872	50,000	July 20, 1877
58	First National Bank, Georgetown, Colo.	May 31, 1872	75,000	Aug. 18, 1877
59	Lock Haven National Bank, Lock Haven, Pa.	June 14, 1865	120,000	Aug. 20, 1877
60	Third National Bank, Chicago, Ill.	Feb. 5, 1864	750,000	Nov. 24, 1877
61	Central National Bank, Chicago, Ill.	Sept. 18, 1872	200,000	Dec. 1, 1877
62	First National Bank, Kansas City, Mo.	Nov. 23, 1865	500,000	Feb. 11, 1878
63	Commercial National Bank, Kansas City, Mo.	June 3, 1872	100,000	do
64	First National Bank, Ashland, Pa. *	Apr. 27, 1864	112,500	Feb. 28, 1878
65	First National Bank, Tarrytown, N. Y.	Apr. 5, 1864	100,000	Mar. 23, 1878
66	First National Bank, Allentown, Pa.	Dec. 16, 1863	250,000	Apr. 15, 1878
67	First National Bank, Waynesburg, Pa. *	Mar. 5, 1864	100,000	May 15, 1878
68	Washington County National Bank, Greenwich, N. Y.	June 30, 1865	200,000	June 8, 1878
69	First National Bank, Dallas, Tex.	July 16, 1874	50,000	do
70	Peoples' National Bank, Helena, Mont.	May 13, 1873	100,000	Sept. 13, 1878

* Formerly in volun-

CEIVER AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING SYSTEM FROM ALL SOURCES, LOANS PAID AND OTHER DISBURSEMENTS, LOSSES ON REMAINING ASSETS RETURNED TO STOCKHOLDERS.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$50,823	\$28,053	\$115,538	\$13,692	\$208,106	\$18,661	\$114,236		1
83,713	57,029	818,154	27,741	986,637	69,445	796,197		2
-----	860,929	-----	-----	860,929	-----	866,665		3
18,424	2,029	101,072	5,400	126,925	-----	93,638		4
50,000	395,412	-----	26,579	471,991	-----	380,383		5
116,422	96,556	78,415	57,732	349,125	6,845	179,894		6
853,148	278,400	701,116	156,575	1,987,239	58,645	929,289		7
26,748	69,857	86,856	19,449	212,910	-----	132,806		8
1,175,656	121,683	272,757	121,017	1,691,113	55,342	400,903		9
255,235	144,903	65,361	21,572	487,071	30,641	187,586		10
39,486	4,809	89,839	12,212	140,337	1,570	70,122		11
98,240	79,652	125,057	13,426	316,375	33,454	123,409		12
21,584	49,959	22,569	-----	94,112	4,608	57,938		13
7,000	811	-----	30,371	38,182	274	-----		14
129,721	497,292	91,412	42,256	760,661	317,742	219,750		15
1,867,641	-----	942,283	124,832	2,934,756	285,736	1,254,358		16
364,973	-----	91,855	11,895	468,223	101,719	-----	\$89,855	17
229,617	736,997	165,442	49,409	1,181,465	38,911	379,794		18
653,658	-----	-----	-----	653,658	303,504	-----		19
86,493	40,000	37,494	32,517	196,504	15,780	56,011		20
15,800	14,174	25,000	6,537	61,511	-----	37,629		21
100,000	100,000	168,100	24,866	392,966	6,211	224,703		22
127,769	50,000	25,000	25,102	227,871	30,378	22,084		23
379,020	110,450	148,920	168,603	806,993	8,949	285,346		24
336,833	58,582	283,550	128,337	807,572	98,460	161,013		25
1,000,000	1,277,690	-----	215,724	2,493,414	280,955	765,356		26
1,435,113	473,372	453,593	404,431	2,766,509	368,992	589,213		27
342,260	252,260	321,722	103,609	1,019,841	103,842	616,642		28
100,000	50,000	79,409	43,225	272,634	3,225	146,764		29
94,483	173,378	7,954	21,095	296,910	5,735	182,231		30
300,000	100,000	376,870	654,185	1,431,055	8,964	715,584		31
-----	-----	-----	-----	-----	-----	-----		32
28,077	55,386	29,267	2,574	115,304	7,068	51,294		33
50,000	80,000	103,057	99,927	332,984	10,410	167,702		34
25,000	85,000	78,857	14,241	203,098	26,951	118,083		35
77,723	56,350	80,297	3,542	217,912	2,191	55,917		36
51,296	32,011	29,055	12,816	125,178	3,595	54,332		37
6,300	204,600	3,274	15,258	229,432	2,869	196,231		38
619,836	1,250,163	151,439	678,349	2,699,787	452,953	1,948,095		39
140,000	120,000	63,620	18,439	342,059	60,447	84,709		40
169,520	105,218	257,655	30,696	563,089	24,882	58,715		41
20,000	190,069	-----	27,287	237,356	8,761	186,254		42
27,123	131,227	65,802	3,084	227,236	2,100	6,266		43
29,752	26,858	9,359	9,635	75,604	3,510	49,929		44
74,376	19,938	5,737	15,162	115,213	3,043	30,319	33,363	45
18,093	118,300	35,855	13,816	186,064	1,139	111,780		46
35,000	25,000	65,097	44,815	169,912	4,296	85,019		47
453,037	478,917	85,805	86,248	1,104,007	48,381	470,908		48
86,014	44,582	9,105	21,738	161,439	3,151	18,635	53,473	49
59,226	18,387	67,531	3,681	148,825	17,409	67,245		50
-----	57,675	-----	376	58,051	-----	44,344		51
194,665	262,909	51,403	49,441	558,418	13,192	223,375		52
86,492	58,188	200,909	24,217	369,806	60,311	203,792		53
67,246	112,026	25,941	14,770	219,983	8,487	99,588		54
67,541	66,025	79,101	14,270	226,937	6,537	117,173		55
135,231	90,704	124,371	18,411	368,717	21,498	139,309		56
935,999	2,818,966	633,744	433,400	4,822,109	166,831	1,771,699	36,957	57
175,254	6,250	6,596	13,478	62,774	1,310	1,310	34,259	58
34,368	52,627	629,113	30,398	746,506	36,598	606,580		59
220,481	150,650	24,990	34,350	430,471	41,324	143,664		60
1,330,215	631,797	330,704	352,382	2,645,098	59,323	310,813		61
1,57,438	161,441	170,712	16,680	506,271	7,245	79,038		62
1,118,118	313,726	405,000	19,817	1,856,661	1,482,725	22,559		63
52,340	74,724	51,175	6,723	184,971	22,962	67,396		64
107,318	41,584	19,070	8,859	176,831	16,072	-----	112,818	65
100,994	-----	153,467	20,289	274,750	164,949	-----		66
19,879	132,445	185,229	2,171	339,715	20,608	268,000		67
-----	15,869	42,284	1,861	60,014	714	67,239		68
311,324	27,894	236,971	13,749	589,938	18,541	6,972	279,987	69
86,149	36,245	67,423	4,305	156,122	30,088	106,292		70
32,559	95,251	166,151	67,942	361,903	12,492	82,372		71

tary liquidation.

210 REPORT OF THE COMPTROLLER OF THE CURRENCY.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE
SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
71	First National Bank, Bozeman, Mont.	Aug. 14, 1872	\$50,000	Sept. 14, 1878
72	Merchants' National Bank, Fort Scott, Kans.	Jan. 20, 1872	50,000	Sept. 25, 1878
73	Farmers' National Bank, Platte City, Mo.	May 5, 1877	50,000	Oct. 1, 1878
74	First National Bank, Warrensburg, Mo.	July 31, 1871	100,000	Nov. 1, 1878
75	German-American National Bank, Washington, D. C.	May 14, 1877	130,000	do
76	German National Bank, Chicago, Ill.*	Nov. 15, 1870	500,000	Dec. 20, 1878
77	Commercial National Bank, Saratoga Springs, N. Y.	June 6, 1865	100,000	Feb. 11, 1879
78	Second National Bank, Scranton, Pa.*	Aug. 5, 1863	200,000	Mar. 15, 1879
79	National Bank of Poultney, Vt.	May 31, 1865	100,000	Apr. 7, 1879
80	First National Bank, Monticello, Ind.	Dec. 3, 1874	50,000	July 18, 1879
81	First National Bank, Butler, Pa.	Mar. 11, 1864	50,000	July 23, 1879
82	First National Bank, Meadville, Pa.	Oct. 27, 1863	100,000	June 9, 1880
83	First National Bank, Newark, N. J.	Aug. 7, 1863	300,000	June 14, 1880
84	First National Bank, Brattleboro, Vt.	June 30, 1864	300,000	June 19, 1880
85	Mechanics' National Bank, Newark, N. J.	June 9, 1865	500,000	Mar. 2, 1881
86	First National Bank, Buffalo, N. Y.	Feb. 5, 1864	100,000	Apr. 22, 1882
87	Pacific National Bank, Boston, Mass.	Nov. 9, 1877	961,300	May 22, 1882
88	First National Bank of Union Mills, Union City, Pa.	Oct. 23, 1863	50,000	Mar. 24, 1883
89	Vermont National Bank, St. Albans, Vt.	Oct. 11, 1865	200,000	Aug. 9, 1883
90	First National Bank, Leadville, Colo.	Mar. 19, 1879	60,000	Jan. 24, 1884
91	City National Bank, Lawrenceburg, Ind.*	Feb. 24, 1883	100,000	Mar. 11, 1884
92	First National Bank, St. Albans, Vt.	Feb. 20, 1864	100,000	Apr. 22, 1884
93	First National Bank, Monmouth, Ill.	July 7, 1882	75,000	do
94	Marine National Bank, New York, N. Y.	June 3, 1865	400,000	May 13, 1884
95	Hot Springs National Bank, Hot Springs, Ark.	Feb. 17, 1883	50,000	June 2, 1884
96	Richmond National Bank, Richmond, Ind.	Mar. 5, 1873	250,000	July 23, 1884
97	First National Bank, Livingston, Mont.	July 16, 1883	50,000	Aug. 25, 1884
98	First National Bank, Albion, N. Y.	Dec. 22, 1863	100,000	Aug. 26, 1884
99	First National Bank, Jamestown, N. Dak.	Oct. 25, 1881	50,000	Sept. 13, 1884
100	Logan National Bank, West Liberty, Ohio	May 7, 1883	50,000	Oct. 18, 1884
101	Middletown National Bank, Middletown, N. Y.	June 14, 1865	200,000	Nov. 29, 1884
102	Farmers' National Bank, Bushnell, Ill.	Feb. 18, 1871	50,000	Dec. 17, 1884
103	Schoharie County National Bank, Schoharie, N. Y.	Aug. 9, 1865	50,000	Mar. 23, 1885
104	Exchange National Bank, Norfolk, Va.	May 13, 1865	300,000	Apr. 9, 1885
105	First National Bank, Lake City, Minn.	Nov. 29, 1870	50,000	Jan. 4, 1886
106	Lancaster National Bank, Clinton, Mass.	Nov. 22, 1864	100,000	Jan. 20, 1886
107	First National Bank, Sioux Falls, S. Dak.	Mar. 15, 1880	50,000	Mar. 11, 1886
108	First National Bank, Walpoleton, N. Dak.	Feb. 2, 1882	50,000	Apr. 8, 1886
109	First National Bank, Angelica, N. Y.	Nov. 3, 1864	100,000	Apr. 19, 1886
110	City National Bank, Williamsport, Pa.	Mar. 17, 1874	100,000	May 4, 1886
111	Abington National Bank, Abington, Mass.*	July 1, 1865	150,000	Aug. 2, 1886
112	First National Bank, Blair, Nebr.	June 7, 1882	50,000	Sept. 8, 1886
113	First National Bank, Pine Bluff, Ark.	Sept. 18, 1882	50,000	Nov. 20, 1886
114	Palatka National Bank, Palatka, Fla.	Nov. 20, 1884	50,000	June 3, 1887
115	Fidelity National Bank, Cincinnati, Ohio.	Feb. 27, 1886	1,000,000	June 27, 1887
116	Henrietta National Bank, Henrietta, Texas	Aug. 8, 1883	50,000	Aug. 17, 1887
117	National Bank of Sumter, S. C.	Nov. 26, 1883	50,000	Aug. 24, 1887
118	First National Bank, Dansville, N. Y.	Sept. 4, 1863	50,000	Sept. 8, 1887
119	First National Bank, Corry, Pa.	Dec. 6, 1864	100,000	Oct. 11, 1887
120	Stafford National Bank, Stafford Springs, Conn.	Jan. 7, 1865	200,000	Oct. 17, 1887
121	Fifth National Bank, St. Louis, Mo.	Dec. 6, 1882	300,000	Nov. 15, 1887
122	Metropolitan National Bank, Cincinnati, Ohio.	June 23, 1881	1,000,000	Feb. 10, 1888
123	First National Bank, Auburn, N. Y.	Jan. 13, 1864	150,000	Feb. 20, 1888
124	Commercial National Bank, Dubuque, Iowa	Mar. 4, 1871	100,000	Apr. 2, 1888
125	State National Bank, Raleigh, N. C.	June 2, 1868	100,000	Mar. 31, 1888
126	Second National Bank, Xenia, Ohio.	Jan. 1, 1864	150,000	May 9, 1888
127	Madison National Bank, Madison, S. Dak.	Nov. 29, 1886	50,000	June 23, 1888
128	Lowell National Bank, Lowell, Mich.	June 14, 1865	50,000	Sept. 19, 1888
129	California National Bank, San Francisco, Cal.	Oct. 20, 1886	200,000	Jan. 14, 1889
130	First National Bank, Anoka, Minn.	Sept. 14, 1882	50,000	Apr. 22, 1889
131	National Bank of Shelbyville, Tenn.	Oct. 29, 1874	50,000	Dec. 13, 1889
132	First National Bank, Sheffield, Ala.	Jan. 14, 1887	100,000	Dec. 23, 1889
133	Third National Bank, Malone, N. Y.	July 15, 1885	50,000	Dec. 30, 1889
134	First National Bank, Abilene, Kans.	June 23, 1879	100,000	Jan. 21, 1890
135	Harper National Bank, Harper, Kans.	Jan. 6, 1886	50,000	Feb. 10, 1890
136	Gloucester City National Bank, Gloucester City, N. J.	Oct. 26, 1888	50,000	June 12, 1890
137	Park National Bank, Chicago, Ill.	May 11, 1886	200,000	July 14, 1890
138	State National Bank, Wellington, Kans.	Oct. 1, 1886	50,000	Sept. 25, 1890
139	Kingman National Bank, Kingman, Kans.	Sept. 16, 1886	100,000	Oct. 2, 1890
140	First National Bank, Alma, Kans.	Aug. 3, 1887	75,000	Nov. 21, 1890
141	First National Bank, Belleville, Kans.	Aug. 28, 1885	50,000	Dec. 12, 1890
142	First National Bank, Meade Center, Kans.	May 5, 1887	50,000	Dec. 24, 1890
143	American National Bank, Arkansas City, Kans.	Mar. 15, 1889	300,000	Dec. 26, 1890
144	City National Bank, Hastings, Nebr.	Dec. 27, 1883	100,000	Jan. 14, 1891

* Restored to solvency.

CEIVER AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$39,010	\$76,046	\$333	\$21,090	\$136,479	\$7,700	\$20,141	-----	71
21,225	15,543	46,588	1,892	85,248	178	65,804	-----	72
9,561	18,691	42,296	1,944	72,492	10,947	8,207	-----	73
90,953	194,457	11,578	33,375	330,363	55,255	118,507	-----	74
256,286	139,514	37,923	61,147	494,870	165,846	42,883	-----	75
104,966	101,971	475,052	29,881	711,870	6,170	521,783	-----	76
133,169	167,503	28,969	17,085	346,726	17,475	101,810	\$69,659	77
264,908	101,178	104,858	47,591	518,535	36,737	203,982	72,754	78
68,078	97,257	18,384	19,560	203,279	3,353	25,729	77,592	79
23,646	6,734	4,374	15,017	49,771	8,411	64	-----	80
12,647	134,716	34,737	27,503	209,603	11,920	106,562	-----	81
115,012	22,545	12,863	19,198	169,618	3,345	26,043	26,439	82
418,951	64,041	55,895	41,173	580,060	154,945	86,953	-----	83
51,574	-----	302,654	43,895	398,123	4,902	801	302,654	84
1,114,503	185,002	78,286	231,058	1,608,849	73,925	66,364	-----	85
488,892	65,526	696,987	36,524	1,287,929	172,063	57,521	-----	86
648,710	1,416,793	1,397,334	436,759	3,899,596	201,268	571,739	-----	87
161,699	46,829	16,309	23,640	248,477	4,376	89,925	-----	88
124,114	520,917	118,618	20,232	783,881	19,171	137,014	-----	89
72,197	56,042	102,112	52,069	282,420	8,971	18,418	-----	90
13,993	14,500	2,554	1,599	32,646	52	16,017	-----	91
217,314	96,875	49,951	70,161	434,299	9,888	39,362	-----	92
172,940	96,543	9,688	32,854	312,025	5,320	1,300	-----	93
3,496,495	816,916	1,568,940	858,467	6,740,818	904,558	38,019	-----	94
31,058	27,774	27,190	6,407	92,429	5,381	31,402	18,517	95
367,109	72,356	171,819	124,054	734,838	32,233	348,492	-----	96
33,543	15,304	22,255	867	71,969	84	23,118	-----	97
55,763	44,446	113,329	212,500	426,038	42,269	144,070	-----	98
7,519	29,826	29,352	3,312	70,009	5	49,155	-----	99
60,096	22,695	-----	56,057	138,848	11,140	75,679	-----	100
600,810	53,692	167,075	120,368	941,945	22,189	126,961	-----	101
13,170	3,874	62,229	11,899	91,172	3,411	-----	41,079	102
96,891	39,593	28,010	4,809	169,303	508	89,506	-----	103
1,273,711	1,441,378	938,816	223,005	3,876,910	188,920	271,121	-----	104
57,487	91,996	7,291	57,994	214,768	584	-----	65,573	105
144,850	138,707	8,094	69,964	361,615	18,883	36,030	60,998	106
48,510	137,859	3,821	9,663	199,853	54,116	18,684	-----	107
20,505	66,965	44,909	4,138	136,517	1,168	106,872	-----	108
59,810	28,459	70,458	7,798	166,525	1,284	10,211	77,725	109
154,879	26,825	24,398	35,202	241,304	4,104	816	70,715	110
122,551	108,164	5,462	21,033	317,810	3,721	76,659	58,917	111
235,474	8,000	6,834	5,439	255,747	5,945	2,358	43,697	112
50,793	82,612	4,909	6,212	144,526	127	76,736	-----	113
15,646	32,092	8,791	1,790	48,319	-----	-----	44,068	114
2,464,079	915,577	2,494,511	533,444	6,407,611	623,116	775,857	-----	115
74,171	33,999	12,995	25,696	148,861	6,594	-----	37,585	116
66,081	-----	159	17,769	84,009	883	1,057	-----	117
17,449	8,397	37,572	7,252	70,670	13,310	421	-----	118
156,586	20,239	66,710	29,391	272,926	8,941	23,697	-----	119
208,243	119,869	60,869	29,177	418,158	10,556	10,146	133,585	120
580,321	929,388	61,622	85,471	1,666,802	104,276	561,946	-----	121
1,668,952	787,598	125,236	7,111	2,588,897	17,528	16,000	1,164,063	122
268,961	160,617	510,790	191,622	1,131,990	43,848	125,009	-----	123
333,506	324,872	15,112	28,814	702,304	70,894	121,369	-----	124
152,390	176,651	137,561	8,398	475,001	67,849	230,176	-----	125
181,870	214,560	78,496	69,652	544,578	13,275	39,557	161,275	126
17,136	91,153	20,025	3,803	132,117	2,001	990	-----	127
55,535	71,124	1,816	46,811	174,786	1,840	33,240	89,557	128
400,003	61,519	216,704	94,954	773,180	21,019	128,879	-----	129
83,776	44,698	17,225	20,853	166,552	2,196	10,264	-----	130
1,898	98,099	44,592	1,488	146,077	-----	2,000	-----	131
153,262	117,240	72,568	7,772	350,842	-----	-----	-----	132
74,662	31,442	33,827	2,379	142,310	1,416	23,719	-----	133
38,896	92,995	81,897	5,439	219,227	725	1,520	-----	134
25,775	21,224	19,674	3,486	70,159	4,923	1,598	-----	135
6,675	12,317	56,237	8,034	83,263	232	6,813	-----	136
342,921	256,395	142,551	26,940	768,807	71,697	23,696	-----	137
23,319	77,765	11,646	8,541	121,271	751	-----	-----	138
11,416	101,635	64,792	6,753	184,596	1,476	10,108	-----	139
9,233	27,273	40,709	14,910	92,125	-----	272	-----	140
10,794	50,866	22,426	1,306	85,392	275	3,000	-----	141
6,201	42,808	21,564	877	71,450	162	61	-----	142
206,303	376,977	55,732	60,733	699,745	3,901	100	-----	143
48,128	59,642	110,400	17,149	235,319	88	-----	-----	144

212 REPORT OF THE COMPTROLLER OF THE CURRENCY.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RECEIVER, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
145	People's National Bank, Fayetteville, N. C.	June 27, 1872	\$125,000	Jan. 20, 1891
146	Spokane National Bank, Spokane Falls, Wash.	Jan. 24, 1888	100,000	Feb. 3, 1891
147	First National Bank, Ellsworth, Kans.	Sept. 11, 1884	50,000	Feb. 11, 1891
148	Second National Bank, McPherson, Kans.	Sept. 16, 1887	50,000	Mar. 25, 1891
149	Pratt County National Bank, Pratt, Kans.	Sept. 3, 1887	50,000	Apr. 7, 1891
150	Keystone National Bank, Philadelphia, Pa.	July 30, 1875	500,000	May 9, 1891
151	Spring Garden National Bank, Philadelphia, Pa.	Mar. 13, 1886	750,000	May 21, 1891
152	National City Bank, Marshall, Mich.	July 29, 1872	100,000	June 22, 1891
153	Red Cloud National Bank, Red Cloud, Nebr.	May 10, 1884	75,000	July 1, 1891
154	Asbury Park National Bank, Asbury Park, N. J.	Sept. 17, 1887	100,000	July 2, 1891
155	Ninth National Bank, Dallas, Tex.	Sept. 12, 1890	300,000	July 16, 1891
156	First National Bank, Red Cloud, Nebr.	Nov. 8, 1882	75,000	... do
157	Central Nebraska National Bank, Broken Bow, Nebr.	Sept. 28, 1888	60,000	July 21, 1891
158	Florence National Bank, Florence, Ala.	Oct. 3, 1889	100,000	July 23, 1891
159	First National Bank, Palatka, Fla.	July 15, 1884	150,000	Aug. 7, 1891
160	First National Bank, Kansas City, Kans.	May 17, 1887	150,000	Aug. 17, 1891
161	Rio Grande National Bank, Laredo, Tex.	Oct. 28, 1889	100,000	Oct. 3, 1891
162	First National Bank, Clearfield, Pa.	Jan. 30, 1865	100,000	Oct. 7, 1891
163	Farley National Bank, Montgomery, Ala.	Dec. 18, 1889	100,000	... do
164	First National Bank, Coldwater, Kans.	May 9, 1887	52,000	Oct. 14, 1891
	Total		30,620,900	

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$101,878	\$24,882	\$124,504	\$22,300	\$273,564	\$7,858	\$452	.....	145
314,354	190,090	9,060	70,762	584,266	63,565		.....	146
102,952	46,213	43,981	1,873	195,019	2,320		.....	147
7,537	85,858	29,718	2,652	125,765	1,356		.....	148
24,983	56,756	17,166	863	99,768	326		.....	149
575,606	996,992	153,913	59,742	1,786,253	54,452	889	.....	150
280,592	555,430	1,485,688	73,909	2,395,619	106,206		.....	151
157,652	33,725	641	3,479	200,497	4,198	2,306	.....	152
33,823	118,333	13,635	1,962	167,753	1,666		.....	153
24,089	32,015	56,240	20,398	132,742	283		.....	154
123,895	229,956	218,928	733	573,512	50		.....	155
34,040	41,226	82,117	4,408	161,791	189		.....	156
37,214	91,674	9,321	148	138,357			.....	157
27,436	80,860	15,460	11	123,767	609		.....	158
157,630	214,991	112,844	559	486,024	3,458		.....	159
86,050	87,665	118,023	5,920	297,658	1,085		.....	160
42,152	27,181	101,848		171,181			.....	161
74,758	51,564	142,122		268,444			.....	162
.....	.....	.....	.....	304,497	.....	.....	.....	163
16,121	50,064	19,455	.....	85,640	.....	.....	.....	164
39,018,175	29,709,708	24,785,993	9,574,135	103,392,508	8,878,996	23,860,872	\$3,187,164	

214 REPORT OF THE COMPTROLLER OF THE CURRENCY.

INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total collections from all sources.	Loans paid and other disburse- ments.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
1		\$75,209	\$1,164	\$76,373		\$70,811		\$5,562
2		120,995	1,245	122,240		101,387	\$6,463	14,390
3		174,264	16,488	190,752	\$275	165,769	11,281	13,427
4		33,287	4,000	37,287	816	32,305	1,258	2,908
5		91,608		91,608	935	65,335	6,182	19,156
6		162,386	7,500	169,886	507	132,608	12,247	24,524
7		999,305	38,224	1,037,529	17,477	884,429	43,183	92,440
8	\$200	79,904	2,125	82,029	7,054	58,661	6,673	9,442
9		1,234,868		1,234,868	18,655	1,138,870	28,677	48,666
10		268,844		268,844	72,399	143,307	17,134	35,983
11		68,645	28,935	97,580	208	86,737	5,315	5,320
12		159,512	8,936	168,448	15,507	134,929	3,977	14,008
13		31,566		31,566	3,786	16,654	1,773	9,353
14		37,908		37,908	2,926	29,277	2,705	3,000
15		223,169		223,169	4,932	163,982	9,091	45,164
16		1,394,662	348,961	1,743,623	203,170	1,326,487	76,648	137,318
17		276,649		276,649	72,365	175,920	10,437	16,713
18		762,760	136,172	898,932	596,665	263,065	9,436	29,766
19		350,154		350,154		342,054		8,100
20		124,713		124,713	2,296	77,568	3,085	8,264
21		23,882		23,882		15,142	362	1,878
22		162,052	10,079	172,131	1,900	143,209	6,037	21,564
23		175,409	42,795	218,204	6,248	175,430	16,700	19,817
24		512,698	109,707	622,405	18,964	549,427	25,376	28,638
25		548,099	228,580	776,679	35,839	661,816	27,330	51,445
26		1,447,103	5,200	1,452,303	16,393	1,374,339	24,241	37,128
27		1,808,304		1,808,304	746,153	747,428	13,637	53,287
28		299,357		299,357	20,315	259,487	728	18,827
29		122,645	19,675	142,320	4,545	125,667	250	11,858
30		108,944	11,400	120,344		107,258	1,270	11,362
31		706,507	303,813	1,010,320	3,630	862,263	67,569	76,858
32		56,942		56,942	4,350	46,634	1,267	4,691
33	80,420	74,452		74,452		57,004	4,718	12,291
34		58,064	2,250	60,314	14,289	31,668	6,075	8,278
35	67,835	91,969	37,597	129,566	559	101,545	8,232	19,230
36		67,251		67,251	296	62,646		4,309
37		30,332		30,332		19,002	1,166	10,164
38		298,739	66,535	365,274	56,921	228,412	42,067	37,874
39		196,903		196,903	74,896	108,318		13,689
40	291,357	188,135	93,619	281,754	2,309	226,308	21,495	31,642
41		42,341	106,451	148,792	445	135,797	3,946	8,604
42		22,080	11,269	33,349		18,258	4,731	10,348
43	196,790	22,165	1,100	23,265		12,624	1,367	9,274
44		48,488		48,488	3,928	34,536	2,077	7,935
45		73,145	42,212	115,357	3,616	88,697	8,804	10,005
46		80,597	4,510	85,107	5,385	65,783	5,060	8,879
47		584,718	58,826	643,544	63,475	545,593	13,802	19,880
48		86,180		86,180	1,579	60,647	592	13,874
49		64,071	15,552	79,623	16,773	59,121	2,200	1,529
50		13,707	2,664	16,371		9,456	2,751	4,164
51		321,851	122,127	443,978	5,000	388,856	25,040	25,082
52		105,703	91,930	197,633	5,520	173,512	5,146	9,716
53		111,908	43,232	155,140	4,797	136,474	966	12,903
54		103,227	8,044	111,271	8,805	89,715	2,082	10,669
55		207,910	9,540	217,450	753	202,753	1,898	12,046
56		2,846,622	245,108	3,091,730	658,784	2,165,388	79,802	161,036
57		103,235		103,235	4,059	81,941	2,690	10,919
58		103,328		103,328		73,890	11,987	17,251
59		245,483	47,949	293,432	7,846	254,647	6,668	24,271
60	808,689	1,466,273		1,466,273	197,132	1,071,774	13,160	69,935
61	264,092	155,896	65,132	221,028		177,254	12,954	14,731
62		351,377		351,377	1,791	316,828	5,444	27,314
63		94,613		94,613	3,048	52,514	576	1,604
64		47,941		47,941		33,105	3,974	5,013
65		109,801	16,455	126,256		107,575	5,546	13,135
66		51,107	54,538	105,645	1,576	79,725	11,006	13,336
67		12,061	16,447	28,508		21,710	2,315	4,483
68		284,438	123,430	407,868	114,220	262,887	10,129	4,950
69		19,742	16,500	36,242		29,377	825	6,040
70	250,854	66,185	23,622	89,807	9,762	66,810	1,352	11,883

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
		\$50,000	\$122,089	58		Jan. 2, 1867	1
		300,000	434,531	23.37		Feb. 2, 1885	2
		200,000	669,513	24.70		May 14, 1883	3
		50,000	82,338	39.15		July 28, 1870	4
			376,392	17.333		Feb. 4, 1870	5
		100,000	289,467	46.60		Nov. 25, 1882	6
		500,000	1,119,313	79		Sept. 28, 1882	7
\$199		120,000	127,801	45.90		Dec. 19, 1874	8
			1,191,500	96		Nov. 18, 1874	9
21		26,000	170,752	88.50		Aug. 15, 1872	10
		39,300	68,986	100	64	Apr. 7, 1881	11
27		100,000	205,256	68.33		Nov. 30, 1872	12
			33,870	49.20		Nov. 25, 1882	13
			69,874	41.90		Dec. 4, 1875	14
			170,012	92.70		May 16, 1884	15
		400,000	1,282,254	100	46	Apr. 20, 1882	16
	\$1,214		157,120	100		Nov. 16, 1874	17
		135,000	378,722	100		Sept. 1, 1875	18
			645,558	100		Feb. 13, 1872	19
	33,500		79,864	100		Oct. 2, 1877	20
	6,500		15,142	100		Jan. 3, 1876	21
21		125,000	254,901	57.46		Feb. 15, 1886	22
		52,500	171,468	100	30	Jan. 8, 1880	23
		350,000	657,020	84.83		June 1, 1881	24
249		300,000	597,885	100	50	Apr. 29, 1884	25
202		300,000	1,619,965	100		July 24, 1876	26
	247,799		796,995	100	100	Mar. 31, 1883	27
		400,000	992,636	34		May 1, 1876	28
		50,000	167,285	76		May 15, 1876	29
454		100,000	175,081	57.50		Nov. 30, 1883	30
		600,000	1,429,595	62		Mar. 21, 1887	31
			67,292	73.50		Dec. 6, 1882	32
439		50,000	144,606	39.50			33
4		45,000	55,372	58.30		Sept. 11, 1878	34
		100,000	176,601	57.50		June 2, 1883	35
			62,646	100		Sept. 18, 1876	36
			93,021	24.391		May 14, 1879	37
		500,000	1,795,992	14.941		Nov. 20, 1883	38
			237,824	66		Mar. 19, 1879	39
		200,000	376,756	62.56		Apr. 5, 1886	40
		150,000	177,512	76.50		June 2, 1884	41
12		34,000	35,801	51		Mar. 4, 1886	42
		50,000	56,457	22.50		Mar. 28, 1883	43
	12		34,535	100		Feb. 28, 1878	44
50	4,185	75,000	91,801	100	100	Jan. 31, 1881	45
		50,000	135,952	48.40		July 20, 1882	46
794		250,000	703,658	77.512		Feb. 28, 1885	47
	9,488		59,226	100	100	May 23, 1888	48
		60,000	97,464	70		July 14, 1880	49
		30,000	35,023	27		Nov. 25, 1882	50
		140,000	352,062	100	38.50	Aug. 11, 1884	51
	8,739	132,000	185,760	100	100	Sept. 14, 1881	52
		67,000	175,952	81.59		Jan. 18, 1883	53
		50,000	140,735	63.60		July 23, 1881	54
		53,000	227,355	89.179		June 10, 1880	55
	26,720	625,000	1,935,721	100	100	Mar. 26, 1888	56
	3,626		133,112	100	100	Oct. 15, 1881	57
200			196,356	37.6483		Oct. 5, 1885	58
		72,000	254,647	100		Mar. 3, 1882	59
114,272			1,061,598	100	100		60
16,089		200,000	298,324	60		July 6, 1881	61
			392,394	100		Mar. 9, 1882	62
	36,871		75,175	100	100	Aug. 5, 1879	63
	5,849		29,204	100	100	June 20, 1882	64
		35,000	118,371	90.50		Mar. 9, 1885	65
		125,000	90,424	88		Sept. 7, 1885	66
		36,000	36,109	60		July 5, 1879	67
	15,682	160,000	262,887	100		Mar. 24, 1885	68
		50,000	77,104	38.10		Feb. 12, 1889	69
		100,000	168,048	40.7285			70

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INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
71	\$30,065	\$78,573	\$1,810	\$80,383	\$2,125	\$69,437	\$634	\$8,187
72		19,266	2,880	22,146	272	10,070	1,488	3,716
73	32,519	20,819		20,819	1,633	11,803	850	3,005
74		156,601	16,277	172,878	47,815	100,870	3,838	8,176
75	160,448	125,693	52,361	178,054	52,092	87,260	11,623	21,147
76		183,917	80,257	264,174	49,466	182,572		32,136
77		157,782		157,782	2,021	137,428	5,385	12,119
78		205,062	54,950	260,012	57,745	166,587	10,245	24,551
79		96,605		96,605	53	88,176		7,517
80	11,877	29,419	4,677	34,096	10	20,998	1,792	11,296
81		91,121	23,001	114,122	8,420	82,060	7,167	16,475
82		113,791		113,791		96,176	3,225	6,739
83		338,162	267,311	605,473	10,037	528,305	19,338	22,690
84		89,766	64,655	154,421		99,847	2,973	10,832
85	101,952	1,366,608	495,550	1,862,158		1,790,932	46,755	24,392
86	601,750	456,595	13,450	470,045	1,910	389,222	43,252	33,632
87	1,997,306	1,129,283	728,875	1,858,158	193,441	1,462,248	77,327	108,955
88	4,157	150,019	8,321	158,340		127,863	8,856	18,177
89	412,907	214,789	123,919	338,708		268,450	19,723	42,172
90	109,416	145,615	5,190	150,805	5,099	81,121	9,652	26,371
91		16,577	23,732	40,309	3,392	26,809	2,223	7,885
92	251,943	133,106	12,842	145,948	17,502	72,987	8,599	23,432
93	45,030	260,375	64,650	325,025	17,527	260,191	10,266	19,710
94	1,640,291	4,157,950	272,474	4,430,424	500,975	3,615,411	105,149	169,758
95		37,129	19,169	56,298		39,812	4,745	11,029
96	59,334	294,779	76,936	371,715	64,035	275,684	5,168	26,828
97	26,023	22,744	18,869	41,613		25,006	2,602	12,978
98	155,259	84,440	94,200	178,640	6,359	117,289	26,185	13,190
99		20,849		20,849	8,807	59,057	52	5,475
100		52,029	23,503	75,532	1,893	59,012	5,012	9,440
101	231,498	561,297	142,721	704,018	16,654	521,012	46,049	24,638
102		46,332	50,000	96,332		86,263	1,825	8,244
103		79,289	1,400	80,689		59,461	5,010	16,215
104	1,425,413	1,991,456	162,130	2,153,586	172,920	1,823,749	78,461	69,438
105		148,611		148,611	231	131,024	192	2,314
106		245,704	58,304	304,008	82,472	188,482	2,855	22,713
107	78,517	48,566	15,730	64,296	14,824	22,558	5,372	14,380
108		28,477	36,700	65,177	625	52,402	1,840	10,299
109		77,305		77,305		66,394	1,155	6,607
110		165,669		165,669	16,177	135,574	1,425	7,321
111		198,513		198,513		117,878	198	5,208
112		204,047		204,047	106,424	82,946	324	4,279
113	3,300	64,363	1,180	65,543		50,597		11,401
114		14,251		14,251	82	9,492		1,348
115	2,490,553	2,518,085	298,629	2,816,714	62,063	2,162,337	69,059	55,991
116		104,682		104,682		86,442	1,990	8,463
117		82,069	18,135	100,204		80,120	7,152	4,802
118	38,409	18,530	1,800	20,330	777		4,825	7,293
119	103,971	136,317	34,630	170,947	519	156,708	1,269	8,614
120		263,871		263,871	1,017	255,495	882	3,988
121	21,095	909,575	248,662	1,158,237	17,306	1,084,638	24,602	28,639
122		1,391,306		1,391,306	782,390	400,988	630	11,572
123	533,343	429,790	72,577	502,367	6,497	412,601	18,933	22,981
124	286,574	223,487	37,900	261,387	5,810	217,660	3,555	13,282
125		186,976		186,976	1,983	172,909	2,988	9,096
126		330,471		330,471	1,169	318,554	1,810	4,622
127	109,762	19,364		19,364		7,233	1,292	9,001
128		100,149		100,149	1,466	93,051	1,923	3,348
129	116,499	506,783	50,229	557,012	59,535	456,667	3,561	12,468
130	78,354	75,738	32,500	108,238	25,089	69,821	2,032	7,285
131	122,670	21,407		21,407	1,177		4,739	3,328
132	285,903	65,039		65,039	46,237	9,181	1,878	6,720
133	27,140	90,035		90,035	31,123	45,953	1,492	4,473
134	178,596	38,586	40,560	79,146	18,837	50,576	100	4,590
135	49,612	14,026	9,350	23,376	1,660	13,632		3,698
136	57,131	19,087	720	19,807	3,405	11,828	137	2,386
137	229,817	443,597		443,597	8,806	415,972	1,014	9,059
138	83,800	36,720	21,046	57,766	9,845	42,392	103	2,870
139	148,435	24,577	31,669	56,246	980	50,586	998	2,861
140	82,815	9,038		9,038	3,850		805	1,462

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.	
		\$21, 500	\$70, 191	98.925		Feb. 12, 1889	71
		17, 000	27, 801	60		Apr. 8, 1881	72
\$108	\$3, 420	50, 000	32, 449	100	\$100	Oct. 10, 1879	73
5, 932	12, 679	130, 000	156, 260	100	100	Mar. 15, 1881	74
		121, 750	282, 370	50			75
	829		197, 353	100	42.30	Mar. 1, 1884	76
	884	160, 000	128, 832	100	100	Jan. 17, 1881	77
	859		132, 461	100	100	Apr. 24, 1886	78
		10, 000	81, 801	100	100	Aug. 1, 1881	79
		50, 000	21, 182	99.133		Feb. 6, 1883	80
	7, 651		108, 385	81		Aug. 6, 1887	81
	25, 103	300, 000	93, 625	100	100	Feb. 4, 1882	82
	40, 709	75, 000	580, 592	100	100	Feb. 18, 1885	83
		500, 000	104, 749	180	100	Oct. 12, 1885	84
79		100, 000	2, 654, 690	67.405			85
2, 029		100, 000	894, 767	43.50			86
21, 187		961, 000	2, 397, 129	61			87
3, 444		50, 000	186, 993	70			88
8, 363		200, 000	422, 772	67.50			89
28, 562		60, 000	202, 801	40			90
		50, 000	46, 441	81.10		Oct. 25, 1886	91
23, 448		100, 000	294, 521	25			92
17, 331		75, 000	241, 521	100	100		93
39, 131		400, 000	4, 531, 213	80			94
	712	25, 000	36, 526	100	100	Sept. 25, 1889	95
		250, 000	365, 931	75.25		Sept. 30, 1890	96
1, 027		32, 500	26, 322	95			97
15, 617		100, 000	409, 930	28.50			98
			8, 131	100	100	Oct. 29, 1885	99
130		50, 000	84, 978	69.50		Jan. 22, 1890	100
95, 665		200, 000	651, 274	80			101
		50, 000	86, 258	100	100	Feb. 10, 1888	102
3		50, 000	140, 333	42.37		Sept. 30, 1890	103
9, 018		300, 000	2, 895, 515	63			104
	14, 850		127, 524	100	100	June 1, 1886	105
	7, 486	100, 000	171, 581	100	100	Sept. 14, 1891	106
7, 162		50, 000	62, 162	40			107
11		50, 000	112, 135	47		Mar. 20, 1890	108
	3, 149		63, 669	100	100	Mar. 2, 1888	109
	5, 172		130, 772	100	100	Aug. 18, 1887	110
	75, 229		116, 626	100	100	Feb. 17, 1887	111
	10, 074		80, 452	100	100	Apr. 30, 1887	112
3, 545		50, 000	108, 175	45			113
	3, 329		9, 379	100	100	Oct. 17, 1887	114
467, 264		1, 000, 000	4, 324, 674	50			115
	7, 787		82, 156	100	100	July 11, 1889	116
	8, 130	19, 500	75, 343	100	100	Mar. 5, 1891	117
7, 435		50, 000	152, 640				118
3, 837		60, 000	174, 120	90			119
	2, 489		247, 920	100	100	Oct. 20, 1888	120
3, 052		300, 000	1, 129, 714	96			121
	195, 716		398, 236	100	100	June 27, 1888	122
41, 355		150, 000	825, 211	50			123
21, 060		100, 000	435, 319	50			124
		100, 000	326, 222	53		Jan. 15, 1891	125
	4, 316		311, 028	100	100	Jan. 21, 1889	126
1, 816			48, 338	15			127
	361		90, 136	100	100	Apr. 24, 1890	128
24, 781		75, 000	456, 667	100			129
4, 011		50, 000	107, 427	65			130
12, 163		50, 000	3, 561				131
1, 023			61, 214	15			132
6, 994			57, 441	80			133
5, 043		65, 000	72, 251	70			134
4, 386		12, 500	22, 720	60			135
2, 051		20, 000	29, 569	40			136
8, 746			462, 192	90			137
2, 550		40, 000	56, 657	75			138
921		80, 000	80, 897	62.50			139
2, 915		25, 500	12, 516				140

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INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF RE
SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total collections from all sources.	Loans paid and other disburse- ments.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
141	\$57,217	\$24,900	-----	\$24,900	\$5,031	\$13,732	\$85	\$1,252
142	66,783	4,444	-----	4,444	1,387	-----	274	1,044
143	539,969	155,775	-----	155,775	89,141	33,350	1,092	4,515
144	207,717	27,514	-----	27,514	9,919	14,711	557	1,519
145	230,891	34,363	-----	34,363	598	22,605	41	2,390
146	459,168	61,533	-----	61,533	4,756	42,588	1,738	2,946
147	151,887	40,812	-----	40,812	9,486	16,183	89	1,816
148	104,584	19,825	-----	19,825	12,891	-----	88	1,082
149	82,189	17,253	-----	17,253	2,888	5,874	478	1,139
150	1,549,308	181,604	\$53,348	234,952	3,358	-----	617	11,592
151	2,109,043	180,370	-----	180,370	7,416	-----	68	10,262
152	107,118	86,875	-----	86,875	8,000	77,511	17	1,195
153	154,566	11,521	-----	11,521	1,262	-----	-----	418
154	125,652	6,827	-----	6,827	2,740	-----	3	523
155	538,076	35,386	-----	35,386	18,153	-----	-----	1,899
156	154,695	6,907	-----	6,907	850	-----	-----	393
157	136,719	1,638	-----	1,638	948	-----	-----	312
158	120,898	2,200	-----	2,200	1,481	-----	22	567
159	478,817	3,749	-----	3,749	1,178	-----	-----	301
160	270,525	26,048	-----	26,048	648	-----	-----	479
161	171,181	-----	-----	-----	-----	-----	-----	-----
162	268,444	-----	-----	-----	-----	-----	-----	-----
163	304,497	-----	-----	-----	-----	-----	-----	-----
164	85,640	-----	-----	-----	-----	-----	-----	-----
	22,858,915	44,606,561	\$6,621,409	51,227,970	5,874,200	\$38,629,123	1,524,752	2,809,094

CEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Dividends, per cent.	Interest dividends, per cent.	Finally closed.
\$4,800			\$30,516	55		141
1,739			18,543			142
27,677			168,870	20		143
808			98,117	15		144
8,729			113,023	20		145
9,505			283,922	15		146
13,238			107,886	15		147
5,764			34,955			148
6,874			32,687	20		149
219,385		\$500,000	480,110			150
162,624			1,047,890			151
152			155,022	50		152
9,841			86,436			153
3,561			8,045			154
15,334			40,650			155
5,664			24,156			156
378			37,684			157
130			22,221			158
2,270			158,166			159
24,921			18,546			160
						161
						162
						163
						164
1,550,622	\$831,179	15,173,050	\$57,792,028			

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TABLE SHOWING THE AMOUNT OF DRAFTS DRAWN BY NATIONAL BANKING ASSOCIA

Reserve cities.	On New York.	On Chicago.	On St. Louis.	On Boston.
New York	\$11,427,570	\$82,822	\$10,636	\$69,007,120
Chicago	664,512,872	222,499,995	4,800,751	66,170,038
Boston	709,240,027	2,303,527	7,021	108,626,068
Philadelphia	369,221,119	658,366	10,531	18,804,456
Kansas City	161,740,162	72,527,858	66,358,648	5,494,500
Cleveland	264,310,389	11,048,040	848,059	4,862,300
Baltimore	217,596,049	68,334	7,500	3,549,024
Cincinnati	178,724,488	12,895,728	5,069,596	4,659,194
Pittsburg	166,180,779	10,297,358	47,574	2,264,714
St. Louis	180,191,169	24,122,397		5,920,306
Omaha	119,157,265	74,882,966	10,008,713	3,005,367
Detroit	113,096,537	12,368,454	97,500	6,735,574
Albany	128,463,210	50,748		3,581,124
St. Paul	73,450,444	32,680,687	1,357,841	2,219,835
New Orleans	115,324,617	1,876,125	649,674	1,385,291
Minneapolis	52,386,949	33,077,458		4,365,213
Milwaukee	30,142,935	32,930,400	13,100	1,141,200
Louisville	51,870,599	2,245,226	1,161,695	290,595
St. Joseph	29,257,426	6,878,186	5,552,705	
Washington	43,864,887	101,411		404,677
Des Moines	12,546,821	20,159,722	590,224	340,044
San Francisco	23,076,239	2,241,068		1,007,693
Brooklyn	784,000			
Total	3,716,566,553	575,997,476	96,591,768	313,834,333

Reserve cities.	On Cleveland.	On Detroit.	On Mil- waukee.	On Kansas City.	On St. Joseph.
New York		\$9,470		\$1,500	
Chicago	\$5,466,630	129,077	\$251,706	1,664,421	
Boston					
Philadelphia	1,737	7,000	31,797	921	
Kansas City					\$129,500
Cleveland		116,143	211,700	26,800	
Baltimore					
Cincinnati	2,885,469	611,010	625,000	92,800	
Pittsburg	753,751				
St. Louis	315,750	21,000		60	
Omaha				4,652,510	
Detroit	198,076				
Albany					
St. Paul		33,000	4,162,757		
New Orleans					
Minneapolis			117,567		
Milwaukee	48,000		189,887	185,100	
Louisville		235,000		71,620	
St. Joseph				4,797,000	1,305,705
Washington					
Des Moines					
San Francisco				73,142	
Brooklyn					
Total	9,669,413	1,161,700	5,590,414	11,565,874	1,435,205

TIONS IN THE SEVERAL RESERVE CITIES, DURING THE YEAR ENDED JUNE 30, 1891.

On Albany.	On Philadelphia.	On Pittsburg.	On Baltimore.	On Wash- ington.	On New Orleans.	On Louisville.	On Cincinnati.
\$200	\$10,853,868	\$6,675	\$471,540	\$3,126	\$62,201	\$235	\$6,308
	25,824,919	1,400,026	6,962,413	51,000	111,132	36,200	3,247,192
	6,797,873	50,549	1,727,256	500			21,721
	15,854,607	928,664	1,310,812	26,830	1,907	17	12,142
	146,229		18,920		250,000		423,500
	5,306,939	1,171,050	276,472			1,351	3,302,320
	29,295,776	85,634	2,592,384	23,338			12,015
347,000	5,184,903	2,020,270	3,996,211	245,304	719,235	7,151,931	267,530
	23,875,430	19,974,866	1,985,750			286,399	1,370,290
	2,131,231	272,370	200,582		1,754,556	1,555,400	776,911
	8,500						
	912,668						1,805,771
	1,035						
	500,509	92,662					261,808
	29,170						
	99,000						
	315,559	164,620	152,949	4,000	374,542		129,000
	1,655,239	10,000	2,145,095	20,000			3,183,073
	165,721						
	39,113						20,250
347,200	128,998,289	26,177,386	21,840,384	374,098	3,273,573	9,031,533	14,839,831

On Omaha.	On Brooklyn.	On St. Paul.	On Minne- apolis.	On San Francisco.	On Des Moines.	On all other locations.	Total.
		\$12,702		\$106,464		\$325,172	\$92,787,609
\$7,500		5,000		428,181		14,863,026	1,018,432,079
			\$612	316,867		549,039	829,641,060
1,320			2,230	32,499		5,744,251	412,651,206
		1,237	300,000	315,437			307,704,754
						858,507	292,341,307
						282,048	253,512,102
				16,158		2,244,412	227,755,869
						153,014	227,189,925
			36	56,694		317,836	217,636,298
		493,202	386,000	1,004,403	\$50,000	100,000	213,748,926
						784,431	135,999,011
145,045			10,544,227		120,343		132,096,117
		19,129,061		1,837		107,831	125,307,350
						1,850,881	119,636,353
							111,026,129
						772,176	64,779,622
500,000				13,689			60,841,654
						16,500	48,291,022
1,592,013							48,251,748
	\$334,000					101,732	33,802,532
							28,131,600
2,245,878	334,000	19,641,202	11,233,105	2,292,229	170,343	29,070,486	5,002,282,273

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TABLE SHOWING THE AMOUNT OF DRAFTS DRAWN BY NATIONAL BANKING ASSOCIATION
RESERVE CITIES, DURING THE

States and Territories.	On New York.	On Chicago.	On St. Louis.	On Boston.
Massachusetts	\$198,959,935	\$1,270,456	.....	\$616,224,437
New York	694,127,300	227,651	.....	16,304,661
Pennsylvania	248,749,410	892,017	.....	3,530,962
New Jersey	474,546,790	.....	.....	3,217,907
Connecticut	384,480,563	573,034	.....	43,514,133
Illinois	129,860,585	211,483,127	\$26,634,406	6,012,627
Texas	185,838,827	3,352,581	33,890,689	517,908
Rhode Island	172,546,722	5,000	.....	128,390,479
Ohio	212,485,209	4,163,312	138,615	2,108,810
Iowa	91,175,100	166,686,446	3,400,035	3,382,944
Michigan	107,190,111	58,723,342	.....	4,930,002
Indiana	124,182,211	36,088,101	1,755,631	937,469
Colorado	110,573,233	13,749,633	8,090,521	754,292
Maine	30,775,489	.....	.....	140,375,599
Nebraska	51,497,219	25,558,040	521,698	1,043,473
Kansas	72,686,155	11,620,635	12,518,337	940,218
Tennessee	113,734,001	2,020,824	4,679,853	371,693
New Hampshire	6,121,196	.....	.....	135,326,348
Wisconsin	27,877,662	65,152,471	334,398	360,111
Virginia	76,134,129	.....	.....	1,621,236
Vermont	39,216,992	.....	.....	63,321,827
California	22,788,345	4,360,245	800,014	924,528
Washington	38,080,273	6,648,132	145,242	527,325
Minnesota	29,847,656	25,517,592	214,000	511,805
Georgia	81,383,549	.....	6,326	436,166
Kentucky	25,511,604	111,706	724,780	12,031
Oregon	26,433,159	3,899,667	297,649	517,373
Montana	37,364,581	8,474,225	1,057,564	924,950
Alabama	54,908,981	208,898	511,999	132,483
Missouri	11,885,608	6,947,099	30,557,691	.....
North Carolina	33,280,702	.....	.....	70,000
Florida	33,121,246	221,362	9,983	215,129
Maryland	8,585,281	.....	.....	.....
South Carolina	39,786,408	.....	.....	172,669
Delaware	6,834,238	.....	.....	450,218
West Virginia	14,656,484	1,100	.....	55,057
South Dakota	12,805,802	12,600,622	.....	.....
Mississippi	18,406,923	9,259	1,056,211	.....
Arkansas	11,448,297	1,312,519	10,763,178	9,003
North Dakota	9,548,217	1,375,638	.....	20,000
Utah	15,407,576	1,963,996	312,160	96,488
New Mexico	11,725,848	796,366	1,042,364	660
Louisiana	6,982,710	1,652	1,372,557	.....
Wyoming	4,663,997	1,634,642	.....	188,888
Idaho	4,680,711	832,127	.....	.....
District of Columbia	3,774,672	.....	.....	.....
Arizona	1,103,444	70,932	74,360	.....
Nevada	304,750	81,813	.....	.....
Indian Territory	1,166,646	.....	367,591	.....
Oklahoma	395,170	60,203	68,391	.....
Total	4,119,641,697	678,696,465	141,316,242	1,178,431,909
By banks in reserve cities	3,716,566,553	575,997,476	96,591,768	313,834,333
Grand total	7,836,208,250	1,254,693,941	237,908,010	1,492,266,242

TIONS, IN THE SEVERAL STATES AND TERRITORIES, EXCEPT BY THOSE LOCATED IN RE-YEAR ENDED JUNE 30, 1891.

On Albany.	On Philadel- phia.	On Pitts- burg.	On Balti- more.	On Wash- ington.	On New Orleans.	On Louis- ville.	On Cincin- nati.
\$927, 762	\$45, 400		\$14, 725				
25, 672, 756	2, 756, 010	\$186, 000					
	268, 421, 530	109, 719, 737	4, 197, 162	\$5, 000			\$393, 432
	62, 429, 845		411, 400				
	221, 000						
	4, 931, 468	232, 242	195, 000	52, 958	\$30, 281	\$371, 244	7, 068, 551
	1, 305, 222				12, 631, 897	37, 611	21, 908
	419, 145		624, 880				
	5, 889, 869	8, 151, 821	1, 948		133, 055	208, 428	52, 389, 787
	156, 487						118, 772
							1, 282, 336
	185, 177	178, 150			97, 724	17, 436, 437	28, 839, 826
	257, 000		33, 000				
	481, 206		147, 680	8, 200	4, 331, 009	9, 205, 698	8, 125, 259
	12, 246, 542		21, 435, 393	2, 560, 990			68, 960
	323, 027						
	66, 080						
	2, 107, 645		342, 841		11, 453	89, 066	38, 885
	39, 640		277, 688		701	17, 054, 619	29, 236, 690
	16, 353						
	59, 630						17, 057
	270, 094		169, 813		2, 367, 969	1, 608, 978	1, 048, 389
	4, 006, 612		4, 386, 402	28, 325		50, 000	
	1, 461, 531		64, 000		487, 073	498, 721	42, 360
	8, 969, 112	180, 132	24, 231, 315	1, 264, 942			
	625, 743		648, 740				
	32, 948, 406		548, 372				
	1, 621, 986	2, 388, 401	8, 217, 092	29, 448			4, 366, 531
	60, 608			27, 258	6, 629, 981	281, 987	525, 140
					1, 258, 886	182, 483	272, 126
					6, 265, 035		30, 568
	12, 797		14, 339	299, 927			
26, 600, 518	412 335, 174	121, 036, 483	65, 961, 730	4, 277, 048	34, 245, 014	47, 025, 272	133, 886, 387
347, 200	128, 998, 289	26, 177, 386	21, 840, 384	374, 098	3, 273, 573	9, 031, 533	41, 839, 831
26, 947, 718	541, 333, 463	147, 213, 869	87, 802, 114	4, 651, 146	37, 518, 487	56, 056, 805	148, 726, 218

TABLE SHOWING THE AMOUNT OF DRAFTS DRAWN BY NATIONAL BANKING ASSOCIATION CITIES, DURING THE YEAR

States and Territories.	On Cleve- land.	On Detroit.	On Mil- waukee.	On Kansas City.	On St. Joseph.
Massachusetts					
New York	\$205,081				
Pennsylvania	779,900				
New Jersey					
Connecticut					
Illinois				\$58,459	
Texas				7,150,500	
Rhode Island					
Ohio	17,536,551	\$118,462		34,154	
Iowa			\$1,971,495	242,336	\$160,824
Michigan	1,158,013	53,724,307	4,630,197		
Indiana	30,500	545,444			
Colorado				10,978,974	119,398
Maine				25,772	
Nebraska				3,093,767	3,269,577
Kansas	15,990			53,961,285	2,773,747
Tennessee					715,059
New Hampshire					
Wisconsin	77,458		22,061,078		
Virginia					
Vermont				28,300	
California				680,564	
Washington			4,177	238,871	
Minnesota			1,812,315		
Georgia					
Kentucky				6,000	
Oregon				361,986	
Montana				63,515	
Alabama					
Missouri				9,935,184	2,048,410
North Carolina					
Florida					
Maryland					
South Carolina					
Delaware					
West Virginia					
South Dakota					
Mississippi					
Arkansas				244,142	
North Dakota					
Utah	331			979,584	34,000
New Mexico				3,155,820	
Louisiana					
Wyoming				24,569	
Idaho					
District of Columbia					
Arizona				132,000	
Nevada					
Indian Territory				422,534	
Oklahoma				978,994	
Total	19,803,824	54,388,213	30,479,262	92,797,340	9,121,015
By banks in reserve cities	9,660,413	1,161,700	5,590,414	11,565,874	1,435,205
Grand total	29,473,237	55,549,913	36,069,676	104,363,214	10,556,220

TIONS, IN THE SEVERAL STATES AND TERRITORIES, EXCEPT BY THOSE LOCATED IN RE-
ENDED JUNE 30, 1891—Continued.

On Omaha.	On Brook. lyn.	On St.Paul.	On Minne- apolis.	On San Francisco.	On Des Moines.	On all other locations.	Total.
						\$574, 928	\$818, 017, 643
	\$15, 000					2, 488, 778	741, 983, 237
						733, 512	637, 422, 602
							540, 605, 942
						2, 025	428, 790, 755
\$1, 599				\$544, 433		4, 984, 611	391, 917, 187
						102, 407, 799	347, 699, 375
						24, 934, 626	326, 295, 972
						9, 524, 284	313, 374, 192
3, 778, 270		\$1, 012, 983	\$978, 481		\$2, 120, 803	6, 222, 640	281, 542, 619
		18, 297	58, 201			1, 973, 180	233, 687, 986
		92, 673	163, 590			10, 553, 992	221, 086, 925
7, 663, 100				844, 638		24, 097, 785	176, 871, 574
						5, 302, 424	176, 479, 284
75, 252, 713				60, 431		6, 823, 822	167, 410, 740
385, 952	326, 204			1, 200		4, 189, 618	159, 419, 341
						8, 898, 913	152, 719, 395
						78, 021	141, 525, 565
		4, 023, 631	2, 137, 489			1, 046, 578	123, 070, 876
						3, 934, 404	118, 001, 654
	456, 680					221, 000	103, 244, 799
194, 493		47, 496		58, 483, 703		8, 063, 277	96, 342, 665
162, 874		5, 659, 289	145, 163	15, 232, 910		27, 027, 713	94, 194, 996
	55, 510	25, 181, 498	8, 576, 297			748, 957	92, 531, 690
						3, 792, 802	88, 208, 733
						4, 331, 661	77, 307, 129
3, 526, 419		2, 992, 317	41, 932	19, 853, 640		12, 455, 409	70, 335, 904
502, 488	472, 963	6, 002, 733	739, 129	2, 042, 747		8, 043, 452	65, 765, 034
	111, 619					3, 706, 916	65, 046, 139
						551, 896	62, 225, 888
						5, 309, 857	47, 131, 898
						7, 424, 807	43, 546, 212
						224, 092	43, 454, 874
						1, 472, 112	42, 705, 672
							40, 761, 234
1, 621, 405		1, 117, 173	1, 144, 426	29, 768		3, 078, 175	34, 414, 274
						3, 835, 871	35, 215, 067
						2, 082, 242	29, 079, 559
		10, 148, 366	4, 566, 804			2, 415, 143	27, 905, 777
3, 088, 705				2, 771, 263		915, 453	26, 574, 478
				1, 883, 376		1, 572, 949	26, 227, 052
						1, 568, 099	20, 142, 533
4, 446, 398						630, 664	15, 282, 986
1, 491, 826				1, 383, 214		932, 594	11, 891, 088
						2, 347, 806	10, 735, 684
						10, 173	4, 111, 908
				1, 431, 316		682, 420	3, 494, 472
				1, 474, 928		376, 416	2, 237, 907
						134, 102	2, 090, 873
						298, 075	1, 800, 833
102, 116, 242	1, 437, 976	56, 296, 456	18, 551, 512	106, 037, 567	2, 120, 803	323, 326, 073	7, 779, 930, 222
2, 245, 878	334, 000	19, 641, 202	11, 233, 105	2, 292, 229	170, 343	29, 070, 486	5, 002, 282, 273
104, 362, 120	1, 771, 976	75, 937, 658	29, 784, 617	108, 329, 796	2, 291, 146	352, 396, 559	12, 782, 212, 495

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STATEMENT SHOWING, BY GEOGRAPHICAL DIVISIONS, THE AMOUNT OF DRAFTS
AND UPON BANKS LOCATED ELSEWHERE

Divisions, States, and Cities.	On New York.	On Chicago.	On St. Louis.	On Boston.
<i>New England States.</i>				
Massachusetts	\$198,959,935	\$1,270,456		\$616,224,437
Boston	709,240,027	2,303,527	\$7,021	108,626,068
Connecticut	384,480,563	573,034		43,514,133
Rhode Island	172,546,722	5,000		128,390,479
Maine	30,775,489			140,375,599
New Hampshire	6,124,196			135,326,348
Vermont	39,216,992			63,321,827
Total	1,541,340,924	4,152,017	7,021	1,235,778,891
<i>Middle States.</i>				
New York	694,127,300	227,651		16,304,661
New York City	11,427,570	82,822	10,636	69,007,120
Albany	128,463,210	50,748		3,581,124
Brooklyn	784,000			
Pennsylvania	248,749,410	892,017		3,530,962
Philadelphia	369,221,119	658,366	10,531	18,804,456
Pittsburg	166,180,779	10,297,358	47,574	2,264,714
New Jersey	474,546,790			3,217,907
Maryland	8,585,281			
Baltimore	217,596,049	68,334	7,500	3,549,024
District of Columbia	3,774,672			
Washington	43,864,887	101,411		404,677
Delaware	6,834,238			430,218
Total	2,374,155,305	12,378,707	76,241	121,094,863
<i>Southern States.</i>				
Texas	185,898,827	3,352,581	33,890,689	517,908
Tennessee	113,734,001	2,020,824	4,679,853	371,693
Kentucky	25,511,604	111,706	724,780	12,031
Louisville	51,870,599	2,245,226	1,161,695	290,595
Louisiana	6,902,710	1,652	1,372,557	
New Orleans	115,324,617	1,876,125	649,674	1,385,291
Virginia	76,134,129			1,621,236
Georgia	81,383,549		6,326	436,166
Alabama	54,908,981	208,898	511,999	132,483
North Carolina	33,280,702			70,000
Florida	33,121,246	221,362	9,983	215,129
South Carolina	39,786,408			172,669
West Virginia	14,656,484	1,100		55,057
Mississippi	18,406,923	9,259	1,056,211	
Arkansas	11,448,297	1,312,519	10,763,178	9,003
Total	862,389,077	11,361,252	54,826,945	5,289,261
<i>Western States.</i>				
Illinois	129,860,585	211,483,127	26,634,405	6,012,627
Chicago	664,512,872	222,499,995	4,800,751	66,170,038
Ohio	212,485,209	4,163,312	138,615	2,108,810
Cleveland	264,310,389	11,048,040	848,059	4,862,300
Cincinnati	178,724,488	12,895,728	5,069,596	4,659,194
Missouri	11,885,608	6,947,099	30,537,691	
Kansas City	161,740,162	72,527,858	66,358,648	5,494,500
St. Louis	180,191,169	24,122,397		5,920,306
St. Joseph	29,257,426	6,878,186	5,552,705	
Nebraska	51,497,219	25,553,040	524,698	1,043,473
Omaha	119,157,265	74,882,966	10,008,713	3,005,367
Michigan	107,190,111	58,723,342		4,930,002
Detroit	113,096,537	12,368,454	97,500	6,735,574
Minnesota	29,847,636	25,517,592	214,000	511,805
St. Paul	73,450,444	32,680,687	1,357,841	2,219,835
Minneapolis	52,386,949	33,077,458		4,365,213
Iowa	91,175,100	166,686,446	3,400,035	3,382,944
Des Moines	12,546,821	20,159,722	590,224	340,044
Indiana	124,182,211	36,088,101	1,755,631	937,469
Wisconsin	27,877,662	65,152,471	334,398	360,111
Milwaukee	30,142,935	32,930,400	13,100	1,141,200
Kansas	72,686,155	11,620,635	12,518,337	940,218
South Dakota	12,805,802	12,660,622		
North Dakota	9,548,217	1,375,638		20,000
Total	2,760,558,972	1,182,048,316	170,771,947	125,161,030

DRAWN BY NATIONAL BANKING ASSOCIATIONS UPON BANKS IN EACH RESERVE CITY
DURING THE YEAR ENDED JUNE 30, 1891.

On Albany.	On Phila- delphia.	On Pitts- burg.	On Balti- more.	On Wash- ington.	On New Orleans.	On Louis- ville.	On Cincin- nati.
\$927,762	\$45,400 6,797,873 221,000 419,145	\$50,549	\$14,725 1,727,256	\$500			\$21,721
927,762	7,483,418	50,549	1,741,981	500			21,721
25,672,756 200	2,756,010 10,853,888 1,035	186,000 6,675	471,540	3,126	\$62,201	\$235	6,308
	268,421,530 15,854,607 23,875,430 62,429,845 8,969,112 29,295,776 12,797 1,655,239 32,948,406	109,719,737 928,664 19,974,866 411,400 180,132 85,634 10,000	4,197,102 1,810,812 1,985,750 411,400 24,231,315 2,592,384 14,339 2,145,095 548,372	5,000 26,830 1,907		17 286,399	398,432 12,142 1,370,290 12,015 20,250
25,672,956	457,073,655	131,091,708	37,908,109	1,643,163	64,108	286,651	1,814,437
	1,305,222 481,206 39,649 315,559		147,680 277,688 152,949	8,200 4,000	12,631,897 4,331,009 701 374,542 6,265,035	37,611 9,205,698 17,054,619	21,908 8,125,259 29,238,690 3,183,073 30,368 261,808 68,960 38,885 1,048,389 42,360
	29,170 12,246,542 2,107,645 270,094 4,006,612 1,461,531 625,743 1,621,986 60,608		21,435,393 342,841 169,813 4,386,402 64,000 648,740 8,217,092	2,560,990 28,325 29,448 27,258	11,453 2,367,969 487,073	89,066 1,608,878 50,000 498,721	4,866,531 525,140 272,126
	24,571,567	2,553,021	35,842,598	2,658,221	34,358,496	29,009,163	47,221,497
	4,931,468 25,824,919 5,889,869 5,306,939 5,184,903	232,242 1,400,026 8,151,821 1,171,050 2,020,270	195,000 6,962,413 624,880 276,472 3,996,211	52,958 51,000	30,281 111,132	371,244 36,200 208,428 1,351 7,151,931	7,068,551 3,247,192 52,389,797 3,302,320 267,530
347,000	146,229 2,131,231 257,000 8,500 912,668 66,080 509,509 99,000 156,487 165,721 185,177	272,370 92,662 178,150	18,920 200,582 33,000 1,948		250,000 1,754,556 133,055 97,724	1,555,400 17,436,437	423,500 776,911 1,282,336 1,605,771 118,772 28,839,826 129,000
347,000	51,766,700	13,518,591	12,309,426	349,262	3,095,983	26,760,991	99,651,506

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STATEMENT SHOWING, BY GEOGRAPHICAL DIVISIONS, THE AMOUNT OF DRAFTS
AND UPON BANKS LOCATED ELSEWHERE DURING

Divisions, States and Cities.	On New York.	On Chicago.	On St. Louis.	On Boston.
<i>Pacific States and Territories.</i>				
Colorado.....	\$110, 573, 233	\$13, 749, 633	\$8, 090, 521	\$754, 292
California.....	22, 788, 345	4, 360, 245	800, 014	924, 528
San Francisco.....	23, 076, 239	2, 241, 668		1, 007, 693
Washington.....	38, 080, 273	6, 648, 132	145, 242	527, 325
Oregon.....	26, 453, 159	3, 839, 667	297, 649	517, 373
Montana.....	37, 364, 581	8, 474, 225	1, 057, 564	924, 950
Utah.....	15, 407, 576	1, 963, 996	312, 160	96, 488
New Mexico.....	11, 725, 848	796, 366	1, 012, 364	660
Wyoming.....	4, 663, 997	1, 634, 642		188, 888
Idaho.....	4, 680, 711	832, 127		
Arizona.....	1, 103, 444	70, 932	74, 360	
Nevada.....	304, 750	81, 813		
Indian Territory.....	1, 166, 646		367, 591	
Oklahoma.....	395, 170	60, 203	68, 391	
Total.....	297, 763, 972	44, 753, 649	12, 225, 856	4, 942, 197
Total all divisions.....	7, 836, 208, 250	1, 254, 693, 941	237, 908, 010	1, 492, 266, 242

DRAWN BY NATIONAL BANKING ASSOCIATIONS UPON BANKS IN EACH RESERVE CITY
THE YEAR ENDED JUNE 30, 1891—Continued.

On Albany.	On Phila- delphia.	On Pitts- burg.	On Balti- more.	On Wash- ington.	On New Orleans.	On Louis- ville.	On Cincin- nati.
	\$39, 113						
	323, 027						
	16, 353						
	59, 630						\$17, 057
	438, 123						17, 057
\$26, 947, 718	541, 333, 463	\$147, 213, 869	\$87, 802, 114	\$4, 651, 146	\$37, 518, 587	\$56, 056, 805	148, 726, 218

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STATEMENT SHOWING, BY GEOGRAPHICAL DIVISIONS, THE AMOUNT OF DRAFTS
AND UPON BANKS LOCATED ELSEWHERE DURING

Divisions, States, and Cities.	On Cleve- land.	On De- troit.	On Mil- waukee.	On Kansas City.	On St. Joseph.
<i>New England States.</i>					
Massachusetts.....					
Boston.....					
Connecticut.....					
Rhode Island.....					
Maine.....				\$25, 772	
New Hampshire.....					
Vermont.....				28, 300	
Total				54, 072	
<i>Middle States.</i>					
New York.....	\$205, 081				
New York City.....		\$9, 470		1, 500	
Albany.....					
Brooklyn.....					
Pennsylvania.....	779, 900				
Philadelphia.....	1, 737	7, 000	\$31, 797	921	
Pittsburg.....	753, 751				
New Jersey.....					
Maryland.....					
Baltimore.....					
District of Columbia.....					
Washington.....					
Delaware.....					
Total	1, 740, 469	16, 470	31, 797	2, 421	
<i>Southern States.</i>					
Texas.....				7, 150, 500	
Tennessee.....				715, 059	
Kentucky.....				6, 000	
Louisville.....		235, 00		71, 620	
Louisiana.....					
New Orleans.....					
Virginia.....					
Georgia.....					
Alabama.....					
North Carolina.....					
Florida.....					
South Carolina.....					
West Virginia.....					
Mississippi.....					
Arkansas.....				244, 142	
Total		235, 000		8, 187, 321	
<i>Western States.</i>					
Illinois.....				58, 489	
Chicago.....	5, 466, 680	129, 077	251, 706	1, 664, 421	
Ohio.....	17, 536, 551	118, 462		34, 154	
Cleveland.....		116, 143	211, 700	26, 800	
Cincinnati.....	2, 885, 469	611, 010	625, 000	92, 800	
Missouri.....				9, 935, 184	\$2, 048, 410
Kansas City.....					129, 500
St. Louis.....	315, 750	21, 000		60	
St. Joseph.....				4, 797, 000	1, 805, 705
Nebraska.....				3, 093, 767	3, 269, 577
Omaha.....				4, 652, 510	
Michigan.....	1, 158, 013	53, 724, 307	4, 630, 197		
Detroit.....	198, 076				
Minnesota.....			1, 812, 315		
St. Paul.....		33, 000	4, 162, 757		
Minneapolis.....			117, 567		
Iowa.....			1, 971, 495	242, 336	160, 824
Des Moines.....					
Indiana.....	30, 500	545, 444			
Wisconsin.....	77, 458		22, 061, 078		
Milwaukee.....	48, 000		189, 887	185, 100	
Kansas.....	15, 990			53, 961, 285	2, 773, 747
South Dakota.....					
North Dakota.....					
Total	27, 782, 437	55, 298, 443	36, 033, 702	78, 743, 906	2, 687, 763

DRAWN BY NATIONAL BANKING ASSOCIATIONS UPON BANKS IN EACH RESERVE CITY
THE YEAR ENDED JUNE 30, 1891—Continued.

On Omaha.	On Brook- lyn.	On St. Paul.	On Minne- apolis.	On San Francisco.	On Des Moines.	On country banks.	Total, all banks.
			\$612	\$316, 867		\$574, 928 549, 039 2, 025 24, 934, 626 5, 302, 424 78, 021 221, 000	\$818, 017, 643 829, 641, 060 428, 790, 755 326, 295, 972 176, 479, 284 141, 525, 565 103, 244, 799
	\$456, 680						
	456, 680		612	316, 867		31, 662, 063	2, 823, 995, 078
	15, 000					2, 488, 778 325, 172	741, 983, 237 92, 387, 609 132, 696, 117 1, 118, 000
	334, 000	\$12, 702		106, 464			637, 422, 602 412, 651, 206 227, 189, 925 540, 605, 942
\$1, 320			2, 230	32, 499		733, 512 5, 744, 251 153, 014	637, 422, 602 412, 651, 206 227, 189, 925 540, 605, 942
						224, 092 282, 048 10, 173 16, 500	43, 454, 874 253, 512, 102 4, 111, 908 48, 251, 748 40, 761, 234
				13, 689			
1, 320	349, 000	12, 702	2, 230	152, 652		9, 977, 540	3, 175, 546, 504
				544, 433		102, 407, 799 8, 898, 013 4, 331, 661 772, 176 630, 664 107, 831 3, 934, 404 3, 792, 802 3, 706, 016 5, 309, 857 7, 424, 807 1, 472, 112 3, 078, 175 2, 082, 242 2, 415, 143	347, 699, 375 152, 719, 395 77, 807, 129 60, 841, 654 15, 282, 986 119, 636, 353 118, 001, 654 88, 208, 733 65, 046, 139 47, 131, 898 43, 546, 212 42, 705, 672 34, 414, 274 29, 079, 559 27, 905, 777
	111, 619			1, 837			
	111, 619			546, 270		150, 365, 502	1, 269, 526, 810
1, 599 7, 500		5, 000		428, 181		4, 984, 611 14, 863, 026 9, 524, 284 858, 507 2, 244, 042 851, 896	391, 917, 187 1, 018, 432, 079 313, 374, 192 292, 341, 307 227, 755, 869 62, 225, 888 307, 704, 754 217, 636, 298 48, 291, 022 167, 410, 740 213, 748, 926 233, 687, 986 135, 999, 011 92, 531, 690 125, 307, 350 111, 028, 129 231, 542, 619 33, 802, 532 221, 086, 925 123, 070, 876 64, 778, 622 159, 413, 341 33, 215, 067 26, 574, 478
		1, 237		16, 158			
			300, 000 36	315, 437 56, 694		317, 836	
500, 000 75, 252, 713		493, 202 18, 297	386, 000 58, 201	60, 431 1, 004, 403	\$50, 000	6, 823, 822 100, 000 1, 073, 180 784, 431 748, 957	
	55, 510	25, 181, 498	8, 576, 297 10, 544, 227			120, 343	
145, 045		19, 129, 061 1, 012, 983	978, 481			1, 850, 881 6, 222, 640	
3, 778, 270		92, 673 4, 023, 631	163, 590 2, 137, 439			10, 553, 992 1, 046, 578	
385, 952 1, 621, 405	326, 204	1, 117, 173 10, 148, 366	1, 144, 426 4, 566, 804	1, 200 29, 768		4, 189, 618 3, 835, 871 915, 453	
81, 692, 484	881, 714	61, 223, 121	28, 855, 551	1, 912, 272	2, 291, 146	72, 689, 625	4, 902, 881, 888

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STATEMENT SHOWING, BY GEOGRAPHICAL DIVISIONS, THE AMOUNT OF DRAFTS
AND UPON BANKS LOCATED ELSEWHERE DURING

Divisions, States, and Cities.	On Cleve- land.	On De- troit.	On Mil- waukee.	On Kansas City.	On St. Joseph.
<i>Pacific States and Territories.</i>					
Colorado				\$10, 978, 974	\$119, 398
California				680, 564	
San Francisco				73, 142	
Washington			\$4, 177	238, 871	
Oregon				361, 986	
Montana				63, 515	
Utah	\$331			979, 584	34, 000
New Mexico				3, 155, 820	
Wyoming				24, 569	
Idaho					
Arizona				132, 000	
Nevada					
Indian Territory				422, 534	
Oklahoma				978, 994	
Total	331		4, 177	18, 090, 553	153, 398
Total all divisions	29, 473, 237	\$55, 549, 913	36, 069, 676	105, 078, 273	9, 841, 161

DRAWN BY NATIONAL BANKING ASSOCIATIONS UPON BANKS IN EACH RESERVE CITY
THE YEAR ENDED JUNE 30, 1891—Continued.

On Omaha.	On Brook- lyn.	On St. Paul.	On Minne- apolis.	On San Francisco.	On Des Moines.	On country banks.	Total, all banks.
\$7,663,100				\$844,638		\$24,097,785	\$176,871,574
194,493		\$47,496		58,483,703		8,063,277	96,342,665
1,592,013						101,732	28,131,600
162,874		5,659,289	\$145,163	15,232,910		27,027,713	94,194,996
3,526,419		2,992,317	41,932	19,853,640		12,455,409	70,335,904
502,486	\$472,963	6,002,733	739,129	2,042,747		8,043,452	65,765,034
3,088,705				2,771,263		1,572,949	26,227,052
				1,883,376		1,568,099	20,142,533
4,446,398						932,594	11,891,088
1,491,826				1,383,214		2,347,806	10,735,684
				1,431,316		682,420	3,494,472
				1,474,928		376,416	2,237,907
						134,102	2,090,873
						298,075	1,800,833
22,668,316	472,963	14,701,835	926,224	105,401,735		87,701,829	610,262,215
104,362,120	1,771,976	75,937,658	29,784,617	108,329,796	\$2,291,146	352,396,559	12,782,212,495

TABLE SHOWING, BY STATES AND TERRITORIES, THE POPULATION OF EACH ON JUNE 1, 1891, AND THE AGGREGATE CAPITAL, SURPLUS, UNDIVIDED PROFITS, AND INDIVIDUAL DEPOSITS OF NATIONAL AND STATE BANKS, LOAN AND TRUST COMPANIES, AND SAVINGS AND PRIVATE BANKS IN THE UNITED STATES ON JUNE 30, 1891; THE AVERAGE OF THESE PER CAPITA OF POPULATION, AND THE PER CAPITA AVERAGES OF SUCH RESOURCES IN EACH CLASS OF BANKS AND IN ALL.

States and Territories.	Population June 1, 1891. *	All banks.		National banks.	State banks.	Loan and trust companies.	Savings banks.	Private banks.
		Capital, etc.	Average per capita.	Average per capita.	Average per capita.	Average per capita.	Average per capita.	Average per capita.
Maine	663,000	\$81,253,068	\$122.55	\$41.20	.....	\$4.69	\$76.66	.....
New Hampshire	379,000	96,225,832	253.89	41.92	.....	11.27	200.70	.....
Vermont	353,000	40,981,914	123.07	52.69	.....	.....	70.38	.....
Massachusetts	2,299,000	742,651,224	323.02	131.31	.....	29.91	161.80	.....
Rhode Island	352,000	127,126,989	361.15	121.10	\$6.31	42.05	191.69	.....
Connecticut	764,000	199,953,331	261.72	84.52	9.18	6.58	161.44	.....
New York	6,110,000	1,663,604,173	272.27	82.72	36.02	44.23	108.74	\$0.56
New Jersey	1,484,000	119,766,779	80.70	46.58	5.85	4.40	23.87	.....
Pennsylvania	5,382,000	546,267,053	101.50	60.19	10.02	15.43	13.49	2.37
Delaware	170,000	14,886,050	87.56	44.08	12.69	7.15	23.64	.....
Maryland	1,048,000	101,096,200	96.46	52.33	4.11	.....	39.58	.44
District of Columbia	236,000	20,146,171	85.37	63.46	.....	18.81	3.10	.....
Virginia	1,670,000	42,131,055	25.23	12.28	12.95	.....	.....	.....
West Virginia	773,000	14,113,894	18.26	10.62	6.93	.....	.71	.....
North Carolina	1,638,000	10,602,746	6.47	5.14	1.13	.....	.02	.18
South Carolina	1,165,000	14,556,233	12.49	6.15	2.91	.....	3.43	.....
Georgia	1,867,000	22,682,049	12.14	6.43	4.76	.....	.52	.43
Florida	405,000	8,485,786	20.95	15.27	3.90	.....	.76	1.02
Alabama	1,538,000	14,900,568	9.69	7.68	1.14	.....	.24	.63
Mississippi	1,309,000	11,754,338	8.98	2.68	6.30	.....	.....	.....
Louisiana	1,137,000	35,138,019	30.90	19.68	9.80	.....	1.42	.....
Texas	2,304,000	65,070,737	28.24	24.97	.58	.....	.33	2.36
Arkansas	1,161,000	7,607,971	6.55	3.85	2.70	.....	.....	.....
Kentucky	1,870,000	86,078,682	46.03	19.47	26.26	.....	.....	.30
Tennessee	1,773,000	42,603,237	24.03	15.65	6.90	.....	1.48	.....
Ohio	3,720,000	220,297,991	59.22	33.91	7.33	.....	9.48	3.50
Indiana	2,213,000	71,753,885	32.42	21.66	3.72	.....	1.78	5.26
Illinois	3,899,000	271,513,188	69.61	43.98	5.85	4.34	9.68	5.76
Michigan	2,139,000	124,332,290	58.12	27.24	3.56	.....	25.07	2.25
Wisconsin	1,728,000	91,828,490	53.14	21.35	25.88	.....	.06	5.85
Iowa	1,935,000	111,981,211	57.87	23.49	10.04	2.15	13.12	9.07
Minnesota	1,360,000	102,482,170	75.35	36.47	24.61	3.41	6.00	4.86
Missouri	2,734,000	164,047,645	60.00	24.85	31.08	1.07	.....	3.00
Kansas	1,448,000	53,896,588	37.22	23.29	9.54	.....	.....	4.39
Nebraska	1,148,000	69,333,620	60.39	34.56	17.24	.....	3.86	4.73
Colorado	440,000	40,480,478	92.00	78.11	11.47	.....	.....	2.42
Nevada	44,000	1,176,791	26.75	16.82	.....	.....	.....	9.93
California	1,244,000	271,189,235	218.00	24.31	89.07	.....	100.68	3.94
Oregon	333,000	17,878,204	53.69	46.07	6.77	.....	.....	.85
Arizona	61,000	1,272,356	20.86	9.67	11.19	.....	.....	.....
North Dakota	193,000	8,985,308	46.56	36.88	9.68	.....	.....	.....
South Dakota	341,000	11,669,101	34.22	19.88	11.04	.....	.....	3.30
Idaho	93,000	2,588,258	27.83	26.77	.....	.....	.....	1.06
Montana	145,000	20,277,490	139.85	154.09	5.26	.....	.....	.50
New Mexico	157,000	4,415,963	28.12	24.16	2.15	.....	1.61	.20
Indian Territory	181,300	282,954	1.56	1.56	.....	.....	.....	.....
Oklahoma	115,000	480,347	4.18	3.71	.....	.....	.....	.47
Utah	214,000	15,358,062	71.77	35.20	12.51	.....	14.01	10.05
Washington	375,000	27,859,317	74.29	57.55	10.00	.....	6.19	.55
Wyoming	66,000	5,373,750	81.42	63.16	.....	.....	.....	18.26
Total	64,156,300	5,840,438,191	91.03	39.32	13.13	7.63	28.72	2.23

* Estimated by Mr. Joseph S. McCoy, Acting Actuary, based on the census of 1890.

ABSTRACT OF REPORTS OF CONDITION

OF

State Banks, Loan and Trust Companies, Savings and Private Banks,

1890-'91,

ARRANGED BY STATES AND TERRITORIES.

NOTE.—Reference marks in the tables following indicate the official and unofficial source of information from which reports were received.

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS AND

	Location.	Date of report.	No. of banks.	RESOURCES.		
				Loans on real estate.	Loans on collateral security other than real estate.	Loans and discounts.
	STATE BANKS.					
1	Rhode Island	Nov. 18, 1890	8		\$133, 179	\$1, 434, 069
2	Connecticut	Oct. 1, 1890	8			4, 836, 970
3	New York	June 13, 1891	176			161, 377, 347
4	New Jersey	July 6, 1891	22			6, 874, 569
5	Pennsylvania	Nov. —, 1890	84	\$5, 237, 065		30, 515, 259
6	Delaware *	June 30, 1891	4	446, 722	322, 610	668, 887
7	Maryland	do	7	33, 767		2, 980, 090
8	Virginia	July 9, 1891	93			16, 828, 575
9	West Virginia *	June 30, 1891	19	171, 482	674, 872	3, 277, 003
10	North Carolina	do	29	445, 323		4, 365, 878
11	South Carolina *	do	19	100, 672	680, 808	2, 250, 272
12	Georgia *	do	34	815, 646	1, 617, 107	5, 598, 274
13	Florida *	do	15	251, 954	170, 685	679, 310
14	Alabama *	do	10			1, 537, 914
15	Mississippi	Sept. 5, 1891	54			7, 474, 532
16	Louisiana †	June 30, 1891	11	116, 851	427, 642	6, 867, 462
17	Texas	do	4			891, 774
18	Arkansas *	do	21	33, 348	873, 573	1, 245, 177
19	Kentucky	do	151			39, 622, 891
20	Tennessee *	do	64	387, 014	1, 186, 796	7, 840, 463
21	Ohio	Oct. 6, 1890	64	5, 431, 679		14, 078, 139
22	Indiana	Oct. 31, 1890	53			5, 881, 287
23	Illinois	June 1, 1891	40			16, 701, 550
24	Michigan	Sept. 25, 1891	39			4, 486, 850
25	Wisconsin	July 6, 1891	91			31, 509, 936
26	Iowa	June 30, 1891	122			16, 510, 903
27	Minnesota	July 9, 1891	93			26, 478, 695
28	Missouri	May 16, 1891	401	5, 269, 448	54, 099, 814	
29	Kansas *	June 30, 1891	134	1, 528, 597	2, 425, 960	6, 386, 218
30	Nebraska	do	356			18, 201, 118
31	Colorado	July 6, 1891	29			3, 491, 578
32	California	July 1, 1891	144	16, 429, 558	14, 211, 751	48, 493, 313
33	Oregon *	June 30, 1891	12	42, 650	689, 037	614, 592
34	Arizona *	do	6	64, 999	132, 141	266, 995
35	North Dakota	May 23, 1891	51			1, 340, 623
36	South Dakota	Nov. 29, 1890	65			2, 370, 843
37	Montana *	June 30, 1891	4	4, 150	102, 000	504, 353
38	New Mexico	Oct. 8, 1890	2			143, 305
39	Utah	July 1, 1891	9			1, 685, 385
40	Washington *	July 9, 1891	9			1, 148, 844
	Washington *	June 30, 1891	24	436, 319	761, 255	
	Total		2, 572	37, 247, 244	78, 509, 230	507, 461, 243
	LOAN AND TRUST COMPANIES.					
1	Maine	Aug. —, 1890	10	649, 008	230, 584	1, 449, 095
2	New Hampshire	Nov. —, 1890	13	5, 215, 222	810, 107	986, 415
3	Massachusetts	Sept. 30, 1891	15	11, 497, 837	19, 438, 145	22, 789, 633
4	Rhode Island	Oct. 31, 1890	6	2, 152, 253	1, 528, 280	5, 380, 087
5	Connecticut	Nov. 18, 1890	8			2, 664, 848
6	New York	Oct. 1, 1890	32	17, 537, 008	166, 685, 758	9, 755, 642
7	New Jersey	Jan. 1, 1891	27			4, 379, 460
8	Pennsylvania *	do	31	10, 639, 668	33, 377, 055	4, 489, 502
9	Delaware *	June 30, 1891	1	270, 880	298, 434	403, 807
10	District of Columbia	do	3	1, 390, 249	1, 006, 070	1, 000
11	Illinois	July 9, 1891	7			12, 268, 376
12	Iowa *	June 1, 1891	3			1, 512, 951
13	Minnesota	June 30, 1891	6	9, 652, 770	280, 637	5, 363
14	Missouri *	July 9, 1891	7	1, 916, 745	992, 152	705, 362
	Missouri *	June 30, 1891	5	4, 151, 001	365, 016	
	Total		171	65, 072, 641	225, 012, 238	66, 791, 541

* Unofficial.

† Partially official.

‡ Includes one State bank.

LOAN AND TRUST COMPANIES IN THE UNITED STATES, 1890-91.

RESOURCES.									
Over-drafts.	United States bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	Current expenses and taxes paid.	
\$11,338 174,419 207,368		\$49,858 462,118	\$10,000 372,175	\$5,500	\$207,136 144,502 7,730,437 530,153 6,375,268 285,937 127,851 1,466,843 24,342 117,098 325,414 112,635 180,273 64,083 587,403 358,810	\$171,815 1,059,994 17,976,005 890,814 5,373,249 241,744 284,137 2,023,605 760,188 706,956 145,250 1,106,073 257,532 206,216 615,592 98,388	\$160,507 199,178 5,221,441 201,121 1,768,215 168,487 212,898 643,009 164,710 209,412 119,393 239,880 105,471 87,741 489,777 373,857 73,826 99,576 1,363,505 428,974 781,746 346,586 266,525 269,639 778,610	\$12,323 14,146 801,062 18,136 197,723 10,354 7,725 83,095 14,857 41,430 22,072 90,382 13,317 15,144 121,176 40,361 3,282 36,475 91,903 99,216 161,449 38,224 75,291 42,235 49,440	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40
697 156,887 3,176 136,864 17,337 48,771 26,926 5,236	25,000 110,000	314,093	8,450 42,825	6,814 51,410					
116,995 8,358 36,701 76,004 94,645 92,719 111,240 82,175 184,738									

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS AND LOAN

Location.		RESOURCES.		
		Cash and cash items.	Other resources.	Total.
STATE BANKS.				
1	Rhode Island.....	\$102,174	\$46,895	\$2,336,956
2	Connecticut.....	535,852	-----	7,641,773
3	New York.....	47,622,911	738,355	241,641,977
4	New Jersey.....	497,485	60,227	9,279,873
5	Pennsylvania.....	3,093,211	1,618,164	54,716,604
6	Delaware.....	82,913	24,296	2,267,214
7	Maryland.....	380,367	-----	4,460,860
8	Virginia.....	1,517,894	31,614	22,861,522
9	West Virginia.....	410,643	1,496	5,633,861
10	North Carolina.....	553,316	43,559	6,622,896
11	South Carolina.....	326,162	52,924	4,049,796
12	Georgia.....	983,150	154,325	10,839,321
13	Florida.....	111,201	51,491	1,862,347
14	Alabama.....	217,591	-----	2,173,925
15	Mississippi.....	653,498	-----	9,941,978
16	Louisiana.....	2,829,638	189	11,230,184
17	Texas.....	374,635	2,321	1,354,196
18	Arkansas.....	306,191	1,167	3,266,084
19	Kentucky.....	4,089,025	145,995	52,281,624
20	Tennessee.....	1,377,407	99,148	12,869,014
21	Ohio.....	1,511,504	319,017	27,958,547
22	Indiana.....	691,952	4,629	8,408,427
23	Illinois.....	2,847,789	57,943	24,235,155
24	Michigan.....	469,995	-----	7,830,526
25	Wisconsin.....	4,255,580	-----	45,918,107
26	Iowa.....	-----	5,258,838	21,769,741
27	Minnesota.....	3,205,999	4,607	35,817,493
28	Missouri.....	10,047,735	-----	88,731,684
29	Kansas.....	1,080,587	218,664	15,010,785
30	Nebraska.....	493,535	62,211	22,451,289
31	Colorado.....	409,887	26,644	5,094,340
32	California.....	14,941,567	6,148,719	118,329,048
33	Oregon.....	184,440	12,729	2,293,291
34	Arizona.....	75,629	515	718,299
35	North Dakota.....	148,119	-----	1,992,205
36	South Dakota.....	291,125	33,618	3,986,919
37	Montana.....	76,637	-----	850,241
38	New Mexico.....	70,155	-----	337,361
39	Utah.....	345,110	62,164	2,726,628
40	Washington.....	241,259	11	4,152,111
Total.....		107,453,889	15,281,566	905,994,142
LOAN AND TRUST COMPANIES.				
1	Maine.....	87,900	187,849	3,629,895
2	New Hampshire.....	120,282	54,248	8,590,686
3	Massachusetts.....	1,064,928	714,621	75,271,807
4	Rhode Island.....	179,566	36,750	14,805,657
5	Connecticut.....	129,694	-----	5,297,772
6	New York.....	6,353,914	5,159,632	280,688,768
7	New Jersey.....	329,712	417,300	7,290,221
8	Pennsylvania.....	4,598,465	3,287,397	91,112,442
9	Delaware.....	8,687	2,367	1,348,472
10	District of Columbia.....	50,232	30,314	4,936,836
11	Illinois.....	2,833,298	-----	18,495,380
12	Iowa.....	333,963	450,194	13,599,932
13	Minnesota.....	361,596	536,396	4,881,670
14	Missouri.....	29,970	264,321	6,678,664
Total.....		16,482,207	11,141,299	536,628,202

AND TRUST COMPANIES IN THE UNITED STATES, 1890-'91—Continued.

LIABILITIES.							
Capital stock.	Surplus.	Other undivided profits.	State bank notes.	Dividends unpaid.	Deposits.	Due to other banks.	Other liabilities.
\$1,049,602	\$37,370	\$149,328	\$3,128	\$13,250	\$985,318	\$77,738	\$21,222
2,340,000	365,000	256,908	-----	2,570	4,053,301	623,904	-----
31,370,700	13,579,002	10,035,433	8,064	-----	165,127,840	16,516,253	5,004,685
1,656,666	727,582	230,377	-----	11,792	6,070,233	225,745	357,478
8,411,200	3,156,529	1,130,453	71,065	-----	41,226,946	427,504	292,907
680,000	292,453	13,093	-----	10,415	1,171,026	81,149	18,178
1,303,150	335,000	109,648	-----	27,618	2,555,820	129,624	-----
5,775,660	1,593,637	523,941	-----	30,825	13,943,253	614,504	579,702
969,225	325,400	165,422	-----	9,851	3,899,725	218,511	45,727
1,848,722	313,556	130,024	-----	3,062	3,741,329	228,766	356,477
1,342,948	115,158	192,089	-----	8,783	1,737,764	145,565	507,489
3,731,506	652,030	389,388	-----	29,587	4,121,013	584,506	1,331,291
584,300	22,792	26,674	-----	-----	944,031	27,280	257,264
814,400	120,674	49,843	-----	-----	762,691	308,844	117,473
3,268,095	314,932	453,585	-----	-----	4,215,138	1,036,268	653,960
2,620,200	362,767	640,064	8,577	27,009	7,519,792	9,914	41,801
4,750,240	100,022	52,505	-----	-----	702,533	8,042	15,854
1,130,458	211,200	167,503	-----	-----	1,624,166	92,286	40,471
17,902,795	5,014,240	1,118,404	19,700	398,307	25,065,561	2,095,974	666,643
5,016,974	546,682	701,988	-----	15,904	5,971,126	354,633	261,707
4,842,730	777,398	453,189	-----	7,005	21,194,856	369,487	313,882
2,486,183	420,850	167,886	-----	34,115	5,160,731	40,759	97,903
4,135,500	1,559,725	529,381	-----	-----	16,572,986	1,181,880	255,683
2,147,800	357,815	249,189	-----	1,119	4,873,324	126,058	75,221
5,161,200	2,261,630	-----	-----	-----	37,304,842	1,153,747	36,688
6,460,898	-----	-----	-----	-----	12,960,212	-----	2,348,631
8,111,000	834,100	1,351,073	-----	39,665	23,180,213	1,596,926	704,516
16,730,036	7,450,952	-----	-----	-----	60,790,192	2,778,365	1,032,139
5,782,490	603,390	544,026	-----	10,356	6,880,687	320,590	869,249
9,034,260	566,228	600,122	-----	3,308	9,587,075	408,037	2,252,256
1,370,500	127,433	133,849	-----	23,934	3,416,195	2,640	19,789
42,564,010	16,621,594	-----	-----	-----	51,611,788	6,688,128	843,528
813,825	26,510	45,985	-----	395	1,368,306	37,793	507
325,200	43,290	16,290	-----	-----	297,634	15,931	19,954
728,000	89,844	-----	-----	-----	1,050,197	20,966	103,198
1,755,338	77,656	252,389	-----	-----	1,680,938	24,765	195,833
265,000	15,000	52,444	-----	-----	430,286	52,511	35,000
100,000	-----	7,100	-----	-----	230,261	-----	-----
1,444,210	64,013	77,498	-----	-----	1,090,971	36,934	13,002
2,014,820	123,169	91,919	-----	-----	1,516,712	163,410	242,081
208,564,841	60,006,623	21,109,910	110,534	709,830	556,637,012	38,826,003	20,029,389
<i>Debenture bonds.</i>							
822,900	59,300	99,865	178,200	9,890	2,126,850	45,223	287,667
1,580,500	170,481	108,499	4,028,050	-----	2,409,644	-----	293,512
7,050,000	2,709,962	2,640,558	-----	-----	56,380,145	-----	6,491,142
2,164,400	50,000	512,982	-----	560	12,072,714	-----	5,001
1,036,600	179,581	254,147	-----	1,536	3,553,441	272,467	-----
26,387,000	25,800,304	6,724,030	4,718,149	-----	211,320,274	-----	5,739,011
1,510,840	113,301	268,587	-----	1,672	4,646,315	147,144	602,362
24,374,821	7,854,657	5,349,092	-----	59,738	45,989,508	145,016	7,839,610
500,000	50,000	31,173	-----	-----	633,925	-----	133,374
2,833,810	-----	127,513	186,000	-----	1,477,816	-----	311,697
3,950,000	1,102,200	676,892	-----	-----	11,190,976	1,574,722	590
2,388,650	364,825	237,577	8,707,451	-----	1,161,564	22,604	717,261
2,697,968	417,966	-----	49,200	-----	1,524,196	-----	193,220
1,995,400	40,500	60,793	1,040,500	10,000	842,712	3,596	2,685,223
79,292,889	38,412,197	17,091,648	18,907,550	83,396	355,330,080	2,210,772	25,299,670

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS, 1872-'73 TO 1890-'91.

	1872-'73.*	1873-'74.	1874-'75.	1875-'76.	1876-'77.	1877-'78.	1878-'79.	1879-'80.	1880-'81.	1881-'82.
	—banks.	—banks.	551 banks.	633 banks.	592 banks.	475 banks.	616 banks.	620 banks.	652 banks.	672 banks.
Resources:										
Loans and discounts	\$119,332,341	\$154,377,672	\$176,308,949	\$178,983,496	\$266,585,314	\$169,391,427	\$191,444,093	\$206,821,194	\$250,819,420	\$272,520,217
Overdrafts	237,104	212,772	377,297	348,604	516,565	319,959	447,302	528,543	1,335,310	1,196,369
United States bonds	1,544,296	1,961,447	344,984	869,144	929,260	2,150,880	7,739,203	7,142,532	12,048,452	8,739,172
Other stocks, etc.	9,617,667	16,437,815	23,667,950	19,364,450	23,209,670	19,398,287	21,916,024	17,117,117	24,904,903	19,780,527
Due from banks	12,605,100	19,050,046	19,851,146	23,096,812	25,201,782	25,107,149	22,169,065	36,180,435	46,657,328	49,919,183
Real estate, etc.	3,269,233	5,372,186	9,005,657	8,561,224	12,609,160	11,092,118	14,264,835	14,227,927	13,914,238	13,037,939
Other resources	944,079	1,164,999	4,909,190	6,863,083	6,442,710	10,694,390	9,221,760	5,801,796	10,542,266	12,306,578
Expenses	886,348	1,284,344	1,353,066	1,559,404	1,211,416	914,726	801,005	878,696	965,327	990,944
Cash items	18,977,324	10,434,018	8,624,086	9,059,547	9,816,456	7,320,845	8,767,391	11,176,374	16,900,325	18,546,073
Specie	3,020,139	1,980,083	1,156,456	1,926,100	2,319,659	3,041,676	1,979,701	6,201,617	17,071,445	17,201,489
Legal tenders, etc.	8,447,776	25,126,706	26,740,215	27,623,988	34,415,712	28,480,374	37,088,961	48,828,255	23,797,046	24,586,682
Total	178,881,407	237,402,088	272,338,996	278,255,852	383,257,704	277,911,831	315,839,340	354,904,486	418,956,060	438,834,173
Liabilities:										
Capital stock	42,705,834	59,305,532	69,084,980	80,425,634	110,949,515	95,193,292	104,124,871	90,816,575	92,922,525	91,808,213
Circulation	174,714	153,432	177,653	388,397	387,661	388,298	389,542	283,308	274,941	286,391
Surplus	2,109,732	2,942,707	6,797,167	7,027,817	5,665,854	7,983,096	16,667,574	18,816,496	20,976,167	23,148,050
Undivided profits	10,027,668	12,363,205	9,002,133	10,457,346	18,283,587	11,693,064	5,666,221	6,721,615	7,943,466	8,902,579
Dividends unpaid	33,492	337,290	83,722	393,419	335,904	324,176	501,831	474,567	567,171	481,858
Deposits	110,754,034	137,594,961	165,871,439	157,928,658	226,654,538	142,764,491	166,958,229	208,751,611	261,362,303	281,835,496
Due to banks	8,838,355	14,241,604	10,530,844	13,307,398	9,412,876	10,348,911	13,093,069	18,462,707	18,870,466	18,262,172
Other liabilities	4,237,578	10,463,357	10,791,058	8,327,183	11,567,789	9,215,603	8,438,003	10,577,007	16,039,021	14,109,414
Total	178,881,407	237,402,088	272,338,996	278,255,852	383,257,704	277,911,831	315,839,340	354,904,486	418,956,060	438,834,173

* In compliance with House resolution, making it one of the duties of the Comptroller of the Currency, the Annual Report for 1873 contained the first report of State and savings banks made to this office, and was the first call of that character ever made upon State by Federal officer.

ABSTRACT OF REPORTS OF CONDITION OF STATE BANKS, 1872-'73 TO 1890-'91—Continued.

	1882-'83.	1883-'84.	1884-'85.	1885-'86.	1886-'87.	1887-'88.	1888-'89.	1889-'90.	1890-'91.
	754 banks.	817 banks.	975 banks.	849 banks.	1,413 banks.	1,403 banks.	1,671 banks.	2,101 banks.	2,572 banks.
Resources:									
Loans on real estate.....							\$31, 128, 369	\$34, 266, 559	\$37, 247, 244
Loans on collateral security other than real estate.....							97, 583, 192	77, 806, 917	78, 509, 230
Loans and discounts.....	\$322, 358, 227	\$331, 049, 510	\$347, 880, 520	\$331, 183, 626	\$495, 854, 364	\$432, 002, 663	376, 623, 827	469, 397, 745	507, 461, 243
Overdrafts.....	1, 392, 961	1, 262, 725	1, 349, 998	1, 169, 388	2, 395, 610	2, 001, 781	3, 071, 724	5, 063, 263	4, 044, 702
United States bonds.....	5, 287, 606	2, 337, 705	2, 994, 806	4, 392, 421	2, 530, 156	2, 097, 634	3, 051, 722	1, 313, 757	1, 100, 307
State, county, and municipal bonds.....							983, 802	2, 447, 030	2, 156, 065
Railroad bonds and stocks.....							320, 422	675, 444	595, 572
Bank stocks.....							310, 668	482, 987	426, 850
Other stocks, bonds, etc.....	22, 083, 304	31, 452, 019	32, 644, 859	27, 194, 693	30, 544, 699	34, 787, 037	33, 709, 278	35, 030, 006	37, 529, 420
Due from banks.....	58, 709, 516	48, 836, 689	59, 062, 405	49, 747, 429	64, 774, 881	58, 778, 206	79, 819, 380	86, 010, 062	82, 531, 530
Real estate, furniture, etc.....	13, 592, 791	15, 058, 411	15, 873, 312	14, 605, 853	20, 475, 102	20, 246, 654	25, 255, 437	27, 189, 697	28, 791, 441
Other resources.....	9, 943, 706	7, 671, 876	5, 791, 111	8, 224, 886	15, 237, 643	14, 710, 237	8, 940, 828	7, 769, 635	15, 281, 566
Expenses.....	918, 403	1, 025, 237	1, 130, 883	1, 047, 782	2, 123, 672	1, 768, 158	2, 026, 800	2, 662, 607	2, 865, 083
Cash items.....	35, 118, 379	28, 219, 414	25, 972, 922	51, 668, 218	110, 845, 718	105, 314, 947	133, 210, 164	120, 765, 422	107, 453, 889
Specie.....	17, 429, 817	25, 376, 565	29, 867, 724	24, 734, 684					
Legal tenders, etc.....	25, 302, 316	28, 787, 615	30, 994, 221	14, 726, 940					
Total.....	512, 137, 026	521, 077, 766	553, 562, 761	528, 695, 920	684, 781, 845	671, 707, 317	796, 035, 613	870, 812, 131	905, 994, 142
Liabilities:									
Capital stock.....	102, 454, 861	110, 020, 351	125, 258, 240	109, 611, 596	141, 000, 377	154, 931, 868	166, 651, 582	188, 737, 307	208, 564, 841
Circulation.....	187, 978	177, 554	98, 129	103, 430	228, 956	148, 434	120, 161	120, 148	110, 534
Surplus.....	25, 762, 738	31, 483, 942	30, 669, 575	27, 813, 508	38, 519, 720	41, 374, 468	48, 030, 464	51, 937, 077	60, 006, 623
Undivided profits.....	11, 287, 623	12, 718, 894	11, 574, 736	10, 095, 760	14, 452, 490	15, 510, 620	16, 810, 573	21, 823, 544	21, 109, 910
Dividends unpaid.....	442, 652	473, 735	493, 926	430, 699	749, 749	1, 045, 459	762, 838	781, 819	709, 830
Individual deposits.....	334, 995, 702	325, 365, 069	344, 307, 996	342, 882, 767	446, 500, 022	410, 047, 842	507, 084, 481	553, 054, 584	556, 637, 012
Due to banks.....	20, 651, 930	27, 125, 108	29, 950, 453	27, 890, 280	32, 445, 414	34, 538, 942	43, 167, 031	37, 016, 371	38, 826, 003
Other liabilities.....	16, 353, 542	13, 712, 513	11, 209, 706	9, 957, 880	10, 825, 117	14, 109, 684	13, 408, 483	17, 341, 281	20, 029, 389
Total.....	512, 137, 026	521, 077, 766	553, 562, 761	528, 695, 920	684, 781, 845	671, 707, 317	796, 035, 613	870, 812, 131	905, 994, 142

ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND STOCK

	Location.	Date of report.	No. of banks.	RESOURCES.			
				Loans on real estate.	Loans on collateral security other than real estate.	Loans and discounts.	Over-drafts.
MUTUAL SAVINGS BANKS.							
1	Maine.....	Nov. 1, 1890	54	\$6,924,058	\$5,415,516	\$1,769,644	
2	New Hampshire.....	Sept. 30, 1891	73	31,732,150	6,287,308	7,286,081	
3	Vermont.....	June 30, 1891	20	9,941,661	493,022	1,406,688	
4	Massachusetts.....	Oct. 31, 1890	179	143,353,045	13,527,703	93,919,782	
5	Rhode Island.....	Nov. 18, 1890	38	26,055,232	4,114,145	7,978,406	
6	Connecticut.....	Oct. 1, 1890	86	46,860,898	8,844,901	3,545,852	
7	New York.....	Jan. 1, 1891	124	258,326,578	11,066,165		
8	New Jersey.....	do.....	26	13,535,683	2,125,422		
9	Pennsylvania*.....	{ Dec. —, 1890 June 30, 1891 }	13	15,171,797	6,875,142		
10	Delaware*.....	June 30, 1891	2	3,055,844	211,918		
11	Maryland.....	do.....	20	5,020,208	3,592,858	483,650	
12	District of Columbia.....	July 9, 1891	1	401,619	200,812		
13	West Virginia*.....	June 30, 1891	1	143,077	24,237		
14	Ohio.....	Oct. 6, 1890	4	6,570,894	2,894,200		
15	Indiana.....	Oct. 31, 1890	5	2,502,133		235,664	
16	Wisconsin.....	July 6, 1891	1			68,264	
Total.....			647	569,594,877	65,673,349	116,694,031	
STOCK SAVINGS BANKS.							
1	Vermont.....	June 30, 1891	14	2,793,428	262,643	1,178,615	
2	Pennsylvania*.....	do.....	6	860,964	2,250,375	666,114	
3	Maryland.....	do.....	8	331,760	93,490	682,152	
4	West Virginia*.....	do.....	1	50,260	303,215		
5	North Carolina.....	do.....	4	123,248		123,531	\$34
6	South Carolina*.....	do.....	11	510,148	574,768	1,075,799	
7	Georgia*.....	do.....	6	380,889	292,077	124,392	6,982
8	Florida*.....	do.....	4	127,710	1,296	52,711	150
9	Alabama*.....	do.....	4	24,553	172,440	12,677	2,049
10	Louisiana.....	do.....	1			1,205,093	
11	Texas*.....	do.....	2	51,794	671,001		
12	Tennessee*.....	do.....	9	118,038	334,858	1,147,258	2,665
13	Ohio*.....	do.....	14	2,960,254	5,346,125	1,111,362	13,274
14	Illinois.....	June 1, 1891	21			26,445,542	24,993
15	Michigan.....	Sept. 25, 1891	82	14,696,769	6,539,358	19,346,586	114,456
16	Iowa.....	June 30, 1891	83			21,225,963	
17	Minnesota.....	July 9, 1891	11	5,593,888	1,106,036		4,328
18	Nebraska.....	June 30, 1891	17			3,213,715	3,964
19	California.....	July 1, 1891	45	89,125,412	9,813,061	351,885	
20	New Mexico.....	{ Jan. —, 1891 July —, 1891 }	2			182,839	
21	Utah.....	July 9, 1891	9			2,198,376	63,357
22	Washington*.....	June 30, 1891	10	239,985	245,061	1,095,904	50,002
Total.....			364	117,989,100	28,005,804	81,440,014	286,254
Total all savings banks.....			1,011	687,583,977	93,679,153	198,134,045	286,254

* Unofficial.

SAVINGS BANKS IN THE UNITED STATES, 1890-'91.

RESOURCES.							
U. S. bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	Real estate, furniture, and fixtures,	Current expenses and taxes paid.
	\$15,843,767	\$12,258,433	\$2,696,543	\$3,797,743		\$1,050,675	1
	8,298,422	8,916,711	2,671,453	8,485,242	\$1,169,018	908,323	2
\$128,750	4,110,729		210,030		563,069	207,952	3
1,430,450	42,083,372	34,734,233	28,120,754		10,089,220	4,048,068	4
2,451,000	7,693,522	8,756,399	4,294,047	2,595,805	268,945	2,153,714	5
902,819	25,900,966	23,646,830	6,389,323			3,837,034	6
113,462,960	178,884,399			45,974,526	36,366,306	8,602,985	7
6,361,772				10,909,252		1,062,268	8
4,586,295	17,452,812	16,491,396	49,824	1,255,335	1,824,996	1,065,411	\$125,949 9
	91,000	204,715	58,251	112,699		200,291	1,555 10
7,026,700	11,621,987	9,393,191	200,318	557,624	355,341	678,397	144,695 11
	87,500				32,607	2,000	12 12
	500				9,034	985	13
2,025,000	593,718			9,174,670	1,149,272	1,035,903	18,064 14
108,400	160,800		14,470	82,755	530,121	188,445	10,825 15
				7,050	17,840	3,203	265 16
138,484,146	312,823,494	114,401,908	44,711,013	82,952,701	52,375,769	25,045,654	301,353
800	1,458,013		146,680		240,195	59,835	1
36,695	3,000	1,055,241	11,500	99,117	161,765	391,462	21,810 2
115,000	74,950	93,272	19,216	238,085	60,813	50,768	4,862 3
	35,650				11,891	1,666	960 4
	5,000			50,940	19,999	4,736	1,309 5
50,000	258,053		36,685	1,059,047	65,851	68,161	17,801 6
	6,800			15,643	69,157	66,135	8,531 7
	25,000		5,000	18,985	45,027	13,171	2,326 8
				38,359	6,390	24,949	17,252 9
	155,415			110,021		750	10 10
				1,000	36,301	36,556	6,593 11
	217,286		93,548	214,261	168,891	25,029	11,089 12
	900,345	123,600	13,000	169,101	1,620,553	112,681	24,753 13
365,050				3,824,661	4,771,073	183,012	177,716 14
115,154					163,171	978,595	256,432 15
100,200	4,272,570	317,800	2,188				16 16
				16,754	1,014,292	226,850	35,637 17
				438,933	589,474	87,655	38,735 18
				18,361,417	2,640,471	2,535,190	19 19
				15,192	9,081	84,402	92 20
				40,000	209,960	352,573	9,704 21
	43,132			136,544	216,410	88,402	34,321 22
782,899	7,455,214	1,589,913	327,817	25,011,231	18,235,113	5,392,578	669,913
139,267,045	320,278,708	115,991,821	45,038,830	107,963,932	70,660,882	30,438,232	971,266

ABSTRACT OF REPORTS OF CONDITION OF MUTUAL AND STOCK SAVINGS

		RESOURCES.			LIABILITIES.	
Location.		Cash and cash items.	Other resources.	Total.	Capital stock.	Surplus.
MUTUAL SAVINGS BANKS.						
1	Maine.....	\$1,051,862	\$93,286	\$50,901,527	.....	\$1,954,501
2	New Hampshire.....	336,811	.....	76,091,519	.....	2,396,368
3	Vermont.....	168,071	67,572	17,303,544	.....	564,876
4	Massachusetts.....	602,843	567,098	372,476,568	.....	12,065,104
5	Rhode Island.....	996,313	160,750	67,518,278	.....	.....
6	Connecticut.....	2,994,351	509,858	123,432,832	.....	4,177,383
7	New York.....	8,433,656	6,747,821	667,865,396	.....	89,741,231
8	New Jersey.....	1,339,738	198,661	35,532,796	.....	2,950,303
9	Pennsylvania*	2,090,567	6,475	66,995,999	.....	5,796,860
10	Delaware*	22,708	59,977	4,018,958	.....	361,371
11	Maryland.....	472,762	202,660	39,750,391	.....	465,404
12	District of Columbia.....	6,346	.....	730,884	.....	.....
13	West Virginia*	2,200	.....	180,033	.....	1,965
14	Ohio.....	276,601	21,020	23,759,342	.....	76,000
15	Indiana.....	107,462	148	3,941,223	.....	266,247
16	Wisconsin.....	1,157	.....	97,779	.....	.....
Total.....		18,903,448	8,635,326	1,550,597,069	.....	120,817,613
STOCK SAVINGS BANKS.						
1	Vermont.....	56,830	75,036	6,272,075	\$654,450	.....
2	Pennsylvania*	176,949	.....	5,784,992	1,113,900	389,157
3	Maryland.....	47,174	.....	1,811,542	413,870	88,140
4	West Virginia*	39,430	.....	443,072	50,000	16,000
5	North Carolina.....	5,583	3	334,383	40,000	5,032
6	South Carolina*	313,971	26,331	4,056,615	324,727	154,750
7	Georgia*	66,248	.....	1,036,854	269,200	36,019
8	Florida*	16,316	2,622	310,314	80,000	.....
9	Alabama*	49,740	70,612	419,021	150,000	14,984
10	Louisiana.....	147,601	.....	1,618,880	100,000	.....
11	Texas*	56,264	.....	859,509	122,460	101,580
12	Tennessee*	322,291	1,978	2,657,192	611,000	141,487
13	Ohio*	208,648	302	12,969,048	1,843,400	884,229
14	Illinois.....	3,080,306	33,747	38,656,204	4,997,000	1,646,854
15	Michigan.....	2,509,640	.....	55,595,274	7,065,000	1,329,826
16	Iowa.....	.....	5,258,583	26,484,546	4,565,500	.....
17	Minnesota.....	198,948	6,612	8,233,345	225,000	160,000
18	Nebraska.....	106,168	8,871	4,487,515	790,300	45,292
19	California.....	3,061,817	329,339	126,218,092	7,106,403	3,974,747
20	New Mexico.....	26,622	.....	318,228	80,000	6,150
21	Utah.....	175,687	856	3,050,513	727,287	183,788
22	Washington*	150,792	52,233	2,352,786	776,630	46,500
Total.....		10,817,025	5,867,125	303,920,000	32,106,127	9,224,485
Total all savings banks.....		29,720,473	14,502,451	1,854,517,069	32,106,127	130,042,098

* Unofficial.

BANKS IN THE UNITED STATES, 1890-'91—Continued.

LIABILITIES.						Number of depositors.	Average deposit.	
Other undivided profits.	Dividends unpaid.	Individual deposits, not savings.	Savings deposits.	Due to other banks.	Other liabilities.			
\$1,092,251			\$47,781,166		\$73,609	140,521	\$340.02	1
4,139,476			69,531,024		24,651	166,264	418.19	2
445,717			16,269,265		25,686	55,477	293.26	3
6,329,319			353,592,937		489,208	1,083,817	326.24	4
3,757,713			63,719,491	\$36,584	4,490	131,652	483.99	5
2,759,072			116,406,675		89,702	305,863	380.58	6
			574,669,972		3,454,193	1,477,819	388.86	7
1,361,311			32,462,603		119,890	125,073	259.55	8
55,118			59,810,529		27,299	228,454	261.80	9
1,183,290			3,602,469			16,752	215.05	10
27,618			38,045,752	44,065	11,880	132,285	287.60	11
2,527			703,266			10,231	68.73	12
368,148			175,541			4,898	35.84	13
114,476			21,915,189		1,400,005	53,812	407.26	14
3,092			3,552,099		8,401	14,884	238.65	15
			94,687			726	130.42	16
21,639,128			1,402,332,665	80,649	5,727,014	3,948,528	355.15	
152,141			5,351,038		114,446	17,225	310.65	1
143,458	\$1,642	\$1,652,468	2,340,364	80,000	14,003	7,858	297.83	2
36,059	12,688	378,280	870,845	8,158	3,502	2,719	320.28	3
3,906	185	97,907	199,899	764	74,411	4,996	40.01	4
6,768	354	8,335	264,348		9,546	† 5,834	45.31	5
169,836	192	65,553	3,286,155	18,244	37,158	17,494	187.84	6
38,121	292	149,353	477,487	42,064	24,318	2,533	188.50	7
9,099		39,585	181,630			1,078	168.49	8
13,963		128,480	65,816	2,132	43,696	1,770	37.18	9
97,802	280		1,420,798			4,366	325.42	10
87,388		63,898	384,183		100,000	4,309	89.16	11
71,889		351,349	1,445,834	6,857	28,776	11,169	129.44	12
392,734	560	442,640	9,342,897	38,119	24,469	25,073	372.62	13
974,951		13,768,014	16,362,302	897,008	10,075	† 61,103	267.78	14
1,628,496	1,427	13,711,374	29,887,761	1,489,891	481,499	150,326	198.82	15
			20,821,495		1,097,551	† 57,146	364.35	16
80,380			7,688,677		79,288	30,391	252.99	17
90,088	1,654		3,508,751	30,443	20,987	26,896	130.45	18
			114,164,523	34,515	937,904	† 136,497	836.39	19
1,178			165,426		65,474	† 1,062	155.76	20
71,024	90	333,140	1,682,040	5,599	47,545	7,994	210.41	21
106,986		556,017	834,815	31,782	56	6,850	121.87	22
4,176,267	19,364	31,746,393	220,747,084	2,685,576	3,214,704	584,689	377.54	
25,815,395	19,364	31,746,393	1,623,079,749	2,766,225	8,941,718	4,533,217	358.04	

† Partially estimated.

AGGREGATE RESOURCES AND LIABILITIES OF SAVINGS BANKS FROM 1886-'87 TO 1890-'91.

Resources and liabilities.	1886-'87.	1887-'88.	1888-'89.	1889-'90.	1890-'91.
	684 banks.	801 banks.	849 banks.	921 banks.	1,011 banks.
<i>Resources.</i>					
Loans on real estate	\$457,441,666	\$501,067,089	\$567,373,144	\$634,229,417	\$687,583,977
Loans on personal, etc., security	145,553,135	165,177,626	160,816,153	70,227,806	93,679,153
Other loans and discounts	37,904,817	76,909,500	74,551,588	182,091,574	198,134,045
Overdrafts	90,125	158,201	813,211	303,316	286,254
United States bonds	180,248,754	183,527,275	158,923,630	148,532,828	139,267,045
State, county, and municipal bonds	215,764,815	287,449,125	280,139,464	303,919,560	320,278,708
Railroad bonds and stocks	74,408,931	89,715,358	101,443,381	110,405,678	115,991,821
Bank stocks	40,067,680	41,196,166	42,263,654	43,735,762	45,038,830
Other stocks, bonds, and mortgages	59,684,227	54,661,636	101,819,419	111,575,177	107,963,932
Due from other banks and bankers	55,109,727	57,103,157	61,534,576	65,126,477	70,660,882
Real estate, furniture, and fixtures	29,639,750	28,989,343	29,652,572	30,211,272	30,438,232
Current expenses and taxes paid	1,761,450	475,407	593,924	753,963	971,266
Cash and cash items	18,005,235	21,565,317	29,928,532	30,147,978	29,720,473
Other resources	70,980,412	11,940,849	12,758,967	11,356,193	14,502,451
Total	1,377,660,724	1,519,936,049	1,622,612,215	1,742,617,001	1,854,517,060
<i>Liabilities.</i>					
Capital stock	10,090,866	16,350,321	23,311,848	26,401,035	32,106,127
Surplus fund	119,695,310	109,636,940	127,225,533	133,762,883	130,042,098
Other undivided profits	7,204,933	23,059,342	19,845,223	22,774,766	25,815,395
Dividends unpaid	193,386	37,488	44,696	123,298	19,364
Individual deposits (savings)	1,235,736,069	1,364,196,550	1,425,230,349	1,524,844,506	1,623,079,749
Individual deposits (not savings)			19,160,976	25,179,450	31,746,393
Due to other banks and bankers	90,788	1,054,810	992,323	1,996,161	2,766,225
Other liabilities	4,649,372	5,600,598	6,801,262	7,534,902	8,941,718
Total	1,377,660,724	1,519,936,049	1,622,612,215	1,742,617,001	1,854,517,060

TABLE SHOWING BY STATES, THE AGGREGATE DEPOSITS OF SAVINGS BANKS, WITH THE NUMBER OF THE DEPOSITORS AND THE AVERAGE AMOUNT DUE TO EACH, IN 1889-'90 AND 1890-'91.

States.	1889-'90.			1890-'91.		
	Number of depositors.	Amount of deposits.	Average to each depositor.	Number of depositors.	Amount of deposits.	Average to each depositor.
Maine	132,192	\$43,977,085	\$332.68	140,521	\$47,781,166	\$340.02
New Hampshire	159,782	65,727,019	411.35	166,264	69,531,024	418.19
Vermont	65,759	19,330,564	293.96	72,702	21,620,303	297.38
Massachusetts	1,029,694	332,723,688	323.13	1,084,817	353,592,937	326.24
Rhode Island	127,898	60,479,707	472.88	131,652	63,719,491	483.99
Connecticut	294,896	110,370,962	374.27	305,863	116,406,675	380.58
New York	1,420,997	550,066,657	387.10	1,477,819	574,669,972	388.86
New Jersey	117,853	30,946,878	262.58	125,073	32,462,603	259.55
Pennsylvania	221,613	65,552,943	295.93	236,312	62,150,893	263.00
Delaware	16,000	3,603,531	225.22	16,752	3,602,469	215.05
Maryland	*123,814	35,924,111	290.15	135,004	38,916,597	288.26
District of Columbia	12,534	1,363,717	104.01	10,231	703,206	68.73
West Virginia	6,230	300,228	48.19	9,894	375,440	37.94
North Carolina	4,043	209,363	51.78	*5,834	264,348	45.31
South Carolina	*21,855	3,274,440	149.82	17,494	3,286,155	187.84
Georgia	*43,876	2,637,648	60.12	2,533	477,487	188.50
Florida	467	85,462	183.00	1,078	181,630	168.49
Alabama				1,770	65,816	37.18
Louisiana	3,421	1,182,482	345.65	4,366	1,420,798	325.42
Texas				4,309	324,183	89.16
Tennessee	13,577	1,650,940	121.60	11,169	1,445,834	129.44
Ohio	*73,335	28,143,263	383.76	78,885	31,258,086	396.24
Indiana	13,062	3,078,608	235.69	14,884	3,552,090	238.65
Illinois	42,170	11,193,401	265.43	*61,103	16,362,302	267.78
Michigan	124,664	27,237,582	218.49	150,326	29,887,761	198.82
Wisconsin	615	67,539	109.81	726	94,687	130.42
Iowa	*44,838	16,336,787	364.35	*57,146	20,821,495	360.35
Minnesota	21,017	5,845,209	278.12	*30,391	7,688,677	352.99
Nebraska	18,558	2,632,970	141.19	26,896	3,508,751	130.45
California	*124,967	98,442,007	787.74	*136,497	114,164,523	836.39
Montana	3,233	344,599	106.59			
New Mexico	418	109,407	261.74	*1,062	165,426	155.76
Utah	*9,881	1,512,580	153.08	*7,994	1,682,040	210.41
Washington	5,634	523,129	92.85	6,850	834,815	121.87
Total	4,258,893	1,524,844,506	358.04	4,533,217	1,623,079,749	358.04

* Partially estimated.

LOAN AND TRUST COMPANIES.

AGGREGATE RESOURCES AND LIABILITIES OF LOAN AND TRUST COMPANIES FROM 1886-'87 TO 1890-'91.

Resources and liabilities.	1886-'87.	1887-'88.	1888-'89.	1889-'90.	1890-'91.
	58 banks.	120 banks.	120 banks.	149 banks.	171 banks.
<i>Resources.</i>					
Loans on real estate.....	\$16,269,993	\$46,606,390	\$53,349,045	\$56,669,834	\$65,072,641
Loans on pers'l and collat'l security.....	36,544,018	175,033,893	193,610,054	209,617,297	225,012,238
Other loans and discounts.....	143,282,819	20,060,365	44,491,268	61,585,409	66,791,541
Overdrafts.....	12,810	24,311	83,957	91,362	105,608
United States bonds.....	28,787,717	22,899,766	27,193,201	24,921,203	16,057,015
State, county, and municipal bonds.....	178,148	2,006,479	3,765,747	2,993,365	3,828,397
Railroad bonds and stocks.....	7,400,348	15,702,430	19,352,398	26,102,410	29,771,125
Bank stocks.....	132,651	660,468	737,312	1,230,642	1,159,776
Other stocks, bonds, and mortgages.....	36,428,878	31,309,770	25,676,359	40,459,876	43,157,008
Due from other banks and bankers.....	18,795,503	19,791,922	25,084,040	33,307,028	39,948,373
Real estate, furniture, and fixtures.....	11,087,272	13,951,791	14,455,406	16,845,480	17,357,290
Current expenses and taxes paid.....	433,509	605,173	493,018	568,924	743,684
Cash and cash items.....	16,822,224	19,788,298	25,236,526	19,861,137	16,482,207
Other resources.....	2,949,767	6,212,421	7,795,152	9,537,369	11,141,299
Total.....	319,125,657	383,653,477	441,268,483	503,801,336	536,628,202
<i>Liabilities.</i>					
Capital stock.....	36,355,769	53,243,510	59,445,937	70,676,247	79,292,889
Surplus fund.....	15,841,793	24,105,371	25,683,905	34,594,751	38,412,197
Other undivided profits.....	11,351,526	11,846,316	13,199,209	12,233,252	17,091,648
Debenture bonds.....		14,420,537	16,902,812	19,565,215	18,907,500
Dividends unpaid.....	581,255	198,319	271,981	203,460	83,396
Individual deposits.....	240,190,711	257,878,114	299,612,899	336,456,492	355,330,080
Due to other banks and bankers.....	5,606,897	2,046,965	3,013,572	2,863,248	2,210,772
Other liabilities.....	9,197,706	19,914,345	23,238,168	27,208,671	25,299,670
Total.....	319,125,657	383,653,477	441,268,483	503,801,336	536,628,202

PRIVATE BANKS—OFFICIAL AND UNOFFICIAL.

AGGREGATE RESOURCES AND LIABILITIES OF PRIVATE BANKS IN 1887, 1888, 1889, 1890, AND 1891.

Resources and liabilities.	1887.	1888.	1889.	1890.	1891.
	1,001 banks.	1,203 banks.	1,324 banks.	1,344 banks.	1,235 banks.
<i>Resources.</i>					
Loans on real estate.....	\$17,588,540	\$9,574,069	\$8,385,735	\$10,678,574	\$15,997,251
Loans on personal, etc., security.....	63,774,934	66,607,009	17,121,720	21,363,819	16,738,321
Other loans and discounts.....	24,365,262	26,795,379	65,480,534	72,922,802	68,180,783
Overdrafts.....	1,858,778	2,072,386	1,733,213	2,437,105	2,475,025
United States bonds.....	4,354,656	1,718,722	1,421,537	1,643,560	1,509,155
State bonds.....	356,234	762,404	814,083	936,491	908,983
Railroad bonds and stocks.....	2,904,872	1,168,584	470,627	536,068	737,239
Bank stocks.....	592,991	695,492	514,770	866,787	634,140
Other stocks, bonds, etc.....	6,743,050	4,417,689	3,216,823	3,951,600	1,883,192
Due from banks and bankers.....	22,226,065	20,900,891	19,753,173	21,726,466	19,380,059
Real estate, furniture, etc.....	9,757,816	10,110,310	9,474,378	9,812,101	9,217,951
Current expenses, etc.....	751,547	908,572	815,829	960,400	797,826
Cash and cash items.....	15,663,724	14,827,171	11,911,866	14,479,550	11,977,512
Other resources.....	3,539,870	3,154,578	1,845,449	1,705,499	1,209,081
Total.....	174,478,339	163,713,256	142,961,337	164,020,822	151,646,018
<i>Liabilities.</i>					
Capital.....	40,979,438	40,842,074	38,038,690	41,042,018	36,785,458
Surplus fund.....	12,238,065	9,588,238	8,203,516	9,741,183	8,993,987
Other undivided profits.....	5,925,335	5,289,748	3,555,590	4,677,667	3,152,635
Dividends unpaid.....	170,055	84,658	67,326		
Individual deposits.....	96,580,457	94,878,842	83,183,718	99,521,667	94,959,727
State, county, etc., deposits.....	946,192	2,419,440	693,969	902,481	
Deposits of State, etc., officers.....	1,158,095	1,064,039	563,025	586,210	
Due to banks and bankers.....	5,813,151	4,901,448	3,432,369	3,812,790	2,240,371
Other liabilities.....	11,566,241	4,644,769	5,160,143	3,736,797	5,513,840
Total.....	174,478,339	163,713,256	142,961,337	164,020,822	151,646,018

ABSTRACT OF REPORTS OF CONDITION OF THE

	Location.	Date of report.	No. of banks.	RESOURCES.	
				Loans on real estate.	Loans on collateral security other than real estate.
1	New York	June 30, 1891	25	\$567, 238	\$234, 804
2	Pennsylvania	do	42	713, 166	593, 929
3	Maryland	do	4	9, 725	3, 500
4	North Carolina *	do	13	200, 314	
5	Georgia	do	5		
6	Florida	do	4	32, 638	151, 646
7	Alabama	do	6	60, 758	211, 494
8	Texas	do	24	1, 609, 181	910, 885
9	Kentucky	do	4	1, 400	1, 200
10	Ohio	do	86	1, 861, 312	1, 132, 624
11	Indiana	do	59	402, 218	292, 962
12	Illinois	do	164	3, 062, 091	3, 882, 278
13	Michigan	do	59	516, 871	630, 788
14	Wisconsin *	do	101		
15	Iowa	do	177	1, 581, 144	1, 585, 612
16	Minnesota	do	49	2, 761, 839	843, 608
17	Missouri *	May 16, 1891	100	611, 760	4, 763, 563
18	Kansas	June 30, 1891	96	308, 553	357, 256
19	Nebraska *	do	124		
20	Colorado	do	12	97, 075	168, 758
21	Nevada	do	3	164, 619	2, 000
22	California *	July 1, 1891	20	1, 093, 632	343, 991
23	Oregon	June 30, 1891	5	17, 171	136, 391
24	South Dakota	do	27	87, 955	223, 761
25	Idaho	do	3	2, 654	1, 625
26	Montana	do	3	4, 000	15, 061
27	New Mexico	do	1	380	
28	Utah	do	4	106, 060	20, 000
29	Washington	do	4	37, 031	3, 161
30	Wyoming	do	9	26, 466	227, 424
31	Oklahoma	do	2		
	Total		1, 235	15, 997, 251	16, 738, 321

	Location.	RESOURCES—continued.				
		Real estate, furniture, and fixtures.	Current expenses and taxes paid.	Cash and cash items.	Other resources.	Total.
1	New York	\$161, 352	\$9, 309	\$227, 885	\$23, 863	\$3, 601, 763
2	Pennsylvania	401, 483	60, 064	844, 553	13, 069	13, 025, 571
3	Maryland	64, 474	393	25, 464	4, 158	476, 710
4	North Carolina *	87, 641	8, 750	110, 392	7, 291	1, 811, 101
5	Georgia	62, 869	2, 968	29, 717		905, 228
6	Florida	39, 735		26, 864		418, 213
7	Alabama	101, 576	18, 129	116, 791		1, 035, 750
8	Texas	247, 853	39, 406	387, 899	16, 091	5, 782, 356
9	Kentucky	1, 176	900	55, 616		568, 940
10	Ohio	558, 543	88, 198	1, 250, 611	249, 620	13, 648, 750
11	Indiana	450, 963	33, 340	1, 137, 964	59, 668	12, 049, 877
12	Illinois	934, 018	121, 036	1, 982, 827	71, 900	22, 996, 682
13	Michigan	384, 249	23, 974	382, 697	83, 949	4, 869, 989
14	Wisconsin *	690, 005	45, 726	991, 579	79, 869	10, 304, 703
15	Iowa	1, 436, 004	139, 779	1, 215, 994	63, 634	17, 854, 673
16	Minnesota	1, 228, 164	42, 684	302, 218	24, 867	9, 190, 002
17	Missouri *	386, 445		717, 621		8, 374, 277
18	Kansas	647, 372	88, 558	608, 890	209, 245	6, 889, 291
19	Nebraska *	53, 762	19, 846	423, 764	28, 246	6, 173, 550
20	Colorado	221, 813	17, 065	118, 847	28, 929	1, 084, 391
21	Nevada	13, 200	4, 804	59, 434		499, 558
22	California *	509, 335		542, 763	180, 749	5, 114, 818
23	Oregon	35, 436	4, 229	35, 105	3, 280	288, 788
24	South Dakota	150, 331	19, 461	69, 295	53, 478	1, 210, 760
25	Idaho	8, 002	267	9, 350	794	120, 339
26	Montana	6, 805	830	4, 549	7, 840	78, 777
27	New Mexico	21, 000		966	790	41, 721
28	Utah	189, 055	587	129, 429	515	2, 198, 226
29	Washington	23, 962	159	20, 261	1, 137	219, 243
30	Wyoming	98, 885	6, 627	145, 461	1, 104	1, 258, 434
31	Oklahoma	2, 443	237	4, 715		54, 037
	Total	9, 217, 951	797, 326	11, 977, 512	1, 209, 081	151, 646, 018

* Official.

PRIVATE BANKS IN THE UNITED STATES, 1891.

RESOURCES—continued.

Loans and discounts.	Overdrafts.	U. S. bonds.	State, county, municipal, etc., bonds.	Railroad bonds and stocks.	Bank stocks.	All other bonds and stocks.	Due from other banks and bankers.	
\$1,660,629	\$11,127	\$100,287	\$16,594	\$157,111	\$16,500	\$39,938	\$375,126	1
8,161,332	16,372	600	14,800	283,750	23,000	409,249	1,790,204	2
275,216	1,481					38,317	53,982	3
568,654	153,282		9,065			26,256	139,456	4
673,618	13,444			10,500	21,850	56,196	34,066	5
57,646	4,583		652		500	9,320	94,629	6
241,345	5,814		80,000	23,000		78,990	97,853	7
1,604,435	116,279		26,034	30,000	60,362	48,630	625,310	8
354,524	2,360		46,549	22,000	15,750		67,466	9
6,291,851	96,241	98,146	190,180	29,380	98,277	215,705	1,488,062	10
7,073,144	141,203	1,052,984	134,887	2,640	36,920	31,197	1,199,787	11
7,757,480	412,666	84,730	215,230	53,759	45,120	207,841	4,165,706	12
2,070,741	27,602	24,368	58,769	4,000	22,233	25,185	614,563	13
6,507,911	109,721					205,181	1,674,711	14
8,764,377	393,502	20,140	18,798	3,900	44,535	59,422	2,528,432	15
2,629,696	46,905		18,693	105,554	100,060	108,423	971,291	16
	199,826	104,000				165,007	1,426,055	17
3,507,909	191,826		23,637	2,545	143,033	194,842	605,565	18
5,140,902	241,924	14,650				42,650	212,806	19
219,730	31,739		8,656			6,817	164,962	20
70,719	139,066	9,250					36,466	21
1,909,727						102,881	371,240	22
25,000	12,122					3,300	18,754	23
441,635	14,577					24,975	125,297	24
20,039	60,723					86	16,799	25
34,064	945						4,683	26
5,583	260		225			256	12,261	27
1,394,062	11,556		3,000			7,000	336,962	28
71,444	3,152		23,615	10,000			25,321	29
604,400	14,096		19,509			15,528	98,844	30
42,910	331						3,401	31
68,180,783	2,475,025	1,509,155	908,983	737,239	634,140	1,883,192	19,380,059	

LIABILITIES.

Capital.	Surplus.	Other undi- vided profits.	Individual de- posits.	Due to other banks, etc.	Other liabilities.	
\$717,055	\$360,997	\$92,744	\$2,264,888	\$26,062	\$140,017	1
1,709,229	1,039,820	403,244	9,581,982	207,164	84,132	2
188,897	10,655	1,093	267,405	8,660		3
286,770	125,160	34,917	668,788	29,197	166,269	4
481,650	10,000	27,004	293,141	26,962	66,471	5
74,003	63,994	5,330	269,010		5,876	6
352,000	48,400	70,914	502,779	8,398	53,259	7
1,558,972	153,072	150,176	3,579,659	146,451	194,026	8
107,500	13,223	8,428	439,789			9
2,702,943	694,344	282,659	9,330,017	309,306	329,481	10
3,004,646	627,801	180,178	7,827,204	317,164	92,884	11
4,634,573	1,213,919	374,408	16,336,505	187,132	250,145	12
1,216,753	250,546	84,315	3,256,409	35,748	26,218	13
1,343,322	728,749	2,039	8,041,067	141,369	48,157	14
5,383,039	1,056,557	585,023	10,538,258	63,612	228,184	15
2,053,092	200,826	277,179	4,075,683	66,416	2,516,806	16
1,234,000	611,995		6,352,585	85,197	90,500	17
2,176,654	373,944	268,613	3,539,160	150,208	380,712	18
3,840,900	112,960	150,250	1,332,158	88,626	648,656	19
143,560	15,875	32,264	873,496	6,791	12,405	20
226,000	15,000	9,035	186,683	61,739	1,101	21
1,918,631	373,812		2,610,988	174,602	36,285	22
98,000	25,000	11,414	147,081	7,293		23
511,205	82,950	42,064	488,161	23,731	62,649	24
2,500	6,050	2,577	87,183	17,970	4,059	25
35,000	5,055	2,547	30,143	2,984	3,043	26
16,696			15,675		9,350	27
320,000		29,050	1,048,331	15,903	30,750	28
100,000		1,669	106,747	1,427	9,400	29
317,868		22,117	848,149	30,209	23,000	30
30,000		1,384	20,003	50		31
36,785,458	8,993,987	3,152,635	94,959,727	2,240,371	5,513,840	

REPORT OF THE CONDITION OF THE NATIONAL SAVINGS BANK OF THE DISTRICT OF COLUMBIA, AT WASHINGTON, D. C., AT THE CLOSE OF BUSINESS ON THE 25TH DAY OF SEPTEMBER, 1891.

Dr.		Cr.	
RESOURCES.		LIABILITIES.	
Loans and discounts (see schedule) ..	\$391,555.23	Undivided profits	\$30,061.93
Stocks, securities, etc. (see schedule) ..	87,500.00	Individual deposits	
Due from State and private banks ..		subject to check	\$486,508.71
and bankers	26,467.09	Time certificates of de-	
Other real estate and mortgages ..		posit	1,000.00
owned (see schedule) ..	2,000.00		487,508.71
Current expenses and taxes paid ..	2,187.73		
Checks and other cash items (see ..			
schedule) ..	2,824.56		
Fractional paper currency, nickels, ..			
and cents ..	6.03		
Specie, viz:			
Silver Treasury certifi-			
cates ..	\$450.00		
Fractional silver coin ..	30.00		
	480.00		
Legal-tender notes ..	4,550.00		
Total	517,570.64	Total	517,570.64

SCHEDULES.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities	\$120,689.48
On time, on mortgages or other real-estate security	270,865.75
Total	391,555.23

Stocks, securities, etc.

District of Columbia 5s	\$50,000.00
District of Columbia 7s	3,000.00
District of Columbia 3-65s	24,500.00
State of Pennsylvania 4s	10,000.00
Total	87,500.00

The highest rate of interest paid by the bank on deposits is 2 per cent.

I, Benjamin P. Snyder, president of the National Savings Bank of the District of Columbia, do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

BENJAMIN P. SNYDER, *President.*

DISTRICT OF COLUMBIA, *County of Washington:*

Sworn to and subscribed before me this 6th day of October, 1891.

[SEAL.]

WILLARD H. MYERS, *Notary Public.*

Correct. Attest:

ANDREW WYLLIE, }
LEWIS CLEPHANE, } *Directors.*
M. G. EMERY, }

REPORT OF THE CONDITION OF THE NATIONAL SAFE DEPOSIT COMPANY OF WASHINGTON, AT WASHINGTON, D. C., AT THE CLOSE OF BUSINESS ON THE 25TH DAY OF SEPTEMBER, 1891.

Dr.		Cr.	
RESOURCES.		LIABILITIES.	
Loans and discounts (see schedule) ..	\$576, 609. 11	Capital stock paid in	\$777, 550. 00
United States bonds on hand (par value) ..	194, 950. 00	Undivided profits	16, 336. 51
Stocks, securities, etc. (see schedule) ..	36, 000. 00	Individual deposits subject to check ..	818, 745. 18
Due from State and private banks and bankers	215, 337. 63	Bills payable	250, 000. 00
Banking house	\$665, 000. 00		
Furniture and fixtures	110, 511. 07		
	775, 511. 07		
Current expenses and taxes paid	3, 856. 00		
Premium on United States bonds	38, 417. 32		
Bills of other banks	400. 00		
Fractional paper currency, nickels, and cents	9. 96		
Specie, etc., viz:			
Silver dollars	\$200. 00		
Silver Treasury certificates	7, 500. 00		
Fractional silver coin	360. 00		
	8, 060. 00		
Legal-tender notes	13, 500. 00		
Total	1, 862, 631. 69	Total	1, 862, 631. 69

SCHEDULES.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities	\$316, 813. 73
On time, on mortgages or other real-estate security	259, 795. 38
Total	576, 609. 11

Stocks, securities, etc.

Chesapeake and Potomac 5s	\$18, 000. 00
U. S. Electric Light Company 6s	1, 000. 00
Hannibal, Mo., 6s	4, 000. 00
Masonic Hall Association 5s	2, 000. 00
Washington and Georgetown Railroad 6s	10, 000. 00
Washington Market Company 6s	1, 000. 00
Total	36, 000. 00

The highest rate of interest paid by the bank on deposits is 2 per cent.

I, Benjamin P. Snyder, president of the National Safe Deposit Company of Washington, do solemnly swear that the above statement is true, and that the schedules on the back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

BENJAMIN P. SNYDER, *President.*

DISTRICT OF COLUMBIA, *County of Washington :*

Sworn to and subscribed before me this 30th day of September, 1891.

[SEAL.]

WILLARD H. MYERS, *Notary Public.*

Correct. Attest:

E. FRANCIS RIGGS, }
 ANDREW WYLIE, } *Directors.*
 M. G. EMERY, }

REPORT OF THE CONDITION OF THE WASHINGTON LOAN AND TRUST COMPANY, AT WASHINGTON, IN THE DISTRICT OF COLUMBIA, AT THE CLOSE OF BUSINESS ON THE 25TH DAY OF SEPTEMBER, 1891.

Dr.

Cr.

RESOURCES.		LIABILITIES.	
Loans and discounts (see schedule).....	\$816,892.08	Capital stock paid in.....	\$939,659.00
Stocks, securities, etc. (see schedule).....	41,375.84	Undivided profits.....	72,664.55
Due from other national banks.....	51,156.24	Individual deposits	
Due from State and private banks		subject to check.....	\$277,578.01
and bankers and trust companies.....	30,928.72	Time certificates of de-	
Banking house.....	\$485,454.78	posit.....	203,457.88
Furniture and fixtures.....	1,074.30		
			481,035.89
	486,529.08	Interest accrued on deposits.....	1,767.89
Current expenses and taxes paid.....	10,614.32		
Vault and safe work.....	32,596.00		
Checks and other cash items (see			
schedule).....	10,712.07		
Accrued interest.....	14,322.98		
Total.....	1,495,127.33	Total.....	1,495,127.33

SCHEDULES.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities.....	\$170,553.91
On time, paper with two or more individual or firm names.....	2,047.50
On time, secured by stocks, bonds, and other personal securities.....	161,551.21
On time, on mortgages or other real-estate security.....	482,739.46
Total.....	816,892.08

Included in the above are—

Suspended and overdue paper awaiting rearrangement.....	18,300.00
Liabilities of directors (individual and firm) as payers.....	124,000.00

Stocks, securities, etc.

Edison Electric Illuminating Co.'s bonds.....	\$18,000.00
Ohio National Bank stock.....	192.00
Washington Loan and Trust stock.....	21,183.82
Checks and other cash items:	
Checks and drafts on banks, etc., in this city.....	5,712.07
Checks and drafts on other banks.....	5,000.00
Total.....	50,087.89

I, Wm. B. Robison, secretary of the Washington Loan and Trust Company, do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

W. B. ROBISON, *Secretary.*DISTRICT OF COLUMBIA, *County of Washington:*

Sworn to and subscribed before me this first day of October, 1891.

[SEAL.]

HENRY E. COOPER, *Notary Public.*

Correct. Attest:

B. H. WARNER, JNO. JOY EDSON, JOHN B. LARNER, A. A. WILSON, JOHN S. SWORMSTEDT, ALBERT F. FOX, LOUIS D. WINE, JOHN RIDOUT, WILLIAM B. GURLEY, O. C. GREEN, JOHN T. ARMS, GEO. TRUESDELL, JAS. L. BARBOUR, N. H. SHEA,	Directors.
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REPORT OF THE CONDITION OF THE AMERICAN SECURITY AND TRUST COMPANY, AT
WASHINGTON, IN THE DISTRICT OF COLUMBIA, AT THE CLOSE OF BUSINESS ON
THE 25TH DAY OF SEPTEMBER, 1891.

DR.

CR.

RESOURCES.		LIABILITIES.	
Loans and discounts (see schedule) ..	\$1,388,123.64	Capital stock paid in	\$1,171,660.00
Overdrafts	38.02	Surplus fund	25,000.00
Stocks, securities, etc. (see schedule) ..	93,500.00	Undivided profits	30,242.44
Due from other national banks	122,050.07	Individual deposits sub- ject to check	\$396,225.78
Due from State and private banks and bankers	64,606.35	Time certificates of de- posit	75,343.74
Banking house	\$106,076.38	Certified checks	55.45
Furniture and fixtures	5,824.07		
	111,900.45	Interest due depositors	471,624.97
Other real estate and mortgages owned (see schedule)	103,245.89	Bills payable, deferred payment on banking house	1,820.00
Current expenses and taxes paid	5.50	Liabilities other than those above stated, debenture bonds	47,680.00
Checks and other cash items (see schedule)	1,818.18	Interest due on debenture bonds....	198,750.00
Fractional paper currency, nickels, and cents	1.61		3,700.00
Specie, viz:			
Gold coin	\$1,830.00		
Silver dollars	80.00		
Fractional silver coin	1,493.70		
	3,403.70		
Legal-tender notes	33,784.00		
Accrued interest	28,000.00		
Total	1,950,477.41	Total	1,950,477.41

SCHEDULES.

Loans and discounts.

On demand, secured by stocks, bonds, and other personal securities	\$323,421.00
On time, secured by stocks, bonds, and other personal securities	272,834.66
On time, on mortgages or other real-estate security	791,867.98
Total	1,388,123.64

Stocks, securities, etc.

Washington Gas-light Company	\$43,000.00
Choptank Steamboat Company	5,000.00
Chesapeake and Potomac Telephone Company bonds	43,000.00
Claim against Chas. Early for forged mortgage	2,500.00
Checks and other cash items	1,818.18
Total	95,318.18

Other real estate and mortgages owned.

Premises, storage warehouse, etc	\$103,245.89
Part lot 1, square 220	106,076.38
Total	209,322.27

I, Percy B. Metzger, treasurer of the American Security and Trust Company, do solemnly swear that the above statement is true, and that the schedules on back of the report fully and correctly represent the true state of the several matters therein contained to the best of my knowledge and belief.

DISTRICT OF COLUMBIA, *City of Washington*:PERCY B. METZGER, *Treasurer.*

Sworn to and subscribed before me the 2d day of October, 1891.

[SEAL.]

HOWARD S. REESIDE, *Notary Public.*

Correct. Attest:

W. M. BEVERIDGE,
H. A. WILLARD,
JAMES E. FITCH,
JOHN E. HERRELL,
HENRY F. BLOUNT,
W. S. THOMPSON,
A. T. BRITTON,

} *Directors.*

CANADIAN BANKS.

SUMMARY OF THE CONDITION OF THE FORTY CHARTERED BANKS OF THE DOMINION OF CANADA, ON JANUARY 31, 1891.

RESOURCES.		LIABILITIES.	
Loans to the Dominion and provinces	\$2,382,397.42	Capital stock	\$60,084,280.59
Loans on collateral security other than real estate.....	13,248,635.60	Surplus fund	22,005,904.35
Other loans and discounts.....	181,266,395.55	Other undivided profits.....	
Overdrafts and overdue.....	3,039,121.12	Notes in circulation.....	31,662,099.50
Dominion bonds	2,462,371.80	Dividends unpaid	
Provincial and foreign bonds, etc..	6,145,589.83	Individual deposits	134,422,071.33
Railroad bonds and stocks		Deposits of the Dominion and provinces.....	6,492,533.96
Bank stocks		Due to other banks and bankers..	4,397,159.22
Mortgages.....	760,937.42	Other liabilities.....	240,560.58
Due from other banks and bankers.	18,608,995.25		
Real estate, furniture, and fixtures.	5,250,312.79		
Current expenses and taxes paid ..			
Cash on hand:			
Checks and notes of other banks..	\$6,131,532.61		
Gold and silver coin	6,489,426.62		
Dominion notes ..	10,191,153.00		
	22,812,112.23		
Excess of liabilities	803,679.23		
Other resources	2,434,061.29		
Total	259,304,609.53	Total liabilities.....	259,304,609.53

AGGREGATE RESOURCES AND LIABILITIES
OF
THE NATIONAL BANKS
FROM
OCTOBER, 1863, TO OCTOBER, 1891.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1863.

Resources.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Loans and discounts.....				\$5,466,088.33
U. S. bonds and securities.....				5,662,600.00
Other items.....				106,009.12
Due from nat'l and other b'ks.....				2,625,597.05
Real estate, furniture, etc.....				177,565.69
Current expenses.....				53,808.92
Premiums paid.....				2,503.69
Checks and other cash items.....				492,138.58
Bills of nat'l and other banks.....				764,725.00
Specie and other lawful mon'y.....				1,446,607.62
Total.....				16,797,644.00

1864.

	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks.	508 banks.
Loans and discounts.....	\$10,666,095.60	\$31,593,943.43	\$70,746,513.33	\$93,238,657.92
U. S. bonds and securities.....	15,112,250.00	41,175,150.00	92,530,500.00	108,064,400.00
Other items.....	74,571.48	432,059.95	842,017.73	1,434,739.76
Due from national banks.....		4,699,479.56	15,935,730.13	19,965,720.47
Due from other b'ks and b'krs.....	*4,786,124.58	8,537,908.94	17,337,558.66	14,051,396.31
Real estate, furniture, etc.....	381,144.00	755,696.41	1,094,049.46	2,202,318.20
Current expenses.....	118,854.43	352,720.77	562,341.31	1,021,569.02
Checks and other cash items.....	577,507.92	2,651,916.96	5,057,122.90	7,640,169.14
Bills of nat'l and other banks.....	895,521.00	1,600,000.00	5,344,172.00	4,687,727.00
Specie and other lawful mon'y.....	5,018,622.57	22,961,411.64	42,283,798.23	44,801,497.48
Total.....	37,630,691.58	114,820,287.66	252,273,803.75	297,108,195.80

1865.

	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Loans and discounts.....	\$166,448,718.00	\$252,404,208.07	\$362,442,743.08	\$487,170,136.29
U. S. bonds and securities.....	176,578,750.00	277,619,900.00	391,744,850.00	427,731,300.00
Other items.....	3,294,883.27	4,275,769.51	12,569,120.38	19,048,513.15
Due from national banks.....	30,820,175.44	40,963,243.47	76,977,539.59	89,978,980.55
Due from other b'ks and b'krs.....	19,836,672.83	22,554,636.57	26,078,028.01	17,393,232.25
Real estate, furniture, etc.....	4,083,226.12	6,525,118.80	11,231,257.28	14,703,281.77
Current expenses.....	1,053,725.34	2,298,025.65	2,338,775.56	4,539,325.11
Premiums paid.....	1,323,023.56	1,823,291.84	2,243,210.31	2,585,501.06
Checks and other cash items.....	17,837,496.77	29,681,394.13	41,314,904.50	72,309,854.44
Bills of nat'l and other banks.....	14,275,153.00	13,710,370.00	21,651,826.00	16,247,241.00
Specie.....	4,481,937.68	6,659,660.47	9,437,060.40	18,072,012.59
Legal tenders and frac'l cur'y.....	72,535,504.67	112,999,320.59	168,426,166.55	189,988,496.28
Total.....	512,568,666.68	771,514,939.10	1,126,455,481.66	1,359,768,074.49

* Including amount due from national banks.

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1891.

1863.

Liabilities.	JANUARY.	APRIL.	JULY.	OCTOBER 5.
				66 banks.
Capital stock				\$7,188,393.00
Undivided profits				128,030.06
Individual and other deposits				8,497,681.84
Due to nat'l and other banks*				981,178.59
Other items				2,360.51
Total				16,797,644.00

1864.

	JANUARY 4.	APRIL 4.	JULY 4.	OCTOBER 3.
	139 banks.	307 banks.	467 banks.	508 banks.
Capital stock	\$14,740,522.00	\$42,204,474.00	\$75,213,945.00	\$86,782,802.09
Surplus fund			1,129,916.22	2,010,286.10
Undivided profits	432,827.81	1,625,656.87	3,094,350.11	5,982,392.22
National b'k notes outstanding	30,155.00	9,797,975.00	25,825,665.00	45,260,504.00
Individual and other deposits	19,450,492.53	51,274,914.01	119,414,239.03	122,160,536.40
Due to nat'l and other banks*	2,153,779.38	6,814,930.40	27,382,006.37	34,862,384.81
Other items	822,914.86	3,102,337.38	213,708.02	43,289.77
Total	37,630,691.58	114,820,287.66	252,273,803.75	297,108,195.30

1865.

	JANUARY 2.	APRIL 3.	JULY 3.	OCTOBER 2.
	638 banks.	907 banks.	1,294 banks.	1,513 banks.
Capital stock	\$135,618,874.00	\$215,326,023.00	\$325,834,558.00	\$393,157,206.00
Surplus fund	8,663,311.22	17,318,942.65	31,303,565.04	38,713,380.72
Undivided profits	12,283,812.65	17,809,307.14	23,159,408.17	32,350,278.19
National b'k notes outstanding	66,769,375.00	98,896,488.00	131,452,158.00	171,321,903.00
Individual and other deposits	183,479,636.98	202,061,473.13	398,357,559.59	500,910,873.22
United States deposits	37,764,729.77	57,630,141.01	58,032,720.67	48,170,381.31
Due to national banks	30,619,175.57	41,301,031.16	78,261,045.64	90,044,837.08
Due to other b'ks and bankers*	37,104,130.62	59,692,581.64	79,591,594.93	84,155,161.27
Other items	265,620.87	578,951.37	462,871.02	944,053.70
Total	512,568,666.68	771,514,939.10	1,126,455,481.66	1,359,768,074.49

* Including State bank circulation outstanding.

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AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1866.

Resources.	JANUARY 1.	APRIL 2.	JULY 2.	OCTOBER 1.
	1,582 banks.	1,612 banks.	1,634 banks.	1,644 banks.
Loans and discounts.....	\$500,650,109.19	\$528,080,526.70	\$550,353,094.17	\$603,314,704.83
U. S. b'ds dep'd to secure circ'n	298,376,850.00	315,850,300.00	326,483,350.00	331,843,200.00
Other U. S. b'ds and securities	142,003,500.00	125,625,750.00	121,152,950.00	94,974,650.00
Oth'r stocks, b'ds, and mortg's	17,483,753.18	17,379,738.92	17,565,911.46	15,887,490.06
Due from national banks.....	93,254,551.02	87,564,329.71	96,696,482.66	107,650,174.18
Due from other b'ks and b'k'rs	14,658,229.87	13,682,345.12	13,982,613.23	15,211,117.16
Real estate, furniture, etc.....	15,456,296.16	15,895,564.46	16,730,923.62	17,134,602.58
Current expenses.....	3,193,717.78	4,927,599.79	3,032,716.27	5,311,253.35
Premiums paid.....	2,423,918.02	2,233,516.31	2,398,872.26	2,493,773.47
Checks and other cash items.....	89,837,684.50	105,490,619.36	96,077,134.53	103,684,249.21
Bills of national and other b'ks	20,406,442.00	18,279,816.00	17,866,742.00	17,437,779.00
Specie.....	19,205,018.75	17,529,778.42	12,629,576.30	9,226,831.82
Legal tenders and fract'eur'y	187,846,548.82	189,867,852.52	201,425,041.63	205,793,578.76
Total.....	1,404,776,619.29	1,442,407,737.31	1,476,395,208.13	1,526,902,804.42

1867.

	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Loans and discounts.....	\$608,771,799.61	\$597,648,286.53	\$588,450,396.12	\$609,675,214.61
U. S. b'ds dep'd to secure circ'n	339,570,700.00	338,863,650.00	337,684,250.00	338,640,150.00
U. S. b'ds dep'd to sec're dept's	36,185,950.00	38,465,800.00	38,368,950.00	37,862,100.00
U. S. b'ds and sec'ties on hand.	52,949,300.00	46,639,400.00	45,633,700.00	42,460,800.00
Oth'r stocks, b'ds, and mortg's	15,073,737.45	20,194,875.21	21,452,615.43	21,507,881.42
Due from national banks.....	92,552,206.29	94,121,186.21	92,308,911.87	95,217,610.14
Due from other b'ks and b'k'rs	12,996,157.49	10,737,392.90	9,663,322.82	8,389,226.47
Real estate, furniture, etc.....	18,925,315.51	19,625,893.81	19,800,905.86	20,639,708.23
Current expenses.....	2,822,675.18	5,693,784.17	3,249,153.31	5,297,494.13
Premiums paid.....	2,860,398.85	3,411,325.56	3,338,600.37	2,764,186.35
Checks and other cash items.....	101,430,220.18	87,951,405.13	128,312,177.79	134,003,231.51
Bills of national banks.....	19,263,718.00	12,873,785.00	16,138,769.00	11,841,104.00
Bills of other banks.....	1,176,142.00	825,748.00	531,267.00	333,209.00
Specie.....	19,726,043.20	11,444,529.15	11,128,672.98	12,798,044.40
Legal tenders and fract'eur'y	104,872,371.64	92,861,254.17	102,534,618.46	100,550,849.91
Compound-interest notes.....	82,047,250.00	84,065,790.00	75,488,220.00	56,888,260.00
Total.....	1,511,222,985.40	1,465,451,105.84	1,494,084,526.01	1,499,469,060.17

1868.

	JANUARY 6.	APRIL 6.	JULY 6.	OCTOBER 5.
	1,642 banks.	1,643 banks.	1,640 banks.	1,643 banks.
Loans and discounts.....	\$616,603,479.89	\$628,029,347.65	\$655,729,546.42	\$657,668,847.83
U. S. b'ds dep'd to secure circ'n	339,004,200.00	339,686,650.00	339,560,100.00	340,487,050.00
U. S. b'ds dep'd to sec're dept's	37,315,750.00	37,446,900.00	37,853,150.00	37,360,150.00
U. S. b'ds and sec'ties on hand.	44,164,500.00	45,958,550.00	43,068,350.00	36,817,600.00
Oth'r stocks, b'ds, and mortg's	19,365,864.77	19,874,384.33	20,007,327.42	20,693,406.40
Due from national banks.....	99,311,446.60	95,900,606.35	114,434,097.93	102,278,547.77
Due from other b'ks and b'k'rs	8,480,199.74	7,074,297.44	8,642,456.72	7,818,822.24
Real estate, furniture, etc.....	21,125,665.68	22,082,570.25	22,699,829.70	22,747,875.18
Current expenses.....	2,986,893.86	5,428,460.25	2,938,519.04	5,278,911.22
Premiums paid.....	2,464,536.96	2,660,106.09	2,432,074.37	1,819,815.50
Checks and other cash items.....	109,390,266.37	114,993,036.23	124,076,097.71	143,241,394.99
Bills of national banks.....	16,655,572.00	12,573,514.00	13,210,179.00	11,842,974.00
Bills of other banks.....	261,269.00	196,106.00	342,550.00	222,668.00
Fractional currency.....	1,927,876.78	1,825,640.16	1,863,358.91	2,262,791.97
Specie.....	20,981,601.45	18,373,943.22	20,755,919.04	13,003,713.39
Legal-tender notes.....	114,306,491.00	84,390,219.00	100,166,100.00	92,453,475.00
Compound-interest notes.....	39,997,030.00	38,917,490.00	19,473,420.00	4,513,730.00
Three per cent. certificates.....	8,245,000.00	24,255,000.00	44,905,000.00	59,080,000.00
Total.....	1,502,647,644.10	1,499,668,920.97	1,572,167,076.26	1,559,621,773.49

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1891—Continued.

1866.

Liabilities.	JANUARY 1.	APRIL 2.	JULY 2.	OCTOBER 1.
	1,582 banks.	1,612 banks.	1,634 banks.	1,644 banks.
Capital stock.....	\$403,357,346.00	\$409,273,534.00	\$414,270,493.00	\$415,472,369.00
Surplus fund.....	43,000,370.78	44,687,810.54	50,151,991.77	53,359,277.64
Undivided profits.....	28,972,493.70	30,964,422.73	29,286,175.45	32,593,486.09
National b'k notes outstand'g.	213,239,530.00	248,886,282.00	267,798,678.00	280,253,818.00
State bank notes outstanding.	45,449,155.00	33,800,865.00	19,996,163.00	9,748,025.00
Individual deposits.....	522,507,829.27	534,734,950.33	533,338,174.25	564,616,777.64
U. S. deposits.....	29,747,236.15	29,150,729.82	36,038,165.03	30,420,819.80
Dep'ts of U. S. disb'sing officers			3,066,892.22	2,979,955.77
Due to national banks.....	94,709,074.15	89,067,501.54	96,496,726.42	110,531,957.31
Due to other b'ks and bankers	23,793,584.24	21,841,641.35	25,951,728.99	26,986,317.57
Total.....	1,404,776,619.29	1,442,407,737.31	1,476,395,208.13	1,526,962,804.42

1867.

	JANUARY 7.	APRIL 1.	JULY 1.	OCTOBER 7.
	1,648 banks.	1,642 banks.	1,636 banks.	1,642 banks.
Capital stock.....	\$420,229,739.00	\$419,399,484.00	\$418,558,148.00	\$420,073,415.00
Surplus fund.....	59,992,874.57	60,206,013.58	63,232,811.12	66,693,587.01
Undivided profits.....	26,961,382.00	31,131,034.39	30,656,222.84	33,751,446.21
National b'k notes outstand'g.	291,436,749.00	292,788,572.00	291,769,553.00	293,887,941.00
State bank notes outstanding.	6,961,499.00	5,460,312.00	4,484,112.00	4,092,163.00
Individual deposits.....	558,699,768.06	512,046,182.47	539,599,076.10	540,797,837.51
U. S. deposits.....	27,284,876.93	27,473,005.66	20,838,391.53	23,062,119.92
Dep'ts of U. S. disb'sing officers	2,477,569.48	2,650,981.39	3,474,192.74	4,352,379.43
Due to national banks.....	92,761,998.43	91,156,890.89	89,821,751.60	93,111,240.89
Due to other b'ks and bankers.	24,416,588.33	23,138,629.46	22,659,267.08	19,644,940.20
Total.....	1,511,222,985.40	1,465,451,105.84	1,494,084,526.01	1,499,469,060.17

1868.

	JANUARY 6.	APRIL 6.	JULY 6.	OCTOBER 5.
	1,642 banks.	1,643 banks.	1,640 banks.	1,643 banks.
Capital stock.....	\$420,260,790.00	\$420,676,210.00	\$420,105,011.00	\$420,634,511.00
Surplus fund.....	70,586,125.70	72,349,119.60	75,840,118.94	77,995,761.40
Undivided profits.....	31,399,877.57	32,861,597.08	33,543,223.35	36,095,883.98
National b'k notes outstand'g.	294,377,390.00	295,336,044.00	294,968,264.00	295,769,489.00
State bank notes outstanding.	3,792,013.00	3,310,177.00	3,163,771.00	2,906,352.00
Individual deposits.....	534,704,709.00	532,011,480.36	575,842,070.12	580,940,820.85
U. S. deposits.....	24,305,638.02	22,750,312.77	24,603,676.96	17,573,250.61
Dep'ts of U. S. disb'sing officers	3,208,783.03	4,976,682.31	3,499,389.99	4,570,478.16
Due to national banks.....	93,144,669.61	94,073,631.25	113,306,346.34	99,414,397.28
Due to other b'ks and bankers.	21,867,648.17	21,323,636.60	27,355,204.59	23,720,829.18
Total.....	1,602,647,644.10	1,499,668,920.97	1,572,167,076.26	1,559,621,773.49

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1869.

Resources.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Loans and discounts.....	\$844,945,039.53	\$602,084,813.47	\$686,347,755.81	\$682,683,106.97
U. S. bonds to secure circulat'n	338,539,950.00	338,379,250.00	338,699,750.00	339,480,100.00
U. S. bonds to secure deposits.	34,538,350.00	29,721,350.00	27,625,500.00	18,704,000.00
U. S. b'ds and sec'ties on hand.	35,010,600.00	30,226,550.00	27,476,650.00	23,903,950.00
Other stocks, b'ds, and mortg's	20,127,732.96	20,074,455.69	20,777,560.53	22,250,697.14
Due from redeeming agents.	65,727,070.80	57,554,382.55	62,912,636.82	56,669,562.84
Due from other national banks	36,067,316.84	30,520,527.89	35,556,504.53	35,893,563.47
Due from State b'ks and b'k'rs	7,715,719.34	8,075,595.60	9,140,919.24	8,790,418.57
Real estate, furniture, etc.	23,289,838.28	23,798,188.13	23,859,271.17	25,169,188.95
Current expenses.....	3,265,990.81	5,641,195.01	5,820,577.87	5,646,382.96
Premiums paid.....	1,654,352.70	1,716,210.13	1,809,070.01	2,092,364.85
Checks and other cash items	142,605,984.92	154,137,191.23	161,614,852.66	108,809,817.37
Bills of other national banks.	14,684,799.03	11,725,239.00	11,524,447.50	10,776,023.00
Fractional currency.....	2,280,471.06	2,088,545.18	1,804,855.53	2,099,727.38
Specie.....	29,626,750.26	9,044,532.15	18,455,090.48	23,002,405.83
Legal tender notes.....	88,239,300.00	80,875,161.00	80,934,119.00	83,719,295.00
Three per cent. certificates	52,075,000.00	51,190,000.00	49,815,000.00	45,845,000.00
Total.....	1,540,394,266.50	1,517,753,167.03	1,564,174,410.65	1,497,226,604.33

1870.

	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Loans and discounts.....	\$688,875,203.70	\$710,848,609.39	\$719,341,186.06	\$715,928,079.81	\$725,515,538.49
Bonds for circulation	339,350,750.00	339,251,350.00	338,845,200.00	340,857,450.00	344,104,200.00
Bonds for deposits..	17,592,000.00	16,162,000.00	15,704,000.00	15,381,500.00	15,189,500.00
U. S. bonds on hand.	24,677,100.00	27,292,150.00	28,276,600.00	22,323,800.00	23,893,300.00
Other stocks and b'ds	21,082,412.00	20,524,294.55	23,300,681.87	23,614,721.25	22,686,858.59
Due from red'g ag'ts	71,641,480.05	73,435,117.98	74,635,405.61	66,275,668.92	64,805,062.88
Due from nat'l banks	31,994,609.26	29,510,658.11	36,123,750.66	33,948,805.65	37,478,166.49
Due from State banks	9,319,560.54	10,238,219.85	10,430,781.32	9,202,496.71	9,821,114.18
Real estate, etc.	26,002,713.01	26,330,701.24	26,593,957.00	27,470,746.97	28,021,637.44
Current expenses....	3,469,568.00	6,683,189.54	6,324,055.47	5,871,750.02	6,005,073.32
Premiums paid.....	2,439,591.41	2,680,892.39	3,076,456.74	2,491,222.11	3,251,648.72
Cash items.....	111,624,822.00	11,267,703.12	11,497,534.13	12,536,613.57	13,229,403.34
Cl'r'g-house exch'gs		75,317,992.22	83,936,515.64	79,089,688.39	76,204,707.00
National bank notes.	15,840,669.00	14,226,817.00	16,342,582.00	12,512,927.00	17,001,846.00
Fractional currency.	2,476,966.75	2,235,499.02	2,184,714.39	2,078,178.05	2,150,522.89
Specie.....	48,345,383.72	37,096,543.44	31,099,437.78	18,400,011.47	26,307,251.59
Legal tender notes..	87,708,502.00	82,485,978.00	94,573,751.00	79,324,577.00	80,580,745.00
Three per cent. cert'fs	43,820,000.00	43,570,000.00	43,465,000.00	43,345,000.00	41,845,000.00
Total.....	1,546,261,357.44	1,529,147,735.85	1,565,756,099.67	1,510,713,236.92	1,538,998,165.93

1871.

	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1,688 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Loans and discounts.....	\$767,858,490.59	\$779,321,828.11	\$789,416,568.13	\$831,552,210.00	\$818,996,311.74
Bonds for circulation	351,556,700.00	354,427,200.00	357,388,950.00	364,475,800.00	366,840,200.00
Bonds for deposits..	15,231,500.00	15,236,500.00	15,250,500.00	28,087,500.00	23,155,150.00
U. S. bonds on hand.	23,911,350.00	22,487,050.00	24,200,300.00	17,753,650.00	17,675,500.00
Other stocks and b'ds	22,763,869.20	22,414,650.05	23,132,871.05	24,517,059.35	23,061,184.20
Due from red'g ag'ts	83,809,188.92	85,061,016.31	92,369,246.71	86,878,608.84	77,985,600.53
Due from nat'l banks	30,201,119.99	38,332,679.74	39,636,519.35	43,525,362.05	43,313,344.78
Due from State banks	10,271,605.34	11,478,174.71	11,853,308.60	12,772,669.83	13,069,801.40
Real estate, etc.	28,805,814.79	29,242,762.79	29,637,999.30	30,489,783.85	30,070,330.57
Current expenses....	6,694,014.17	6,764,159.73	6,295,099.46	6,153,370.29	7,330,424.12
Premiums paid.....	3,939,995.20	4,414,755.40	5,026,385.97	5,500,890.17	5,956,073.74
Cash items.....	11,642,644.74	12,749,289.84	13,101,497.65	14,058,268.86	13,784,424.76
Cl'r'g-house exch'gs	100,693,917.54	130,855,698.15	102,091,311.75	101,165,854.52	114,538,539.93
National bank notes.	13,137,006.00	16,632,323.00	19,101,389.00	14,197,653.00	13,085,904.00
Fractional currency.	2,103,298.16	2,135,763.09	2,160,713.22	2,095,485.79	2,061,600.89
Specie.....	25,769,166.64	22,732,027.02	19,924,955.16	13,252,998.17	29,595,299.56
Legal tender notes..	91,072,349.00	106,219,126.00	122,137,660.00	109,414,735.00	93,942,707.00
Three per cent. cert'fs	37,570,000.00	33,935,000.00	30,690,000.00	25,075,000.00	21,400,000.00
Total.....	1,627,032,030.28	1,694,440,912.94	1,703,415,355.65	1,730,566,899.72	1,715,861,897.22

BANKS FROM OCTOBER, 1863, TO OCTOBER 1891—Continued.

1869.

Liabilities.	JANUARY 4.	APRIL 17.	JUNE 12.	OCTOBER 9.
	1,628 banks.	1,620 banks.	1,619 banks.	1,617 banks.
Capital stock.....	\$419,040,931.00	\$420,818,721.00	\$422,659,260.00	\$426,399,151.00
Surplus fund.....	81,169,936.52	82,653,989.19	82,218,576.47	86,165,334.32
Undivided profits.....	35,318,273.71	37,489,314.82	43,812,898.70	40,687,300.92
Nat'l bank notes outstanding.	294,476,702.00	292,457,098.00	292,753,286.00	293,593,645.00
State bank notes outstanding.	2,734,669.00	2,615,387.00	2,558,874.00	2,454,697.00
Individual deposits.....	568,530,934.11	547,922,174.91	574,307,382.77	511,400,196.63
U. S. deposits.....	13,211,850.19	10,114,328.32	10,301,907.71	7,112,646.67
Dept's U. S. disburs'g officers.	3,472,884.90	3,665,131.61	2,454,048.99	4,516,648.12
Due to national banks.....	95,453,139.33	92,662,648.49	100,933,910.03	95,067,892.83
Due to State banks and b'k'rs.	20,984,945.74	23,018,610.62	28,046,771.30	23,849,371.62
Notes and bills re-discounted.	.....	2,464,849.81	2,392,265.61	3,839,357.10
Bills payable.....	.....	1,870,913.26	1,735,289.07	2,140,363.12
Total.....	1,540,394,266.50	1,517,753,167.03	1,564,174,410.65	1,497,226,604.33

1870.

	JANUARY 22.	MARCH 24.	JUNE 9.	OCTOBER 8.	DECEMBER 28.
	1,615 banks.	1,615 banks.	1,612 banks.	1,615 banks.	1,648 banks.
Capital stock.....	\$426,074,954.00	\$427,504,247.00	\$427,235,701.00	\$430,399,301.00	\$435,356,004.00
Surplus fund.....	90,174,281.14	90,229,954.59	91,680,834.12	94,061,438.95	91,705,740.34
Undivided profits.....	34,300,430.80	43,109,471.62	42,861,712.59	38,608,618.91	46,056,428.55
Nat'l bank circulat'n.	292,898,935.00	292,509,149.00	291,183,614.00	291,798,640.00	296,205,446.00
State bank circulat'n.	2,351,993.00	2,279,469.00	2,222,793.00	2,138,548.00	2,091,799.00
Dividends unpaid....	2,299,296.27	1,483,416.15	1,517,595.18	2,462,591.31	2,242,556.49
Individual deposits..	546,236,881.57	516,058,085.26	542,261,563.18	501,407,586.90	507,368,618.67
U. S. deposits.....	6,750,139.19	6,424,421.25	10,677,873.92	6,807,978.49	6,074,407.90
Dept's U. S. dis. offic's	2,592,001.21	4,778,225.93	2,592,967.54	4,550,142.68	4,155,304.25
Due to national banks	108,351,300.33	109,667,715.95	115,456,491.84	100,348,292.45	106,090,414.53
Due to State banks..	28,904,849.14	29,767,575.21	33,012,162.78	29,693,910.80	29,200,587.29
Notes re-discounted..	3,842,542.30	2,462,647.49	2,741,843.53	3,843,577.67	4,612,131.08
Bills payable.....	1,543,753.49	2,873,357.40	2,302,756.99	4,592,609.76	4,858,667.83
Total.....	1,546,261,357.44	1,529,147,735.85	1,565,756,909.67	1,510,713,236.92	1,538,998,105.93

1871.

	MARCH 18.	APRIL 29.	JUNE 10.	OCTOBER 2.	DECEMBER 16.
	1,688 banks.	1,707 banks.	1,723 banks.	1,767 banks.	1,790 banks.
Capital stock.....	\$444,232,771.00	\$446,925,493.00	\$450,330,841.00	\$458,255,696.00	\$460,225,886.00
Surplus funds.....	96,862,081.66	97,620,099.28	98,322,203.80	101,112,671.91	101,573,153.62
Undivided profits.....	43,883,857.64	44,776,030.71	45,535,227.79	42,008,714.38	48,630,925.81
Nat'l bank circulat'n.	301,713,460.00	306,131,393.00	307,793,880.00	315,519,117.00	318,265,481.00
State bank circulat'n.	2,035,800.00	1,982,580.00	1,968,058.00	1,921,056.00	1,886,538.00
Dividends unpaid....	1,263,767.70	2,235,248.46	1,408,628.25	4,540,194.61	1,393,427.98
Individual deposits..	561,190,830.41	611,025,174.10	602,110,758.16	600,868,486.55	596,586,487.54
U. S. deposits.....	6,314,957.81	6,521,572.92	6,265,167.94	20,511,935.98	14,829,525.65
Dept's U. S. dis. offic's	4,813,016.66	3,757,873.84	4,893,907.25	5,393,598.89	5,399,108.34
Due to national banks	118,904,865.84	128,037,469.17	135,167,847.69	131,730,713.04	118,657,614.16
Due to State banks..	37,311,519.13	36,113,290.67	41,219,802.96	40,211,971.67	38,116,950.67
Notes re-discounted..	3,256,896.42	3,573,723.02	3,120,039.09	3,964,552.57	4,922,455.78
Bills payable.....	5,248,206.01	5,740,964.77	5,278,973.72	4,528,191.12	5,374,362.67
Total.....	1,627,032,030.28	1,694,440,912.94	1,703,415,335.65	1,730,566,899.72	1,715,861,897.22

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1872.

Resources.	FEBRUARY 27.	APRIL 19.	JUNE 10.	OCTOBER 3.	DECEMBER 27.
	1,814 banks.	1,843 banks.	1,853 banks.	1,919 banks.	1,940 banks.
Loans and discounts.	\$839,065,077.91	\$844,902,253.49	\$871,531,448.67	\$877,197,923.47	\$885,653,449.62
Bonds for circulation	370,824,700.00	374,428,450.00	377,029,700.00	382,040,400.00	384,458,500.00
Bonds for deposits	15,870,000.00	15,169,000.00	15,409,950.00	15,479,750.00	16,304,750.00
U. S. bonds on hand	21,323,150.00	19,292,100.00	16,458,250.00	12,142,500.00	10,306,103.00
Other stocks and b'ds	22,838,388.80	21,538,914.06	22,270,610.47	23,533,151.73	23,160,557.29
Due from red'g ag'ts	89,548,329.93	82,120,017.24	91,564,269.53	80,717,071.30	86,401,459.44
Due from nat'l banks	38,282,905.86	36,097,592.81	39,468,323.39	34,486,593.87	42,707,613.54
Due from State banks	12,269,822.68	12,299,716.94	13,014,265.26	12,976,878.01	12,008,843.54
Real estate, etc.	30,637,676.75	30,809,274.98	31,123,843.21	32,276,498.17	33,014,796.83
Current expenses	6,265,655.13	7,026,041.23	6,719,794.90	6,310,428.79	8,454,893.97
Premiums paid	6,308,821.86	6,544,279.29	6,616,174.75	6,546,848.52	7,097,847.86
Cash items	12,143,403.12	12,461,171.40	13,458,753.80	14,916,784.34	13,696,723.85
Clear'g-house exch'gs	93,154,319.74	114,195,966.36	88,592,800.16	110,086,315.37	90,145,482.72
National-bank notes	15,552,087.00	18,492,832.00	16,253,560.00	15,787,296.00	19,076,322.00
Fractional currency	2,278,143.24	2,143,249.29	2,069,464.12	2,151,747.88	2,270,576.32
Specie	25,507,825.32	24,433,890.46	24,256,644.14	10,229,756.79	10,047,336.45
Legal-tender notes	97,865,400.00	105,732,455.00	122,994,417.00	105,121,104.00	102,922,369.00
U. S. cert'fs of deposit				6,710,000.00	12,650,000.00
Threeper cent cert'fs	18,980,000.00	15,365,000.00	12,005,000.00	7,140,000.00	4,185,000.00
Total	1,719,415,657.34	1,743,652,213.55	1,770,837,269.40	1,755,857,098.24	1,773,558,532.43

1873.

Resources.	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Loans and discounts.	\$913,265,189.67	\$912,064,267.31	\$925,557,682.42	\$944,220,116.34	\$856,816,555.05
Bonds for circulation	384,675,050.00	386,763,800.00	388,080,300.00	388,330,400.00	389,384,400.00
Bonds for deposits	15,035,000.00	16,235,000.00	15,935,000.00	14,805,000.00	14,815,200.00
U. S. bonds on hand	10,436,950.00	9,613,550.00	9,789,400.00	8,824,850.00	8,630,850.00
Other stocks and b'ds	22,063,306.20	22,449,146.04	22,912,415.63	23,709,034.53	24,358,125.06
Due from red'g ag'ts	95,773,077.10	88,815,557.80	97,143,326.94	96,134,120.66	73,032,046.87
Due from nat'l banks	39,483,700.09	38,671,088.63	43,328,792.29	41,413,680.06	40,404,757.97
Due from State banks	13,505,679.17	12,893,353.37	14,073,287.77	12,022,873.41	11,185,258.08
Real estate, etc.	34,023,057.77	34,216,878.07	34,820,562.77	34,661,823.21	35,556,746.48
Current expenses	6,977,831.35	7,410,045.87	7,154,211.69	6,985,436.99	8,678,270.39
Premiums paid	7,205,259.67	7,559,987.67	7,890,062.14	7,752,843.87	7,987,107.14
Cash items	11,761,711.50	11,425,209.00	13,036,482.58	11,433,013.22	12,321,972.80
Clear'g-house exch'gs	131,383,860.95	94,132,125.24	91,918,526.59	88,926,003.53	62,881,342.16
National-bank notes	15,998,779.00	19,310,202.00	20,394,772.00	16,103,842.00	21,403,179.00
Fractional currency	2,289,680.21	2,198,973.37	2,197,559.84	2,302,775.26	2,287,454.03
Specie	17,777,673.53	16,868,808.74	27,950,086.72	19,868,469.45	26,907,337.58
Legal-tender notes	97,141,909.00	100,605,287.00	106,381,491.00	92,522,663.00	108,719,506.00
U. S. cert'fs of deposit	18,460,000.00	18,370,000.00	22,365,000.00	20,610,000.00	24,610,000.00
Threeper cent cert'fs	1,805,000.00	710,000.00	305,000.00		
Total	1,839,152,715.21	1,800,303,280.11	1,851,234,860.38	1,830,627,845.53	1,729,380,303.61

1874.

Resources.	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,004 banks.	2,027 banks.
Loans and discounts.	\$897,859,600.46	\$923,347,030.79	\$926,195,671.70	\$954,394,791.59	\$955,862,580.51
Bonds for circulation	389,614,700.00	389,249,100.00	390,281,700.00	383,254,800.00	382,976,200.00
Bonds for deposits	14,600,200.00	14,890,200.00	14,890,200.00	14,691,700.00	14,714,000.00
U. S. bonds on hand	11,043,400.00	10,152,000.00	10,456,900.00	13,313,550.00	15,290,300.00
Other stocks and b'ds	25,305,736.24	25,460,460.20	27,010,727.48	27,807,826.92	28,313,473.12
Due from res'v'g ag'ts	101,502,861.58	94,017,603.31	97,871,517.06	83,885,126.94	80,488,831.45
Due from nat'l banks	36,624,001.39	41,291,015.24	45,770,715.59	39,695,309.47	48,100,842.62
Due from State banks	11,496,711.47	12,374,391.28	12,469,592.33	11,196,611.73	11,655,573.07
Real estate, etc.	36,043,741.50	36,708,066.39	37,276,876.51	38,112,926.52	39,190,683.04
Current expenses	6,998,875.75	7,547,203.05	7,550,125.20	7,658,738.82	5,510,566.47
Premiums paid	8,741,028.77	8,680,370.84	8,563,262.27	8,376,659.07	8,626,112.16
Cash items	10,269,955.50	11,949,020.71	10,496,257.00	12,296,416.77	14,005,517.33
Clear'g-house exch'gs	62,768,119.19	94,877,796.52	63,896,271.31	97,383,687.11	112,995,371.55
National-bank notes	20,003,251.00	20,673,452.00	23,527,991.00	18,450,013.00	22,532,336.00
Fractional currency	2,309,919.73	2,187,186.69	2,283,898.92	2,224,943.12	2,392,668.74
Specie	33,365,863.58	32,563,969.26	22,326,207.27	21,240,945.23	22,436,761.04
Legal-tender notes	102,717,563.00	101,692,930.00	103,108,350.00	80,021,946.00	82,604,791.00
U. S. cert'fs of deposit	37,235,000.00	40,135,000.00	47,780,000.00	42,825,000.00	33,670,000.00
Dep. with U. S. Treas			91,250.00	20,349,950.15	21,043,084.36
Total	1,808,500,529.16	1,867,802,796.28	1,851,840,913.64	1,877,180,942.44	1,902,409,638.46

BANKS FROM OCTOBER, 1863, to OCTOBER, 1891—Continued.

1872.

Liabilities.	FEBRUARY 27.	APRIL 19.	JUNE 10.	OCTOBER 3.	DECEMBER 27.
	1,814 banks.	1,843 banks.	1,853 banks.	1,919 banks.	1,940 banks.
Capital stock	\$464,081,744.00	\$467,924,318.00	\$470,543,301.00	\$479,629,174.00	\$482,606,252.00
Surplus fund	103,787,082.62	104,312,525.81	105,181,943.28	110,257,516.45	111,410,248.98
Undivided profits....	43,310,344.46	46,428,590.90	50,234,298.32	46,623,784.50	56,762,411.89
Nat'l bank circulation	321,634,675.00	325,305,752.00	327,092,752.00	333,495,027.00	336,289,285.00
State bank circulation	1,830,563.00	1,763,885.00	1,700,935.00	1,567,143.00	1,511,396.00
Dividends unpaid....	1,451,746.29	1,561,914.45	1,454,044.06	3,149,749.61	1,356,934.48
Individual deposits..	563,645,666.16	620,775,265.78	618,801,619.49	613,290,671.45	568,114,679.26
U. S. deposits	7,114,893.47	6,355,722.95	6,903,014.77	7,853,772.41	7,863,894.93
Dep'ts U.S. dis. officers	5,024,689.44	3,416,371.16	5,463,953.48	4,563,833.79	5,136,597.74
Due to national banks	128,627,494.44	120,755,565.86	132,804,924.02	110,047,347.67	124,218,392.83
Due to State banks ..	39,025,165.44	35,005,127.84	39,878,826.42	33,789,083.82	34,794,963.37
Notes rediscounted ..	3,818,686.91	4,225,622.04	4,745,178.22	5,549,431.82	6,545,059.78
Bills payable	6,002,896.91	5,821,551.76	5,942,479.34	6,040,562.06	6,946,416.17
Total	1,719,415,657.34	1,743,652,213.55	1,770,837,269.40	1,755,857,098.24	1,773,556,532.43

1873.

	FEBRUARY 28.	APRIL 25.	JUNE 13.	SEPTEMBER 12.	DECEMBER 26.
	1,947 banks.	1,962 banks.	1,968 banks.	1,976 banks.	1,976 banks.
Capital stock	\$484,551,811.00	\$487,891,251.00	\$490,109,801.00	\$491,072,616.00	\$490,266,611.00
Surplus fund	114,681,048.73	115,805,574.57	116,847,454.62	120,314,499.20	120,961,267.91
Undivided profits....	48,578,045.28	52,415,348.46	55,306,154.69	54,515,131.76	58,375,169.43
Nat'l bank circulation	336,292,459.00	338,163,864.00	338,788,504.00	339,081,799.00	341,320,256.00
State bank circulation	1,368,271.00	1,260,208.00	1,224,470.00	1,188,853.00	1,130,585.00
Dividends unpaid....	1,465,993.60	1,462,336.77	1,400,491.90	1,402,547.89	1,269,474.74
Individual deposits..	656,187,551.61	616,848,358.25	641,121,775.27	622,685,563.29	540,510,602.78
U. S. Deposits	7,044,848.34	7,880,057.73	8,691,001.95	7,829,327.73	7,680,375.26
Dep'ts U.S. dis. officers	5,835,696.90	4,425,750.14	6,416,275.10	8,098,560.13	4,705,593.36
Due to national banks	134,231,842.95	126,631,926.24	137,856,085.67	133,672,732.94	114,996,666.54
Due to State banks...	38,124,803.85	35,036,433.18	40,741,788.47	39,298,148.14	36,598,076.29
Notes rediscounted ..	5,117,810.50	5,403,043.38	5,515,900.67	5,987,512.36	3,811,487.89
Bills payable	5,672,532.75	7,059,128.39	7,215,157.04	5,480,564.09	7,754,137.41
Total	1,839,152,715.21	1,800,303,280.11	1,851,234,860.38	1,830,627,845.53	1,729,380,303.61

1874.

	FEBRUARY 27.	MAY 1.	JUNE 26.	OCTOBER 2.	DECEMBER 31.
	1,975 banks.	1,978 banks.	1,983 banks.	2,004 banks.	2,027 banks.
Capital stock	\$490,859,101.00	\$490,077,001.00	\$491,003,711.00	\$493,765,121.00	\$495,802,481.00
Surplus fund	123,497,347.20	125,561,081.23	126,239,368.41	128,958,106.84	130,485,641.37
Undivided profits...	50,236,919.88	54,331,713.13	58,332,965.71	51,484,437.32	51,477,629.33
Nat'l bank circulation	339,602,955.00	340,267,149.00	338,538,743.00	333,225,298.00	331,193,159.00
State bank circulation	1,078,988.00	1,049,286.00	1,009,021.00	964,567.00	860,417.00
Dividends unpaid....	1,291,055.63	2,259,129.91	1,242,474.81	3,516,276.99	6,088,845.01
Individual deposits..	595,350,334.90	649,286,298.95	622,863,154.44	669,068,995.88	682,846,607.45
U. S. deposits	7,276,959.87	7,094,422.27	7,322,830.85	7,302,153.58	7,492,307.78
Dep'ts U.S. dis. officers	5,034,624.46	3,297,689.24	3,238,639.20	3,927,838.27	3,579,722.94
Due to national banks	138,435,388.39	135,640,418.24	143,033,822.25	125,102,049.93	129,188,671.42
Due to State banks...	48,112,223.40	48,683,924.34	50,227,426.18	50,718,007.87	51,629,602.56
Notes rediscounted ..	3,448,828.92	4,581,420.38	4,436,256.22	4,197,372.25	6,365,652.97
Bills payable	4,275,002.51	4,772,661.59	4,352,560.57	4,950,727.51	5,398,900.83
Total	1,808,500,520.16	1,867,802,796.28	1,851,840,913.54	1,877,180,942.44	1,902,409,638.46

264 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1875.

Resources.	MARCH 1.	MAY 1.	JUNE 30.	OCTOBER 1.	DECEMBER 17.
	2,029 banks.	2,046 banks.	2,076 banks.	2,088 banks.	2,086 banks.
Loans and discounts	\$956,485,939.35	\$971,835,298.74	\$972,920,532.14	\$984,691,434.40	\$962,571,807.70
Bonds for circulation	380,682,630.00	378,026,900.00	375,127,900.00	370,321,700.00	363,618,100.00
Bonds for deposits	14,492,200.00	14,372,200.00	14,147,200.00	14,097,200.00	13,981,500.00
U. S. bonds on hand	18,062,150.00	14,297,650.00	12,753,000.00	13,989,950.00	16,009,550.00
Other stocks and b'ds	28,268,841.69	29,102,197.10	32,010,316.18	33,505,045.15	31,657,960.52
Due from res've ag'ts	89,991,175.34	80,620,878.75	89,788,908.73	85,701,259.82	81,462,682.27
Due from nat'l banks	44,720,394.11	46,039,597.57	48,513,388.86	47,028,769.18	44,831,891.48
Due from State banks	12,724,243.97	12,094,086.39	11,625,647.15	11,963,768.90	11,895,551.08
Real estate, etc.	39,430,952.12	40,312,285.99	40,969,020.49	42,366,647.65	41,583,311.84
Current expenses	7,790,581.86	7,706,700.42	4,992,044.34	7,841,213.05	9,218,455.47
Premiums paid	9,006,880.92	8,434,453.14	8,742,393.83	8,670,091.18	9,442,801.54
Cash items	11,734,762.42	13,122,145.88	12,433,100.43	12,758,872.03	11,238,725.72
Clear'g-house exch'gs	81,127,796.39	116,970,819.05	88,924,025.93	75,142,863.45	67,886,967.04
Bills of other banks	18,909,397.00	19,504,640.00	24,261,961.00	18,528,837.00	17,166,190.00
Fractional currency	3,008,592.12	2,702,326.44	2,620,504.26	2,595,631.78	2,901,023.10
Specie	16,667,106.17	10,620,361.64	18,999,582.30	8,050,329.73	17,070,903.00
Legal-tender notes	78,508,170.00	84,015,928.00	87,492,885.00	76,458,734.00	70,725,077.00
U. S. cert's of deposit	37,200,000.00	38,615,000.00	47,310,000.00	48,810,000.00	31,005,000.00
Due from U. S. Treas	21,007,919.76	21,454,422.29	19,640,785.52	19,686,960.30	19,202,256.68
Total	1,869,819,753.22	1,909,847,891.40	1,913,239,201.16	1,882,209,307.62	1,823,469,752.44

1876.

	MARCH 10.	MAY 12.	JUNE 30.	OCTOBER 2.	DECEMBER 22.
	2,091 banks.	2,089 banks.	2,091 banks.	2,089 banks.	2,082 banks.
Loans and discounts	\$950,205,555.62	\$939,895,085.34	\$933,686,530.45	\$931,304,714.06	\$929,066,408.42
Bonds for circulation	354,547,750.00	344,537,350.00	339,141,750.00	337,170,400.00	336,705,300.00
Bonds for deposits	14,216,500.00	14,128,000.00	14,328,000.00	14,698,000.00	14,757,000.00
U. S. bonds on hand	25,910,650.00	26,577,000.00	30,842,300.00	33,142,150.00	31,937,950.00
Other stocks and b'ds	30,425,430.43	30,965,195.82	32,482,805.75	34,445,157.16	31,565,914.50
Due from res've ag'ts	90,068,360.35	86,769,083.97	87,989,900.90	87,326,950.48	83,789,174.65
Due from nat'l banks	42,341,542.67	44,328,609.46	47,417,029.03	47,525,089.98	44,011,664.97
Due from State banks	11,180,562.15	11,262,193.96	10,989,507.95	12,061,283.08	12,415,841.97
Real estate, etc.	41,937,617.25	42,183,958.78	42,722,415.27	43,121,942.01	43,498,445.49
Current expenses	8,296,207.85	6,820,573.35	5,025,549.38	6,987,644.46	9,818,422.88
Premiums paid	10,946,713.15	10,414,347.28	10,624,034.03	10,715,251.16	10,811,300.66
Cash items	9,517,868.86	9,693,186.37	11,724,592.67	12,043,139.68	10,658,709.26
Clear'g-house exch'gs	58,863,182.43	56,806,632.63	75,328,878.84	87,870,817.06	68,027,016.40
Bills of other banks	18,536,502.00	20,347,964.00	20,398,422.00	15,910,315.00	17,521,663.00
Fractional currency	3,215,594.30	2,771,886.26	1,987,897.44	1,417,203.66	1,146,741.94
Specie	29,077,345.85	21,714,594.36	25,218,469.92	21,360,767.42	32,999,647.89
Legal-tender notes	76,768,446.00	79,858,661.00	90,836,876.00	84,250,847.00	66,221,400.00
U. S. cert's of deposit	30,805,000.00	27,380,000.00	27,955,000.00	29,170,000.00	26,095,000.00
Due from U. S. Treas	18,479,112.79	16,911,680.20	17,063,407.65	16,743,695.40	16,359,491.73
Total	1,834,369,941.70	1,793,306,002.78	1,825,760,967.28	1,827,265,367.61	1,787,407,093.76

1877.

	JANUARY 20.	APRIL 14.	JUNE 22.	OCTOBER 1.	DECEMBER 28.
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
Loans and discounts	\$920,561,018.65	\$911,946,833.88	\$901,731,416.03	\$891,920,593.54	\$881,856,744.87
Bonds for circulation	337,590,700.00	339,658,100.00	337,754,100.00	336,810,950.00	343,869,550.00
Bonds for deposits	14,782,000.00	15,084,000.00	14,971,000.00	14,903,000.00	13,538,000.00
U. S. bonds on hand	31,988,650.00	32,964,250.00	32,344,050.00	30,088,700.00	28,479,800.00
Other stocks and b'ds	31,819,930.20	32,554,594.44	35,653,755.29	34,435,995.21	32,169,491.03
Due from res've ag'ts	88,098,308.85	84,942,718.41	82,132,099.96	73,284,133.12	75,960,087.27
Due from nat'l banks	44,844,616.88	42,027,778.81	44,567,303.63	45,217,246.82	44,123,924.97
Due from State banks	13,680,990.81	11,911,437.36	11,246,349.79	11,415,761.60	11,479,945.65
Real estate, etc.	43,704,335.47	44,736,549.09	44,818,722.07	45,229,983.25	45,511,932.25
Current expenses	4,131,516.48	7,842,296.86	7,910,864.84	6,915,792.50	8,958,903.60
Premiums paid	10,991,714.50	10,494,505.12	10,320,674.34	9,219,174.02	8,841,939.09
Cash items	10,295,404.19	10,410,623.87	10,099,988.46	11,674,587.50	10,265,059.49
Clear'g-house exch'gs	81,117,889.04	85,159,422.74	57,861,481.13	74,525,215.89	64,664,415.01
Bills of other banks	18,418,727.00	17,942,693.00	20,182,944.00	15,531,467.00	20,312,692.00
Fractional currency	1,238,228.08	1,114,820.09	1,055,123.61	900,805.47	778,084.78
Specie	49,709,267.55	27,070,037.78	21,335,996.06	22,658,820.31	32,907,750.70
Legal-tender notes	72,689,710.00	72,351,573.00	78,004,386.00	66,920,684.00	70,168,248.00
U. S. cert's of deposit	25,470,000.00	32,100,000.00	44,430,000.00	32,410,000.00	26,515,000.00
Due from U. S. Treas	16,441,509.98	16,291,040.84	17,932,574.60	16,021,753.01	16,493,577.08
Total	1,818,174,517.68	1,796,603,275.29	1,774,352,833.81	1,741,084,663.84	1,737,295,145.79

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1891—Continued.

1875.

Liabilities.	MARCH 1.	MAY 1.	JUNE 30.	OCTOBER 1.	DECEMBER 17.
	2,029 banks.	2,046 banks.	2,076 banks.	2,088 banks.	2,086 banks.
Capital stock	\$496, 272, 901. 00	\$498, 717, 143. 00	\$501, 568, 563. 50	\$504, 829, 769. 00	\$505, 485, 865. 00
Surplus fund	131, 249, 079. 47	131, 604, 608. 66	133, 169, 004. 79	134, 356, 076. 41	133, 085, 422. 30
Undivided profits ...	51, 650, 243. 62	55, 907, 619. 95	52, 160, 104. 68	52, 964, 953. 50	59, 204, 937. 81
Nat'l bank circulation	324, 525, 349. 00	323, 321, 230. 00	318, 148, 406. 00	318, 350, 379. 00	314, 979, 451. 00
State bank circulation	824, 876. 00	815, 229. 00	786, 844. 00	772, 348. 00	752, 722. 00
Dividends unpaid ...	1, 601, 255. 48	2, 501, 742. 39	6, 105, 519. 34	4, 003, 534. 90	1, 353, 396. 80
Individual deposits ..	647, 735, 879. 69	695, 347, 677. 70	686, 478, 630. 48	664, 579, 619. 39	618, 517, 245. 74
U. S. deposits	7, 971, 932. 75	6, 797, 972. 00	6, 714, 328. 70	6, 507, 531. 59	6, 652, 556. 67
Dept's U.S.dis.officers	5, 330, 414. 16	2, 766, 387. 41	3, 459, 061. 80	4, 271, 195. 19	4, 232, 550. 87
Due to national banks	137, 735, 121. 44	127, 280, 034. 02	138, 914, 828. 39	129, 810, 681. 60	119, 843, 665. 44
Due to State banks ..	55, 294, 063. 84	53, 037, 582. 89	55, 714, 055. 18	49, 918, 530. 95	47, 048, 174. 56
Notes re-discounted...	4, 841, 600. 20	5, 671, 031. 44	4, 261, 464. 45	5, 254, 453. 66	5, 257, 160. 61
Bills payable	4, 786, 436. 57	6, 079, 632. 94	5, 758, 299. 85	6, 590, 234. 43	7, 056, 583. 64
Total	1,869,819,753. 22	1,909,847,891. 40	1,913,239,201. 16	1,882,209,307. 62	1,823,469,762. 44

1876.

	MARCH 10.	MAY 12.	JUNE 30.	OCTOBER 2.	DECEMBER 22.
	2,091 banks.	2,089 banks.	2,091 banks.	2,089 banks.	2,082 banks.
Capital stock	\$504, 818, 666. 00	\$500, 982, 006. 00	\$500, 393, 796. 00	\$499, 802, 232. 00	\$497, 482, 016. 00
Surplus fund	133, 091, 739. 50	131, 795, 199. 94	131, 897, 197. 21	132, 202, 282. 00	131, 390, 664. 67
Undivided profits	51, 177, 031. 26	49, 039, 278. 75	46, 609, 341. 51	46, 445, 215. 59	52, 327, 715. 08
Nat'l bank circulation	307, 476, 155. 00	300, 252, 085. 00	294, 444, 678. 00	291, 544, 020. 00	292, 011, 575. 00
State bank circulation	714, 539. 00	667, 060. 00	658, 938. 00	628, 847. 00	608, 548. 90
Dividends unpaid ...	1, 405, 829. 06	2, 325, 523. 51	6, 116, 679. 30	3, 848, 705. 64	1, 286, 540. 28
Individual deposits ..	620, 674, 211. 05	612, 355, 096. 59	641, 432, 886. 08	651, 385, 210. 19	619, 350, 223. 06
U. S. deposits	6, 606, 394. 90	8, 493, 878. 18	7, 667, 722. 97	7, 256, 801. 42	6, 727, 155. 14
Dept's U.S.dis.officers	4, 813, 915. 45	2, 505, 273. 30	3, 392, 939. 48	3, 746, 781. 58	4, 749, 615. 39
Due to national banks	139, 407, 880. 06	127, 880, 045. 04	131, 702, 164. 87	131, 535, 969. 04	122, 351, 818. 09
Due to State banks ..	54, 002, 131. 54	46, 706, 969. 52	51, 403, 995. 59	48, 250, 111. 63	48, 685, 392. 14
Notes re-discounted...	4, 631, 582. 57	4, 653, 460. 08	3, 867, 622. 24	4, 464, 407. 31	4, 553, 158. 76
Bills payable	6, 049, 566. 31	5, 650, 126. 87	6, 173, 006. 03	6, 154, 784. 21	5, 882, 672. 15
Total	1,834,369,941. 70	1,793,306,002. 78	1,825,760,967. 28	1,827,265,967. 61	1,787,407,093. 76

1877.

	JANUARY 20.	APRIL 14.	JUNE 22.	OCTOBER 1.	DECEMBER 28.
	2,083 banks.	2,073 banks.	2,078 banks.	2,080 banks.	2,074 banks.
Capital stock	\$493, 634, 611. 00	\$489, 684, 645. 00	\$481, 044, 771. 00	\$479, 467, 771. 00	\$477, 128, 771. 00
Surplus fund	130, 324, 169. 02	127, 793, 320. 52	124, 714, 072. 93	122, 776, 121. 24	121, 618, 455. 32
Undivided profits	37, 456, 530. 32	45, 609, 418. 27	50, 508, 351. 70	44, 572, 678. 72	6, 727, 155. 14
Nat'l bank circulation	292, 831, 351. 00	294, 710, 313. 00	290, 002, 057. 00	291, 874, 236. 00	299, 240, 475. 00
State bank circulation	581, 242. 00	535, 963. 00	521, 611. 00	481, 738. 00	470, 540. 00
Dividends unpaid	2, 448, 909. 70	1, 853, 974. 79	1, 398, 101. 52	3, 623, 703. 43	1, 404, 178. 34
Individual deposits ..	659, 891, 969. 76	641, 772, 528. 08	636, 267, 529. 20	616, 403, 987. 12	604, 512, 514. 52
U. S. deposits	7, 234, 696. 96	7, 584, 267. 72	7, 187, 431. 67	7, 972, 714. 75	6, 529, 031. 09
Dept's U.S.dis.officers	3, 108, 316. 55	3, 076, 878. 70	3, 710, 167. 20	2, 376, 983. 02	3, 780, 759. 43
Due to national banks	130, 293, 566. 36	125, 422, 444. 43	121, 443, 601. 23	115, 028, 954. 38	115, 773, 060. 58
Due to State banks ..	49, 965, 770. 27	48, 604, 820. 09	48, 352, 583. 90	46, 577, 439. 88	44, 807, 958. 79
Notes re-discounted..	4, 000, 063. 82	3, 985, 459. 75	2, 953, 128. 58	3, 791, 219. 47	4, 654, 784. 51
Bills payable	6, 483, 320. 92	5, 969, 241. 94	6, 249, 426. 88	6, 137, 116. 83	5, 843, 107. 03
Total	1,818,174,517. 68	1,796,603,275. 29	1,774,352,833. 81	1,741,084,663. 84	1,737,295,145. 79

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1878.

Resources.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Loans and discounts.	\$854,750,708.87	\$847,620,392.49	\$835,078,133.13	\$833,988,450.59	\$826,017,451.87
Bonds for circulation	343,871,350.00	345,256,350.00	347,332,100.00	347,556,650.00	347,812,300.00
Bonds for deposits	13,329,000.00	19,536,000.00	28,371,000.00	47,936,850.00	49,110,800.00
U. S. bonds on hand	34,881,600.00	33,615,700.00	40,479,900.00	46,785,600.00	44,255,850.00
Other stocks and b'ds	34,674,307.21	34,697,320.53	36,694,996.24	36,859,534.82	35,816,810.47
Due from res'v'e ag'ts	86,016,990.78	71,331,219.27	78,875,055.92	85,083,418.51	81,733,137.00
Due from nat'l banks	39,692,105.87	40,545,522.72	41,897,858.89	41,492,918.75	43,144,220.68
Due from State banks	11,683,050.17	12,413,579.10	12,232,316.30	12,314,698.11	12,259,856.00
Real estate, etc.	455,792,363.73	455,901,536.93	46,153,409.35	46,702,476.26	46,728,147.36
Current expenses	7,786,572.42	7,239,365.78	4,718,618.66	6,272,566.73	7,608,128.83
Premiums paid	7,806,252.00	7,574,255.95	7,335,454.49	7,134,735.68	6,978,768.71
Cash items	10,107,583.76	10,989,440.78	11,525,376.07	10,982,432.89	9,985,004.21
Clear'g-house exch'gs	66,498,965.23	95,525,134.28	87,498,287.82	82,372,537.88	61,998,286.11
Bills of other banks.	16,250,569.00	18,363,335.00	17,063,576.00	16,929,721.00	19,392,281.00
Fractional currency.	697,398.86	661,044.69	610,081.25	615,661.04	496,864.34
Specie.	54,729,558.02	46,023,756.06	29,251,469.77	30,688,606.59	34,355,250.36
Legal-tender notes	64,034,972.00	67,245,975.00	71,643,402.00	64,428,600.00	64,672,762.00
U. S. cert'fs of deposit	20,605,000.00	20,995,000.00	36,905,000.00	32,690,000.00	32,520,000.00
Due from U. S. Treas.	16,257,608.98	16,364,030.47	16,798,667.62	16,543,674.38	17,940,918.34
Total	1,729,465,956.90	1,741,898,959.05	1,750,464,706.51	1,767,279,133.21	1,742,826,837.37

1879.

	JANUARY 1.	APRIL 4.	JUNE 14.	OCTOBER 2.	DECEMBER 12.
	2,051 banks.	2,048 banks.	2,048 banks.	2,048 banks.	2,052 banks.
Loans and discounts.	\$823,906,765.68	\$814,653,422.69	\$835,875,012.36	\$878,503,097.45	\$933,543,661.93
Bonds for circulation	347,118,300.00	348,487,700.00	352,208,000.00	357,313,300.00	364,272,700.00
Bonds for deposits	66,507,350.00	309,348,450.00	257,038,200.00	18,204,650.00	14,788,800.00
U. S. bonds on hand	44,257,250.00	54,601,750.00	62,180,300.00	52,942,100.00	40,677,500.00
Other stocks and b'ds	35,569,400.93	36,747,129.40	37,617,015.13	39,671,916.50	38,836,369.80
Due from res'v'e ag'ts	77,925,068.68	74,003,830.40	93,443,463.95	107,023,546.81	102,742,452.54
Due from nat'l banks	44,161,948.46	39,143,388.90	48,192,531.93	46,692,994.78	55,352,459.82
Due from State banks	11,892,540.26	10,535,252.99	11,258,620.45	13,630,772.63	14,425,072.00
Real estate, etc.	47,091,964.70	47,461,614.54	47,796,108.26	47,817,169.36	47,992,332.99
Current expenses	4,033,024.67	6,693,668.43	6,913,430.46	6,111,256.56	7,474,082.10
Premiums paid	6,366,048.85	6,600,390.80	5,674,497.80	4,332,419.63	4,150,836.17
Cash items	13,564,550.25	10,011,294.64	10,209,982.43	11,306,132.48	10,377,272.77
Clear'g-house exch'gs	100,035,237.82	63,712,445.55	83,152,359.49	12,964,964.25	112,172,677.95
Bills of other banks.	19,535,588.00	17,068,505.00	16,685,484.00	16,707,550.00	16,406,218.00
Fractional currency.	475,538.50	467,177.47	446,217.26	396,065.06	374,227.02
Specie.	41,499,757.32	41,148,563.41	42,333,287.44	42,173,731.23	79,013,041.59
Legal-tender notes	70,561,233.00	64,461,231.00	67,059,152.00	69,196,696.00	54,715,096.00
U. S. cert'fs of deposit	28,915,000.00	21,835,000.00	25,180,000.00	26,770,000.00	10,860,000.00
Due from U. S. Treas.	17,175,435.13	17,029,121.31	16,620,886.20	17,029,065.45	17,054,816.40
Total	1,800,592,002.25	1,934,068,936.53	2,019,884,549.16	1,868,787,428.19	1,925,229,617.08

1880.

	FEBRUARY 21.	APRIL 23.	JUNE 11.	OCTOBER 1.	DECEMBER 31.
	2,061 banks.	2,075 banks.	2,076 banks.	2,090 banks.	2,095 banks.
Loans and discounts.	\$974,295,360.70	\$992,970,823.10	\$994,712,646.41	\$1,040,977,267.53	\$1,071,356,141.79
Bonds for circulation	361,901,700.00	361,274,650.00	359,512,050.00	357,789,350.00	358,042,550.00
Bonds for deposits	14,917,000.00	14,722,000.00	14,727,000.00	14,827,000.00	14,726,500.00
U. S. bonds on hand	36,798,600.00	29,590,000.00	28,605,800.00	28,793,400.00	25,016,400.00
Other stocks and b'ds	41,223,583.33	42,494,927.73	44,947,345.75	48,803,150.22	48,628,372.77
Due from res'v'e ag'ts	117,791,386.81	103,964,229.84	115,935,668.27	134,562,778.70	126,155,014.40
Due from nat'l banks	53,230,034.03	54,493,465.09	56,578,444.69	63,233,796.84	69,079,326.15
Due from State banks	14,501,152.51	13,293,775.94	13,461,582.77	15,881,197.74	17,111,241.03
Real estate, etc.	47,845,915.77	47,808,207.09	47,979,244.53	48,045,832.54	47,784,467.47
Current expenses	6,404,743.54	7,007,404.19	6,778,229.19	6,386,182.01	4,442,440.02
Premiums paid	3,908,059.27	3,791,703.33	3,702,354.60	3,488,470.11	3,288,602.63
Cash items	10,320,274.51	9,857,615.34	9,980,179.32	12,729,002.19	14,713,929.02
Clear'g-house exch'gs	166,736,402.64	99,357,056.41	122,390,409.45	121,095,249.72	229,733,904.59
Bills of other banks.	15,369,257.00	21,064,504.00	21,008,193.00	18,210,943.00	21,549,367.00
Fractional currency.	397,187.23	395,747.67	387,226.13	387,717.73	389,921.75
Specie.	89,442,051.75	86,429,732.21	99,506,505.26	109,346,509.49	107,172,900.92
Legal-tender notes	55,229,408.00	61,048,941.00	64,470,717.00	56,640,458.00	56,126,934.00
U. S. cert'fs of deposit	10,760,000.00	7,800,000.00	12,510,000.00	7,655,000.00	6,150,000.00
Due from U. S. Treas.	16,994,381.37	17,226,060.01	16,999,083.78	17,103,869.00	17,125,822.37
Total	2,038,066,408.46	1,974,600,472.95	2,035,493,280.15	2,105,786,625.82	2,241,683,829.91

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1891—Continued.

1878.

Liabilities.	MARCH 15.	MAY 1.	JUNE 29.	OCTOBER 1.	DECEMBER 6.
	2,063 banks.	2,059 banks.	2,056 banks.	2,053 banks.	2,055 banks.
Capital stock	\$473,952,541.00	\$471,971,627.00	\$470,393,366.00	\$466,147,436.00	\$464,874,996.00
Surplus fund	120,870,290.10	119,231,126.13	118,178,530.75	116,897,779.98	116,402,118.84
Undivided profits....	45,040,851.85	43,938,961.98	40,482,522.64	40,936,213.58	44,040,171.84
Nat'l bank circulat'n	300,926,284.00	301,884,704.00	299,621,059.00	301,888,092.00	303,324,733.00
State bank circulat'n	439,339.00	426,504.00	417,808.00	413,913.00	400,715.00
Dividends unpaid....	1,207,472.68	1,930,669.58	5,466,350.52	3,118,389.91	1,473,784.86
Individual deposits...	602,882,585.17	625,479,771.12	621,632,160.06	620,236,176.82	598,805,775.56
U. S. deposits	7,243,253.29	13,811,474.14	22,686,619.67	41,654,812.08	40,269,825.72
Dep's U. S. dis.officers	3,004,064.90	2,392,281.61	2,903,531.99	3,342,794.73	3,451,436.56
Due to national banks	123,239,448.50	109,720,896.70	117,845,495.88	122,496,513.92	120,261,774.54
Due to State banks ..	43,979,239.39	44,006,551.05	43,360,527.86	42,636,703.42	41,767,755.07
Notes re-discounted .	2,465,390.79	2,834,012.00	2,453,839.77	3,007,324.85	3,228,132.93
Bills payable	4,215,196.23	4,270,879.74	5,022,894.87	4,502,982.92	4,525,617.45
Total	1,729,465,956.90	1,741,898,959.05	1,750,464,706.51	1,767,279,133.21	1,742,826,837.37

1879.

	JANUARY 1.	APRIL 4.	JUNE 14.	OCTOBER 2.	DECEMBER 12.
	2,051 banks.	2,048 banks.	2,048 banks.	2,048 banks.	2,052 banks.
Capital stock	\$462,031,396.00	\$453,611,362.00	\$455,244,415.00	\$454,067,365.00	\$454,498,515.00
Surplus fund	116,200,863.52	114,823,316.49	114,321,375.87	114,786,528.10	115,429,031.93
Undivided profits....	36,836,269.21	40,812,777.59	45,802,815.82	41,300,941.40	47,573,820.75
Nat'l bank circulat'n	303,596,470.00	304,467,139.00	307,328,695.00	313,786,342.00	321,949,154.00
State bank circulat'n	388,368.00	352,452.00	339,927.00	325,954.00	322,502.00
Dividends unpaid....	5,816,348.82	2,158,516.79	1,300,059.13	2,658,337.46	1,305,480.45
Individual deposits...	643,337,745.26	598,822,694.02	648,934,141.42	719,737,568.89	755,459,966.01
U. S. deposits	59,701,222.90	303,463,505.09	248,421,340.25	11,018,862.74	6,923,323.97
Dep's U. S. dis.officers	3,556,801.25	2,689,189.44	3,682,320.67	3,469,600.02	3,893,217.43
Due to national banks	118,311,635.60	110,481,176.98	137,360,091.60	149,200,257.16	152,484,079.44
Due to State banks ..	44,035,787.56	43,709,770.14	50,403,064.54	52,022,453.99	59,232,391.93
Notes re-discounted .	2,926,434.95	2,224,491.91	2,226,896.89	2,205,015.54	2,116,484.47
Bills payable	3,942,659.18	4,452,544.48	4,510,876.47	4,208,201.89	4,041,649.70
Total	1,800,592,002.25	1,984,068,936.53	2,019,884,549.16	1,868,787,428.19	1,925,229,617.08

1880.

	FEBRUARY 21.	APRIL 23.	JUNE 11.	OCTOBER 1.	DECEMBER 31.
	2,061 banks.	2,075 banks.	2,076 banks.	2,090 banks.	2,095 banks.
Capital stock	\$454,518,585.00	\$456,097,935.00	\$455,909,565.00	\$467,553,985.00	\$458,540,085.00
Surplus fund	117,044,043.03	117,299,350.09	118,102,014.11	120,518,583.43	121,824,629.03
Undivided profits....	42,863,804.95	48,226,087.61	50,443,635.45	46,139,690.24	47,946,741.64
Nat'l bank circulat'n	320,303,874.00	320,759,472.00	318,088,562.00	317,350,036.00	317,484,496.00
State bank circulat'n	303,452.00	299,790.00	290,738.00	271,045.00	258,499.00
Dividends unpaid ...	1,365,001.91	1,542,447.98	1,330,179.85	3,452,504.17	6,198,238.38
Individual deposits...	848,926,599.86	791,555,059.63	833,701,034.20	873,537,637.07	1,006,452,852.82
U. S. deposits	7,856,791.97	7,925,988.37	7,680,905.47	7,548,538.67	7,898,100.94
Dep's U. S. dis.officers	3,069,880.74	3,220,606.64	3,026,757.34	3,344,386.62	3,489,501.01
Due to national banks	170,245,061.08	157,209,759.14	171,462,131.23	192,124,705.10	192,413,295.78
Due to State banks ..	65,439,334.51	63,317,107.96	67,938,795.35	75,735,677.06	71,185,817.08
Notes re-discounted .	1,918,788.88	2,616,900.55	2,258,544.72	3,178,232.50	3,354,697.18
Bills payable	4,181,280.53	4,529,967.98	5,260,417.43	5,031,004.96	4,636,876.05
Total	2,038,006,408.46	1,974,600,472.95	2,035,493,280.15	2,105,786,625.82	2,241,683,829.91

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1881.

Resources.	MARCH 11.	MAY 6.	JUNE 30.	OCTOBER 1.	DECEMBER 31.
	2,094 banks.	2,102 banks.	2,115 banks.	2,132 banks.	2,164 banks.
Loans and discounts	\$1,073,786,749.70	\$1,093,649,382.18	\$1,144,988,949.45	\$1,173,796,063.09	\$1,169,177,567.16
Bonds for circulation	339,811,950.00	352,653,500.00	358,287,500.00	363,385,500.00	368,795,700.00
Bonds for deposits	14,851,500.00	15,240,000.00	15,265,000.00	15,540,000.00	15,715,000.00
U. S. bonds on hand	46,626,150.00	44,116,500.00	48,584,950.00	40,866,750.00	31,884,000.00
Other stocks and b'ds	49,545,154.92	52,968,123.98	58,049,292.63	61,052,402.95	62,663,218.93
Due from res'v'e ag'ts	120,820,691.09	128,017,627.03	156,258,637.05	132,968,183.12	123,530,465.75
Due from nat'l banks	62,295,517.34	63,176,225.67	75,709,599.78	78,505,446.17	77,633,902.77
Due from State banks	17,032,261.64	16,938,734.56	18,850,775.34	19,306,826.62	17,644,704.62
Real estate, etc.	47,525,790.02	47,791,348.36	47,834,060.20	47,329,111.16	47,445,050.46
Current expenses	7,810,930.83	6,096,109.78	4,235,911.19	6,731,936.48	4,647,101.04
Premiums paid	3,530,516.71	4,024,763.60	4,115,980.01	4,138,485.71	3,891,728.72
Cash items	10,144,682.87	11,826,603.16	13,534,227.31	14,831,879.30	17,337,964.78
Clear'g-house exch'gs	147,761,543.96	106,633,558.01	143,960,236.84	189,232,255.95	217,214,627.10
Bills of other banks	17,733,032.00	25,120,933.00	21,631,932.00	17,732,712.00	24,190,534.00
Fractional currency	386,569.63	386,950.21	372,140.23	373,945.96	366,361.52
Specie	105,156,195.24	122,628,562.08	128,638,927.50	114,334,736.12	113,680,639.60
Legal-tender notes	52,156,439.00	62,516,296.00	58,728,713.00	53,158,441.00	60,104,387.00
U. S. cert's of deposit	6,120,000.00	8,015,000.00	9,540,000.00	6,740,000.00	7,930,000.00
Due from U. S. Treas.	17,015,269.83	18,456,600.14	17,251,868.22	17,472,595.96	18,097,923.40
Total	2,140,110,944.78	2,270,226,817.76	2,325,832,700.75	2,358,387,391.59	2,381,890,866.85

1882.

	MARCH 11.	MAY 19.	JULY 1.	OCTOBER 3.	DECEMBER 30.
	2,187 banks.	2,224 banks.	2,239 banks.	2,269 banks.	2,308 banks.
Loans and discounts	\$1,182,661,609.53	\$1,189,094,830.35	\$1,208,932,655.92	\$1,243,203,210.08	\$1,230,456,213.97
Bonds for circulation	367,333,700.00	360,153,800.00	355,789,550.00	357,631,750.00	357,047,650.00
Bonds for deposits	16,993,000.00	15,920,000.00	15,920,000.00	16,111,000.00	16,344,000.00
U. S. bonds on hand	28,523,450.00	29,662,700.00	27,242,550.00	21,314,750.00	15,492,150.00
Other stocks and b'ds	64,430,686.18	55,274,969.32	66,691,399.56	66,168,916.64	66,998,620.36
Due from res'v'e ag'ts	117,452,719.75	121,189,045.23	118,455,012.38	113,277,227.87	122,066,106.75
Due from nat'l banks	68,301,645.12	66,883,512.78	75,366,790.74	68,516,441.06	76,073,227.76
Due from State banks	15,921,432.07	16,800,174.92	16,344,688.66	17,105,468.44	18,405,748.49
Real estate, etc.	47,073,247.45	46,956,574.28	46,425,351.40	46,537,068.41	46,993,408.41
Current expenses	8,494,036.21	6,774,571.86	3,030,464.69	7,238,270.17	5,130,505.53
Premiums paid	3,763,382.59	5,062,314.52	5,494,224.35	6,515,155.03	6,472,585.82
Cash items	13,308,129.70	12,295,256.96	20,166,927.35	14,784,026.21	16,281,315.67
Clear'g-house exch'gs	162,088,077.94	107,270,004.71	159,114,220.08	208,366,540.08	155,951,194.81
Bills of other banks	19,440,082.00	26,226,186.00	21,406,758.00	20,689,425.00	25,344,775.00
Fractional currency	380,508.07	390,226.36	373,725.83	396,367.24	401,314.70
Specie	109,984,111.04	112,415,806.73	111,694,262.54	102,857,778.27	106,427,159.40
Legal-tender notes	56,833,573.00	55,969,622.00	64,010,518.00	63,313,517.00	68,478,421.00
U. S. cert's of deposit	9,445,000.00	10,385,000.00	11,045,000.00	8,845,000.00	8,775,000.00
Due from U. S. Treas.	17,720,701.67	17,099,385.14	16,830,407.40	17,161,367.94	17,954,069.42
Total	2,309,057,088.72	2,277,924,911.13	2,344,342,686.90	2,399,833,676.84	2,360,793,467.09

1883.

	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 2.	DECEMBER 31.
	2,343 banks.	2,375 banks.	2,417 banks.	2,501 banks.	2,529 banks.
Loans and discounts	\$1,249,114,879.43	\$1,262,339,981.87	\$1,285,591,902.19	\$1,309,244,781.04	\$1,307,491,250.34
Bonds for circulation	354,746,500.00	354,480,250.00	354,002,900.00	351,412,850.00	345,595,800.00
Bonds for deposits	16,799,000.00	16,949,000.00	17,116,000.00	17,081,000.00	16,846,000.00
U. S. bonds on hand	17,850,100.00	15,870,600.00	16,978,150.00	13,593,050.00	13,151,250.00
Other stocks and b'ds	68,428,685.87	68,340,590.79	68,532,078.03	71,114,031.11	71,609,421.62
Due from res'v'e ag'ts	121,024,154.60	109,906,823.23	126,646,954.62	124,918,728.71	128,999,606.92
Due from nat'l banks	67,263,503.86	68,477,918.02	66,164,638.21	65,714,229.44	77,902,785.07
Due from State banks	16,993,341.72	19,382,129.33	19,451,498.16	18,266,275.05	19,402,047.12
Real estate, etc.	47,063,305.68	47,155,909.89	47,592,169.52	48,337,665.02	49,540,760.35
Current expenses	8,949,615.28	7,754,938.86	8,829,728.26	6,808,327.30	4,878,318.44
Premiums paid	7,420,939.84	7,798,445.04	8,079,728.01	8,064,073.60	8,647,252.96
Cash items	11,360,731.07	15,461,050.16	11,109,701.18	13,581,049.04	17,491,804.43
Clear'g-house exch'gs	107,790,065.17	145,990,998.18	90,792,076.08	96,553,211.76	134,545,273.96
Bills of other banks	19,739,526.00	22,635,833.00	26,279,856.00	22,675,447.00	28,809,699.00
Fractional currency	431,931.15	446,318.94	450,447.36	443,951.12	427,764.35
Specie	97,962,366.34	103,007,260.32	115,354,394.62	107,817,983.53	114,276,153.04
Legal-tender notes	60,848,068.00	68,256,468.00	73,832,458.00	70,672,997.00	80,559,796.00
U. S. cert's of deposit	8,405,000.00	8,420,000.00	10,685,000.00	9,970,000.00	10,840,000.00
Due from U. S. Treas.	16,726,451.30	17,497,694.31	17,407,906.20	16,580,712.60	16,865,938.85
Total	2,298,918,165.11	2,360,192,235.85	2,364,833,122.44	2,372,656,364.82	2,445,880,917.49

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1891—Continued.

1881.

Liabilities.	MARCH 11.	MAY 6.	JUNE 30.	OCTOBER 1.	DECEMBER 31.
	2,094 banks.	2,102 banks.	2,115 banks.	2,132 banks.	2,164 banks.
Capital stock	\$458, 254, 935. 00	\$459, 039, 205. 00	\$460, 227, 835. 00	\$463, 821, 985. 00	\$465, 859, 835. 00
Surplus fund	122, 470, 996. 73	124, 405, 926. 91	126, 679, 517. 97	128, 140, 617. 75	129, 867, 493. 92
Undivided profits....	54, 072, 225. 49	54, 906, 090. 47	54, 684, 137. 16	56, 372, 190. 92	54, 221, 816. 10
Nat'l bank circulation	298, 590, 802. 00	309, 737, 193. 00	312, 223, 352. 00	320, 200, 069. 00	325, 018, 161. 00
State bank circulat'n	252, 765. 00	252, 647. 00	242, 967. 00	244, 399. 00	241, 701. 00
Dividends unpaid....	1, 402, 118. 43	2, 617, 134. 37	5, 871, 595. 59	3, 836, 445. 84	6, 372, 737. 13
Individual deposits..	933, 392, 430. 75	1, 027, 040, 514. 10	1, 031, 731, 043. 42	1, 070, 997, 431. 71	1, 102, 679, 163. 71
U. S. deposits	7, 381, 149. 25	9, 504, 081. 25	8, 971, 826. 73	8, 476, 689. 74	8, 796, 678. 73
Dep's U. S. dis. officers	3, 839, 324. 77	3, 371, 512. 48	3, 272, 010. 45	3, 631, 803. 41	3, 595, 726. 83
Due to national banks	181, 677, 285. 37	191, 250, 091. 90	223, 503, 034. 19	205, 862, 945. 80	197, 252, 326. 01
Due to State banks..	71, 579, 477. 47	80, 700, 506. 06	91, 035, 599. 65	89, 047, 471. 00	79, 380, 429. 38
Notes re-discounted..	2, 616, 203. 05	2, 908, 370. 45	2, 220, 053. 02	3, 091, 165. 80	4, 122, 472. 79
Bills payable	4, 581, 231. 47	4, 493, 544. 77	5, 169, 128. 57	4, 664, 077. 12	4, 482, 325. 25
Total	2, 140, 110, 944. 78	2, 270, 226, 817. 76	2, 325, 832, 700. 75	2, 358, 387, 391. 59	2, 381, 890, 666. 85

1882.

	MARCH 11.	MAY 19.	JULY 1.	OCTOBER 3.	DECEMBER 30.
	2,187 banks.	2,224 banks.	2,239 banks.	2,269 banks.	2,308 banks.
Capital stock	\$469, 390, 232. 00	\$473, 819, 124. 00	\$477, 184, 390. 00	\$483, 104, 213. 00	\$484, 883, 492. 00
Surplus fund	130, 924, 139. 66	129, 233, 358. 24	131, 079, 251. 16	131, 977, 450. 77	135, 930, 969. 31
Undivided profits....	60, 476, 764. 98	62, 345, 199. 19	52, 128, 817. 73	61, 180, 310. 53	55, 343, 816. 94
Nat'l bank circulation	323, 651, 577. 00	315, 671, 236. 00	308, 921, 898. 00	314, 721, 215. 00	315, 230, 925. 00
State bank circulat'n	241, 527. 00	241, 319. 00	235, 173. 00	221, 177. 00	207, 273. 00
Dividends unpaid....	1, 418, 119. 12	1, 950, 554. 88	6, 634, 372. 20	3, 153, 836. 30	6, 805, 057. 82
Individual deposits..	1, 036, 595, 098. 20	1, 001, 687, 693. 74	1, 066, 707, 248. 75	1, 122, 472, 682. 46	1, 066, 901, 719. 85
U. S. deposits	8, 853, 242. 16	9, 741, 133. 36	9, 817, 224. 44	8, 817, 411. 21	9, 622, 303. 56
Dep's U. S. dis. officers	3, 372, 363. 96	3, 493, 252. 88	2, 807, 385. 63	3, 627, 846. 72	3, 786, 262. 20
Due to national banks	187, 433, 824. 90	192, 067, 865. 26	194, 868, 025. 46	180, 075, 749. 77	194, 491, 260. 60
Due to State banks..	78, 859, 675. 85	78, 911, 787. 20	84, 066, 023. 66	79, 885, 652. 22	77, 031, 165. 82
Notes re-discounted..	3, 912, 992. 38	3, 754, 044. 38	4, 195, 210. 99	5, 747, 614. 68	6, 703, 164. 45
Bills payable	4, 428, 531. 51	5, 008, 343. 00	5, 637, 665. 88	4, 848, 517. 18	3, 856, 056. 54
Total	2, 309, 057, 088. 72	2, 277, 924, 911. 13	2, 344, 342, 680. 90	2, 399, 833, 676. 84	2, 360, 793, 467. 09

1883.

	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 2.	DECEMBER 31.
	2,343 banks.	2,375 banks.	2,417 banks.	2,501 banks.	2,529 banks.
Capital stock	\$490, 456, 932. 00	\$493, 963, 069. 00	\$500, 298, 312. 00	\$509, 699, 787. 00	\$511, 837, 575. 00
Surplus fund	136, 922, 884. 44	137, 775, 004. 39	138, 331, 902. 06	141, 991, 789. 18	144, 800, 252. 13
Undivided profits....	59, 340, 913. 64	60, 739, 878. 85	68, 354, 157. 15	61, 560, 652. 04	58, 787, 945. 91
Nat'l bank circulation	312, 778, 053. 00	313, 549, 993. 00	311, 963, 302. 00	310, 517, 857. 00	304, 944, 131. 00
State bank circulat'n	206, 779. 00	198, 162. 00	189, 253. 00	184, 357. 00	181, 121. 00
Dividends unpaid....	1, 389, 092. 96	2, 849, 629. 87	1, 454, 232. 01	3, 229, 226. 31	7, 082, 682. 28
Individual deposits..	1, 004, 111, 400. 55	1, 067, 962, 238. 35	1, 043, 137, 763. 11	1, 049, 437, 700. 57	1, 106, 453, 008. 23
U. S. deposits	9, 613, 873. 33	11, 624, 894. 57	10, 130, 757. 88	10, 183, 196. 95	10, 026, 777. 79
Dep's U. S. dis. officers	3, 787, 225. 31	3, 618, 114. 79	3, 745, 326. 56	3, 980, 259. 28	3, 768, 862. 04
Due to national banks	191, 296, 859. 14	180, 445, 876. 92	194, 150, 676. 43	186, 828, 676. 27	200, 867, 280. 06
Due to State banks..	80, 251, 968. 26	78, 544, 128. 82	84, 744, 666. 35	83, 602, 073. 01	84, 776, 421. 60
Notes re-discounted..	5, 101, 458. 69	5, 557, 183. 69	5, 197, 514. 12	7, 387, 537. 40	8, 248, 562. 67
Bills payable	3, 660, 724. 79	3, 364, 061. 60	3, 137, 259. 77	4, 053, 252. 81	4, 106, 297. 78
Total	2, 298, 918, 165. 11	2, 360, 192, 235. 85	2, 364, 833, 122. 44	2, 372, 656, 364. 82	2, 445, 880, 917. 49

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1884.

Resources.	MARCH 7.	APRIL 24.	JUNE 20.	SEPTEMBER 30.	DECEMBER 30.
	2,563 banks.	2,589 banks.	2,625 banks.	2,664 banks.	2,664 banks.
Loans and discounts.	\$1,321,548,289.62	\$1,333,433,230.54	\$1,269,862,935.96	\$1,245,294,093.37	\$1,234,202,226.44
Bonds for circulation	339,816,150.00	337,342,900.00	334,346,350.00	327,435,000.00	317,586,050.00
Bonds for deposits ..	16,850,000.00	17,135,000.00	17,060,000.00	16,840,000.00	16,740,000.00
U. S. bonds on hand ..	18,672,250.00	15,560,400.00	14,143,000.00	13,579,600.00	12,305,900.00
Other stocks and b'ds	73,155,984.00	73,424,815.97	72,572,306.93	71,363,477.46	73,449,352.07
Due from res'v'e ag'ts	138,705,012.74	122,491,957.98	95,247,152.62	111,993,019.65	121,161,976.80
Due from nat'l banks	64,638,322.58	68,031,209.90	64,891,670.13	66,335,544.57	69,459,884.45
Due from State banks	17,937,976.35	18,145,827.61	16,306,500.91	15,833,982.98	18,329,912.01
Real estate, etc	49,418,805.02	49,667,126.87	50,149,083.90	49,900,886.91	49,889,936.06
Current expenses.....	7,813,880.56	8,054,296.82	8,866,558.09	6,913,508.85	9,670,996.14
Premiums paid.....	9,742,601.42	9,826,386.76	10,605,343.49	11,632,631.68	11,923,447.15
Cash items	11,383,792.57	11,237,975.71	11,382,292.69	13,103,098.55	11,924,152.89
Cl'g-house loan cert's	.....	.....	10,335,000.00	1,690,000.00	1,870,000.00
Clear'g-house exc'g's.	68,403,373.30	83,531,472.58	69,498,913.13	66,257,118.15	75,195,955.95
Bills of other banks.	23,485,124.00	26,525,120.00	23,386,695.00	23,258,854.00	22,377,965.00
Fractional currency.	491,067.76	489,802.51	473,046.66	469,023.89	456,778.26
Specie.....	122,080,127.33	114,744,707.09	109,661,682.11	128,609,474.73	139,747,079.58
Legal-tender notes ..	75,847,095.00	77,712,628.00	76,917,212.00	77,044,659.00	76,369,555.00
U. S. cert's of deposit	14,045,000.00	11,990,000.00	9,870,000.00	14,200,000.00	19,040,000.00
Due from U. S. Treas.	16,465,785.66	17,468,976.58	17,022,999.34	17,739,906.28	15,442,306.52
Total.....	2,390,500,638.51	2,396,813,834.92	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

	MARCH 10.	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Loans and discounts.	\$1,232,327,453.69	\$1,241,450,649.79	\$1,257,655,547.92	\$1,306,143,990.46	\$1,343,517,559.96
Bonds for circulation	813,106,200.00	812,168,500.00	810,102,200.00	807,657,050.00	804,776,750.00
Bonds for deposits ..	16,815,000.00	16,740,000.00	17,607,000.00	17,437,000.00	18,012,000.00
U. S. bonds on hand ..	14,807,650.00	14,769,250.00	14,588,800.00	14,329,400.00	12,665,750.00
Other stocks and b'ds	75,152,919.35	75,019,208.99	77,249,159.42	77,495,230.25	77,533,841.38
Due from res'v'e ag'ts	136,462,273.26	130,903,103.77	132,733,904.34	138,378,515.15	139,239,444.80
Due from nat'l banks	66,442,054.87	67,866,656.57	77,220,972.29	78,967,697.86	79,452,309.67
Due from State banks	17,572,822.65	17,348,938.11	17,180,008.46	17,987,891.44	18,553,946.46
Real estate, etc	49,899,501.42	49,886,378.87	50,729,896.08	51,293,801.16	51,963,062.01
Current expenses.....	7,677,320.27	7,096,268.06	3,533,759.49	6,853,392.72	9,416,971.01
Premiums paid.....	12,330,487.60	12,358,982.70	12,690,963.41	12,511,333.41	11,802,199.86
Cash items	11,228,856.82	11,276,626.48	17,214,373.52	14,347,579.53	12,810,187.64
Cl'g-house loan cert's	1,530,000.00	1,430,000.00	1,380,000.00	1,110,000.00	630,000.00
Clear'g-house exc'g's.	59,085,781.99	72,259,129.39	113,158,675.32	84,926,730.76	92,351,296.77
Bills of other banks.	22,013,314.00	26,217,171.00	23,465,388.00	23,062,765.00	23,178,052.00
Fractional currency.	519,529.96	513,200.12	489,927.18	477,055.17	415,082.64
Trade dollars.....	.....	.....	.....	1,605,763.69	1,670,961.77
Specie.....	167,115,873.67	177,433,119.30	177,612,492.02	174,872,572.54	165,354,352.37
Legal-tender notes ..	71,017,322.00	77,336,999.00	79,701,352.00	69,738,119.00	67,585,466.00
U. S. cert's of deposit	22,760,000.00	19,135,000.00	22,920,000.00	18,800,000.00	11,765,000.00
Due from U. S. Treas.	15,079,935.80	15,473,270.84	14,617,897.02	14,897,114.24	14,981,021.79
Total.....	2,312,744,247.35	2,346,682,452.99	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Loans and discounts.	\$1,367,705,252.80	\$1,398,552,099.71	\$1,421,547,199.22	\$1,450,957,054.93	\$1,470,157,681.13
Bonds for circulation	296,661,400.00	279,414,400.00	270,315,850.00	258,498,950.00	228,384,350.00
Bonds for deposits ..	18,637,000.00	18,810,000.00	19,984,900.00	20,105,900.00	21,040,900.00
U. S. bonds on hand ..	16,580,050.00	12,535,550.00	14,368,650.00	12,326,500.00	10,576,200.00
Other stocks and b'ds	80,227,388.98	83,347,119.93	82,439,901.64	81,825,206.40	81,431,000.00
Due from res'v'e ag'ts	142,805,686.91	133,027,186.53	143,715,221.45	140,764,579.01	142,117,979.28
Due from nat'l banks	76,933,579.67	77,632,198.47	78,091,411.58	80,526,615.77	85,271,697.96
Due from State banks	18,834,235.88	17,720,924.26	18,387,215.76	20,140,256.27	21,465,427.08
Real estate, etc	52,262,718.07	53,117,504.42	53,834,583.58	54,090,070.94	54,763,536.37
Current expenses.....	7,705,805.57	8,084,672.33	5,837,175.21	7,438,741.12	10,283,007.79
Premiums paid.....	12,237,689.15	13,298,269.23	13,641,463.72	14,303,529.55	15,100,621.67
Cash items	15,135,538.48	12,181,455.80	10,408,981.58	13,277,169.64	13,218,973.44
Cl'g-house loan cert's	506,000.00	205,000.00	85,000.00	.....	.....
Clear'g-house exc'g's.	99,923,656.84	76,140,330.60	62,474,605.90	95,536,941.15	70,625,126.92
Bills of other banks.	20,503,303.00	25,129,938.00	21,602,661.00	22,734,085.00	26,132,330.00
Fractional currency.	470,175.18	452,361.34	451,308.89	434,220.93	447,833.09
Trade dollars.....	1,681,630.65	1,713,384.35	1,857,041.56	1,889,794.55	1,827,364.20
Specie.....	171,615,919.39	157,459,870.49	149,000,492.10	156,387,696.00	166,983,566.01
Legal-tender notes ..	67,014,886.00	79,656,788.00	64,039,751.00	62,812,322.00	67,739,828.00
U. S. cert's of deposit	12,430,000.00	11,850,000.00	8,115,000.00	5,855,000.00	6,195,000.00
5% fund with Treas.	12,953,248.20	12,198,526.43	11,868,912.52	11,358,014.97	10,056,128.39
Due from U. S. Treas.	1,513,019.67	1,416,892.00	1,599,303.36	2,592,042.94	975,376.96
Total.....	2,494,337,129.44	2,474,544,481.89	2,453,666,930.07	2,513,854,751.17	2,507,753,912.95

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1891—Continued.

1884.

Liabilities.	MARCH 7.	APRIL 24.	JUNE 20.	SEPTEMBER 30.	DECEMBER 20.
	2,763 banks.	2,589 banks.	2,625 banks.	2,664 banks.	2,664 banks.
Capital stock.....	\$515,725,005.00	\$518,471,844.00	\$522,515,996.00	\$524,271,345.00	\$524,089,065.00
Surplus fund.....	145,741,679.90	146,047,958.07	145,763,416.17	147,055,037.85	146,867,119.06
Undivided profits....	63,644,861.56	67,450,459.00	70,597,487.21	63,234,237.62	70,711,369.95
Nat'l bank circulati'n	298,791,610.00	297,506,243.00	295,175,334.00	289,775,123.00	280,197,043.00
State bank circulat'n	180,589.00	180,576.00	179,666.00	179,653.00	174,645.00
Dividends unpaid....	1,422,901.91	1,415,889.58	1,384,686.71	3,686,160.33	1,831,421.74
Individual deposits..	1,046,050,167.90	1,060,778,388.06	979,020,349.63	975,243,795.14	987,649,055.68
U. S. deposits.....	9,956,875.24	11,233,495.77	10,530,759.44	10,367,909.92	10,655,808.72
Dep's U. S. dis. offic'rs	3,856,461.66	3,588,980.50	3,664,326.13	3,703,804.34	3,749,969.85
Due to national banks	207,461,179.63	192,668,942.31	155,785,354.44	173,979,149.80	187,296,348.30
Due to State banks..	88,466,363.89	86,778,138.85	70,480,617.11	72,408,206.85	72,572,381.43
Notes re-discounted..	6,234,202.32	7,299,284.58	11,343,505.55	11,008,595.07	8,433,724.67
Bills payable.....	2,968,740.50	3,193,635.20	4,262,244.57	4,580,862.15	3,415,524.07
Cl'g-house loan cert's	.....	.....	11,895,000.00	.....	.....
Total	2,390,500,638.51	2,396,813,834.92	2,282,598,742.96	2,279,493,880.07	2,297,143,474.27

1885.

	MARCH 10.	MAY 6.	JULY 1.	OCTOBER 1.	DECEMBER 24.
	2,671 banks.	2,678 banks.	2,689 banks.	2,714 banks.	2,732 banks.
Capital stock.....	\$524,255,151.00	\$525,193,577.00	\$526,273,602.00	\$527,524,410.00	\$529,360,725.00
Surplus fund.....	145,907,800.02	145,103,776.01	146,523,799.94	146,624,642.06	150,155,549.52
Undivided profits....	60,296,452.56	60,184,358.12	52,229,946.61	59,335,519.11	69,229,645.82
Nat'l bank circulati'n	274,054,157.00	273,703,047.00	269,147,690.00	268,869,597.00	267,430,837.00
State bank circulati'n	162,581.00	144,498.00	144,489.00	136,898.00	133,932.00
Dividends unpaid....	1,301,937.73	2,577,236.08	6,414,263.98	3,508,325.38	1,360,977.27
Individual deposits..	996,501,647.40	1,035,802,188.56	1,106,376,516.80	1,102,372,450.35	1,111,429,914.98
U. S. deposits.....	11,006,919.47	11,690,707.52	10,995,974.68	11,552,621.98	12,058,768.36
Dep's U. S. dis. offic'rs	3,039,646.40	3,330,522.70	3,027,218.02	2,714,399.37	3,005,783.11
Due to national banks	205,877,203.00	199,081,104.40	203,932,800.05	213,534,905.08	216,564,533.96
Due to State banks..	82,190,567.43	81,966,092.25	88,847,454.78	86,115,061.25	85,060,162.27
Notes re-discounted..	6,299,722.15	5,736,012.02	5,864,000.85	8,432,792.64	9,932,828.24
Bills payable.....	1,850,462.10	2,167,333.33	2,074,259.76	2,191,380.16	1,951,596.60
Total	2,312,744,247.35	2,346,682,452.99	2,421,852,016.47	2,432,913,002.38	2,457,675,256.13

1886.

	MARCH 1.	JUNE 3.	AUGUST 27.	OCTOBER 7.	DECEMBER 28.
	2,768 banks.	2,809 banks.	2,849 banks.	2,852 banks.	2,875 banks.
Capital stock.....	\$533,360,615.00	\$539,109,291.72	\$545,522,598.00	\$548,240,730.00	\$550,698,675.00
Surplus fund.....	152,872,349.01	153,642,934.88	157,003,875.60	157,249,190.87	159,573,479.21
Undivided profits....	59,376,381.80	67,662,886.02	62,211,565.63	66,503,494.72	79,298,286.13
Nat'l bank circulati'n	256,972,158.00	244,893,097.00	238,273,685.00	228,672,610.00	202,078,287.00
State bank circulati'n	133,931.00	132,470.00	128,336.00	125,002.00	115,352.00
Dividends unpaid....	1,534,905.58	1,526,776.66	1,863,303.62	2,227,810.59	1,590,345.06
Individual deposits..	1,152,660,492.06	1,146,246,911.43	1,113,450,187.35	1,172,968,308.64	1,169,716,413.13
U. S. deposits.....	12,414,566.52	13,670,721.76	14,295,927.74	13,812,023.09	13,705,700.73
Dep's U. S. dis. offic'rs	3,019,018.72	2,798,864.55	2,884,865.62	2,721,276.77	4,276,257.85
Due to national banks	219,778,171.80	204,405,273.11	218,327,437.33	218,395,950.54	223,842,279.46
Due to State banks..	92,663,570.46	90,591,102.81	90,366,354.90	90,246,483.31	91,254,533.23
Notes re-discounted..	8,376,095.20	8,718,911.71	7,948,698.27	10,594,176.56	9,159,345.79
Bills payable.....	1,174,874.29	1,143,240.26	1,381,095.01	2,067,693.48	2,444,958.36
Total	2,494,337,129.44	2,474,544,481.89	2,453,666,930.07	2,513,864,751.17	2,507,753,912.95

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1887.

Resources.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,049 banks.	3,070 banks.
Loans and discounts	\$1,515,534,674.67	\$1,560,291,810.73	\$1,560,371,741.05	\$1,587,540,133.76	\$1,583,941,484.96
Bonds for circulation	211,537,150.00	200,452,300.00	189,032,050.00	189,032,100.00	186,431,900.00
Bonds for deposits	22,976,900.00	24,990,500.00	26,402,000.00	27,757,000.00	42,203,000.00
U. S. bonds on hand	9,721,450.00	8,157,250.00	7,808,000.00	6,914,350.00	6,988,550.00
Other stocks and b'ds	87,441,034.86	88,031,124.15	88,374,337.99	88,831,009.96	90,775,413.31
Due from res'v'ag'ts	163,161,181.37	148,067,874.43	140,270,155.75	140,873,587.98	132,959,765.34
Due from nat'l banks	86,460,829.09	105,576,841.99	299,487,767.80	93,302,413.94	98,227,065.30
Due from State banks	21,725,805.99	22,746,190.43	30,952,187.86	22,103,677.11	21,995,356.41
Real estate, etc.	55,128,600.78	55,729,098.76	56,964,622.58	57,968,159.71	58,825,168.16
Current expenses	8,064,292.40	7,781,151.97	5,158,940.86	8,253,890.72	10,600,817.35
Premiums paid	15,537,721.22	16,806,431.83	17,353,130.17	17,288,771.35	18,797,205.79
Cash items	13,308,520.04	13,065,663.79	16,914,070.02	14,691,373.38	13,826,455.77
Clear'g-house exc'gs	89,239,194.59	86,829,363.73	128,211,628.48	88,775,457.99	85,097,380.41
Bills of other banks	22,235,206.00	25,188,137.00	22,962,737.00	21,937,884.00	23,447,294.00
Fractional currency	577,878.03	556,186.75	564,266.72	540,594.50	554,906.55
Trade dollars	1,803,661.40	184,203.08	63,671.97	509.25	328.09
Specie	171,678,906.15	167,315,665.62	165,104,210.28	165,085,454.38	159,240,643.48
Legal-tender notes	66,228,158.00	79,595,088.00	74,477,342.00	73,751,255.00	75,361,975.00
U. S. cert's of deposit	7,645,000.00	8,025,000.00	7,810,000.00	6,190,000.00	6,165,000.00
5% fund with Treas.	9,280,755.33	8,810,585.35	8,341,988.77	8,310,442.35	8,168,503.20
Due from U. S. Treas.	1,856,195.13	1,113,554.81	660,818.42	985,410.14	1,068,117.43
Total	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Resources.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.
	3,077 banks.	3,098 banks.	3,120 banks.	3,140 banks.	3,150 banks.
Loans and discounts	\$1,584,170,370.51	\$1,606,397,923.95	\$1,628,124,561.83	\$1,684,180,624.27	\$1,676,554,863.67
Bonds for circulation	181,845,450.00	181,042,950.00	177,543,900.00	171,867,200.00	162,820,650.00
Bonds for deposits	56,863,000.00	56,643,000.00	55,788,000.00	54,208,000.00	48,949,000.00
U. S. bonds on hand	6,450,500.00	7,639,350.00	7,830,150.00	6,507,050.00	6,374,400.00
Other stocks and b'ds	94,153,688.97	95,296,917.07	96,265,812.31	99,752,403.73	102,578,808.17
Due from res'v'ag'ts	155,341,240.86	146,477,902.83	158,133,508.31	170,458,592.83	156,267,199.27
Due from nat'l banks	92,980,682.48	95,519,102.26	101,689,774.90	99,821,000.57	107,175,402.59
Due from State banks	21,880,069.60	22,709,703.01	22,714,258.27	23,767,260.53	24,217,165.51
Real estate, etc.	58,366,247.85	60,111,356.86	61,101,833.19	62,634,791.74	63,436,066.74
Current expenses	6,531,237.71	9,843,637.81	5,685,313.21	8,498,758.28	11,342,192.45
Premiums paid	18,779,498.56	19,501,481.06	18,903,434.54	17,615,898.02	16,631,256.56
Cash items	12,255,978.69	14,644,675.77	16,855,801.15	15,071,024.30	14,140,558.12
Clear'g-house exc'gs	73,418,037.29	117,270,706.86	74,229,763.69	102,439,751.67	91,765,292.99
Bills of other banks	23,145,206.00	24,434,212.00	21,343,405.00	21,600,818.00	21,728,238.00
Fractional currency	683,148.93	662,722.27	632,602.42	684,268.41	628,387.42
Trade dollars	437.59	351.15	371.76	419.05	763.56
Specie	173,830,614.62	172,074,011.19	181,292,276.76	178,097,816.64	172,734,278.50
Legal-tender notes	82,317,670.00	83,574,210.00	81,995,643.00	81,099,461.00	82,565,060.00
U. S. cert's of deposit	10,120,000.00	9,330,000.00	12,315,000.00	8,955,000.00	9,220,000.00
5% fund with Treas.	7,993,189.22	7,887,930.36	7,765,837.16	7,555,401.72	7,141,434.41
Due from U. S. Treas.	1,240,035.56	1,361,033.74	1,236,675.66	935,799.31	1,246,391.04
Total	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Resources.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Loans and discounts	\$1,704,067,489.39	\$1,739,651,934.67	\$1,779,054,527.66	\$1,817,257,703.17	\$1,811,686,891.57
Bonds for circulation	156,728,200.00	149,520,850.00	147,502,200.00	146,471,700.00	143,434,700.00
Bonds for deposit	46,384,000.00	44,882,000.00	44,832,000.00	44,063,000.00	41,631,000.00
U. S. bonds on hand	6,395,000.00	6,690,800.00	6,810,100.00	4,438,200.00	3,740,350.00
Other stocks and b'ds	102,215,066.01	103,030,575.31	106,712,474.80	109,313,635.01	111,344,480.32
Due from res'v'ag'ts	192,702,196.35	187,372,295.47	192,590,673.67	189,136,281.01	184,859,765.16
Due from nat'l banks	101,327,319.13	107,091,577.44	108,990,878.96	117,880,749.37	118,206,354.91
Due from State banks	24,651,712.33	26,924,218.24	25,956,516.98	25,417,511.26	28,143,681.33
Real estate, etc.	66,248,183.93	66,855,303.68	67,377,183.12	69,377,173.73	70,694,191.37
Current expenses	7,418,190.08	8,984,846.65	3,760,961.17	8,525,924.84	11,902,368.22
Premiums paid	16,729,244.88	17,058,275.44	17,126,726.31	16,613,917.93	15,847,602.85
Cash items	12,676,652.11	15,049,325.16	14,356,765.37	17,039,786.57	15,134,700.19
Clear'g-house exc'gs	84,111,547.63	101,452,588.54	101,552,062.67	136,783,162.26	103,719,453.43
Bills of other banks	22,411,828.00	25,722,720.00	24,761,487.00	20,875,528.00	20,338,807.00
Fractional currency	717,823.63	698,369.91	719,273.63	682,034.93	720,462.37
Specie	182,284,803.06	185,176,450.86	175,993,868.98	164,326,445.84	171,089,458.10
Legal-tender notes	88,624,800.00	97,838,385.00	97,456,832.00	86,752,093.00	84,490,894.00
U. S. cert's of deposit	13,785,000.00	13,355,000.00	14,890,000.00	12,945,000.00	9,045,000.00
5% fund with Treas.	6,800,148.44	6,565,205.97	6,457,820.66	6,405,058.18	6,276,639.40
Due from U. S. Treas.	1,006,950.97	1,001,795.11	1,161,617.26	976,737.81	1,239,867.01
Total	2,837,406,213.93	2,904,922,517.45	2,937,976,370.24	2,998,290,645.91	2,933,676,687.23

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1891—Continued.

1887.

Liabilities.	MARCH 4.	MAY 13.	AUGUST 1.	OCTOBER 5.	DECEMBER 7.
	2,909 banks.	2,955 banks.	3,014 banks.	3,040 banks.	3,670 banks.
Capital stock	\$555,351,765.00	\$565,629,068.45	\$571,648,811.00	\$578,462,765.00	\$580,733,094.42
Surplus fund	164,337,132.72	167,411,521.03	172,348,398.99	173,913,440.97	175,246,408.26
Undivided profits...	67,248,949.16	70,153,368.11	62,294,634.62	71,451,167.02	79,899,218.06
Nat'l bank circulat'n	186,231,498.00	176,771,539.00	166,625,658.00	167,283,343.00	164,904,094.00
State bank circulat'n	106,100.00	98,716.00	98,697.00	98,699.00	98,676.50
Dividends unpaid...	1,441,628.17	1,977,314.40	2,239,929.46	2,495,127.83	1,343,963.98
Individual deposits.	1,224,925,698.26	1,266,570,537.67	1,285,076,978.58	1,249,477,126.95	1,235,757,941.59
U. S. deposits	15,233,909.94	17,556,485.93	19,186,712.77	20,392,284.03	38,416,276.87
Dep's U. S. dis. officers	4,277,187.61	3,779,735.14	4,074,903.62	4,831,666.14	4,515,024.05
Due to national banks	249,337,482.40	244,575,545.12	235,966,622.46	227,491,984.15	223,088,927.85
Due to State banks.	103,012,552.48	102,089,438.63	103,603,598.14	102,094,625.68	98,809,344.66
Notes re-discounted.	7,556,837.10	10,132,799.64	11,125,236.08	17,312,896.39	16,268,247.74
Bills payable	2,082,374.21	2,567,953.80	2,985,987.60	4,888,439.43	5,105,112.57
Total	2,581,143,115.05	2,629,314,022.42	2,637,276,167.72	2,620,193,475.59	2,624,186,330.55

1888.

Liabilities.	FEBRUARY 14.	APRIL 30.	JUNE 30.	OCTOBER 4.	DECEMBER 12.
	3,077 banks.	3,098 banks.	3,120 banks.	3,140 banks.	3,150 banks.
Capital stock	\$582,194,263.75	\$585,449,487.75	\$588,384,018.25	\$592,621,656.04	\$593,848,247.29
Surplus fund	179,533,475.38	180,053,507.27	183,106,435.70	185,520,564.68	187,292,469.97
Undivided profits...	66,606,930.87	78,196,768.91	70,296,173.67	77,434,426.23	88,302,639.01
Nat'l bank circulat'n	159,750,193.50	158,897,572.00	155,313,853.50	151,702,809.50	143,549,296.50
State bank circulat'n	98,652.50	94,878.50	82,372.50	82,354.50	82,354.50
Dividends unpaid...	1,534,314.51	1,766,496.41	7,381,894.42	2,378,275.70	1,267,920.19
Individual deposits.	1,251,957,844.42	1,309,731,015.16	1,292,842,471.28	1,350,320,861.11	1,331,265,617.08
U. S. deposits	55,135,899.19	54,691,454.69	54,679,643.93	52,140,562.97	46,707,010.38
Dep's U. S. dis. officers	4,255,362.02	4,789,093.63	3,690,652.65	3,993,900.51	4,415,608.41
Due to national banks	241,038,499.93	237,056,940.91	248,248,440.03	260,697,968.60	252,291,134.80
Due to State banks.	105,539,405.53	104,502,668.21	109,871,372.41	114,936,397.15	108,001,606.46
Notes re-discounted.	12,866,722.85	12,724,238.71	13,096,119.55	17,305,750.61	14,844,303.00
Bills payable	3,796,739.99	4,469,076.04	4,955,068.27	6,615,813.47	5,707,581.41
Total	2,664,366,304.44	2,732,423,198.19	2,731,448,016.16	2,815,751,341.07	2,777,575,799.00

1889.

Liabilities.	FEBRUARY 26.	MAY 13.	JULY 12.	SEPTEMBER 30.	DECEMBER 11.
	3,170 banks.	3,206 banks.	3,239 banks.	3,290 banks.	3,326 banks.
Capital stock	\$596,569,330.70	\$599,472,742.88	\$605,851,640.50	\$612,584,095.00	\$617,840,164.67
Surplus fund	192,458,759.90	193,746,169.52	196,911,605.90	197,394,760.55	198,508,794.14
Undivided profits...	76,901,041.65	83,956,827.81	72,532,956.94	84,806,869.13	97,050,091.86
Nat'l bank circulat'n	137,216,136.50	131,123,137.00	128,867,425.00	128,450,600.00	126,039,541.30
State bank circulat'n	82,347.50	81,899.50	81,008.50	80,410.50	81,006.50
Dividends unpaid...	1,338,706.37	2,007,667.72	3,517,596.07	3,600,054.96	1,289,651.13
Individual deposits.	1,354,973,535.80	1,422,042,136.92	1,442,137,979.08	1,475,467,560.37	1,436,402,685.65
U. S. deposits	43,554,480.27	42,965,811.22	43,247,864.17	41,588,613.71	39,224,588.51
Dep's U. S. dis. officers	4,544,501.55	4,136,285.33	3,451,189.34	4,936,644.66	4,672,960.14
Due to national banks	289,753,579.16	286,204,670.64	295,841,107.17	293,015,192.86	267,159,449.09
Due to State banks.	127,751,135.48	124,755,971.73	131,383,466.80	132,327,094.47	123,713,409.48
Notes re-discounted.	9,249,531.33	10,340,502.04	10,133,196.24	16,782,511.36	15,723,378.11
Bills payable	3,013,127.72	4,083,695.14	4,019,334.53	7,196,238.34	5,970,976.65
Total	2,837,406,213.93	2,904,922,517.45	2,937,976,370.24	2,998,290,645.91	2,933,676,687.23

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1890.

Resources.	FEBRUARY 28. 3,383 banks.	MAY 17. 3,438 banks.	JULY 18. 3,484 banks.	OCTOBER 2. 3,540 banks.	DECEMBER 19. 3,573 banks.
Loans and discounts	\$1,844,978,433.06	\$1,904,167,351.00	\$1,933,509,332.89	\$1,986,058,320.13	\$1,932,393,206.08
Bonds for circulation	142,531,500.00	143,790,900.00	144,624,750.00	139,969,050.00	139,688,150.00
Bonds for deposits	31,620,000.00	29,893,000.00	29,663,000.00	28,386,500.00	27,858,500.00
U. S. bonds on hand	5,870,550.00	5,591,800.00	5,624,350.00	2,297,500.00	2,075,600.00
Other stocks and bonds	116,848,501.23	117,051,244.07	116,469,536.45	115,528,951.02	116,609,301.40
Due from reserve agents	188,064,131.93	183,206,306.36	185,821,768.04	189,451,786.49	160,220,682.79
Due from national banks	114,379,065.00	113,600,039.35	112,207,668.35	118,289,612.46	111,573,147.08
Due from State banks	28,800,812.21	28,345,930.67	27,311,955.07	28,485,223.32	28,434,882.79
Real estate, etc.	72,566,724.91	74,211,949.99	75,657,886.82	76,835,316.02	78,060,490.13
Current expenses	9,038,138.73	9,916,955.10	4,257,598.27	9,099,402.20	13,434,612.44
Premiums paid	14,735,693.95	14,450,752.21	14,316,075.03	14,248,488.10	14,568,760.03
Cash items	15,187,240.17	15,443,751.65	13,875,200.34	17,201,819.17	15,057,481.84
Clearing-house exchanges	112,613,788.35	68,428,149.94	88,237,944.43	106,767,176.06	88,818,299.11
Clearing-house loan certificates					13,395,249.00
Bills of other banks	21,318,480.00	19,813,670.00	21,184,428.00	18,492,392.00	18,832,221.00
Fractional currency	807,162.57	745,199.91	793,646.45	766,846.68	755,021.82
Specie	181,546,137.80	178,165,494.43	178,604,063.56	195,908,858.84	190,063,006.20
Legal-tender notes	86,551,602.00	88,088,992.00	92,480,469.00	80,604,731.00	82,177,126.00
U. S. certificates of deposit	8,830,000.00	8,135,000.00	9,825,000.00	6,155,000.00	5,760,000.00
5 per cent fund with Treasurer	6,191,888.87	6,301,510.51	6,305,121.98	6,123,597.88	6,069,110.84
Due from U. S. Treasurer	855,119.70	867,223.14	1,001,631.02	816,923.48	1,093,947.04
Total	3,003,334,970.28	3,010,216,220.33	3,061,770,825.70	3,141,487,494.85	3,046,938,825.59

1891.

Resources.	FEBRUARY 26. 3,601 banks.	MAY 4. 3,633 banks.	JULY 9. 3,652 banks.	SEPTEMBER 25. 3,677 banks.
Loans and discounts	\$1,927,654,559.80	\$1,969,846,379.67	\$1,963,704,948.07	\$2,005,463,205.93
Bonds for circulation	140,183,450.00	140,498,400.00	142,586,400.00	150,035,600.00
Bonds for deposits	27,904,500.00	27,954,500.00	25,150,500.00	20,432,500.00
U. S. bonds on hand	3,466,250.00	3,768,850.00	4,963,650.00	4,439,450.00
Other stocks and bonds	121,099,034.59	122,333,707.66	122,347,244.98	125,179,076.40
Due from reserve agents	182,645,602.94	180,004,721.63	175,591,085.51	193,990,323.44
Due from national banks	110,850,874.53	112,500,098.73	114,471,803.70	115,196,682.26
Due from State banks	27,955,862.77	28,172,653.23	27,742,727.64	29,471,898.95
Real estate, etc.	79,096,556.48	80,874,918.58	81,919,491.00	83,270,122.08
Current expenses	8,396,041.93	11,405,934.04	4,624,889.19	9,879,231.42
Premiums paid	14,491,627.05	14,960,592.48	14,351,727.16	14,705,700.70
Cash items	13,349,234.66	17,602,457.69	16,073,092.99	13,272,545.10
Clearing-house exchanges	77,828,113.56	126,447,384.31	80,305,873.21	122,039,882.10
Clearing-house loan certificates	610,000.00	120,000.00		
Bills of other banks	19,076,045.00	20,456,257.00	21,418,977.00	19,991,167.00
Fractional currency	864,742.88	830,198.62	863,181.74	867,462.37
Specie	201,240,362.82	194,939,411.31	190,769,537.46	183,515,075.91
Legal-tender notes	89,400,399.00	96,375,249.00	100,399,811.00	97,615,608.00
U. S. certificates of deposit	11,655,000.00	11,515,000.00	18,845,000.00	15,720,000.00
5 per cent redemption fund with Treasurer	6,133,544.12	6,158,960.87	6,129,840.09	6,536,931.51
Due from U. S. Treasurer	1,100,310.17	729,226.35	1,155,473.05	1,457,807.85
Total	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1891.—Continued.

1890.

Liabilities.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,383 banks.	3,438 banks.	3,484 banks.	3,540 banks.	3,573 banks.
Capital stock	\$626,598,200.00	\$635,055,276.09	\$642,073,676.00	\$650,447,235.00	\$657,877,225.00
Surplus fund	204,433,604.19	207,136,196.13	212,614,661.01	213,563,895.78	214,965,633.67
Undivided profits..	85,753,976.34	94,049,477.44	79,854,737.58	97,006,635.74	111,772,985.42
National-bank circulation	123,862,282.00	125,791,940.00	126,323,880.00	122,928,084.50	123,038,785.50
State bank circulation	81,003.50	77,352.50	77,335.50	77,333.50	77,328.50
Dividends unpaid..	1,612,499.50	1,766,523.94	2,844,708.73	2,876,836.34	1,167,262.71
Individual deposits	1,479,986,027.48	1,480,474,472.32	1,521,745,665.23	1,564,845,174.67	1,485,095,855.70
U. S. deposits	28,194,911.44	27,047,519.80	27,025,610.38	25,118,559.39	24,922,263.36
Deposits U. S. disb'g officers	4,277,638.17	3,672,054.34	3,552,392.28	4,229,511.42	4,456,472.43
Due to nat'l banks.	297,098,933.41	281,994,358.12	288,296,836.21	285,081,259.25	253,082,126.32
Due to State banks.	137,067,285.29	132,465,337.41	135,305,641.11	141,350,726.21	121,438,255.50
Notes and bills rediscounted	10,371,343.29	13,419,992.95	15,027,632.53	23,660,329.51	25,598,405.72
Bills payable	3,997,265.67	7,265,719.29	7,028,049.14	10,301,913.54	11,501,225.76
Clearing-house loan certificates					11,945,000.00
Total	3,003,334,970.28	3,010,216,220.33	3,061,770,825.79	3,141,487,494.85	3,046,938,825.59

1891.

Liabilities.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	3,601 banks.	3,633 banks.	3,652 banks.	3,677 banks.
Capital stock	\$662,518,459.15	\$667,787,406.15	\$672,903,597.45	\$677,426,870.25
Surplus fund	220,515,678.70	222,491,983.46	227,199,041.46	227,576,485.91
Undivided profits	95,972,506.90	101,502,654.66	87,448,472.14	103,284,673.73
National-bank circulation..	123,112,529.00	123,447,633.00	123,915,643.00	131,323,301.50
State-bank circulation	76,700.50	74,117.50	74,138.50	74,118.50
Dividends unpaid	1,338,745.25	2,104,185.98	4,645,261.20	1,453,735.58
Individual deposits	1,483,450,033.17	1,575,506,099.18	1,535,058,568.73	1,588,318,081.37
U. S. deposits	24,923,462.24	24,411,606.10	21,523,185.64	15,700,672.40
Deposits U. S. disbursing officers	4,323,333.50	4,781,045.75	4,387,991.08	4,566,660.33
Due to national banks	280,514,008.37	277,560,322.78	270,744,474.60	288,576,703.96
Due to State banks	142,324,866.94	142,455,768.77	137,727,372.05	142,018,079.06
Notes and bills rediscounted	17,330,630.55	16,604,735.21	19,719,695.08	21,981,952.56
Bills payable	7,456,781.57	8,482,342.63	8,067,812.86	10,778,944.87
Clearing-house loan certificates	1,144,416.46	285,000.00		
Total	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02

A SUMMARY
OF THE
STATE AND CONDITION
OF
THE NATIONAL BANKS
ON
DECEMBER 19, 1890, FEBRUARY 26, MAY 4, JULY 9, AND
SEPTEMBER 25, 1891.

Arranged by States, Territories, and Reserve Cities.

NOTE.—The abstract of each State is exclusive of any reserve city therein.

278 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890,

MAINE.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	78 banks.	78 banks.	78 banks.	78 banks.	78 banks.
Loans and discounts.	\$22,487,407.41	\$21,688,918.02	\$21,625,544.20	\$21,765,103.32	\$21,887,216.13
Bonds for circulation.	4,030,500.00	3,997,500.00	3,977,500.00	3,977,500.00	3,805,150.00
Bonds for deposits.	170,000.00	170,000.00	170,000.00	190,000.00	190,000.00
U. S. bonds on hand.	6,000.00	6,000.00	6,000.00	6,000.00	6,000.00
Other stocks and b'ds	956,544.65	1,009,115.95	1,008,784.56	1,167,497.08	1,301,695.78
Due from res'v'ag'ts	2,241,721.71	2,034,456.42	1,808,658.08	2,370,711.68	2,399,689.08
Due from nat'l banks	662,523.07	566,044.71	604,553.62	611,997.04	611,428.85
Due from State banks	73,570.78	61,973.01	55,738.14	58,124.62	51,721.99
Banking house, etc.	572,204.42	577,346.28	578,384.01	579,229.51	586,385.33
Real estate, etc.	22,573.96	23,198.96	22,573.96	41,073.96	35,723.96
Current expenses	86,049.34	48,344.78	203,873.50	17,902.98	56,451.29
Premiums paid.	135,999.45	130,760.68	135,323.78	134,171.41	143,885.84
Cash items	231,917.18	192,648.12	245,030.34	297,214.91	250,082.57
Clear'g-house exch'gs	94,642.20	75,477.41	86,913.93	72,542.54	70,687.09
Bills of other banks.	273,504.00	232,215.00	253,828.00	315,795.00	279,912.00
Fractional currency.	4,702.95	5,913.07	5,175.58	5,417.98	5,909.31
Specie.	797,868.52	834,975.77	836,109.17	856,620.96	903,641.34
Legal-tender notes.	320,770.00	249,433.00	243,131.00	273,620.00	279,210.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5% fund with Treas.	176,759.50	175,177.00	171,397.50	163,187.50	162,981.75
Due from U. S. Treas.	4,500.50	8,660.50	17,771.00	7,219.50	5,270.00
Total.....	33,349,759.64	32,068,158.68	32,056,290.37	32,925,929.99	33,027,041.36

NEW HAMPSHIRE.

	51 banks.	52 banks.	52 banks.	52 banks.	52 banks.
Loans and discounts.	\$11,880,383.07	\$11,470,413.09	\$11,457,201.47	\$11,573,311.40	\$11,739,723.97
Bonds for circulation.	2,913,250.00	2,925,750.00	2,925,750.00	2,925,750.00	2,912,000.00
Bonds for deposits.	350,000.00	350,000.00	350,000.00	350,000.00	300,000.00
U. S. bonds on hand.	600.00	100.00	100.00	100.00	100.00
Other stocks and b'ds	1,786,203.70	1,825,340.94	1,833,348.33	1,838,175.07	1,891,894.97
Due from res'v'ag'ts	1,368,326.58	1,044,102.87	1,602,317.80	1,604,485.02	1,787,393.37
Due from nat'l banks	214,227.29	215,927.28	219,742.12	280,359.80	263,875.45
Due from State banks	64,260.53	35,130.47	36,325.00	39,611.91	41,145.58
Banking house, etc.	232,135.85	235,591.60	240,722.24	239,716.13	243,266.13
Real estate, etc.	7,497.96	6,432.72	10,544.92	6,437.92	7,950.67
Current expenses	56,748.21	37,546.57	47,834.52	30,244.55	51,701.36
Premiums paid.	166,556.25	140,515.00	151,015.00	144,715.00	138,100.00
Cash items	137,835.28	131,654.72	156,825.03	145,429.41	125,162.71
Clear'g-house exch'gs	-----	-----	-----	-----	-----
Bills of other banks.	211,486.00	177,180.00	192,817.00	305,499.00	210,684.00
Fractional currency.	7,381.47	7,446.57	6,827.67	7,015.25	7,624.66
Specie	436,057.65	421,683.50	437,610.64	462,224.12	472,519.91
Legal-tender notes.	168,733.00	149,067.00	190,120.00	190,162.00	186,822.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	125,046.25	131,096.25	131,008.75	129,118.75	127,290.75
Due from U. S. Treas.	2,550.00	3,040.00	1,690.00	6,430.00	5,540.00
Total.....	20,129,289.09	19,308,018.58	19,991,700.54	20,278,785.33	20,492,595.53

VERMONT.

	51 banks.	50 banks.	50 banks.	50 banks.	50 banks.
Loans and discounts.	\$14,211,160.03	\$13,871,228.62	\$13,908,486.21	\$13,971,667.24	\$14,101,935.92
Bonds for circulation.	2,843,000.00	2,810,500.00	2,802,500.00	2,840,000.00	2,942,500.00
Bonds for deposits.	229,500.00	229,500.00	229,500.00	229,500.00	179,500.00
U. S. bonds on hand.	22,300.00	22,300.00	42,900.00	18,100.00	16,150.00
Other stocks and b'ds	699,614.15	674,576.65	686,676.53	664,772.18	690,050.59
Due from res'v'ag'ts	1,111,062.89	1,182,546.28	1,228,599.37	1,454,057.35	1,464,070.30
Due from nat'l banks	176,922.36	169,558.91	170,660.67	257,596.04	188,773.32
Due from State banks	36,532.40	26,964.04	37,410.41	28,912.25	57,254.87
Banking house, etc.	198,628.26	197,829.26	197,829.26	194,579.26	200,390.42
Real estate, etc.	59,309.03	53,996.38	58,846.80	56,779.01	62,196.04
Current expenses	72,991.04	21,737.92	55,310.03	12,280.73	62,260.53
Premiums paid.	103,952.87	103,005.25	109,257.75	102,829.62	119,655.39
Cash items	72,840.43	61,796.78	82,786.57	97,625.95	92,422.94
Clear'g-house exch'gs	-----	-----	-----	-----	-----
Bills of other banks.	89,147.00	83,729.00	95,268.00	100,504.00	100,239.00
Fractional currency.	4,951.93	5,828.30	6,384.55	6,082.48	5,878.79
Specie	416,329.09	442,589.86	428,020.23	461,574.28	476,310.88
Legal-tender notes	223,141.00	222,519.00	218,649.00	318,583.00	212,624.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	103,335.00	116,882.50	112,732.50	108,435.00	118,530.50
Due from U. S. Treas.	-----	409.40	-----	770.00	1,000.00
Total.....	20,674,725.42	20,302,496.13	20,471,817.78	20,924,648.39	21,062,713.49

ARRANGED BY STATES AND RESERVE CITIES.

MAINE.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	78 banks.	78 banks.	78 banks.	78 banks.	78 banks.
Capital stock	\$10,910,700.00	\$10,935,000.00	\$10,935,000.00	\$10,935,000.00	\$10,935,000.00
Surplus fund	2,721,150.00	2,748,775.00	2,757,175.00	2,725,200.00	2,708,020.00
Undivided profits	1,899,590.74	1,684,915.71	1,726,760.83	1,480,453.39	1,644,947.54
Nat'l-bank circulation	3,570,288.00	3,526,343.00	3,533,333.00	3,543,683.00	3,371,008.00
State-bank circulation					
Dividends unpaid	44,273.93	48,022.61	63,848.74	139,525.28	45,162.90
Individual deposits ...	11,863,139.01	11,444,053.78	11,284,206.12	12,175,582.11	12,535,720.30
U. S. deposits	83,178.70	80,258.89	73,189.74	97,771.11	71,938.64
Dep'ts U.S.dis.officers	98,304.95	89,215.40	93,654.10	77,460.29	107,707.62
Due to national banks	724,669.31	497,175.85	479,053.89	664,214.33	588,647.15
Due to State banks ...	143,311.41	310,886.83	248,532.89	162,602.10	168,200.17
Notes rediscounted ...	672,950.81	199,590.52	419,161.86	261,530.49	153,512.54
Bills payable	618,202.78	523,921.09	442,374.20	662,907.89	697,176.50
Total	33,349,759.64	32,088,158.68	32,056,290.37	32,925,929.99	33,027,041.36

NEW HAMPSHIRE.

	51 banks.	52 banks.	52 banks.	52 banks.	52 banks.
Capital stock	\$6,230,000.00	\$6,261,050.00	\$6,271,925.00	\$6,280,000.00	\$6,305,000.00
Surplus fund	1,581,763.68	1,593,547.33	1,590,649.74	1,611,912.13	1,624,912.13
Undivided profits	920,006.58	763,957.97	823,578.09	688,415.48	784,022.08
Nat'l-bank circulation	2,580,455.00	2,573,785.00	2,603,665.00	2,575,415.00	2,557,770.00
State-bank circulation	6,828.00	6,828.00	6,828.00	6,828.00	6,828.00
Dividends unpaid	17,917.38	22,668.42	35,428.42	64,919.46	23,191.63
Individual deposits ...	7,044,050.66	6,544,960.83	6,896,375.77	7,309,512.60	7,623,281.83
U. S. deposits	263,595.03	282,653.40	265,723.99	307,846.73	197,684.92
Dep'ts U.S.dis.officers	92,863.71	105,044.10	123,695.48	80,524.69	115,617.26
Due to national banks	941,330.58	739,144.76	855,808.95	872,372.00	797,154.56
Due to State banks ...	291,547.25	284,380.89	381,509.60	374,518.95	393,650.26
Notes rediscounted ...	143,931.22	128,093.04	121,512.50	91,820.29	63,080.20
Bills payable	15,000.00	1,904.84	15,000.00	14,700.00	402.66
Total	20,129,289.09	19,308,018.58	19,991,700.54	20,278,785.33	20,492,595.53

VERMONT.

	51 banks.	50 banks.	50 banks.	50 banks.	50 banks.
Capital stock	\$7,355,000.00	\$7,310,000.00	\$7,210,000.00	\$7,210,000.00	\$7,210,000.00
Surplus fund	1,773,364.41	1,800,117.48	1,800,117.48	1,800,677.48	1,806,460.00
Undivided profits	1,086,532.04	837,003.09	979,836.75	783,221.68	904,784.39
Nat'l-bank circulation	2,527,665.00	2,485,250.00	2,501,270.00	2,501,495.00	2,591,235.00
State-bank circulation					
Dividends unpaid	6,273.52	14,283.33	9,123.67	51,449.82	10,324.97
Individual deposits ...	7,183,686.54	7,256,663.33	7,245,592.17	7,750,528.32	7,909,221.15
U. S. deposits	200,499.44	204,558.50	206,943.18	178,133.60	89,624.52
Dep'ts U.S.dis.officers	12,438.72	7,479.07	5,297.08	1,718.33	9,915.19
Due to national banks	354,951.56	230,858.35	297,738.60	423,607.50	306,190.62
Due to State banks ...	100,063.83	85,748.50	131,309.45	156,462.57	159,020.73
Notes rediscounted ...	73,617.98	20,000.00	74,055.82	56,820.51	55,936.92
Bills payable	632.38	50,533.58	10,533.58	10,533.58	10,000.00
Total	20,674,725.42	20,302,496.13	20,471,817.78	20,924,648.39	21,062,713.49

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

MASSACHUSETTS.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	204 banks.	205 banks.	205 banks.	207 banks.	207 banks.
Loans and discounts.	\$104,862,603.46	\$104,263,452.65	\$106,001,660.55	\$105,568,536.20	\$105,987,738.01
Bonds for circulation.	13,761,650.00	13,821,650.00	13,708,150.00	14,010,650.00	15,234,450.00
Bonds for deposits.	320,000.00	320,000.00	320,000.00	240,000.00	200,000.00
U. S. bonds on hand.	75,800.00	20,800.00	20,800.00	117,800.00	25,150.00
Other stocks and b'ds	5,148,346.29	5,084,738.24	5,308,662.90	5,248,490.64	5,187,039.08
Due from res'v'e ag'ts	8,190,264.15	8,201,677.97	9,845,954.87	10,504,836.69	9,957,751.92
Due from nat'l banks	1,328,723.96	984,175.02	935,825.37	1,309,783.56	978,364.34
Due from State banks	105,701.70	91,302.82	103,113.97	130,232.33	85,598.36
Banking house, etc.	2,682,149.99	2,638,478.44	2,735,587.93	2,778,199.77	2,809,105.20
Real estate, etc.	245,291.32	247,864.64	238,259.26	250,490.78	270,392.56
Current expenses.	566,863.79	499,074.70	273,514.68	271,521.86	625,199.91
Premiums paid.	662,797.84	657,692.44	632,058.47	722,302.72	864,354.34
Cash items.	686,592.81	637,009.98	720,202.58	874,018.21	614,979.86
Clear'g-house exch'gs	62,190.11	70,248.47	90,880.26	85,170.69	51,034.47
Bills of other banks.	874,671.00	893,419.00	958,277.00	1,138,490.00	1,011,687.00
Fractional currency.	46,572.43	51,645.00	46,783.50	52,218.34	53,679.62
Specie.	3,473,669.85	3,512,979.25	3,505,688.67	3,807,611.50	3,713,632.10
Legal-tender notes.	1,579,849.00	1,498,818.00	1,510,513.00	1,819,857.00	1,625,196.00
U. S. cert's of deposit.	210,000.00	200,000.00	195,000.00	195,000.00	195,000.00
5% fund with Treas.	606,044.25	607,676.25	610,206.25	619,998.75	673,499.75
Due from U. S. Treas.	25,730.00	35,950.00	18,490.00	33,640.00	30,440.00
Total.	145,515,511.95	144,408,652.85	147,839,719.26	149,808,819.04	150,194,282.52

CITY OF BOSTON.

	56 banks.	56 banks.	56 banks.	56 banks.	56 banks.
Loans and discounts.	\$143,291,932.94	\$145,794,323.77	\$147,224,234.62	\$143,547,915.22	\$146,730,012.30
Bonds for circulation.	3,741,500.00	3,741,500.00	3,741,500.00	3,966,500.00	4,425,000.00
Bonds for deposits.	765,000.00	765,000.00	765,000.00	540,000.00	315,000.00
U. S. bonds on hand.	1,200.00	15,050.00	42,050.00	53,750.00	10,950.00
Other stocks and b'ds	5,157,100.01	5,389,917.66	5,475,781.56	5,372,508.36	5,529,320.41
Due from res'v'e ag'ts	15,934,416.49	17,236,374.32	17,759,906.23	18,463,132.66	17,558,734.88
Due from nat'l banks	12,989,977.84	11,381,794.56	12,829,059.86	16,023,750.05	11,221,891.88
Due from State banks	474,339.38	743,933.43	431,780.81	414,721.49	248,330.12
Banking house, etc.	2,601,817.22	2,599,574.72	2,599,497.64	2,618,697.55	2,668,404.47
Real estate, etc.	165,668.67	156,140.67	156,027.29	154,003.41	180,174.01
Current expenses.	728,172.09	1,119,318.88	250,247.87	600,918.14	709,230.18
Premiums paid.	438,180.75	435,570.75	408,650.75	485,315.37	536,884.40
Cash items.	425,270.79	304,021.75	342,159.88	332,388.36	222,401.02
Clear'g-house exch'gs	10,614,795.07	7,259,729.70	9,103,764.14	8,796,767.50	11,154,596.43
Bills of other banks.	904,210.00	644,282.00	720,417.00	953,287.00	1,008,138.00
Fractional currency.	23,603.81	18,197.56	19,465.50	21,767.12	21,325.08
Specie.	11,528,970.89	10,451,611.99	11,131,939.93	9,856,956.05	9,926,772.30
Legal-tender notes.	4,453,091.00	3,482,543.00	3,248,294.00	4,739,292.00	5,960,705.00
U. S. cert's of deposit.	315,000.00	605,000.00	465,000.00	375,000.00	880,000.00
5% fund with Treas.	168,367.50	168,367.50	168,367.50	172,867.50	199,125.00
Due from U. S. Treas.	115,712.00	70,000.00	55,500.00	128,943.00	119,800.00
Total.	214,838,355.45	212,382,252.26	216,891,574.08	217,618,489.78	218,628,800.54

RHODE ISLAND.

	59 banks.	59 banks.	59 banks.	59 banks.	59 banks.
Loans and discounts.	\$36,156,388.18	\$36,072,977.28	\$36,081,779.46	\$35,811,145.04	\$36,637,918.53
Bonds for circulation.	3,501,250.00	3,501,250.00	3,501,250.00	3,501,250.00	4,316,250.00
Bonds for deposits.	150,000.00	150,000.00	150,000.00	150,000.00	125,000.00
U. S. bonds on hand.	30,050.00	30,050.00	30,050.00	30,050.00	30,050.00
Other stocks and b'ds	1,846,870.20	1,833,255.29	1,860,322.12	1,897,804.82	2,035,597.87
Due from res'v'e ag'ts	3,196,344.67	2,036,713.98	2,837,098.33	3,171,388.08	2,658,679.30
Due from nat'l banks	1,278,667.32	880,107.60	887,862.32	981,129.14	1,002,319.16
Due from State banks	45,831.66	106,478.79	121,959.90	79,228.53	82,233.82
Banking house, etc.	834,984.79	852,735.78	878,047.09	889,962.44	906,144.53
Real estate, etc.	114,261.99	121,742.27	140,488.68	147,337.28	150,606.37
Current expenses.	123,272.34	85,207.99	101,829.93	58,250.66	102,737.45
Premiums paid.	237,970.71	230,083.21	258,410.09	275,835.09	412,960.09
Cash items.	121,481.27	116,642.03	186,823.38	170,807.57	186,820.65
Clear'g-house exch'gs	346,909.62	298,849.18	356,272.91	303,254.65	274,322.31
Bills of other banks.	337,756.00	270,428.00	319,590.00	379,585.00	302,756.00
Fractional currency.	14,590.65	17,704.60	17,194.69	16,039.64	16,782.36
Specie.	827,137.98	864,390.74	848,152.26	988,595.48	942,557.18
Legal-tender notes.	649,117.00	586,320.00	552,968.00	593,951.00	584,621.00
U. S. cert's of deposit.					
5% fund with Treas.	155,921.25	157,011.25	153,531.25	148,431.25	184,818.25
Due from U. S. Treas.	26,472.50	35,922.50	14,282.50	24,542.50	31,682.50
Total.	49,995,278.13	48,253,870.49	48,809,912.91	49,618,588.17	51,022,851.87

BY STATES AND RESERVE CITIES.—Continued.

MASSACHUSETTS.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	204 banks.	205 banks.	205 banks.	207 banks.	207 banks.
Capital stock	\$45,167,500.00	\$45,217,500.00	\$45,217,500.00	\$45,367,500.00	\$45,485,275.00
Surplus fund	15,031,138.65	15,077,586.59	15,240,880.59	15,318,636.59	15,352,683.01
Undivided profits	6,245,212.34	6,437,198.93	5,299,802.06	5,603,233.25	6,578,290.96
Nat'l-bank circulation	12,264,694.50	12,263,405.50	12,265,179.00	12,304,939.50	13,519,404.50
State-bank circulation					
Dividends unpaid....	94,891.45	87,617.37	180,708.48	240,604.82	155,055.60
Individual deposits...	61,409,757.84	61,342,981.87	65,783,826.70	66,481,668.08	65,342,873.33
U. S. deposits	340,193.84	340,389.67	340,273.42	251,708.24	185,501.63
Dep'ts U.S.dis.officers	6,160.28	6,006.64	4,959.04	5,094.65	9,226.02
Due to national banks	3,174,992.58	2,422,699.19	2,162,690.31	2,885,300.61	2,585,396.50
Due to State banks ..	189,472.90	173,881.39	349,824.40	251,785.94	264,328.49
Notes re-discounted...	1,084,475.07	692,385.64	689,125.26	763,159.19	350,222.48
Bills payable	516,112.50	347,000.00	385,000.00	345,224.17	366,025.00
Total	145,515,511.95	144,408,652.85	147,839,719.26	149,808,849.04	150,194,282.52

CITY OF BOSTON.

	56 banks.	56 banks.	56 banks.	56 banks.	56 banks.
Capital stock	\$51,800,000.00	\$51,800,000.00	\$51,800,000.00	\$51,800,000.00	\$51,800,000.00
Surplus fund	14,047,236.26	14,047,236.26	14,536,613.57	14,531,613.57	14,414,838.81
Undivided profits	6,204,601.43	7,790,625.35	5,447,908.17	6,526,635.05	7,204,817.98
Nat'l-bank circulation	3,352,720.00	3,351,610.00	3,347,110.00	3,535,730.00	3,966,315.00
State-bank circulation					
Dividends unpaid....	40,591.97	29,244.68	62,846.99	36,166.49	183,019.96
Individual deposits...	100,085,085.24	94,579,026.69	98,998,615.79	96,253,918.57	98,424,317.76
U. S. deposits	703,561.59	749,191.46	748,148.80	457,638.47	225,118.88
Dep'ts U.S.dis.officers	79,928.44	74,685.45	69,564.60	106,910.37	88,642.80
Due to national banks	26,480,511.37	28,879,659.79	30,683,010.67	32,857,661.74	30,302,171.85
Due to State banks ..	8,789,119.15	10,759,172.58	10,768,755.49	11,248,215.52	11,905,557.50
Notes re-discounted...					
Bills payable	3,249,000.00	321,800.00	429,000.00	264,000.00	114,000.00
Total	214,838,355.45	212,382,252.26	216,891,574.08	217,618,489.78	218,628,800.54

RHODE ISLAND.

	59 banks.	59 banks.	59 banks.	59 banks.	59 banks.
Capital stock	\$20,184,050.00	\$20,184,050.00	\$20,184,050.00	\$20,184,050.00	\$20,277,050.00
Surplus fund	4,577,835.17	4,605,246.40	4,647,645.99	4,654,268.92	4,699,670.05
Undivided profits	2,070,628.41	1,946,803.25	1,899,089.86	1,640,423.34	1,970,994.93
Nat'l-bank circulation	3,100,847.00	3,090,590.00	3,113,615.00	3,102,755.00	3,775,470.00
State-bank circulation					
Dividends unpaid....	63,423.32	74,079.38	117,429.78	178,089.74	81,418.14
Individual deposits...	16,227,767.48	15,279,412.98	15,792,098.02	16,148,729.00	17,110,631.68
U. S. deposits	107,092.44	89,114.82	91,021.75	92,823.78	22,545.08
Dep'ts U.S.dis.officers	48,617.42	64,316.56	54,300.53	62,889.21	99,971.57
Due to national banks	2,495,596.88	1,896,233.72	1,798,893.11	1,967,908.93	1,793,759.93
Due to State banks...	1,105,529.73	964,023.38	1,061,768.87	1,481,650.25	1,086,339.99
Notes re-discounted...	13,890.28	5,000.00			
Bills payable		55,000.00	50,000.00	105,000.00	105,000.00
Total	49,995,278.13	48,253,870.49	48,809,912.91	49,618,588.17	51,022,851.37

282 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED CONNECTICUT.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	84 banks.	84 banks.	84 banks.	84 banks.	84 banks.
Loans and discounts	\$47,529,332.95	\$48,087,599.75	\$47,599,776.26	\$47,586,133.47	\$47,879,635.56
Bonds for circulation	5,165,500.00	5,142,500.00	5,142,500.00	5,602,500.00	5,776,000.00
Bonds for deposits	1,029,000.00	1,025,000.00	1,025,000.00	715,000.00	4,437,000.00
U. S. bonds on hand	50,200.00	200.00	50,200.00	25,200.00	20,800.00
Other stocks and b'ds	4,060,078.90	4,100,077.26	4,095,606.02	3,984,602.15	3,943,235.31
Due from res'v'ag'ts	5,011,484.86	5,004,773.28	5,620,879.43	7,161,759.58	5,677,372.50
Due from nat'l banks	2,028,586.90	2,189,289.00	1,667,123.03	2,974,196.35	2,435,123.32
Due from State banks	414,867.39	305,629.66	173,354.43	378,085.44	276,831.50
Banking house, etc.	1,573,250.95	1,565,706.54	1,563,700.04	1,565,425.81	1,573,703.23
Real estate, etc.	200,028.34	193,086.59	200,296.91	260,721.91	197,954.05
Current expenses	292,487.70	134,857.06	242,421.62	66,530.52	155,573.74
Premiums paid	489,067.80	449,687.73	490,587.73	496,495.08	499,792.08
Cash items	282,171.35	342,175.47	403,445.95	473,533.76	315,576.02
Clear'g-house exch'gs	268,191.83	207,217.31	261,473.80	411,015.87	313,367.64
Bills of other banks	522,101.00	425,342.00	445,592.00	554,668.00	463,248.00
Fractional currency	19,730.76	23,078.78	20,391.98	23,656.22	21,721.94
Specie	2,177,354.45	2,257,940.25	2,366,608.95	2,474,515.88	2,893,067.38
Legal-tender notes	854,754.00	793,517.00	779,087.00	946,160.00	804,424.00
U. S. cert's of deposit					
5 % fund with Treas.	228,207.50	228,012.50	228,112.50	234,252.50	259,920.00
Due from U. S. Treas.	26,785.00	24,230.00	21,985.00	32,200.00	36,140.00
Total	72,223,181.68	72,499,920.18	72,398,032.65	75,886,652.54	73,479,981.27

NEW YORK.

	261 banks.	266 banks.	265 banks.	265 banks.	265 banks.
Loans and discounts	\$101,103,007.69	\$99,407,287.06	\$100,110,902.88	\$100,557,763.68	\$100,637,180.99
Bonds for circulation	13,720,950.00	13,738,950.00	13,589,450.00	13,581,950.00	13,714,450.00
Bonds for deposits	770,000.00	770,000.00	770,000.00	770,000.00	600,000.00
U. S. bonds on hand	327,750.00	379,050.00	353,050.00	395,650.00	416,750.00
Other stocks and b'ds	7,591,266.74	7,549,512.39	7,589,276.82	7,678,852.21	7,894,959.89
Due from res'v'ag'ts	10,875,522.43	13,370,821.32	11,773,487.31	12,020,517.65	14,093,138.44
Due from nat'l banks	2,639,666.42	2,464,325.91	2,338,422.91	2,811,473.15	2,924,271.30
Due from State banks	761,454.89	809,935.04	740,062.75	801,380.59	818,843.67
Banking house, etc.	2,712,193.64	2,715,715.22	2,719,361.68	2,734,971.93	2,765,390.52
Real estate, etc.	1,234,793.51	1,224,315.94	1,214,412.27	1,224,593.40	1,316,636.82
Current expenses	700,561.84	373,715.63	578,073.60	223,784.16	412,601.24
Premiums paid	888,359.11	863,778.82	866,466.05	780,992.76	740,782.48
Cash items	832,895.81	794,345.83	1,087,766.71	898,873.13	757,072.49
Clear'g-house exch'gs	112,773.06	152,328.97	1,247,567.82	134,490.24	20,342.39
Bills of other banks	835,558.00	814,754.00	798,769.00	956,762.00	817,031.00
Fractional currency	44,764.78	52,468.90	49,465.54	45,315.04	45,068.71
Specie	4,472,939.98	4,925,442.03	4,643,033.81	4,821,345.31	4,788,296.10
Legal-tender notes	2,792,484.00	2,703,637.00	2,424,372.00	2,760,625.00	2,757,792.00
U. S. cert's of deposit	170,000.00	165,000.00	165,000.00	160,000.00	160,000.00
5 % fund with Treas.	609,251.09	610,866.75	607,085.25	596,482.50	611,214.25
Due from U. S. Treas.	17,861.74	14,315.66	12,429.74	26,165.24	31,170.74
Total	153,214,054.73	153,900,586.47	152,678,456.24	153,981,937.99	156,422,991.00

NEW YORK CITY.

	47 banks.	48 banks.	47 banks.	49 banks.	49 banks.
Loans and discounts	\$280,455,744.59	\$296,567,888.82	\$294,167,018.83	\$287,800,571.69	\$301,886,829.32
Bonds for circulation	4,460,000.00	4,460,000.00	4,504,000.00	5,234,000.00	6,854,000.00
Bonds for deposits	3,620,000.00	3,620,000.00	3,620,000.00	2,560,000.00	1,600,000.00
U. S. bonds on hand	50,100.00	1,388,200.00	1,590,350.00	1,829,000.00	1,081,450.00
Other stocks and b'ds	22,752,858.62	24,226,766.59	24,346,701.59	24,630,526.83	24,822,660.86
Due from res'v'ag'ts					
Due from nat'l banks	28,920,268.08	23,188,200.69	27,818,918.90	27,866,523.47	26,722,883.00
Due from State banks	4,591,256.99	3,607,226.22	4,182,493.10	4,225,547.15	4,494,368.38
Banking house, etc.	10,986,087.55	10,973,052.87	11,089,228.15	11,303,127.74	11,304,776.40
Real estate, etc.	841,475.87	826,845.97	1,127,425.84	1,153,916.30	1,159,298.81
Current expenses	1,766,946.22	529,836.91	1,049,701.19	143,552.57	737,216.92
Premiums paid	749,142.33	1,008,845.10	1,050,562.52	947,326.02	956,350.54
Cash items	2,591,781.67	2,091,844.66	3,414,365.24	2,908,048.43	2,141,650.67
Clear'g-house exch'gs	55,030,563.94	47,227,074.09	87,601,178.58	46,960,252.13	86,307,888.94
Bills of other banks	1,233,152.00	1,454,505.00	1,320,700.00	1,640,892.00	1,295,128.00
Fractional currency	45,601.33	59,661.41	58,271.79	56,074.77	49,739.95
Specie	68,163,783.39	69,742,009.50	58,594,294.02	55,553,209.56	53,796,891.49
Legal-tender notes	14,450,602.00	21,954,534.00	23,394,251.00	30,471,365.00	25,761,230.00
U. S. cert's of deposit	1,655,000.00	5,820,000.00	6,080,000.00	12,620,000.00	8,225,000.00
5 % fund with Treas.	188,850.00	189,450.00	190,890.00	203,375.00	297,180.00
Clearing-house cert's	6,935,000.00				
Due from U. S. Treas.	400,894.79	360,193.14	193,188.63	425,687.68	547,008.35
Total	509,869,109.07	519,296,134.97	555,393,539.37	518,532,996.34	558,041,651.63

BY STATES AND RESERVE CITIES—Continued.

CONNECTICUT.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 26.
	84 banks.	84 banks.	84 banks.	84 banks.	84 banks.
Capital stock	\$23, 774, 370. 00	\$23, 774, 370. 00	\$23, 774, 370. 00	\$23, 274, 370. 00	\$23, 274, 370. 00
Surplus fund	7, 337, 252. 74	7, 397, 556. 77	7, 502, 556. 77	7, 481, 933. 58	7, 490, 433. 58
Undivided profits	3, 053, 076. 29	2, 569, 103. 00	2, 775, 581. 11	2, 247, 161. 49	2, 690, 192. 23
Nat'l-bank circulation	4, 613, 742. 00	4, 560, 567. 00	4, 576, 465. 00	4, 691, 820. 00	5, 000, 595. 00
State-bank circulation	4, 317. 00	4, 317. 00	4, 317. 00	4, 317. 00	4, 317. 00
Dividends unpaid	25, 291. 02	37, 954. 46	55, 823. 65	138, 966. 50	42, 939. 80
Individual deposits ...	27, 816, 777. 28	28, 964, 631. 34	30, 210, 648. 07	31, 567, 757. 96	29, 504, 439. 69
U. S. deposits	1, 089, 060. 86	1, 089, 588. 75	1, 085, 373. 58	765, 724. 63	431, 063. 71
Dep'ts U.S.dis.officers	23, 218. 60	22, 434. 39	27, 200. 05	9, 957. 41	17, 614. 20
Due to national banks	3, 527, 766. 35	3, 237, 857. 02	1, 757, 961. 50	4, 698, 877. 01	4, 129, 054. 39
Due to State banks ...	734, 736. 88	686, 662. 01	511, 337. 60	886, 979. 51	664, 955. 57
Notes rediscounted ..	123, 573. 66	124, 878. 44	91, 398. 32	73, 787. 45	104, 976. 10
Bills payable	100, 000. 00	30, 000. 00	25, 000. 00	45, 000. 00	125, 000. 00
Total	72, 223, 181. 68	72, 490, 920. 18	72, 398, 032. 65	75, 886, 652. 54	73, 479, 981. 27

NEW YORK.

	261 banks.	266 banks.	265 banks.	265 banks.	265 banks.
Capital stock	\$33, 034, 060. 00	\$33, 220, 530. 00	\$32, 980, 630. 00	\$32, 984, 060. 00	\$32, 984, 060. 00
Surplus fund	10, 014, 620. 89	10, 136, 702. 63	9, 983, 871. 20	10, 106, 354. 62	10, 115, 974. 28
Undivided profits	8, 566, 113. 29	7, 342, 976. 26	7, 962, 865. 34	7, 134, 231. 70	7, 737, 557. 13
Nat'l-bank circulation	12, 223, 517. 00	12, 142, 157. 00	12, 109, 087. 00	11, 988, 592. 00	12, 150, 892. 50
State-bank circulation	22, 334. 00	22, 334. 00	22, 334. 00	22, 334. 00	22, 334. 00
Dividends unpaid	42, 994. 20	65, 758. 97	68, 197. 54	170, 904. 30	52, 863. 30
Individual deposits ...	81, 356, 674. 83	84, 204, 573. 81	83, 738, 494. 91	83, 746, 471. 55	85, 574, 515. 06
U. S. deposits	734, 382. 21	750, 814. 99	698, 621. 13	569, 558. 82	467, 801. 75
Dep'ts U.S.dis.officers	93, 063. 26	81, 362. 74	128, 994. 93	195, 252. 44	121, 632. 97
Due to national banks	4, 282, 362. 82	3, 757, 346. 11	2, 709, 074. 47	4, 493, 675. 00	4, 714, 064. 40
Due to State banks ...	1, 373, 184. 84	1, 317, 429. 66	1, 280, 204. 75	1, 353, 567. 08	1, 335, 818. 14
Notes rediscounted ..	1, 284, 889. 27	792, 283. 12	944, 817. 68	1, 161, 284. 37	1, 116, 830. 70
Bills payable	185, 858. 12	66, 317. 18	51, 263. 29	55, 652. 11	28, 646. 81
Total	153, 214, 054. 73	153, 900, 586. 47	152, 678, 456. 24	153, 981, 937. 99	156, 422, 991. 00

NEW YORK CITY.

	47 banks.	48 banks.	47 banks.	49 banks.	49 banks.
Capital stock	\$49, 800, 000. 00	\$49, 800, 000. 00	\$49, 700, 000. 00	\$50, 780, 000. 00	\$50, 861, 970. 00
Surplus fund	36, 993, 886. 38	37, 375, 235. 55	37, 525, 235. 55	38, 016, 865. 51	38, 052, 489. 32
Undivided profits	16, 624, 619. 04	15, 028, 794. 25	16, 283, 043. 28	14, 872, 326. 10	16, 667, 301. 36
Nat'l-bank circulation	3, 663, 040. 00	3, 576, 280. 00	3, 596, 830. 00	3, 824, 880. 00	5, 803, 910. 00
State-bank circulation	24, 328. 00	24, 328. 00	24, 328. 00	24, 328. 00	24, 328. 00
Dividends unpaid	105, 944. 66	134, 518. 61	233, 117. 76	435, 068. 08	136, 266. 25
Individual deposits ...	240, 447, 877. 66	234, 539, 980. 21	272, 763, 497. 14	240, 613, 137. 33	274, 462, 554. 99
U. S. deposits	3, 496, 964. 09	3, 539, 831. 15	3, 544, 161. 54	2, 358, 771. 54	1, 323, 296. 35
Dep'ts U.S.dis.officers	354, 505. 35	248, 585. 68	245, 355. 46	232, 808. 56	216, 286. 76
Due to national banks	109, 531, 867. 27	124, 763, 517. 66	124, 052, 961. 67	117, 517, 959. 54	124, 203, 317. 68
Due to State banks ...	43, 226, 076. 02	50, 265, 063. 86	47, 425, 008. 97	49, 821, 851. 68	46, 239, 930. 32
Notes rediscounted ..	-----	-----	-----	35, 000. 00	-----
Bills payable	-----	-----	-----	-----	50, 000. 00
Clearing-house cert's.	5, 600, 000. 00	-----	-----	-----	-----
Total	509, 899, 199. 07	519, 296, 134. 97	555, 893, 539. 37	518, 532, 996. 34	558, 041, 651. 03

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

CITY OF ALBANY.

Resources.	DECEMBER 19. 6 banks.	FEBRUARY 26. 6 banks.	MAY 4. 6 banks.	JULY 9. 6 banks.	SEPTEMBER 25. 6 banks.
Loans and discounts.	\$8,911,466.64	\$8,872,524.96	\$9,509,058.58	\$9,899,513.59	\$9,497,814.10
Bonds for circulation.	300,000.00	300,000.00	300,000.00	300,000.00	400,000.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	200,000.00	50,000.00
U. S. bonds on hand.					100,000.00
Other stocks and b'ds	351,484.12	274,610.17	325,746.17	341,361.09	342,149.50
Due from res'v'g'ts.	1,609,424.42	1,302,440.07	1,952,701.37	1,657,293.74	1,815,440.51
Due from nat'l banks.	995,583.05	927,458.46	1,226,168.36	1,088,137.96	1,000,067.24
Due from State banks	110,887.02	73,925.16	222,827.51	114,637.78	95,896.55
Banking house, etc.	298,000.00	298,000.00	298,000.00	298,000.00	298,000.00
Real estate, etc.	28,451.82	25,609.13	25,493.87	25,458.45	25,352.19
Current expenses.					
Premiums paid.	35,688.13	35,188.13	35,188.13	35,188.13	35,188.13
Cash items.	61,949.23	67,004.10	182,836.72	64,481.32	96,638.93
Clear'g-house exch'gs	93,047.10	85,011.84	201,845.60	127,386.15	83,194.85
Bills of other banks.	63,644.00	58,141.00	59,685.00	67,857.00	76,892.00
Fractional currency.	1,354.64	1,656.17	1,284.88	1,106.96	1,270.97
Specie.	671,053.00	781,826.50	786,728.50	550,030.60	852,291.50
Legal-tender notes.	304,684.00	320,660.00	337,400.00	361,631.00	412,495.00
U. S. cert's of deposit.	50,000.00	70,000.00	80,000.00	115,000.00	100,000.00
5% fund with Treas.	13,500.00	13,500.00	13,500.00	13,500.00	18,000.00
Due from U. S. Treas.		1,000.00	2,000.00	1,000.00	
Total.	14,100,217.17	13,708,546.69	15,760,464.67	15,261,583.77	15,300,691.47

CITY OF BROOKLYN.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	\$8,798,016.33	\$9,164,691.08	\$9,311,572.59	\$9,115,062.76	\$8,613,619.42
Bonds for circulation.	743,000.00	743,000.00	743,000.00	743,000.00	542,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.					
Other stocks and b'ds	1,778,948.88	1,872,435.13	1,828,142.73	1,832,690.93	1,918,463.69
Due from res'v'g'ts.	1,889,928.00	1,508,875.27	1,371,169.00	1,785,623.74	1,262,812.60
Due from nat'l banks.	48,504.05	54,891.81	32,042.69	74,051.10	53,197.13
Due from State banks	39,819.39	45,011.97	42,713.03	42,739.94	41,691.12
Banking house, etc.	177,356.21	176,656.21	176,656.21	176,656.21	176,656.21
Real estate, etc.	24,950.19	25,728.68	25,728.68	25,757.68	20,157.68
Current expenses.	83,529.44	30,271.69	47,674.79	3,448.72	37,312.65
Premiums paid.	32,952.53	32,402.53	32,402.53	31,852.53	40,352.53
Cash items.	79,467.92	58,097.04	49,866.24	72,709.97	66,758.31
Clear'g-house exch'gs	929,923.60	478,056.48	942,836.90	681,694.83	713,596.33
Bills of other banks.	119,304.00	145,519.00	166,809.00	191,388.00	188,345.00
Fractional currency.	11,206.49	5,551.24	9,776.07	7,945.38	8,224.72
Specie.	728,635.82	832,870.96	714,588.34	875,142.25	835,997.03
Legal-tender notes.	623,669.00	671,069.00	580,869.00	871,034.00	765,966.00
U. S. cert's of deposit.					
5% fund with Treas.	33,390.00	33,390.00	34,890.00	33,390.00	23,890.00
Due from U. S. Treas.					17,310.00
Total.	16,242,691.85	15,978,518.09	16,210,737.80	16,664,087.94	15,426,350.42

NEW JERSEY.

	95 banks.	95 banks.	96 banks.	95 banks.	95 banks.
Loans and discounts.	\$49,091,879.12	\$47,235,388.65	\$48,795,498.28	\$48,245,696.68	\$49,174,074.69
Bonds for circulation.	4,231,500.00	4,231,500.00	4,244,000.00	4,219,000.00	4,226,000.00
Bonds for deposits.	350,000.00	350,000.00	350,000.00	350,000.00	300,000.00
U. S. bonds on hand.	7,800.00	12,550.00	1,100.00	1,100.00	1,200.00
Other stocks and b'ds	5,891,103.60	6,028,155.58	6,548,207.53	5,487,639.88	5,757,726.88
Due from res'v'g'ts.	6,739,943.89	7,030,697.27	7,053,217.87	6,484,808.76	6,852,680.15
Due from nat'l banks.	2,018,309.22	1,785,867.62	2,052,328.47	2,331,245.66	1,944,522.80
Due from State banks	421,101.11	305,419.14	390,945.57	417,233.29	391,638.06
Banking house, etc.	2,222,448.82	2,273,316.77	2,349,495.22	2,338,869.21	2,364,231.06
Real estate, etc.	280,886.40	300,084.63	320,989.13	316,276.15	318,207.28
Current expenses.	400,639.18	201,584.37	300,356.33	114,295.34	227,223.45
Premiums paid.	443,948.73	429,085.72	424,513.84	398,941.59	399,165.31
Cash items.	900,204.25	750,953.15	1,288,367.61	1,044,751.49	888,912.79
Clear'g-house exch'gs					
Bills of other banks.	359,259.00	362,952.00	359,013.00	435,163.00	364,501.00
Fractional currency.	32,205.88	32,077.51	29,621.93	33,559.91	34,686.40
Specie.	2,315,466.63	2,408,861.93	2,215,444.86	2,440,054.44	2,431,017.82
Legal-tender notes.	2,207,586.00	2,154,093.00	2,051,930.00	2,478,842.00	2,411,123.00
U. S. cert's of deposit.	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5% fund with Treas.	176,532.20	180,164.78	186,075.00	183,122.60	180,215.28
Due from U. S. Treas.	21,227.78	17,628.00	10,439.78	27,049.78	9,610.00
Total.	78,242,041.81	76,100,320.24	78,961,444.42	78,358,309.58	78,286,735.97

BY STATES AND RESERVE CITIES—Continued.

CITY OF ALBANY.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	\$1,550,000.00	\$1,550,000.00	\$1,550,000.00	\$1,550,000.00	\$1,550,000.00
Surplus fund	1,282,500.00	1,287,500.00	1,287,500.00	1,290,000.00	1,290,000.00
Undivided profits	186,159.27	145,140.80	177,657.07	183,722.26	199,080.24
Nat'l-bank circulation	267,100.00	268,760.00	265,770.00	264,720.00	318,690.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	530.35	1,113.58	3,790.52	11,929.92	9,455.70
Individual deposits ..	7,063,327.94	6,988,021.59	8,540,343.55	8,653,910.74	8,478,894.48
U. S. deposits	217,991.80	218,090.20	219,100.00	219,100.00	49,314.01
Dep'ts U.S.dis.officers	2,008.20	1,909.80	1,000.75	900.00	685.99
Due to national banks	2,586,834.94	2,417,439.98	2,882,638.71	2,477,160.59	2,764,275.06
Due to State banks...	728,579.52	752,646.62	832,664.07	610,140.26	640,295.99
Notes rediscounted ..	115,185.15	77,924.12	.....	.....	.....
Bills payable	100,000.00	.....	.....	.....	.....
Total	14,100,217.17	13,708,546.69	15,760,464.67	15,261,583.77	15,300,691.47

CITY OF BROOKLYN.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	\$1,352,000.00	\$1,352,000.00	\$1,352,000.00	\$1,352,000.00	\$1,352,000.00
Surplus fund	1,805,000.00	1,854,722.90	1,871,722.90	1,893,000.00	1,893,000.00
Undivided profits	551,678.10	413,666.89	488,002.91	385,082.28	471,429.74
Nat'l-bank circulation	665,020.00	667,800.00	663,880.00	651,500.00	485,700.00
State-bank circulation	1,851.00	1,851.00	1,851.00	1,851.00	1,851.00
Dividends unpaid....	1,514.57	1,473.33	645.93	24,297.00	7,457.60
Individual deposits ..	11,336,624.02	10,917,549.11	11,399,716.91	11,851,541.02	10,740,429.81
U. S. deposits	24,763.65	21,784.87	58,772.75	30,169.21	9,940.82
Dep'ts U.S.dis.officers	71,672.67	91,659.03	72,865.66	70,727.60	90,312.29
Due to national banks	220,017.81	171,830.27	127,130.90	237,051.24	178,604.76
Due to State banks ..	212,550.03	270,799.45	174,148.84	166,868.59	195,624.40
Notes rediscounted ..	.....	213,381.24	.....	.....	.....
Bills payable .....	.....	.....	.....	.....	.....
Total	16,242,691.85	15,978,518.09	16,210,737.80	16,664,087.94	15,426,350.42

NEW JERSEY.

	95 banks.	95 banks.	96 banks.	95 banks.	95 banks.
Capital stock	\$14,332,610.00	\$14,358,639.00	\$14,408,350.00	\$14,313,350.00	\$14,318,350.00
Surplus fund	6,095,879.57	6,191,418.19	6,207,418.19	6,261,255.82	6,321,605.82
Undivided profits	3,781,870.53	3,393,823.54	3,665,261.81	3,385,335.96	3,687,242.04
Nat'l-bank circulation	3,754,679.00	3,741,364.00	3,751,004.00	3,722,634.00	3,728,359.00
State-bank circulation	7,827.00	7,827.00	7,827.00	7,827.00	7,827.00
Dividends unpaid....	34,346.33	49,300.63	43,249.58	172,073.62	52,772.06
Individual deposits ..	44,174,247.14	43,846,047.33	45,644,241.58	45,170,029.32	45,768,441.44
U. S. deposits	283,157.37	355,251.64	350,215.21	324,127.72	265,088.34
Dep'ts U.S.dis.officers	71,356.23	10,697.02	18,596.42	15,565.01	24,673.16
Due to national banks	3,986,988.71	2,958,262.56	3,454,303.22	3,986,402.83	3,433,184.92
Due to State banks ..	500,168.43	463,256.84	483,369.65	512,977.53	391,538.52
Notes rediscounted ..	591,661.50	268,941.49	311,067.62	177,498.98	35,624.06
Bills payable	627,250.00	453,500.00	616,630.14	309,231.79	252,029.61
Total	78,242,041.81	76,100,320.24	78,961,444.42	78,358,309.58	78,286,735.97

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

PENNSYLVANIA.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	284 banks.	286 banks.	294 banks.	297 banks.	298 banks.
Loans and discounts.	\$101,318,588.18	\$99,171,211.95	\$101,119,347.87	\$101,697,302.14	\$105,154,259.88
Bonds for circulation.	11,148,300.00	11,152,050.00	11,235,550.00	11,324,300.00	11,478,050.00
Bonds for deposits.	390,000.00	390,000.00	390,000.00	390,000.00	399,000.00
U. S. bonds on hand.	180,400.00	165,900.00	185,000.00	330,400.00	309,500.00
Other stocks and b'ds	11,765,554.13	11,900,753.08	12,509,651.08	12,826,793.35	12,963,677.99
Due from res'v'e ag'ts	12,208,723.92	16,268,408.08	15,416,203.28	14,189,966.25	15,268,443.78
Due from nat'l banks	2,785,808.16	3,255,644.38	2,554,470.83	3,116,969.24	3,394,147.82
Due from State banks	875,881.73	1,368,212.91	1,391,434.30	1,439,677.91	1,281,069.90
Banking house, etc.	3,959,557.16	3,969,077.68	4,088,675.98	4,130,168.47	4,313,073.14
Real estate, etc.	1,023,619.66	1,007,240.78	1,039,575.90	1,127,955.77	1,120,126.12
Current expenses	505,051.56	514,877.64	701,153.54	369,617.31	547,477.71
Premiums paid.	1,058,609.92	1,022,433.08	1,134,895.17	1,130,902.34	1,206,707.64
Cash items	945,786.21	942,144.51	1,138,815.63	1,109,456.50	971,373.00
Clear'g-house exch'gs					
Bills of other banks.	884,077.00	1,002,054.00	1,075,502.00	1,269,894.00	964,153.00
Fractional currency.	66,185.08	73,441.29	69,102.62	68,890.59	73,869.47
Specie.	5,790,781.54	6,000,694.96	6,410,575.71	6,814,818.80	6,317,921.82
Legal-tender notes	3,846,867.00	3,820,822.00	3,908,474.00	3,896,804.00	3,919,684.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5 % fund with Treas.	484,043.16	462,321.84	484,950.61	484,462.15	493,911.45
Due from U. S. Treas.	15,815.70	25,695.47	20,827.20	31,228.41	50,417.41
Total.	159,263,650.11	162,532,986.15	164,684,210.72	165,681,605.23	170,238,871.63

CITY OF PHILADELPHIA.

	45 banks.	45 banks.	44 banks.	43 banks.	43 banks.
Loans and discounts.	\$92,531,314.52	\$91,448,627.99	\$92,839,654.75	\$87,881,315.84	\$92,223,658.21
Bonds for circulation.	2,587,500.00	2,587,500.00	2,552,500.00	2,537,500.00	3,680,500.00
Bonds for deposits.	560,000.00	560,000.00	560,000.00	560,000.00	300,000.00
U. S. bonds on hand.				120,000.00	
Other stocks and b'ds	4,170,397.35	5,159,544.38	4,857,638.85	4,946,080.08	4,448,991.98
Due from res'v'e ag'ts	8,366,370.18	6,687,661.45	11,873,169.59	8,700,748.20	9,789,212.44
Due from nat'l banks	6,777,898.60	6,882,750.39	7,264,213.96	6,967,995.87	7,796,717.12
Due from State banks	1,134,973.88	895,380.69	1,393,454.51	1,126,819.82	1,107,780.10
Banking house, etc.	3,482,888.04	3,483,907.48	3,481,335.59	3,427,615.77	3,429,358.80
Real estate, etc.	292,693.77	306,448.29	304,052.88	363,550.72	296,508.18
Current expenses	817,137.73	585,109.32	567,811.79	368,029.95	682,130.09
Premiums paid	337,613.56	349,482.46	376,327.79	361,693.79	456,353.29
Cash items	904,840.18	653,671.83	717,432.16	953,063.90	605,841.34
Loan certificates.	4,235,000.00	610,000.00	120,000.00		
Clear'g-house exch'gs	9,016,315.41	7,602,698.12	7,677,023.33	7,406,979.30	8,138,001.52
Bills of other banks.	169,866.00	191,549.00	217,631.00	249,841.00	235,969.00
Fractional currency.	55,818.78	48,210.25	46,397.29	57,900.15	63,404.07
Specie	10,230,967.77	12,582,454.68	15,339,516.26	14,996,032.82	12,472,760.55
Legal-tender notes	4,259,531.00	3,932,545.00	4,782,572.00	4,542,688.00	4,404,627.00
U. S. cert's of deposit.	900,000.00	1,250,000.00	1,540,000.00	1,910,000.00	2,970,000.00
5 % fund with Treas.	115,291.53	115,471.53	113,576.53	113,701.53	158,604.00
Due from U. S. Treas.	60,278.00	80,403.00	70,499.00	55,602.00	69,403.13
Total.	150,536,696.30	148,078,416.86	156,194,292.36	147,121,068.72	153,269,226.22

CITY OF PITTSBURGH.

	26 banks.	26 banks.	26 banks.	26 banks.	26 banks.
Loans and discounts.	\$38,094,006.88	\$36,511,796.49	\$37,227,352.44	\$38,412,657.95	\$37,951,423.44
Bonds for circulation.	1,540,500.00	1,540,500.00	1,430,000.00	1,430,000.00	1,430,000.00
Bonds for deposits.	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
U. S. bonds on hand.	400.00	900.00	5,200.00	2,600.00	7,150.00
Other stocks and b'ds	331,655.52	324,655.52	362,070.33	368,920.33	384,934.99
Due from res'v'e ag'ts	3,228,261.69	4,870,137.62	4,494,180.60	3,536,550.68	4,455,781.44
Due from nat'l banks	1,466,221.69	2,034,276.61	1,670,511.70	1,486,597.22	1,603,478.11
Due from State banks	277,128.44	318,814.10	286,509.09	354,264.37	342,658.99
Banking house, etc.	2,049,172.36	2,313,939.54	2,425,387.14	2,475,679.36	2,490,944.78
Real estate, etc.	537,103.55	601,928.91	648,862.08	695,974.12	767,233.84
Current expenses.	163,180.98	137,092.55	180,694.58	64,214.36	189,079.28
Premiums paid.	180,548.50	178,187.86	185,772.71	171,023.94	169,023.94
Cash items	216,367.16	242,056.07	237,340.42	215,441.33	203,761.42
Clear'g-house exch'gs	1,347,521.62	1,607,428.50	1,966,214.59	1,750,846.29	1,623,708.00
Bills of other banks.	241,503.00	363,555.00	465,336.00	276,793.00	290,131.00
Fractional currency.	10,848.31	13,127.13	12,607.61	13,230.74	13,512.73
Specie	3,023,258.12	3,484,371.85	3,753,804.54	3,413,771.85	3,415,557.35
Legal-tender notes	1,897,624.00	2,226,359.00	2,524,696.00	2,282,354.00	2,236,172.00
U. S. cert's of deposit.					
5 % fund with Treas.	63,637.50	68,077.50	68,415.00	63,725.00	63,345.00
Due from U. S. Treas.	32,811.00	21,940.00	11,250.00	14,500.00	13,000.00
Total.	55,116,780.52	57,360,742.25	58,392,294.89	57,529,144.54	57,882,896.40

BY STATES AND RESERVE CITIES—Continued.

PENNSYLVANIA.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 26.
	284 banks.	286 banks.	294 banks.	297 banks.	298 banks.
Capital stock	\$35,932,535.00	\$36,135,525.00	\$36,810,386.15	\$37,186,231.15	\$37,462,390.00
Surplus fund	14,846,561.03	15,201,435.70	15,319,167.65	15,633,989.36	15,716,693.89
Undivided profits	4,890,262.06	4,438,882.38	4,830,466.08	3,880,028.27	4,842,904.75
Nat'l-bank circulation	9,835,605.00	9,811,325.00	9,853,345.00	9,961,155.00	10,018,165.00
State-bank circulation	1,543.00	1,543.00	1,543.00	1,543.00	1,543.00
Dividends unpaid	186,044.99	164,829.69	304,164.05	376,115.89	143,193.12
Individual deposits	88,426,713.71	91,376,791.31	94,172,162.72	93,369,001.21	95,963,179.93
U. S. deposits	380,322.64	383,505.93	373,896.82	381,392.07	383,208.61
Dep'ts U.S.dis.officers	21,192.27	22,773.69	22,494.54	12,604.72	13,543.49
Due to national banks	3,005,030.56	3,786,188.27	2,429,984.94	3,595,647.60	4,228,677.34
Due to State banks	527,629.87	652,990.92	429,622.79	665,556.93	759,817.02
Notes rediscounted	1,020,438.26	440,695.26	267,343.98	521,249.75	485,375.20
Bills payable	189,771.72	116,500.00	69,632.40	97,090.28	220,090.28
Total	159,263,650.11	162,532,986.15	164,884,210.72	165,681,605.23	170,238,871.63

CITY OF PHILADELPHIA.

	45 banks.	45 banks.	44 banks.	43 banks.	43 banks.
Capital stock	\$23,808,000.00	\$23,808,000.00	\$23,708,000.00	22,958,000.00	\$22,888,395.00
Surplus fund	12,855,803.08	12,895,803.08	12,900,803.08	13,018,303.08	12,953,303.08
Undivided profits	2,589,343.41	3,043,556.22	3,442,271.19	2,495,467.76	3,359,741.36
Nat'l-bank circulation	2,298,790.00	2,285,305.00	2,264,505.00	2,221,300.00	3,225,330.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	60,964.31	46,786.81	137,111.71	142,752.46	45,381.81
Individual deposits	84,090,662.29	81,285,345.30	89,931,706.26	85,615,041.40	88,050,866.59
U. S. deposits	575,629.07	590,968.96	581,862.18	592,986.54	301,791.99
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	16,387,869.59	17,384,641.88	16,580,911.70	15,665,018.51	17,485,947.92
Due to State banks	4,089,604.55	5,593,593.15	6,238,984.98	4,258,898.97	4,858,468.47
Notes rediscounted .....	.....	.....	.....	.....	.....
Bills payable	25,000.00	.....	123,136.26	153,300.00	100,000.00
Loan certificates	3,755,000.00	1,144,416.46	285,000.00	.....	.....
Total	150,536,696.30	148,078,416.86	156,194,292.36	147,121,068.72	153,269,226.22

CITY OF PITTSBURGH.

	26 banks.	26 banks.	26 banks.	26 banks.	26 banks.
Capital stock	\$10,900,000.00	\$10,900,000.00	\$10,900,000.00	\$10,900,000.00	\$10,900,000.00
Surplus fund	5,867,808.51	6,204,726.23	6,239,726.23	6,233,918.84	6,233,918.84
Undivided profits	1,435,193.95	1,032,120.56	1,215,247.02	933,530.42	1,337,635.69
Nat'l-bank circulation	1,379,970.00	1,376,920.00	1,276,790.00	1,255,370.00	1,265,950.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	66,786.38	58,805.38	104,296.63	150,950.13	54,095.13
Individual deposits	29,240,563.02	30,783,243.02	32,309,979.16	31,708,034.33	31,809,122.24
U. S. deposits	454,038.08	433,643.59	419,257.23	330,585.74	442,186.05
Dep'ts U.S.dis.officers	114,079.98	131,746.97	150,389.85	187,860.95	62,598.10
Due to national banks	3,277,493.30	3,777,826.96	3,797,368.49	3,880,667.91	3,825,125.95
Due to State banks	1,845,062.66	2,363,683.74	1,943,850.87	1,913,087.78	1,962,264.40
Notes rediscounted	535,874.64	273,025.80	10,299.41	35,138.44	.....
Bills payable .....	.....	25,000.00	25,000.00	.....	.....
Total	56,116,780.52	57,360,742.25	58,392,204.89	57,529,144.54	57,882,896.40

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

DELAWARE.

Resources.	DECEMBER 10.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	18 banks.	18 banks.	18 banks.	18 banks.	18 banks.
Loans and discounts	\$5,469,908.75	\$5,332,802.13	\$5,270,018.66	\$5,346,889.63	\$5,514,533.08
Bonds for circulation	765,000.00	740,000.00	740,000.00	740,000.00	740,000.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand					6,000.00
Other stocks and b'ds	350,207.09	364,235.33	372,235.33	368,439.92	347,579.92
Due from res' veag'ts	639,151.20	746,667.59	698,486.32	797,715.34	877,973.70
Due from nat'l banks	117,598.36	161,141.16	96,850.23	141,680.15	226,460.58
Due from State banks	40,737.19	67,040.79	30,235.44	68,085.82	68,855.41
Banking house, etc.	322,423.05	322,423.05	322,423.05	322,423.05	322,423.05
Real estate, etc.	36,176.15	35,119.65	50,246.68	57,014.44	48,437.56
Current expenses	39,843.85	13,501.53	48,298.70	10,929.58	25,488.24
Premiums paid	62,468.81	63,806.06	68,268.06	62,768.06	60,656.81
Cash items	38,827.13	43,511.58	63,560.07	59,048.04	39,710.04
Clear'g-house exch'gs	40,857.29	34,653.56	46,940.28	43,425.57	32,291.61
Bills of other banks	36,258.00	29,284.00	28,322.00	39,731.00	46,041.00
Fractional currency	4,675.36	7,089.33	6,816.08	6,475.64	6,197.65
Specie	263,058.04	311,773.40	345,706.81	318,121.30	310,504.45
Legal-tender notes	139,028.00	131,458.00	149,717.00	167,025.00	185,409.00
U. S. cert's of deposit	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5 % fund with Treas.	32,425.00	32,750.00	32,250.00	33,250.00	33,250.00
Due from U. S. Treas.	10,500.00	13,000.00			
Total	8,469,143.27	8,510,257.16	8,334,929.71	8,643,022.54	8,951,809.10

MARYLAND.

	40 banks.	41 banks.	41 banks.	41 banks.	43 banks.
Loans and discounts	\$9,233,374.24	\$9,374,844.86	\$9,514,666.59	\$9,638,668.02	\$9,704,617.79
Bonds for circulation	1,138,500.00	1,151,000.00	1,151,000.00	1,151,000.00	1,311,000.00
Bonds for deposits	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand	10,600.00	12,100.00	13,100.00	10,500.00	10,500.00
Other stocks and b'ds	1,103,545.88	1,086,702.91	1,064,239.32	1,083,117.07	1,122,486.36
Due from res' veag'ts	895,454.26	1,088,234.35	880,658.25	985,766.87	1,417,290.57
Due from nat'l banks	296,260.99	294,213.73	214,406.80	291,996.19	435,235.46
Due from State banks	47,205.61	60,440.34	55,980.33	64,532.09	99,697.20
Banking house, etc.	470,341.93	497,134.61	504,199.85	507,347.69	524,671.91
Real estate, etc.	30,112.98	30,106.73	30,097.87	34,050.61	35,858.59
Current expenses	93,667.26	36,206.99	74,210.47	21,489.16	75,799.77
Premiums paid	119,361.15	118,071.19	117,750.36	117,521.92	151,007.67
Cash items	39,711.20	39,782.44	67,923.15	57,903.02	36,662.67
Clear'g-house exch'gs					
Bills of other banks	40,453.00	43,911.00	35,987.00	38,310.00	45,014.00
Fractional currency	6,280.65	6,755.48	7,602.82	7,270.72	6,171.69
Specie	532,313.60	615,713.31	640,451.62	610,163.86	644,295.55
Legal-tender notes	315,314.00	270,832.00	348,322.00	304,144.00	294,289.00
U. S. cert's of deposit					
5 % fund with Treas.	47,020.24	47,217.25	48,657.25	49,757.25	52,769.75
Due from U. S. Treas.	3,140.00	950.00	5,600.00	2,470.00	5,900.00
Total	14,572,656.99	14,924,237.19	14,924,853.68	15,126,008.47	16,123,264.98

CITY OF BALTIMORE.

	19 banks.	20 banks.	22 banks.	22 banks.	22 banks.
Loans and discounts	\$28,944,369.54	\$30,322,196.75	\$31,331,151.15	\$30,081,445.21	\$31,320,242.54
Bonds for circulation	970,000.00	1,020,000.00	1,120,000.00	1,120,000.00	1,200,000.00
Bonds for deposits	330,000.00	330,000.00	330,000.00	330,000.00	250,000.00
U. S. bonds on hand					
Other stocks and b'ds	1,202,736.90	1,343,928.01	1,818,534.52	1,289,634.52	1,865,975.04
Due from res' veag'ts	2,604,000.97	1,957,630.64	2,188,583.21	3,372,288.94	2,765,320.03
Due from nat'l banks	1,923,470.83	1,770,160.41	1,598,352.43	1,919,359.70	1,794,599.02
Due from State banks	1,363,674.44	229,445.16	312,248.87	396,125.64	309,923.57
Banking house, etc.	1,231,875.24	1,243,101.36	1,322,596.36	1,326,418.29	1,327,572.91
Real estate, etc.	148,550.07	149,769.94	165,919.94	152,919.94	161,419.94
Current expenses	190,943.89	77,825.07	191,692.41	62,262.26	164,274.18
Premiums paid	45,568.72	54,500.00	75,043.75	74,525.00	89,267.50
Cash items	57,041.83	44,481.49	48,006.60	67,358.35	76,203.38
Clear'g-house exch'gs	1,266,368.18	1,425,043.45	1,437,319.98	1,536,355.40	1,399,772.84
Bills of other banks	163,435.90	150,713.00	161,514.00	208,641.00	122,580.00
Fractional currency	11,434.01	9,139.83	8,816.81	8,976.67	13,265.26
Specie	2,999,539.67	3,262,631.38	2,597,164.01	3,001,999.39	2,680,005.39
Legal-tender notes	1,307,288.00	810,645.00	973,073.00	1,050,962.00	1,266,420.00
U. S. cert's of deposit	305,000.00	1,010,000.00	630,000.00	1,335,000.00	870,000.00
5 % fund with Treas.	43,650.00	43,650.00	50,400.00	50,400.00	53,600.00
Due from U. S. Treas.		3,220.00	3,130.00	44,693.11	7,550.00
Total	44,115,037.23	45,258,081.49	45,863,047.04	47,429,289.42	47,230,991.90

BY STATES AND RESERVE CITIES--Continued.

DELAWARE.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	18 banks.	18 banks.	18 banks.	18 banks.	18 banks.
Capital stock	\$2,133,985.00	\$2,133,985.00	\$2,133,985.00	\$2,133,985.00	\$2,133,985.00
Surplus fund	935,402.00	958,346.00	958,866.47	956,636.47	959,436.47
Undivided profits	376,014.28	271,868.30	268,091.43	199,369.54	244,077.15
Nat'l-bank circulation	683,872.50	659,022.50	660,752.50	658,492.50	655,112.50
State-bank circulation	571.50	571.50	571.50	571.50	571.50
Dividends unpaid	6,197.09	11,690.84	10,859.13	40,183.55	7,519.81
Individual deposits ..	3,854,098.17	4,041,150.59	3,993,654.83	4,204,589.94	4,481,711.05
U. S. deposits	30,305.54	37,287.17	38,830.04	33,730.42	19,700.22
Dep'ts U.S.dis.officers	14,143.75	7,712.83	5,965.96	10,567.09	15,988.28
Due to national banks	332,211.19	297,480.42	202,065.33	319,034.30	398,717.86
Due to State banks ..	12,842.25	18,642.01	4,812.62	15,422.23	19,489.26
Notes rediscounted ..	-----	-----	12,975.00	-----	-----
Bills payable	89,500.00	72,500.00	45,500.00	70,500.00	15,500.00
Total	8,469,143.27	8,510,257.16	8,334,929.71	8,643,022.54	8,951,809.10

MARYLAND.

Liabilities.	40 banks.	41 banks.	41 banks.	41 banks.	43 banks.
	40 banks.	41 banks.	41 banks.	41 banks.	43 banks.
Capital stock	\$3,353,640.00	\$3,395,760.00	\$3,404,290.00	\$3,411,700.00	\$3,517,500.00
Surplus fund	1,160,733.03	1,227,234.15	1,227,234.15	1,250,480.12	1,244,637.14
Undivided profits	520,584.32	378,382.71	472,015.13	342,239.11	440,302.16
Nat'l-bank circulation	993,065.00	987,500.00	975,080.00	977,180.00	1,075,520.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid	25,751.91	18,258.62	17,006.88	42,130.14	14,990.76
Individual deposits ..	7,780,072.47	8,134,270.50	8,200,768.80	8,297,456.96	9,250,186.88
U. S. deposits	165,000.00	165,000.00	165,000.00	165,000.00	150,000.00
Dep'ts U.S.dis.officers	-----	-----	-----	-----	-----
Due to national banks	321,386.86	397,040.62	239,828.51	404,788.25	325,075.50
Due to State banks ..	53,587.72	73,055.76	46,266.26	61,182.89	48,544.37
Notes rediscounted ..	146,803.31	108,719.83	117,365.95	123,851.00	31,482.98
Bills payable	52,032.37	39,015.00	60,000.00	50,000.00	25,025.00
Total	14,572,656.99	14,924,237.19	14,924,853.68	15,126,008.47	16,123,264.98

CITY OF BALTIMORE.

Liabilities.	19 banks.	20 banks.	22 banks.	22 banks.	22 banks.
	19 banks.	20 banks.	22 banks.	22 banks.	22 banks.
Capital stock	\$12,313,260.00	\$12,413,260.00	\$12,966,760.00	\$13,148,050.00	\$13,238,965.25
Surplus fund	4,175,600.00	4,275,000.00	4,275,000.00	4,290,500.00	4,293,000.00
Undivided profits	1,483,211.28	1,102,133.55	1,412,404.83	928,885.82	1,260,167.34
Nat'l-bank circulation	866,970.00	863,660.00	982,190.00	967,040.00	1,031,810.00
State-bank circulation	3,830.00	3,830.00	3,830.00	3,851.00	3,831.00
Dividends unpaid	51,801.31	56,305.52	43,900.15	299,556.97	62,313.31
Individual deposits ..	20,558,440.06	21,112,666.38	21,227,267.57	23,173,579.57	21,261,201.85
U. S. deposits	383,071.86	380,505.23	371,882.14	370,767.55	256,186.76
Dep'ts U.S.dis.officers	-----	-----	-----	-----	-----
Due to national banks	3,421,393.39	4,246,401.89	3,682,996.42	3,348,656.70	4,829,530.01
Due to State banks ..	732,459.39	754,318.92	796,815.93	716,098.13	728,866.88
Notes rediscounted ..	-----	-----	-----	68,303.58	-----
Bills payable	125,000.00	50,000.00	100,000.00	114,000.00	265,000.00
Total	44,115,037.29	45,258,081.49	45,863,047.04	47,429,289.42	47,230,991.90

290 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED
DISTRICT OF COLUMBIA.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts	\$556,909.24	\$569,622.99	\$543,468.03	\$613,501.79	\$624,185.12
Bonds for circulation	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
Bonds for deposits					
U. S. bonds on hand	1,200.00	1,200.00	1,200.00	1,200.00	1,200.00
Other stocks and b'ds	191,842.50	191,842.50	191,842.50	191,842.50	196,792.50
Due from res' ve ag'ts	55,778.25	53,406.56	65,671.68	69,042.11	87,297.87
Due from nat'l banks	8,507.24	26,645.56	35,883.18	27,086.47	21,171.62
Due from State banks	275.82	148.10		42.63	505.96
Banking house, etc	23,000.00	23,000.00	23,000.00	23,000.00	23,000.00
Real estate, etc					
Current expenses	7,322.42	1,655.89	5,586.30	304.55	5,764.25
Premiums paid	11,000.00	9,000.00	9,000.00	9,000.00	9,000.00
Cash items	10,355.58	5,171.14	24,453.98	10,216.44	3,895.75
Clear'g-house exch'gs					
Bills of other banks	7,255.00	3,275.00	3,585.00	3,475.00	2,675.00
Fractional currency	37.30	37.70	19.94	34.87	34.48
Specie	266,063.25	291,304.25	321,735.25	283,754.75	265,338.25
Legal-tender notes	88,072.00	34,220.00	30,145.00	34,575.00	52,586.00
U. S. cert's of deposit					
5% fund with Treas	11,250.00	11,250.00	11,250.00	11,250.00	11,250.00
Due from U. S. Treas					
Total	1,488,868.60	1,471,779.69	1,516,840.86	1,528,326.11	1,554,696.80

CITY OF WASHINGTON.

	11 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Loans and discounts	\$7,020,761.47	\$6,701,542.20	\$7,106,746.70	\$7,480,830.17	\$7,379,430.50
Bonds for circulation	600,000.00	625,000.00	650,000.00	650,000.00	650,000.00
Bonds for deposits	150,000.00	150,000.00	150,000.00	150,000.00	100,000.00
U. S. bonds on hand	76,350.00	84,150.00	152,150.00	131,200.00	228,150.00
Other stocks and b'ds	621,369.26	649,375.62	801,791.44	839,931.62	758,027.79
Due from res' ve ag'ts	449,402.49	1,086,909.14	1,174,451.74	1,032,152.83	1,112,528.71
Due from nat'l banks	451,155.38	477,885.70	566,651.99	494,878.85	496,547.20
Due from State banks	22,677.90	36,540.66	30,345.86	23,594.38	21,232.04
Banking house, etc	878,147.74	902,042.92	961,829.04	969,180.92	988,267.07
Real estate, etc	69,445.17	69,445.17	69,445.17	73,977.94	74,160.11
Current expenses	94,701.82	27,479.49	74,963.14	22,556.25	48,016.09
Premiums paid	69,190.01	71,176.51	99,857.01	89,473.19	85,821.39
Cash items	111,154.96	174,012.63	137,045.32	154,808.28	144,377.45
Clear'g-house exch'gs	103,931.89	95,535.73	167,802.75	140,803.36	114,163.07
Bills of other banks	21,847.00	30,611.00	62,912.00	31,062.00	23,224.00
Fractional currency	11,353.94	7,433.70	7,697.75	9,605.34	9,629.39
Specie	1,712,281.75	2,033,024.15	2,171,825.45	1,797,221.30	1,796,155.70
Legal-tender notes	564,103.00	469,667.00	583,949.00	622,538.00	574,845.00
U. S. cert's of deposit	20,000.00	20,000.00	10,000.00		10,000.00
5% fund with Treas	21,500.00	20,580.00	24,750.00	21,950.00	27,000.00
Due from U. S. Treas					5,446.33
Total	13,069,373.78	13,742,411.62	15,064,214.36	14,735,764.43	14,647,021.84

VIRGINIA.

	33 banks.	34 banks.	35 banks.	35 banks.	36 banks.
Loans and discounts	\$15,448,383.41	\$14,782,526.76	\$15,512,122.24	\$15,305,526.76	\$15,651,429.81
Bonds for circulation	1,123,750.00	1,163,250.00	1,193,250.00	1,195,750.00	1,393,750.00
Bonds for deposits	870,000.00	870,000.00	870,000.00	870,000.00	751,000.00
U. S. bonds on hand					
Other stocks and b'ds	793,016.29	860,062.86	901,648.77	923,360.91	946,056.99
Due from res' ve ag'ts	1,531,837.43	1,760,803.10	1,261,078.75	1,373,682.86	1,358,598.65
Due from nat'l banks	936,075.37	839,814.35	761,374.61	807,540.58	829,778.86
Due from State banks	462,264.36	477,374.17	518,297.27	494,143.41	567,755.97
Banking house, etc	425,937.95	426,955.97	428,789.39	438,842.99	439,337.18
Real estate, etc	38,566.12	34,643.53	34,549.13	26,145.87	30,689.29
Current expenses	173,902.57	53,863.96	140,547.77	18,639.11	84,773.67
Premiums paid	232,753.44	226,589.02	229,060.89	207,609.02	218,654.02
Cash items	117,887.25	132,388.44	198,555.41	139,268.85	115,443.62
Clear'g-house exch'gs	232,064.07	214,627.13	246,409.72	210,657.09	156,616.65
Bills of other banks	198,821.00	185,405.00	197,283.00	215,089.00	184,945.00
Fractional currency	9,137.79	10,408.50	11,600.50	12,283.65	11,311.94
Specie	785,054.29	781,092.59	816,808.03	847,418.90	874,422.64
Legal-tender notes	1,057,959.00	944,579.00	1,043,590.00	1,100,991.00	958,748.00
U. S. cert's of deposit					
5% fund with Treas	49,160.03	50,290.03	51,676.25	49,513.93	61,079.08
Due from U. S. Treas	3,350.00	750.00	895.33	1,200.00	4,825.00
Total	24,489,921.27	23,815,424.41	24,417,537.06	24,237,663.93	24,639,216.37

BY STATES AND RESERVE CITIES—Continued.

DISTRICT OF COLUMBIA.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock	\$252,000.00	\$252,000.00	\$252,000.00	\$252,000.00	\$252,000.00
Surplus fund	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Undivided profits	60,655.79	48,014.38	55,587.18	44,325.82	53,460.39
Nat'l-bank circulation	219,050.00	209,700.00	203,000.00	192,800.00	198,450.00
State-bank circulation					
Dividends unpaid	3,276.00	3,816.00	3,768.00	5,496.00	3,772.00
Individual deposits	838,776.35	852,719.06	895,070.58	927,755.31	933,079.34
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks	15,059.75	5,530.25	5,688.47	5,948.98	13,935.07
Due to State banks	50.71		1,726.63		
Notes rediscounted					
Bills payable					
Total	1,488,868.60	1,471,779.69	1,516,840.86	1,528,326.11	1,554,696.80

CITY OF WASHINGTON.

	11 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Capital stock	\$2,375,000.00	\$2,475,000.00	\$2,495,000.00	\$2,558,720.00	\$2,575,000.00
Surplus fund	902,000.00	956,000.00	956,000.00	981,000.00	992,000.00
Undivided profits	370,308.44	225,340.01	303,534.04	241,752.21	290,373.99
Nat'l-bank circulation	447,350.00	448,400.00	485,660.00	490,080.00	487,170.00
State-bank circulation					
Dividends unpaid	1,619.50	1,766.50	1,706.00	8,928.50	2,051.50
Individual deposits	8,543,265.51	9,233,782.59	10,354,258.49	9,870,594.83	9,901,916.31
U. S. deposits	148,650.23	125,721.83	156,778.31	141,231.44	68,050.57
Dep'ts U.S.dis.officers					
Due to national banks	160,991.52	180,754.62	227,871.23	341,271.22	224,356.51
Due to State banks	38,888.58	41,146.07	31,406.29	50,186.23	54,102.96
Notes rediscounted	23,800.00				
Bills payable	57,500.00	54,500.00	52,000.00	52,000.00	52,000.00
Total	13,069,373.78	13,742,411.62	15,064,214.36	14,735,764.43	14,647,021.84

VIRGINIA.

	33 banks.	34 banks.	35 banks.	35 banks.	36 banks.
Capital stock	\$4,276,300.00	\$4,331,300.00	\$4,446,830.00	\$4,476,300.00	\$4,556,300.00
Surplus fund	1,851,434.51	2,080,500.00	2,080,500.00	2,170,250.00	2,171,650.00
Undivided profits	1,026,976.89	585,256.51	785,670.18	477,580.39	658,985.63
Nat'l-bank circulation	995,865.00	1,028,865.00	1,063,705.00	1,064,825.00	1,226,105.00
State-bank circulation					
Dividends unpaid	2,870.15	2,871.15	1,920.15	25,926.50	2,845.50
Individual deposits	13,485,457.64	13,161,785.09	13,226,431.38	13,370,433.84	13,764,803.20
U. S. deposits	745,254.70	795,592.40	691,207.36	717,367.93	567,177.04
Dep'ts U.S.dis.officers	187,789.68	146,552.27	199,541.12	179,483.12	149,761.17
Due to national banks	813,599.23	665,504.19	718,910.51	765,160.84	673,266.86
Due to State banks	657,003.27	649,023.51	692,457.42	462,893.58	545,885.54
Notes rediscounted	292,856.31	275,674.29	225,363.94	313,932.20	202,036.43
Bills payable	154,513.89	92,500.00	285,000.00	213,510.53	120,400.00
Total	24,489,921.27	23,815,424.41	24,417,537.06	24,237,663.93	24,639,216.37

292 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

WEST VIRGINIA.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	21 banks.	21 banks.	21 banks.	22 banks.	23 banks.
Loans and discounts.	\$5,937,719.97	\$6,143,447.68	\$6,202,512.72	\$6,208,505.82	\$6,563,136.56
Bonds for circulation.	607,500.00	607,500.00	607,500.00	628,750.00	703,750.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.	4,500.00	4,500.00	4,500.00	6,900.00	4,500.00
Other stocks and b'ds	170,004.83	170,596.38	183,426.15	205,029.65	220,467.05
Due from res'v'g'ts	671,190.51	576,705.40	539,821.20	547,927.31	843,612.15
Due from nat'l banks	481,494.25	427,858.82	369,122.11	333,383.48	435,679.25
Due from State banks	122,319.42	151,574.42	138,720.54	160,982.28	160,970.34
Banking house, etc.	230,411.04	232,982.58	236,915.15	244,392.47	251,874.84
Real estate, etc.	22,226.94	18,016.94	17,746.67	18,901.55	18,664.93
Current expenses	71,424.68	15,898.31	41,229.79	4,250.27	27,547.30
Premiums paid.	68,177.50	61,687.44	61,689.56	57,867.06	61,648.31
Cash items.	26,043.48	42,642.87	40,693.40	29,239.86	29,009.02
Clear'g house exch'gs					
Bills of other banks.	87,810.00	91,117.00	78,484.00	69,824.00	92,649.00
Fractional currency.	2,799.21	4,326.80	3,857.69	3,953.09	4,129.65
Specie.	348,286.71	378,290.71	406,058.61	392,828.93	370,126.49
Legal-tender notes.	372,969.00	388,155.00	440,562.00	355,483.00	361,055.00
U. S. cert's of deposit.					25,060.00
5 % fund with Treas.	26,336.00	27,336.00	26,126.00	26,171.75	30,977.25
Due from U. S. Treas.	1,087.86	1,539.23	2,321.73	1,901.73	8,658.73
Total.	9,302,331.45	9,394,173.68	9,451,287.32	9,346,292.25	10,263,455.87

NORTH CAROLINA.

	20 banks.	20 banks.	20 banks.	21 banks.	22 banks.
Loans and discounts.	\$6,542,017.30	\$6,459,565.11	\$6,808,619.92	\$7,025,201.06	\$7,125,685.31
Bonds for circulation.	737,750.00	737,750.00	750,250.00	712,750.00	725,250.00
Bonds for deposits.	100,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand.	50,000.00				
Other stocks and b'ds	374,133.06	359,958.61	312,849.65	276,866.31	300,937.88
Due from res'v'g'ts	448,624.34	614,430.30	782,916.28	389,889.67	269,125.93
Due from nat'l banks	330,463.94	375,482.25	308,299.25	295,787.37	208,684.49
Due from State banks	116,763.22	122,740.34	90,971.74	112,782.33	110,434.11
Banking-house, etc.	186,435.20	186,699.95	188,497.83	180,774.06	195,496.65
Real estate, etc.	80,864.33	65,151.18	78,339.93	68,936.58	65,141.11
Current expenses.	77,491.01	23,852.23	62,469.58	5,518.67	36,559.63
Premiums paid.	85,208.45	80,256.89	80,756.89	74,135.02	71,681.89
Cash items.	54,677.70	51,497.12	35,974.86	42,558.09	58,505.04
Clear'g house exch'gs					
Bills of other banks.	97,764.00	99,393.00	88,017.00	102,341.00	75,548.00
Fractional currency.	2,700.37	2,800.58	2,865.00	3,391.78	3,578.52
Specie.	319,938.61	334,469.91	395,917.07	396,434.70	364,758.34
Legal-tender notes.	344,808.00	298,674.00	369,552.00	259,009.00	256,142.00
U. S. cert's of deposit.					
5 % fund with Treas.	33,196.25	32,578.75	31,501.25	29,204.01	32,036.25
Due from U. S. Treas.	820.26	3,140.26	8,140.26	960.00	1,460.26
Total.	9,983,656.04	9,998,440.48	10,545,938.51	10,136,539.65	10,051,025.41

SOUTH CAROLINA.

	16 banks.	16 banks.	15 banks.	15 banks.	14 banks.
Loans and discounts.	\$6,002,096.12	\$6,159,349.57	\$6,400,933.45	\$6,518,331.15	\$6,562,602.50
Bonds for circulation.	437,250.00	437,250.00	466,250.00	406,250.00	468,750.00
Bonds for deposits.	275,000.00	275,000.00	275,000.00	275,000.00	200,000.00
U. S. bonds on hand.	100.00	100.00	100.00	100.00	100.00
Other stocks and b'ds	730,113.42	664,058.29	646,888.26	660,138.71	645,127.64
Due from res'v'g'ts	287,946.05	368,782.39	569,579.58	210,145.71	140,299.28
Due from nat'l banks	186,787.95	183,755.24	163,246.80	173,802.95	130,868.50
Due from State banks	215,382.17	160,984.61	153,519.02	115,717.36	131,602.11
Banking house, etc.	145,039.48	142,127.53	134,728.08	133,957.53	128,078.76
Real estate, etc.	31,598.07	31,927.92	27,841.98	27,183.65	25,840.01
Current expenses.	85,690.19	33,050.73	80,894.52	3,705.68	35,831.12
Premiums paid.	16,750.00	16,000.00	18,831.88	15,093.75	14,550.00
Cash items.	114,375.81	61,310.44	37,864.48	26,211.27	28,641.78
Clear'g-house exch'gs					
Bills of other banks.	82,520.00	87,387.00	45,625.00	33,722.00	23,949.00
Fractional currency.	3,783.63	6,041.88	6,568.57	8,612.23	5,383.11
Specie.	360,756.58	398,173.65	312,385.06	393,955.70	153,258.10
Legal-tender notes.	455,466.00	393,812.00	298,822.00	230,714.00	169,594.00
U. S. cert's of deposit.					
5 % fund with Treas.	19,043.85	19,676.25	18,039.50	17,781.00	19,742.70
Due from U. S. Treas.	4,300.00	13,000.00	16,340.00	500.00	500.00
Total.	9,454,005.32	9,451,787.50	9,213,448.18	9,250,422.69	8,888,718.61

BY STATES AND RESERVE CITIES—Continued.

WEST VIRGINIA.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	21 banks.	21 banks.	21 banks.	22 banks.	23 banks.
Capital stock	\$2, 176, 000. 00	\$2, 176, 000. 00	\$2, 176, 000. 00	\$2, 240, 270. 00	\$2, 454, 000. 00
Surplus fund	520, 307. 53	558, 861. 58	558, 653. 03	579, 359. 05	594, 359. 05
Undivided profits	316, 563. 52	169, 906. 64	249, 607. 80	156, 831. 70	230, 356. 46
Nat'l-bank circulation	536, 470. 00	537, 670. 00	537, 710. 00	553, 725. 00	610, 745. 00
State-bank circulation					
Dividends unpaid....	23, 961. 58	27, 006. 58	26, 163. 58	48, 233. 58	26, 961. 58
Individual deposits....	5, 273, 172. 57	5, 407, 741. 28	5, 328, 054. 73	5, 229, 916. 26	5, 734, 414. 55
U. S. deposits	55, 000. 00	55, 000. 00	55, 000. 00	55, 000. 00	50, 000. 00
Dep'ts U.S.dis.officers					
Due to national banks	270, 590. 92	323, 176. 79	349, 996. 71	275, 902. 07	305, 677. 50
Due to State banks....	77, 615. 09	95, 739. 44	90, 962. 28	135, 397. 03	168, 829. 42
Notes rediscounted ..	44, 650. 24	43, 073. 27	71, 139. 19	71, 657. 50	88, 113. 31
Bills payable	8, 000. 00		8, 000. 00		
Total	9, 302, 331. 45	9, 394, 175. 58	9, 451, 237. 32	9, 346, 292. 25	10, 263, 455. 87

NORTH CAROLINA.

	20 banks.	20 banks.	20 banks.	21 banks.	22 banks.
Capital stock	\$2, 546, 000. 00	\$2, 601, 000. 00	\$2, 601, 000. 00	\$2, 631, 170. 00	\$2, 691, 500. 00
Surplus fund	597, 454. 31	613, 811. 33	616, 311. 33	660, 058. 31	665, 058. 31
Undivided profits	473, 371. 30	362, 396. 21	451, 387. 83	321, 925. 62	385, 501. 18
Nat'l-bank circulation	619, 985. 00	613, 845. 00	628, 255. 00	590, 055. 00	601, 225. 00
State-bank circulation					
Dividends unpaid....	2, 478. 50	2, 582. 50	4, 006. 50	14, 079. 50	1, 847. 50
Individual deposits....	4, 809, 234. 54	5, 003, 725. 10	5, 335, 620. 31	4, 814, 100. 07	4, 451, 393. 98
U. S. deposits	109, 900. 38	219, 536. 81	92, 807. 27	53, 274. 43	106, 326. 94
Dep'ts U.S.dis.officers	54, 338. 58	44, 938. 74	68, 430. 35	111, 725. 57	53, 673. 06
Due to national banks	213, 465. 37	186, 728. 27	175, 707. 42	161, 304. 03	237, 842. 95
Due to State banks....	83, 059. 47	72, 766. 68	74, 821. 14	91, 129. 84	84, 976. 05
Notes rediscounted ..	418, 368. 59	301, 109. 84	421, 591. 36	573, 717. 28	627, 380. 44
Bills payable	56, 000. 00	76, 000. 00	76, 000. 00	114, 000. 00	144, 300. 00
Total	9, 983, 656. 04	9, 998, 440. 46	10, 545, 938. 51	10, 136, 539. 65	10, 051, 025. 41

SOUTH CAROLINA.

	16 banks.	16 banks.	15 banks.	15 banks.	14 banks.
Capital stock	\$1, 798, 000. 00	\$1, 798, 000. 00	\$1, 673, 000. 00	\$1, 673, 000. 00	\$1, 623, 000. 00
Surplus fund	880, 250. 00	884, 250. 00	985, 600. 00	985, 600. 00	935, 600. 00
Undivided profits	1, 131, 126. 25	1, 070, 615. 80	1, 178, 919. 91	928, 126. 66	857, 953. 38
Nat'l-bank circulation	387, 950. 00	383, 160. 00	353, 095. 00	354, 915. 00	383, 660. 00
State-bank circulation					
Dividends unpaid....	12, 973. 50	18, 200. 30	11, 089. 80	21, 082. 60	10, 889. 30
Individual deposits....	3, 982, 676. 94	4, 237, 743. 33	3, 839, 504. 19	3, 580, 526. 51	2, 730, 105. 47
U. S. deposits	235, 521. 73	223, 250. 29	230, 842. 39	201, 631. 57	135, 751. 96
Dep'ts U.S.dis.officers	66, 889. 20	80, 568. 67	69, 540. 32	61, 809. 63	73, 025. 87
Due to national banks	158, 530. 12	138, 421. 41	210, 938. 41	145, 063. 16	147, 917. 61
Due to State banks....	489, 140. 11	391, 350. 86	341, 257. 08	352, 566. 28	320, 931. 24
Notes rediscounted ..	230, 947. 47	116, 226. 84	205, 011. 08	391, 701. 23	639, 383. 78
Bills payable	80, 000. 00	90, 000. 00	243, 500. 00	553, 500. 00	1, 030, 500. 00
Total	9, 454, 005. 32	9, 451, 787. 50	9, 213, 448. 18	9, 250, 422. 69	8, 888, 718. 61

294 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS MADE OCTOBER 2, 1890, ARRANGED

GEORGIA.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	31 banks.	30 banks.	32 banks.	32 banks.	32 banks.
Loans and discounts.	\$9,714,728.19	\$9,438,244.63	\$10,186,850.18	\$10,415,367.36	\$10,731,026.23
Bonds for circulation.	936,750.00	911,750.00	1,011,750.00	1,011,750.00	1,061,750.00
Bonds for deposits.	150,000.00	150,000.00	150,000.00	150,000.00	100,000.00
U. S. bonds on hand.				25,000.00	50,000.00
Other stocks and b'ds.	490,896.03	474,233.50	447,905.01	378,047.18	358,012.02
Due from res' veag'ts.	604,346.92	516,599.21	393,058.65	361,990.69	364,949.57
Due from nat'l banks.	425,876.55	377,998.43	354,033.40	251,156.99	305,176.50
Due from State banks.	350,101.93	407,407.94	265,924.59	247,258.10	304,452.80
Banking house, etc.	450,250.11	449,613.96	462,098.38	464,492.73	466,926.84
Real estate, etc.	78,957.38	61,674.01	63,860.54	96,290.43	93,989.20
Current expenses.	165,070.97	44,151.01	119,871.44	19,827.59	74,412.61
Premiums paid.	124,771.79	114,915.54	135,808.67	130,552.50	144,965.63
Cash items.	182,564.98	139,786.90	182,261.24	142,912.50	201,302.22
Clear'g-house exch'gs.					
Bills of other banks.	165,073.00	206,093.00	178,792.00	165,757.00	139,542.00
Fractional currency.	7,511.17	9,757.46	11,635.26	11,451.94	11,978.48
Specie.	582,172.48	914,608.34	752,545.91	711,182.64	517,407.10
Legal-tender notes.	493,009.00	523,782.00	495,916.03	376,569.00	466,414.00
U. S. cert's of deposit.					
5% fund with Treas.	37,572.30	41,027.00	41,054.50	42,401.61	44,178.66
Due from U. S. Treas.	6,129.11	24,581.27	2,661.16	6,477.05	15,360.00
Total.	14,965,781.91	14,806,214.20	15,255,226.93	14,942,495.31	15,451,243.86

FLORIDA.

	15 banks.	16 banks.	18 banks.	18 banks.	17 banks.
Loans and discounts.	\$3,833,842.46	\$3,813,998.90	\$3,906,814.07	\$4,292,654.27	\$3,867,992.25
Bonds for circulation.	342,500.00	355,000.00	380,000.00	392,500.00	355,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.					
Other stocks and b'ds.	202,730.19	239,329.88	263,123.34	247,309.12	173,474.89
Due from res' veag'ts.	520,946.23	612,636.97	809,689.73	462,763.92	368,411.22
Due from nat'l banks.	248,563.08	359,182.30	427,121.65	406,893.37	186,315.95
Due from State banks.	181,540.41	227,053.19	140,009.67	167,349.65	145,425.17
Banking house, etc.	179,397.35	179,413.05	192,849.95	196,837.66	185,608.34
Real estate, etc.	74,149.93	84,327.70	80,122.48	89,936.90	50,100.88
Current expenses.	61,278.66	80,873.65	60,948.09	28,479.35	50,401.27
Premiums paid.	57,201.91	57,067.53	71,423.78	69,383.15	63,508.73
Cash items.	84,002.69	70,192.96	118,992.55	77,328.50	37,264.05
Clear'g-house exch'gs.					
Bills of other banks.	104,974.00	151,347.00	106,232.00	118,442.00	99,176.00
Fractional currency.	2,236.27	2,054.78	2,751.38	3,367.72	2,422.76
Specie.	84,934.27	156,311.93	224,578.06	163,454.35	150,864.35
Legal-tender notes.	159,665.00	290,122.00	277,008.00	250,109.00	256,702.00
U. S. cert's of deposit.					
5% fund with Treas.	15,412.50	13,920.89	15,975.00	16,705.39	15,124.50
Due from U. S. Treas.	265.89	500.00	1,605.89		
Total.	6,253,640.84	6,773,313.63	7,178,043.76	7,085,490.35	6,107,692.36

ALABAMA.

	30 banks.	30 banks.	30 banks.	30 banks.	29 banks.
Loans and discounts.	\$9,123,123.97	\$8,670,206.07	\$8,960,641.74	\$8,797,967.15	\$8,573,026.13
Bonds for circulation.	1,229,500.00	1,229,500.00	1,229,500.00	1,227,000.00	1,202,000.00
Bonds for deposits.	220,000.00	220,000.00	220,000.00	170,000.00	100,000.00
U. S. bonds on hand.	102,000.00	102,000.00	102,000.00	102,000.00	102,000.00
Other stocks and b'ds.	978,570.78	957,987.25	996,383.46	969,713.44	969,493.58
Due from res' veag'ts.	656,128.86	761,814.82	547,245.36	581,227.47	623,717.40
Due from nat'l banks.	577,380.03	590,804.49	439,361.41	368,000.34	370,222.88
Due from State banks.	309,017.06	357,619.09	283,390.87	137,821.61	156,987.75
Banking house, etc.	447,401.29	448,292.12	447,919.12	445,577.65	446,111.50
Real estate, etc.	53,634.12	92,775.75	112,919.79	115,269.79	122,404.50
Current expenses.	158,746.66	63,799.40	147,766.11	39,681.94	75,488.16
Premiums paid.	174,336.91	164,548.91	164,733.04	161,401.79	150,379.98
Cash items.	107,481.00	97,039.62	130,978.57	127,090.45	86,373.99
Clear'g-house exch'gs.					
Bills of other banks.	129,673.00	149,095.00	122,191.00	108,961.00	122,544.00
Fractional currency.	3,015.04	3,992.50	4,303.53	6,359.52	6,473.53
Specie.	434,432.72	569,504.77	551,638.94	597,912.30	428,612.25
Legal-tender notes.	348,759.00	381,166.00	306,792.00	270,376.00	349,407.00
U. S. cert's of deposit.					
5% fund with Treas.	46,427.50	53,971.85	52,407.50	54,518.04	50,485.29
Due from U. S. Treas.	775.54	19,105.54	6,270.54	8,184.50	4,615.00
Total.	15,100,403.46	14,933,223.78	14,766,442.98	14,280,071.99	13,940,342.54

BY STATES AND RESERVE CITIES--Continued

GEORGIA.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	31 banks.	30 banks.	32 banks.	32 banks.	32 banks.
Capital stock	\$3,986,000.00	\$3,936,000.00	\$4,270,200.00	\$4,347,890.00	\$4,418,350.00
Surplus fund	1,164,306.21	1,244,466.60	1,248,966.60	1,233,600.75	1,204,157.39
Undivided profits	1,015,474.56	703,232.38	880,178.40	707,560.08	779,597.28
Nat'l-bank circulation	840,410.00	793,070.00	816,880.00	880,620.00	946,980.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	2,299.00	4,542.50	2,146.00	27,098.00	4,035.00
Individual deposits...	6,312,538.47	6,705,359.47	6,419,312.40	5,717,086.48	5,419,510.35
U. S. deposits	91,783.95	101,411.73	77,112.35	105,983.30	41,493.48
Dep'ts U.S.dis.officers	55,904.03	56,702.88	68,044.36	39,418.59	57,871.44
Due to national banks	282,386.93	297,227.30	318,082.18	385,858.83	442,055.25
Due to State banks...	393,378.40	434,569.50	326,621.99	296,594.62	222,665.91
Notes rediscounted ..	511,300.36	454,631.84	702,592.65	1,086,784.66	1,623,377.37
Bills payable	310,000.00	75,000.00	125,000.00	120,000.00	291,760.39
Total	14,965,781.91	14,806,214.20	15,255,226.93	14,948,495.31	15,451,843.86

FLORIDA.

	15 banks.	16 banks.	18 banks.	18 banks.	17 banks.
Capital stock	\$1,150,000.00	\$1,185,000.00	\$1,255,000.00	\$1,325,000.00	\$1,200,000.00
Surplus fund	188,650.00	204,925.00	225,425.00	225,925.00	210,150.00
Undivided profits	179,932.73	140,207.74	190,726.71	154,562.38	186,441.94
Nat'l-bank circulation	307,280.00	290,560.00	295,440.00	304,550.00	302,940.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	1,549.00	250.00	1,583.00	7,930.00	425.00
Individual deposits...	3,732,775.19	4,439,137.06	4,677,398.63	4,479,851.14	3,628,584.57
U. S. deposits	90,324.79	98,159.83	79,762.82	103,655.64	80,400.72
Dep'ts U.S.dis.officers	17,858.98	11,834.76	28,796.80	6,597.92	19,621.11
Due to national banks	82,839.70	151,874.83	166,333.58	205,514.83	82,540.84
Due to State banks...	180,733.78	180,170.86	169,428.31	140,274.99	90,908.11
Notes rediscounted ..	186,696.67	36,193.55	95,148.91	101,628.45	285,580.07
Bills payable	135,000.00	35,000.00	15,000.00	30,000.00	20,000.00
Total	6,253,640.84	6,773,313.63	7,178,043.76	7,085,490.35	6,107,592.36

ALABAMA.

	30 banks.	30 banks.	30 banks.	30 banks.	29 banks.
Capital stock	\$4,319,000.00	\$4,329,000.00	\$4,329,000.00	\$4,294,000.00	\$4,204,000.00
Surplus fund	1,011,765.33	1,053,527.27	1,029,657.67	1,043,414.06	1,039,636.79
Undivided profits	831,391.58	640,746.59	742,493.24	583,954.17	608,843.85
Nat'l-bank circulation	1,094,970.00	1,093,020.00	1,094,330.00	1,084,580.00	1,067,700.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	1,696.00	4,773.00	2,524.00	29,680.40	5,326.00
Individual deposits...	6,338,401.01	6,504,870.34	6,260,527.27	5,884,305.83	5,561,532.80
U. S. deposits	205,311.97	204,996.93	194,097.70	155,200.69	90,381.41
Dep'ts U.S.dis.officers	9,017.92	16,536.15	13,173.04	7,704.18	4,490.36
Due to national banks	281,120.14	334,032.47	361,524.16	225,218.12	223,356.03
Due to State banks...	178,490.52	158,227.27	152,846.17	126,110.16	89,284.63
Notes rediscounted ..	713,238.99	551,519.91	531,269.73	829,904.38	1,032,590.67
Bills payable	116,000.00	41,973.85	55,000.00	25,000.00	13,000.00
Total	15,190,403.46	14,933,223.78	14,766,442.98	14,289,071.99	13,940,342.54

296 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

MISSISSIPPI.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	12 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Loans and discounts.	\$2,809,684.09	\$2,574,367.41	\$2,691,571.70	\$2,898,163.10	\$2,990,056.47
Bonds for circulation.	341,250.00	353,750.00	353,750.00	353,750.00	353,750.00
Bonds for deposits.	.....	.....	.....	.....	.....
U. S. bonds on hand.	.....	50,000.00	120,000.00	.....	.....
Other stocks and b'ds.	193,454.64	178,693.06	143,213.63	184,175.43	184,541.84
Due from res'v'g'ts.	171,935.10	348,636.40	291,029.43	135,923.03	147,264.50
Due from nat'l banks.	121,836.03	183,357.78	110,869.74	64,304.04	101,637.84
Due from State banks.	41,012.38	75,510.60	44,196.72	62,613.58	57,101.06
Banking house, etc.	68,209.38	68,099.65	68,016.55	67,941.07	68,147.30
Real estate, etc.	36,854.26	39,215.26	49,554.10	53,854.57	62,704.75
Current expenses.	54,563.77	15,973.03	43,667.46	5,439.99	23,906.66
Premiums paid.	43,665.50	42,920.62	48,989.37	41,473.45	36,285.95
Cash items.	23,379.64	13,975.77	16,407.40	10,049.20	22,469.64
Clear'g-house exch'gs.	.....	.....	.....	.....	.....
Bills of other banks.	16,540.00	34,900.00	11,132.00	11,350.00	11,617.00
Fractional currency.	2,224.26	3,070.95	2,370.32	4,122.61	5,721.87
Specie.	200,763.98	171,245.32	138,755.35	142,151.15	120,449.45
Legal-tender notes.	167,241.00	260,065.00	161,053.00	149,945.00	157,270.00
U. S. cert's of deposit.	.....	.....	.....	.....	.....
5 % fund with Treas.	12,563.73	15,173.63	14,536.13	11,786.13	15,917.50
Due from U. S. Treas.	.....	7,010.46	7,600.00	10,000.00	1,100.00
Total.	4,305,177.76	4,435,964.94	4,316,732.90	4,207,022.35	4,357,941.83

LOUISIANA.

Resources.	9 banks.	9 banks.	11 banks.	11 banks.	11 banks.
	9 banks.	9 banks.	11 banks.	11 banks.	11 banks.
Loans and discounts.	\$1,996,677.36	\$1,826,839.69	\$1,925,331.00	\$1,958,856.16	\$2,183,808.16
Bonds for circulation.	177,500.00	177,500.00	202,500.00	202,500.00	202,500.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.	.....	12,500.00	12,500.00	12,500.00	.....
Other stocks and b'ds.	67,644.81	32,470.64	55,935.29	58,352.43	53,119.92
Due from res'v'g'ts.	180,970.70	345,786.66	229,273.01	145,134.44	82,405.01
Due from nat'l banks.	88,614.91	45,856.93	29,715.67	32,050.13	24,013.95
Due from State banks.	14,639.00	12,856.12	10,787.25	12,442.72	20,036.63
Banking house, etc.	23,168.72	23,289.12	25,097.53	25,923.43	26,190.73
Real estate, etc.	.....	.....	.....	.....	.....
Current expenses.	23,377.74	9,354.98	22,539.39	12,162.88	17,072.97
Premiums paid.	15,159.95	17,389.95	21,763.62	20,363.49	18,392.50
Cash items.	13,286.24	16,259.29	42,042.02	12,803.78	25,748.41
Clear'g-house exch'gs.	.....	.....	.....	.....	.....
Bills of other banks.	20,180.00	19,630.00	16,790.00	23,666.00	25,299.00
Fractional currency.	759.31	1,136.07	1,795.38	1,419.21	1,544.76
Specie.	155,616.80	225,992.55	192,612.45	182,914.20	135,174.00
Legal-tender notes.	69,563.00	81,756.00	88,522.00	56,116.00	54,632.00
U. S. cert's of deposit.	.....	.....	.....	.....	.....
5 % fund with Treas.	7,987.50	7,987.50	8,049.50	9,112.50	9,112.50
Due from U. S. Treas.	.....	.....	.....	.....	.....
Total.	2,905,066.04	2,904,805.50	2,935,254.11	2,816,322.37	2,929,050.54

CITY OF NEW ORLEANS.

Resources.	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts.	\$13,712,621.25	\$13,275,250.53	\$13,413,508.30	\$13,823,647.25	\$15,374,360.72
Bonds for circulation.	850,000.00	850,000.00	850,000.00	850,000.00	850,000.00
Bonds for deposits.	400,000.00	400,000.00	400,000.00	400,000.00	300,000.00
U. S. bonds on hand.	51,450.00	4,450.00	1,700.00	4,200.00	107,850.00
Other stocks and b'ds.	2,149,456.98	2,297,203.98	1,901,301.98	2,054,685.85	2,204,676.30
Due from res'v'g'ts.	1,046,951.67	2,254,183.61	1,576,117.76	1,245,737.25	945,249.40
Due from State banks.	489,770.96	672,263.34	519,106.75	326,014.94	228,421.26
Banking house, etc.	624,127.76	901,751.59	550,325.59	675,344.18	440,173.75
Real estate, etc.	38,302.89	37,830.69	47,417.04	53,917.04	49,529.83
Current expenses.	225,859.03	49,472.55	144,774.59	10,007.06	94,578.30
Premiums paid.	228,753.36	188,054.42	186,955.87	176,392.25	175,911.25
Cash items.	9,512.45	11,119.92	8,782.41	14,951.83	10,497.41
Clear'g-house exch'gs.	1,390,058.09	1,285,288.60	1,543,073.90	834,197.88	1,073,127.66
Bills of other banks.	64,639.00	120,839.00	93,474.00	103,134.00	74,388.00
Fractional currency.	6,169.45	7,111.75	11,538.98	15,283.24	14,172.13
Specie.	2,687,838.20	2,915,335.15	1,732,268.25	1,363,794.60	1,186,215.45
Legal-tender notes.	915,767.00	1,231,704.00	1,149,215.00	1,355,602.00	1,203,202.00
U. S. cert's of deposit.	.....	.....	.....	.....	.....
5 % fund with Treas.	37,450.00	38,250.00	38,250.00	38,250.00	36,190.00
Due from U. S. Treas.	3,150.00	.....	.....	1,000.00	.....
Total.	25,962,597.42	26,971,629.10	24,509,333.39	23,778,099.34	24,803,213.43

BY STATES AND RESERVE CITIES—Continued.

MISSISSIPPI.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	12 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Capital stock	\$1, 140, 000. 00	\$1, 165, 000. 00	\$1, 151, 450. 00	\$1, 160, 000. 00	\$1, 165, 000. 00
Surplus fund	354, 782. 50	401, 700. 00	401, 700. 00	419, 500. 00	419, 700. 00
Undivided profits	215, 678. 03	115, 680. 47	186, 990. 39	111, 885. 86	137, 385. 80
Nat'l-bank circulation	300, 990. 00	302, 105. 00	311, 670. 00	312, 770. 00	316, 640. 00
State-bank circulation					
Dividends unpaid	36. 00	591. 00	20. 00	7, 678. 00	458. 00
Individual deposits ...	1, 969, 156. 71	2, 348, 342. 60	2, 091, 021. 83	1, 811, 202. 60	1, 565, 399. 83
U. S. deposits					
Dep'ts U. S. dis. officers					
Due to national banks	120, 997. 00	52, 589. 59	43, 351. 51	76, 610. 76	39, 954. 39
Due to State banks ...	27, 951. 64	38, 447. 06	38, 850. 91	6, 589. 04	6, 284. 82
Notes rediscounted ...	166, 085. 88	8, 009. 22	28, 678. 26	280, 286. 09	639, 118. 99
Bills payable	9, 500. 00	3, 500. 00	63, 000. 00	20, 500. 00	68, 000. 00
Total	4, 305, 177. 76	4, 435, 964. 94	4, 316, 732. 90	4, 207, 022. 35	4, 357, 941. 83

LOUISIANA.

	9 banks.	9 banks.	11 banks.	11 banks.	11 banks.
Capital stock	\$710, 000. 00	\$710, 000. 00	\$798, 200. 00	\$805, 500. 00	\$810, 000. 00
Surplus fund	165, 500. 00	176, 000. 00	176, 000. 00	193, 225. 00	193, 225. 00
Undivided profits	147, 966. 61	126, 121. 90	176, 524. 08	156, 609. 25	153, 696. 84
Nat'l-bank circulation	159, 250. 00	158, 750. 00	158, 240. 00	169, 285. 00	179, 220. 00
State-bank circulation					
Dividends unpaid	140. 00	148. 00	44. 00	4, 948. 00	176. 00
Individual deposits ...	1, 354, 572. 41	1, 595, 816. 73	1, 517, 898. 33	1, 378, 908. 71	1, 274, 729. 12
U. S. deposits	59, 519. 20	55, 000. 00	55, 000. 00	55, 000. 00	50, 000. 00
Dep'ts U. S. dis. officers					
Due to national banks	74, 455. 98	47, 085. 01	39, 142. 68	17, 782. 52	25, 618. 77
Due to State banks ...	1, 027. 11	2, 252. 60	2, 171. 52	1, 678. 04	30. 63
Notes rediscounted ...	200, 634. 73	33, 558. 61	12, 000. 00	23, 339. 35	174, 754. 18
Bills payable	32, 000. 00	72. 65	33. 50	16, 046. 50	67, 600. 00
Total	2, 905, 066. 04	2, 904, 805. 50	2, 935, 254. 11	2, 816, 322. 37	2, 929, 050. 54

CITY OF NEW ORLEANS.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock	\$3, 625, 000. 00	\$3, 625, 000. 00	\$3, 625, 000. 00	\$3, 625, 000. 00	\$3, 625, 000. 00
Surplus fund	1, 736, 000. 00	1, 787, 500. 00	1, 787, 500. 00	1, 897, 500. 00	1, 897, 500. 00
Undivided profits	890, 349. 68	516, 947. 30	758, 998. 14	389, 772. 63	581, 656. 31
Nat'l-bank circulation	751, 695. 00	751, 195. 00	750, 395. 00	754, 495. 00	750, 895. 00
State-bank circulation					
Dividends unpaid	10, 994. 51	18, 653. 18	15, 122. 18	58, 087. 85	19, 604. 85
Individual deposits ...	14, 732, 850. 88	16, 838, 265. 08	14, 591, 767. 33	13, 930, 080. 47	13, 084, 098. 24
U. S. deposits	419, 457. 17	420, 641. 77	420, 527. 68	275, 000. 00	330, 000. 00
Dep'ts U. S. dis. officers				110, 000. 00	
Due to national banks	1, 501, 303. 46	1, 520, 100. 95	952, 397. 77	741, 679. 20	658, 784. 66
Due to State banks ...	1, 207, 251. 14	1, 209, 657. 44	1, 285, 839. 34	1, 251, 172. 66	1, 562, 638. 08
Notes rediscounted ...	315, 781. 58	126, 754. 38	269, 871. 95	360, 311. 53	868, 036. 29
Bills payable	771, 914. 00	156, 914. 00	141, 914. 00	385, 000. 00	1, 425, 000. 00
Total	25, 962, 597. 42	26, 971, 629. 10	24, 599, 333. 39	23, 778, 099. 34	24, 803, 213. 43

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ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

TEXAS.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	198 banks.	204 banks.	207 banks.	208 banks.	206 banks.
Loans and discounts.	\$48,019,750.61	\$47,299,487.02	\$49,162,814.80	\$48,465,424.31	\$48,591,382.14
Bonds for circulation.	4,706,390.00	4,806,390.00	4,992,530.00	4,952,550.00	4,885,050.00
Bonds for deposits.	418,000.00	418,000.00	468,000.00	368,000.00	368,000.00
U. S. bonds on hand.	137,500.00	100,000.00	50,000.00		
Other stocks and b'ds	966,603.93	1,069,138.50	1,087,798.79	1,217,116.58	1,370,444.53
Due from res'v'e ag'ts	3,163,090.41	3,120,437.04	2,447,858.54	2,681,735.75	2,979,483.61
Due from nat'l banks.	3,478,429.20	3,016,643.57	2,832,350.76	2,518,397.93	2,645,040.05
Due from State banks	1,164,230.21	910,806.01	746,355.34	868,068.75	809,045.58
Banking house, etc.	2,106,854.64	2,118,171.11	2,181,101.80	2,208,349.23	2,158,911.48
Real estate, etc.	319,810.37	379,460.98	422,812.05	457,800.19	408,788.35
Current expenses.	662,669.48	294,522.39	594,052.06	161,101.32	392,533.07
Premiums paid.	767,636.35	762,891.47	792,113.68	687,821.95	617,658.10
Cash items.	434,809.91	398,471.68	419,460.96	350,552.64	288,151.23
Clear'g-house exch'gs	51,212.03	29,860.09	61,223.07	74,939.88	20,854.02
Bills of other banks.	792,866.00	708,638.00	563,655.00	564,527.00	528,591.00
Fractional currency.	19,354.75	30,030.88	29,699.33	36,012.58	26,855.74
Specie.	2,521,378.78	2,941,198.95	2,346,518.10	2,247,148.93	2,019,723.11
Legal-tender notes.	3,297,264.00	2,962,418.00	2,387,338.00	2,212,349.00	2,930,374.00
U. S. cert's of deposit.					
5 % fund with Treas.	199,324.25	206,687.95	212,008.45	211,865.00	211,634.95
Due from U. S. Treas.	13,355.87	38,637.57	26,213.57	21,936.52	16,994.07
Total.	73,240,440.79	71,611,801.21	71,733,324.30	70,305,737.56	71,269,518.23

ARKANSAS.

	9 banks.	9 banks.	9 banks.	10 banks.	10 banks.
Loans and discounts.	\$3,906,802.66	\$3,672,760.03	\$3,512,848.20	\$3,607,186.95	\$3,666,707.97
Bonds for circulation.	297,500.00	297,500.00	310,000.00	310,000.00	310,000.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	200,000.00	100,000.00
U. S. bonds on hand.					100.00
Other stocks and b'ds	50,735.68	51,429.04	46,540.39	80,388.52	90,957.71
Due from res'v'e ag'ts	307,764.12	362,342.68	525,594.53	370,280.79	267,364.48
Due from nat'l banks.	65,573.98	59,812.33	113,138.79	94,885.32	61,894.83
Due from State banks	48,791.10	89,269.49	81,154.82	71,062.43	97,901.60
Banking house, etc.	52,796.10	52,897.01	56,292.09	70,150.27	71,054.60
Real-estate, etc.	34,741.94	36,979.44	37,702.57	39,121.47	28,598.12
Current expenses.	25,433.14	7,793.33	27,556.92	12,175.91	21,720.08
Premiums paid.	80,637.00	79,637.00	79,355.75	73,512.00	54,044.63
Cash items.	69,258.56	34,966.50	86,249.83	35,950.98	47,879.83
Clear'g-house exch'gs		19,328.77		25,923.00	
Bills of other banks.	28,750.00	33,445.00	42,661.00	678.27	25,895.00
Fractional currency.	999.57	856.91	998.76	195,888.45	922.70
Specie.	111,065.05	136,272.10	186,295.30	131,805.00	141,061.30
Legal-tender notes.	99,205.00	112,254.00	151,449.00		94,375.00
U. S. cert's of deposit.					
5 % fund with Treas.	13,387.50	13,387.50	12,987.50	11,187.50	12,550.00
Due from U. S. Treas.	400.00			1,000.00	
Total.	5,393,841.40	5,260,931.13	5,458,525.45	5,331,196.86	5,092,827.85

KENTUCKY.

	67 banks.	67 banks.	68 banks.	68 banks.	71 banks.
Loans and discounts.	\$20,734,178.65	\$20,103,852.92	\$20,547,626.98	\$20,365,609.86	\$20,301,412.58
Bonds for circulation.	2,681,750.00	2,681,750.00	2,706,750.00	2,631,750.00	2,888,000.00
Bonds for deposits.	1,475,000.00	1,475,000.00	1,475,000.00	1,475,000.00	1,125,000.00
U. S. bonds on hand.	4,650.00	5,050.00	4,750.00	5,750.00	9,800.00
Other stocks and b'ds	773,611.04	783,124.87	790,302.70	803,676.57	770,231.87
Due from res'v'e ag'ts	1,627,008.07	1,744,323.61	1,313,496.05	1,404,927.19	1,866,153.52
Due from nat'l banks.	633,552.02	743,666.24	546,699.86	525,180.67	614,868.08
Due from State banks	248,854.48	319,237.69	230,335.11	262,631.56	306,799.99
Banking house, etc.	524,023.72	536,252.25	546,915.37	542,931.04	558,037.48
Real estate, etc.	63,041.86	64,826.78	71,744.23	76,350.79	81,315.39
Current expenses.	185,763.03	71,106.37	134,706.31	54,154.39	133,707.39
Premiums paid.	447,651.28	431,096.60	436,869.25	407,017.98	383,574.86
Cash items.	98,407.83	102,724.58	107,438.94	128,966.56	101,020.72
Clear'g-house exch'gs					
Bills of other banks.	235,349.00	213,204.00	212,505.00	233,877.00	239,743.00
Fractional currency.	5,534.12	6,988.10	6,867.17	6,607.02	6,338.56
Specie.	731,219.16	801,889.04	692,814.14	702,662.23	756,422.53
Legal-tender notes.	569,162.00	532,931.00	498,279.00	481,692.00	503,480.00
U. S. cert's of deposit.			5,000.00		
5 % fund with Treas.	118,299.27	117,383.27	118,574.27	114,522.15	117,968.15
Due from U. S. Treas.	3,067.08	1,105.38	1,747.88	10,250.00	504.50
Total.	31,160,122.61	30,735,512.70	30,442,422.86	30,283,557.01	30,764,378.62

BY STATES AND RESERVE CITIES--Continued.

TEXAS.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	198 banks.	204 banks.	207 banks.	208 banks.	206 banks.
Capital stock	\$23, 196, 980. 00	\$24, 444, 869. 15	\$24, 747, 435. 00	\$25, 492, 800. 00	\$24, 833, 100. 00
Surplus fund.....	3, 532, 197. 85	3, 918, 076. 76	3, 966, 077. 66	4, 428, 846. 71	4, 376, 397. 73
Undivided profits....	3, 123, 189. 38	1, 831, 949. 92	2, 539, 779. 88	1, 492, 210. 11	2, 062, 305. 64
Nat'l-bank circulation	4, 000, 180. 00	4, 199, 205. 00	4, 325, 095. 00	4, 364, 140. 00	4, 338, 865. 00
State-bank circulation					
Dividends unpaid....	5, 844. 17	25, 197. 93	8, 044. 84	259, 334. 75	17, 727. 54
Individual deposits...	31, 506, 351. 01	29, 869, 312. 32	28, 057, 633. 10	26, 125, 192. 08	26, 072, 481. 41
U. S. deposits.....	331, 118. 75	276, 907. 31	321, 492. 00	281, 411. 55	236, 171. 85
Dep'ts U.S.dis.officers	99, 589. 86	126, 223. 20	152, 555. 91	110, 457. 95	145, 343. 09
Due to national banks	2, 691, 504. 14	2, 405, 346. 10	2, 216, 449. 45	1, 862, 039. 48	1, 837, 325. 57
Due to State banks...	1, 114, 429. 63	1, 201, 620. 47	945, 931. 28	817, 467. 33	885, 367. 55
Notes rediscounted...	3, 061, 191. 42	2, 973, 810. 15	3, 919, 977. 16	4, 134, 152. 68	4, 981, 305. 28
Bills payable	577, 864. 58	339, 252. 90	532, 803. 02	937, 664. 92	1, 483, 127. 57
Total.....	73, 240, 440. 79	71, 611, 801. 21	71, 733, 324. 30	70, 305, 737. 56	71, 269, 518. 23

ARKANSAS.

	9 banks.	9 banks.	9 banks.	10 banks.	10 banks.
Capital stock	\$1, 540, 510. 00	\$1, 550, 000. 00	\$1, 550, 000. 00	\$1, 600, 000. 00	\$1, 600, 000. 00
Surplus fund.....	343, 870. 00	404, 500. 00	410, 500. 00	413, 000. 00	414, 000. 00
Undivided profits....	224, 860. 73	103, 078. 98	151, 697. 48	103, 775. 33	137, 749. 26
Nat'l-bank circulation	265, 980. 00	267, 710. 00	266, 910. 00	266, 950. 00	279, 000. 00
State bank circulation					
Dividends unpaid....	1, 240. 00	1, 050. 00	320. 00	34, 300. 00	492. 00
Individual deposits...	2, 059, 200. 15	2, 368, 081. 98	2, 606, 537. 03	2, 357, 869. 03	1, 871, 873. 38
U. S. deposits.....	170, 984. 95	175, 674. 87	185, 683. 55	185, 464. 55	89, 591. 25
Dep'ts U.S.dis.officers	50, 664. 29	42, 936. 02	46, 617. 68	44, 594. 14	21, 200. 55
Due to national banks	16, 898. 01	25, 585. 56	24, 036. 58	17, 776. 93	26, 977. 15
Due to State banks...	110, 785. 84	116, 346. 92	148, 027. 08	146, 041. 36	207, 522. 84
Notes rediscounted...	583, 867. 43	190, 966. 80	88, 196. 05	161, 425. 52	432, 921. 42
Bills payable	25, 000. 00	10, 000. 00			11, 500. 00
Total	5, 393, 841. 40	5, 260, 931. 13	5, 458, 525. 45	5, 331, 196. 86	5, 092, 827. 85

KENTUCKY.

	67 banks.	67 banks.	68 banks.	68 banks.	71 banks.
Capital stock	\$10, 072, 900. 00	\$10, 126, 130. 00	\$10, 292, 900. 00	\$10, 292, 900. 00	\$10, 397, 270. 00
Surplus fund	2, 449, 537. 77	2, 683, 979. 22	2, 716, 414. 50	2, 760, 577. 11	2, 796, 577. 11
Undivided profits....	1, 401, 649. 30	899, 065. 41	1, 031, 793. 98	655, 207. 48	843, 528. 75
Nat'l-bank circulation	2, 392, 230. 00	2, 401, 920. 00	2, 397, 960. 00	2, 355, 880. 00	2, 569, 065. 00
State-bank circulation					
Dividends unpaid....	23, 300. 50	23, 542. 00	21, 407. 63	55, 583. 00	18, 710. 00
Individual deposits...	11, 716, 341. 90	11, 394, 159. 62	11, 171, 940. 86	11, 198, 571. 03	11, 531, 458. 72
U. S. deposits.....	1, 579, 086. 63	1, 582, 709. 79	1, 562, 252. 39	1, 568, 749. 07	1, 197, 095. 30
Dep'ts U.S.dis.officers	9, 232. 18	5, 734. 05	24, 995. 58	17, 710. 57	7, 935. 62
Due to national banks	531, 527. 76	620, 698. 70	409, 216. 64	469, 732. 39	599, 102. 83
Due to State banks...	416, 580. 54	518, 283. 16	316, 066. 78	331, 464. 02	421, 163. 55
Notes rediscounted...	472, 483. 01	416, 164. 48	408, 284. 50	421, 182. 34	355, 971. 74
Bills payable	95, 253. 02	63, 125. 67	95, 190. 00	106, 000. 00	26, 500. 00
Total	31, 160, 122. 61	30, 735, 512. 70	30, 448, 422. 86	30, 233, 557. 01	30, 764, 378. 62

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

CITY OF LOUISVILLE.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts.	\$11,821,339.95	\$11,812,285.55	\$12,088,912.24	\$11,479,375.97	\$11,297,538.00
Bonds for circulation.	550,000.00	550,000.00	500,000.00	500,000.00	500,000.00
Bonds for deposits.	650,000.00	650,000.00	650,000.00	300,000.00	300,000.00
U. S. bonds on hand.					
Other stocks and b'ds	177,802.37	169,964.98	164,588.16	167,771.16	164,510.16
Due from res'v'g'ts.	603,640.32	1,091,643.21	562,121.19	928,591.86	799,630.21
Due from nat'l banks.	466,702.89	548,015.66	485,727.02	507,929.23	588,868.54
Due from State banks	290,540.81	372,010.61	312,582.80	283,784.48	363,481.68
Banking house, etc.	289,680.01	310,696.90	315,767.63	316,259.69	316,618.04
Real estate, etc.	58,817.22	58,858.14	56,939.97	75,892.24	70,892.24
Current expenses.	55,477.26	62,979.97	38,926.16	42,537.55	108,923.57
Premiums paid.	132,687.50	131,500.00	120,500.00	129,875.00	129,875.00
Cash items.	55,168.28	79,527.65	72,042.07	86,255.26	32,858.14
Clear'g-house exch'gs	95,406.68	66,931.80	67,072.97	161,070.76	45,000.00
Bills of other banks.	31,547.00	57,325.00	44,837.00	46,136.00	58,311.00
Fractional currency.	1,472.67	1,664.94	2,433.29	1,806.93	2,392.99
Specie.	275,225.90	452,571.95	444,933.80	284,227.48	408,923.85
Legal-tender notes.	560,135.00	539,287.00	746,839.00	754,916.00	872,728.00
U. S. cert's of deposit.					
5% fund with Treas.	24,750.00	24,750.00	22,500.00	21,300.00	22,500.00
Due from U. S. Treas.	10,000.00	2,000.00	4,500.00	1,000.00	3,800.00
Total.	16,150,193.86	16,969,013.36	16,701,223.30	16,088,729.61	16,186,846.42

TENNESSEE.

	52 banks.	53 banks.	54 banks.	53 banks.	53 banks.
Loans and discounts.	\$24,164,941.62	\$22,831,400.79	\$23,527,282.05	\$22,941,592.93	\$23,646,673.77
Bonds for circulation.	1,432,750.00	1,445,250.00	1,489,000.00	1,476,500.00	1,489,000.00
Bonds for deposits.	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand.		3,000.00			
Other stocks and b'ds	449,328.17	428,069.74	445,821.51	597,185.45	710,341.46
Due from res'v'g'ts.	1,204,313.18	2,174,923.41	1,381,885.91	1,660,216.06	1,285,086.56
Due from nat'l banks	991,226.43	1,491,490.82	1,110,828.79	1,014,459.91	877,392.27
Due from State banks	587,355.47	482,266.05	443,674.76	459,157.40	386,427.83
Banking house, etc.	611,831.34	613,674.13	616,037.58	621,621.87	622,351.08
Real estate, etc.	120,712.61	145,079.18	184,396.14	187,597.36	209,816.67
Current expenses.	226,969.16	177,061.82	218,001.86	68,124.22	172,263.51
Premiums paid.	246,982.64	244,775.61	258,879.05	258,608.58	234,101.74
Cash items.	394,166.49	382,989.18	564,190.71	340,417.68	311,519.58
Clear'g-house exch'gs	382,300.68	167,881.09	260,803.60	100,678.33	99,784.30
Bills of other banks.	317,343.00	359,624.00	305,550.00	316,874.00	284,303.00
Fractional currency.	7,623.64	14,992.86	13,882.87	13,240.85	16,493.50
Specie.	882,407.37	1,209,005.60	1,135,420.67	1,145,485.81	981,516.81
Legal-tender notes.	1,029,229.50	1,086,142.00	1,022,094.00	1,105,670.00	890,868.00
U. S. cert's of deposit.					
5% fund with Treas.	61,572.50	64,472.50	65,223.50	65,442.00	64,248.65
Due from U. S. Treas.	15,984.40	16,104.30	23,777.06	11,995.00	5,620.00
Total.	33,426,978.26	33,618,163.08	33,366,750.16	32,604,867.45	32,587,908.63

OHIO.

	210 banks.	210 banks.	210 banks.	213 banks.	214 banks.
Loans and discounts.	\$65,215,817.78	\$64,198,875.81	\$64,698,198.58	\$66,070,903.18	\$67,995,391.82
Bonds for circulation.	7,808,850.00	7,821,350.00	7,712,350.00	7,824,850.00	7,849,850.00
Bonds for deposits.	692,000.00	692,000.00	692,000.00	660,000.00	628,000.00
U. S. bonds on hand.	115,200.00	114,600.00	120,900.00	177,550.00	154,800.00
Other stocks and b'ds	3,549,205.01	3,519,215.80	3,518,709.12	3,594,371.70	3,903,645.19
Due from res'v'g'ts.	5,979,917.84	6,429,431.49	5,425,471.03	6,026,185.13	8,264,279.48
Due from nat'l banks.	1,416,733.09	1,649,961.41	1,456,234.21	1,580,648.73	1,653,429.45
Due from State banks	518,133.58	461,448.55	448,849.87	494,718.78	439,044.57
Banking house, etc.	1,732,147.05	1,754,798.77	1,751,356.00	1,758,804.34	1,778,360.16
Real estate, etc.	419,997.44	406,042.82	412,479.00	428,630.52	416,178.43
Current expenses.	339,283.34	297,609.34	367,010.68	247,046.40	493,662.16
Premiums paid.	582,600.94	583,372.45	574,740.15	578,283.93	573,987.73
Cash items.	518,393.45	671,658.36	607,728.45	577,791.02	490,893.01
Clear'g-house exch'gs	13,008.94	42,680.71	73,032.82	52,084.52	140,059.13
Bills of other banks.	1,167,422.00	1,211,659.00	1,153,167.00	1,257,537.00	1,390,921.00
Fractional currency.	29,829.35	42,573.64	34,339.59	34,056.85	36,934.35
Specie.	3,162,465.58	3,388,099.81	3,309,214.82	3,456,432.53	3,595,653.94
Legal-tender notes.	3,101,938.00	3,173,790.00	3,290,781.00	3,259,372.00	3,537,726.00
U. S. cert's of deposit.	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00
5% fund with Treas.	334,580.17	336,578.13	335,197.80	329,016.47	336,715.49
Due from U. S. Treas.	20,595.90	14,462.89	16,483.26	19,606.29	11,890.02
Total.	96,738,119.46	96,748,207.97	96,018,243.18	98,407,889.39	103,720,421.93

BY STATES AND RESERVE CITIES—Continued.

CITY OF LOUISVILLE.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock	\$4,651,500.00	\$4,901,500.00	\$4,901,500.00	\$4,901,500.00	\$4,901,500.00
Surplus fund	1,102,300.00	1,141,800.00	1,106,800.00	1,132,800.00	1,132,800.00
Undivided profits	401,669.05	389,085.90	291,196.84	309,333.25	445,575.59
Nat'l-bank circulation	494,940.00	494,940.00	448,940.00	449,940.00	449,940.00
State-bank circulation					
Dividends unpaid....	10,116.00	5,498.00	58,339.00	21,249.00	5,964.00
Individual deposits...	4,495,112.31	4,918,136.81	5,266,078.60	5,157,853.99	5,092,443.44
U. S. deposits.....	553,173.48	498,402.15	378,681.93	127,930.43	95,782.08
Dep'ts U.S.dis.officers	197,438.24	181,842.98	267,255.98	202,069.57	234,217.92
Due to national banks	1,681,759.96	2,050,695.55	1,917,035.79	1,490,977.30	1,815,757.96
Due to State banks...	1,330,363.32	1,731,761.40	1,381,991.40	1,589,712.15	1,364,018.18
Notes rediscounted...	883,589.13	535,350.57	439,663.76	525,363.86	518,847.25
Bills payable.....	418,212.37	120,000.00	243,740.00	180,000.00	130,000.00
Total	16,150,193.86	16,969,013.36	16,701,223.30	16,088,729.61	16,186,846.42

TENNESSEE.

	52 banks.	53 banks.	54 banks.	53 banks.	53 banks.
Capital stock	\$10,004,370.00	\$10,135,000.00	\$10,380,000.00	\$10,330,000.00	\$10,380,000.00
Surplus fund	2,041,766.28	2,164,272.08	2,165,838.54	2,213,267.77	2,197,868.24
Undivided profits....	1,399,739.81	1,083,053.77	1,188,450.23	962,773.07	1,204,424.23
Nat'l-bank circulation	1,241,760.00	1,289,320.00	1,336,830.00	1,324,350.00	1,337,575.00
State-bank circulation					
Dividends unpaid....	3,626.29	2,010.86	2,200.01	30,195.83	2,334.58
Individual deposits...	13,494,585.58	14,961,650.40	14,707,890.74	14,238,867.33	13,435,584.99
U. S. deposits.....	194,060.43	169,004.45	163,267.71	190,282.55	183,468.17
Dep'ts U.S.dis.officers	146,500.14	139,327.58	155,836.78	132,707.39	109,326.49
Due to national banks	1,953,367.93	1,419,894.64	1,270,731.99	1,211,025.16	1,386,429.63
Due to State banks...	583,300.59	1,518,214.93	1,303,431.38	1,146,002.33	1,077,529.30
Notes rediscounted...	2,002,910.21	680,414.37	640,182.78	787,896.02	1,204,868.00
Bills payable	61,000.00	56,000.00	52,000.00	37,500.00	68,500.00
Total	33,426,978.26	33,618,163.08	33,366,750.16	32,604,867.45	32,587,908.63

OHIO.

	210 banks.	210 banks.	210 banks.	213 banks.	214 banks.
Capital stock	\$25,669,000.00	\$25,834,000.00	\$25,894,000.00	\$26,294,000.00	\$26,492,850.00
Surplus fund	6,416,953.20	6,631,014.37	6,653,800.45	6,777,370.76	6,920,236.35
Undivided profits.....	2,555,492.23	2,278,187.27	2,261,758.27	1,966,493.45	2,625,986.01
Nat'l-bank circulation	6,945,347.00	6,935,285.00	6,831,172.00	6,822,422.00	6,935,860.00
State bank circulation	3,899.00	3,211.00	688.00	688.00	688.00
Dividends unpaid....	22,199.69	50,624.25	81,336.90	117,142.47	30,144.40
Individual deposits...	50,506,463.31	50,835,469.55	50,567,342.23	52,114,242.21	56,756,437.74
U. S. deposits.....	642,521.90	618,050.92	607,641.95	588,926.96	545,241.14
Dep'ts U.S.dis.officers	100,677.83	107,615.25	142,841.15	100,005.48	132,112.13
Due to national banks	1,789,465.52	1,529,412.97	1,444,533.77	1,761,510.07	1,647,535.07
Due to State banks...	686,663.64	849,750.79	716,915.40	720,692.01	1,032,252.41
Notes rediscounted...	883,869.56	953,242.85	664,120.12	845,165.72	538,734.93
Bills payable.....	515,566.58	122,343.75	152,092.94	299,230.26	62,343.75
Total	96,738,119.46	96,748,207.97	96,018,243.18	98,407,889.39	103,720,421.93

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED
CITY OF CINCINNATI.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Loans and discounts.	\$25,488,115.26	\$26,437,770.85	\$27,498,020.64	\$26,687,247.61	\$28,230,148.40
Bonds for circulation.	740,000.00	740,000.00	740,000.00	740,000.00	740,000.00
Bonds for deposits.	1,385,000.00	1,385,000.00	1,385,000.00	1,240,000.00	1,100,000.00
U. S. bonds on hand.	50,800.00	99,400.00	56,750.00	90,100.00	525,700.00
Other stocks and b'ds	2,236,974.13	2,384,088.13	2,384,327.97	2,193,489.67	2,380,782.65
Due from res' veag'ts.	3,431,471.47	3,467,640.94	2,515,778.10	3,329,502.51	3,850,538.99
Due from nat'l banks.	1,819,300.84	2,038,670.29	1,621,689.44	1,997,755.95	2,259,778.75
Due from State banks	913,585.28	1,072,217.61	864,778.28	753,139.51	988,993.40
Banking house, etc.	455,955.59	457,037.01	445,761.22	445,761.22	445,761.22
Real estate, etc.	29,066.67	28,175.91	14,333.19	26,153.91	23,957.06
Current expenses.	109,514.58	149,556.09	71,109.26	100,014.75	186,726.40
Premiums paid.	288,192.79	307,566.39	285,975.17	261,147.67	305,253.55
Cash items.	86,071.44	89,691.42	75,630.54	85,574.84	74,842.98
Clear g'-house exch'gs	280,398.67	169,596.18	270,519.72	342,240.33	258,988.38
Bills of other banks.	285,490.00	246,770.00	198,649.00	237,907.00	308,986.00
Fractional currency.	3,799.91	5,446.71	3,449.05	5,487.46	5,717.71
Specie.	1,475,522.70	1,145,623.60	1,448,162.42	1,490,569.46	1,668,194.24
Legal-tender notes.	1,658,995.00	2,205,847.00	2,408,582.00	2,000,605.00	2,155,114.00
U. S. cert's of deposit.	950,000.00	1,040,000.00	960,000.00	780,000.00	870,000.00
5 % fund with Treas.	33,300.00	33,300.00	33,300.00	33,300.00	33,300.00
Due from U. S. Treas.	2,000.00	.....	800.00	4,710.00	.....
Total.	41,723,654.33	43,503,408.13	43,282,616.00	42,850,700.89	46,412,783.73

CITY OF CLEVELAND.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Loans and discounts.	\$20,255,260.86	\$20,416,533.54	\$20,328,095.79	\$20,597,783.51	\$21,097,594.92
Bonds for circulation.	675,000.00	675,000.00	675,000.00	675,000.00	675,000.00
Bonds for deposits.	259,000.00	259,000.00	259,000.00	190,000.00	100,000.00
U. S. bonds on hand.	.....	.....	500.00	500.00	900.00
Other stocks and b'ds	172,103.98	155,946.48	190,946.48	209,446.48	199,981.33
Due from res' veag'ts.	1,767,166.29	1,945,684.00	1,272,130.39	2,010,218.81	2,540,968.27
Due from nat'l banks.	1,800,565.85	1,716,446.64	1,537,910.51	1,673,673.84	1,503,651.26
Due from State banks	567,399.49	483,995.79	559,273.33	548,210.68	505,974.33
Banking house, etc.	495,840.62	496,027.12	493,027.12	488,840.12	488,872.07
Real estate, etc.	129,216.67	129,216.67	128,116.67	128,816.67	134,479.76
Current expenses.	42,984.83	181,572.33	29,337.27	72,397.91	181,362.02
Premiums paid.	21,000.00	21,000.00	21,000.00	21,106.25	21,174.25
Cash items.	76,303.82	60,190.68	78,561.07	108,524.07	84,727.68
Clear g'-house exch'gs	193,361.98	202,977.67	244,167.42	300,950.17	300,011.95
Bills of other banks.	162,180.00	112,374.00	154,435.00	156,069.00	135,671.00
Fractional currency.	4,166.56	6,508.99	3,600.92	3,567.63	5,115.05
Specie.	1,015,611.37	1,155,609.00	1,131,860.75	1,251,129.55	1,095,585.50
Legal-tender notes.	908,000.00	985,500.00	1,246,040.00	1,151,840.00	1,008,000.00
U. S. cert's of deposit.	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
5 % fund with Treas.	28,105.00	30,375.00	30,175.00	26,925.00	30,375.00
Due from U. S. Treas.	1,700.00	6,450.00	3,550.00	.....	4,100.00
Total.	28,589,967.32	29,055,407.91	28,402,427.72	29,429,999.69	30,128,544.39

INDIANA.

	101 banks.	100 banks.	100 banks.	100 banks.	100 banks.
Loans and discounts.	\$34,018,944.53	\$32,712,378.70	\$33,738,440.02	\$33,882,954.01	\$33,647,699.42
Bonds for circulation.	4,181,050.00	4,131,050.00	4,131,050.00	4,131,050.00	4,067,550.00
Bonds for deposits.	916,000.00	916,000.00	916,000.00	883,000.00	850,000.00
U. S. bonds on hand.	279,700.00	297,750.00	88,750.00	140,150.00	425,100.00
Other stocks and b'ds	1,547,388.34	1,593,563.28	1,639,064.04	1,776,038.47	1,827,289.48
Due from res' veag'ts.	4,515,919.87	5,037,004.54	4,894,852.73	4,103,091.89	6,707,777.66
Due from nat'l banks.	1,762,122.72	1,785,403.41	2,060,504.95	1,683,012.81	2,867,127.96
Due from State banks	485,327.61	353,942.06	519,481.14	472,323.04	548,400.89
Banking house, etc.	998,423.59	996,219.66	1,054,740.53	1,051,983.05	1,044,143.20
Real estate, etc.	328,661.72	326,065.51	323,733.52	305,067.19	299,521.38
Current expenses.	315,058.82	108,277.84	274,277.85	49,390.33	181,531.54
Premiums paid.	299,704.86	258,423.22	265,595.31	235,417.40	234,094.23
Cash items.	343,193.20	325,606.56	352,538.68	296,239.85	299,571.65
Clear g'-house exch'gs	109,767.25	109,372.31	184,941.14	59,502.79	66,689.92
Bills of other banks.	1,120,570.00	1,037,560.00	1,127,584.00	1,041,464.00	1,473,847.00
Fractional currency.	26,961.91	29,129.84	24,107.60	24,096.97	24,225.15
Specie.	2,603,122.55	3,010,963.01	3,044,911.81	3,083,152.72	3,221,737.68
Legal-tender notes.	2,153,263.00	2,110,540.00	2,199,864.00	2,088,900.00	2,384,263.00
U. S. cert's of deposit.	5,000.00	.....	.....	.....	.....
5 % fund with Treas.	182,147.25	178,932.25	176,985.72	172,413.72	180,204.75
Due from U. S. Treas.	19,323.64	13,005.59	3,599.82	14,144.32	26,518.18
Total.	56,232,650.86	55,331,187.78	57,021,022.86	55,483,392.56	60,377,322.45

BY STATES AND RESERVE CITIES—Continued.

CITY OF CINCINNATI.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Capital stock	\$8,900,000.00	\$9,100,000.00	\$9,100,000.00	\$9,100,000.00	\$9,100,000.00
Surplus fund	2,344,000.00	2,374,500.00	2,391,500.00	2,413,000.00	2,417,000.00
Undivided profits	1,136,990.49	1,182,570.22	960,595.64	1,051,206.51	1,370,490.96
Nat'l-bank circulation	626,700.00	624,700.00	624,030.00	624,700.00	620,460.00
State-bank circulation					
Dividends unpaid	5,140.50	10,119.50	57,046.50	93,075.50	5,135.50
Individual deposits	19,353,831.74	19,262,580.98	19,530,706.21	20,240,352.45	20,403,232.72
U. S. deposits	1,443,531.46	1,448,086.96	1,465,299.48	1,307,140.79	1,153,890.79
Dep'ts U.S.dis.officers					
Due to national banks	5,070,594.98	6,039,839.21	5,951,114.19	5,312,983.14	7,615,821.80
Due to State banks	2,376,565.16	2,989,511.26	2,760,323.98	2,356,942.50	3,394,451.96
Notes rediscounted					
Bills payable	466,300.00	471,500.00	436,000.00	351,300.00	332,300.00
Total	41,723,654.33	43,503,408.13	43,282,616.00	42,850,700.89	46,412,783.73

CITY OF CLEVELAND.

	10 banks.	10 banks.	10 banks.	10 banks.	10 banks.
Capital stock	\$7,550,000.00	\$7,550,000.00	\$7,550,000.00	\$8,050,000.00	\$8,050,000.00
Surplus fund	1,340,000.00	1,340,000.00	1,420,000.00	1,670,000.00	1,670,000.00
Undivided profits	535,229.51	732,475.17	430,672.16	536,598.26	818,574.31
Nat'l-bank circulation	606,900.00	607,080	605,900.00	599,850.00	607,500.00
State-bank circulation					
Dividends unpaid	3,181.00	1,354.00	135,081.00	904.00	483.00
Individual deposits	12,464,609.13	13,908,690.65	13,611,854.81	14,491,355.39	14,292,391.71
U. S. deposits	245,598.01	244,610.75	242,867.89	176,099.70	77,810.95
Dep'ts U.S.dis.officers	36,758.40	38,629.18	36,468.07	33,391.52	33,788.13
Due to national banks	1,562,499.65	1,687,597.14	1,520,558.60	1,481,600.15	1,945,364.73
Due to State banks	987,126.11	1,401,997.34	1,031,676.92	1,035,781.53	1,264,973.30
Notes rediscounted	441,565.51	123,973.68	183,348.27	137,419.14	77,658.26
Bills payable	2,816,500.00	1,419,000.00	1,634,000.00	1,167,000.00	1,290,000.00
Total	28,589,967.32	29,055,407.91	28,402,427.72	29,429,999.69	30,128,544.39

INDIANA.

	101 banks.	100 banks.	100 banks.	100 banks.	100 banks.
Capital stock	\$12,702,000.00	\$12,457,000.00	\$12,477,000.00	\$12,477,000.00	\$12,477,000.00
Surplus fund	3,914,420.44	3,987,964.03	3,959,864.03	4,035,091.62	4,035,915.89
Undivided profits	2,462,310.95	1,865,371.04	2,145,135.29	1,657,406.57	2,091,863.99
Nat'l-bank circulation	3,697,155.00	3,679,885.00	3,675,005.00	3,654,495.00	3,585,515.00
State-bank circulation					
Dividends unpaid	26,244.00	26,976.54	29,577.21	67,802.50	15,683.50
Individual deposits	29,701,647.26	29,222,875.34	30,652,044.80	29,776,085.78	32,950,024.33
U. S. deposits	734,515.78	787,831.19	707,793.70	636,212.66	533,874.45
Dep'ts U.S.dis.officers	197,724.88	134,420.41	216,159.29	260,277.19	248,782.52
Due to national banks	1,321,862.24	1,551,257.59	1,434,247.14	1,373,632.90	2,094,154.22
Due to State banks	1,299,583.96	1,450,623.42	1,638,793.15	1,327,609.24	2,253,796.24
Notes rediscounted	125,186.35	38,883.22	27,500.00	132,557.99	44,712.31
Bills payable	50,000.00	128,000.00	57,903.25	85,221.11	57,000.00
Total	56,232,650.86	55,331,187.78	57,021,022.86	55,483,392.56	60,377,322.45

304 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

ILLINOIS.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	177 banks.	178 banks.	180 banks.	181 banks.	181 banks.
Loans and discounts.	\$44,903,451.35	\$45,136,391.16	\$47,236,876.98	\$49,445,549.55	\$51,336,748.80
Bonds for circulation.	4,772,000.00	4,838,250.00	4,867,000.00	4,892,000.00	4,956,000.00
Bonds for deposits.	1,120,000.00	1,120,000.00	1,120,000.00	1,120,000.00	1,070,000.00
U. S. bonds on hand.	211,050.00	194,600.00	209,400.00	234,100.00	192,600.00
Other stocks and b'ds	3,890,353.36	4,277,851.79	4,401,276.55	4,068,499.67	4,350,821.19
Due from res'v'g'ts.	6,793,815.65	9,507,711.28	9,804,709.35	8,563,733.03	9,306,749.99
Due from nat'l banks	1,223,915.80	1,583,399.04	1,717,508.72	1,462,155.22	1,545,558.48
Due from State banks	328,933.77	330,335.35	335,316.95	280,480.25	383,490.02
Banking house, etc.	1,521,947.78	1,561,577.80	1,587,471.93	1,659,450.62	1,663,538.32
Real estate, etc.	400,455.92	395,547.06	398,494.55	379,151.84	374,033.96
Current expenses.	360,673.55	184,187.11	418,848.64	131,659.62	226,279.45
Premiums paid.	542,391.92	522,815.62	539,413.79	508,673.55	494,981.24
Cash items.	542,612.51	428,530.77	511,791.65	523,269.97	425,140.84
Clear'g-house exch'gs	125,968.51	95,059.31	124,295.20	67,719.82	69,117.44
Bills of other banks.	925,572.00	1,015,829.00	1,038,326.00	1,043,145.00	1,123,084.00
Fractional currency.	25,698.11	29,395.70	32,134.68	31,609.72	27,961.53
Specie.	2,722,096.08	3,023,884.93	3,168,540.22	3,448,366.68	3,547,169.62
Legal-tender notes.	1,985,558.00	2,119,338.00	2,221,201.00	2,092,183.00	2,036,904.00
U. S. cert's of deposit.	10,000.00	10,000.00	10,000.00	10,000.00	10,000.00
5 % fund with Treas.	209,121.11	212,275.53	215,280.26	213,889.01	217,589.21
Due from U. S. Treas.	22,850.18	24,031.00	11,931.04	15,138.76	18,283.50
Total.	72,638,465.60	76,611,010.45	79,969,817.51	80,190,775.31	83,376,061.59

CITY OF CHICAGO.

	19 banks.	20 banks.	20 banks.	20 banks.	21 banks.
Loans and discounts.	\$71,498,312.66	\$75,027,477.21	\$85,293,722.51	\$88,504,622.60	\$87,647,361.60
Bonds for circulation.	1,100,000.00	1,150,000.00	1,150,000.00	1,150,000.00	1,200,000.00
Bonds for deposits.	700,000.00	700,000.00	700,000.00	500,000.00	300,000.00
U. S. bonds on hand.	164,550.00	161,450.00	196,600.00	593,600.00	311,850.00
Other stocks and b'ds	3,082,865.48	3,313,683.61	3,860,398.46	3,685,322.17	4,208,891.03
Due from res'v'g'ts	10,770,050.17	15,630,504.60	12,796,536.42	11,795,302.13	14,292,962.14
Due from nat'l banks	3,602,473.85	3,921,197.96	3,579,175.35	3,205,141.43	3,878,657.03
Due from State banks	160,000.00	681,535.66	683,400.36	683,460.10	680,154.10
Banking house, etc.	675,243.04	73,237.50	73,282.64	72,850.84	222,708.50
Real estate, etc.	158,309.42	89,844.43	173,686.68	41,807.08	135,222.55
Current expenses.	71,656.35	72,942.85	75,302.35	66,208.35	56,314.60
Premiums paid.	45,015.54	45,488.68	57,238.71	65,569.66	46,685.83
Cash items.	4,907,530.79	4,832,867.29	7,275,848.42	5,149,172.67	5,153,819.39
Clear'g-house exch'gs	524,257.00	1,072,143.00	2,407,461.00	1,408,068.00	1,153,643.00
Bills of other banks.	30,440.20	26,463.24	24,945.62	23,025.68	23,668.57
Fractional currency.	15,688,326.72	17,140,858.08	19,712,648.05	19,276,921.40	20,142,612.75
Specie.	6,636,876.06	7,531,912.00	11,629,976.00	7,975,360.00	9,804,540.00
Legal-tender notes.	750,000.00	1,120,000.00	1,120,000.00	1,160,000.00	1,220,000.00
U. S. cert's of deposit.	49,500.00	51,750.00	51,750.00	51,750.00	54,000.00
5 % fund with Treas.	63,000.00	83,000.00	30,000.00	66,700.00	272,000.00
Due from U. S. Treas.					
Total.	120,658,926.38	132,726,356.31	150,891,972.57	145,476,082.11	150,802,589.00

MICHIGAN.

	101 banks.	100 banks.	101 banks.	99 banks.	99 banks.
Loans and discounts.	\$32,389,960.85	\$32,464,685.26	\$34,050,494.77	\$33,423,039.34	\$33,322,487.25
Bonds for circulation.	2,671,000.00	2,656,000.00	2,668,000.00	2,555,500.00	2,555,500.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	11,600.00	11,800.00	9,950.00	\$950.00	13,300.00
Other stocks and b'ds	532,187.05	502,663.28	526,935.85	567,075.12	570,997.17
Due from res'v'g'ts.	3,960,675.33	4,505,761.69	4,065,863.47	3,905,007.49	4,814,027.58
Due from nat'l banks	446,591.54	530,366.61	399,217.37	401,391.03	415,426.55
Due from State banks	171,637.85	209,259.24	176,368.16	261,673.06	246,949.54
Banking house, etc.	1,057,931.24	1,042,507.15	1,026,006.12	1,017,265.66	1,025,794.88
Real estate, etc.	615,891.04	580,408.03	634,866.58	557,682.23	486,352.67
Current expenses.	255,534.16	108,811.17	219,600.09	52,981.58	171,679.51
Premiums paid.	263,961.40	238,685.12	242,235.12	220,834.71	215,662.71
Cash items.	217,662.38	153,368.25	241,110.26	204,750.31	151,837.86
Clear'g-house exch'gs	45,618.88	54,926.93	67,243.91	52,675.16	127,531.23
Bills of other banks.	410,522.00	322,188.00	380,957.00	504,259.00	427,240.00
Fractional currency.	17,859.99	21,662.37	17,769.73	16,625.23	16,680.90
Specie.	1,844,925.96	1,812,954.28	1,843,083.72	1,819,456.83	1,767,768.48
Legal-tender notes.	942,061.00	901,584.00	874,498.00	956,935.00	884,794.00
U. S. cert's of deposit.					
5 % fund with Treas.	116,882.50	119,520.00	120,060.00	112,122.50	113,897.50
Due from U. S. Treas.	18,288.55	15,730.00	15,140.50	13,200.00	3,713.70
Total.	46,090,811.72	46,352,881.38	47,679,400.65	46,752,424.25	47,431,641.53

BY STATES AND RESERVE CITIES—Continued.

ILLINOIS.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	177 banks.	178 banks.	180 banks.	181 banks.	181 banks.
Capital stock	\$15,545,290.00	\$15,895,290.00	\$16,069,200.00	\$16,191,750.00	\$16,376,000.00
Surplus fund	5,197,588.70	5,440,737.07	5,436,783.01	5,628,897.12	5,634,997.12
Undivided profits	3,134,269.92	2,365,195.52	2,776,468.80	2,285,405.09	2,583,093.50
Nat'l-bank circulation	4,218,065.00	4,286,607.00	4,311,572.00	4,306,572.00	4,403,637.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	14,116.00	25,701.00	21,601.26	111,162.76	20,387.50
Individual deposits ...	41,656,527.99	45,248,683.47	47,889,883.36	48,525,101.65	50,909,458.70
U. S. deposits	1,073,235.47	1,371,551.02	1,067,754.50	1,052,738.39	922,031.07
Dep'ts U.S.dis.officers	50,521.42	47,895.95	46,398.59	49,950.18	56,761.03
Due to national banks	373,603.03	432,087.50	524,005.78	439,950.73	475,372.88
Due to State banks ..	1,045,641.49	1,678,836.44	1,749,214.17	1,561,687.39	1,839,262.79
Notes rediscounted ..	272,504.31	90,344.71	61,850.27	22,000.00	130,500.00
Bills payable	57,102.27	28,080.77	15,080.77	15,560.00	25,560.00
Total	72,638,465.60	76,611,010.45	79,969,817.51	80,190,775.31	83,376,061.50

CITY OF CHICAGO.

	19 banks.	20 banks.	20 banks.	20 banks.	21 banks.
Capital stock	\$16,100,000.00	\$17,346,645.00	\$17,500,000.00	\$19,900,000.00	\$20,600,000.00
Surplus fund	7,102,500.00	7,480,000.00	7,980,000.00	9,106,000.00	9,306,000.00
Undivided profits	3,250,364.53	2,803,396.08	2,665,000.33	2,431,028.61	2,784,823.87
Nat'l-bank circulation	746,490.00	774,770.00	720,980.00	708,165.00	766,715.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	32,049.00	2,957.00	7,778.50	30,788.00	27,511.00
Individual deposits ...	53,002,478.63	54,732,167.08	68,961,523.41	67,417,819.46	65,952,027.11
U. S. deposits	750,853.03	685,134.63	707,940.69	512,984.19	263,517.28
Dep'ts U.S.dis.officers	16,314.81	21,888.80	17,058.27	22,979.25	15,697.26
Due to national banks	21,783,135.43	27,435,752.99	29,777,524.30	24,493,033.47	28,611,444.86
Due to State banks ...	17,874,740.95	21,433,645.23	22,554,087.07	20,852,284.13	22,474,852.71
Notes rediscounted ..	.....	10,000.00	.....	.....	.....
Bills payable .....	.....	.....	.....	.....	.....
Total	120,658,026.38	132,726,356.31	150,891,972.57	145,476,082.11	150,802,589.09

MICHIGAN.

	101 banks.	100 banks.	101 banks.	99 banks.	99 banks.
Capital stock	\$11,139,600.00	\$11,109,600.00	\$11,149,600.00	\$10,859,600.00	\$10,919,600.00
Surplus fund	2,740,775.18	2,851,760.02	2,921,260.02	3,026,763.33	3,032,238.33
Undivided profits	2,017,197.73	1,508,748.34	1,765,613.36	1,221,248.26	1,540,685.63
Nat'l-bank circulation	2,326,760.00	2,365,690.00	2,374,565.00	2,248,005.00	2,277,995.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	9,274.86	10,434.94	5,073.64	107,747.40	10,109.82
Individual deposits ...	26,469,649.21	27,264,311.71	28,079,282.98	27,795,511.04	28,248,115.79
U. S. deposits	103,016.83	97,565.11	103,648.28	104,546.67	95,954.17
Dep'ts U.S.dis.officers	2,272.62	7,824.34	2,654.40	803.15	3,651.81
Due to national banks	225,357.36	137,408.10	150,819.65	261,784.57	182,630.97
Due to State banks ...	457,025.32	536,436.38	463,139.27	467,673.46	654,736.92
Notes rediscounted ..	599,782.81	463,102.44	632,923.10	648,741.37	464,172.14
Bills payable	100.00	.....	30,820.95	10,000.00	1,750.95
Total	46,090,811.72	46,352,881.38	47,679,400.65	46,752,424.25	47,431,611.53

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

CITY OF DETROIT.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts.	\$15,356,729.01	\$15,224,772.79	\$15,456,008.78	\$14,758,706.26	\$16,091,515.15
Bonds for circulation.	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00
Bonds for deposits.	450,000.00	450,000.00	450,000.00	450,000.00	450,000.00
U. S. bonds on hand.					
Other stocks and b'ds	124,884.40	119,884.40	127,054.20	128,054.20	137,846.64
Due from res' veag'ts.	2,039,708.66	1,940,041.55	1,943,665.90	1,754,974.40	2,426,774.64
Due from nat'l banks.	614,460.93	582,949.66	724,357.40	823,987.01	692,790.41
Due from State banks.	298,790.51	229,245.41	372,560.79	291,539.63	356,125.31
Banking house, etc.	117,076.26	117,076.26	117,076.26	116,424.49	116,424.49
Real estate, etc.	191,838.11	191,931.79	185,639.29	178,402.38	179,882.38
Current expenses.	61,264.66	26,097.41	39,955.36	3,317.58	35,835.37
Premiums paid.	153,000.00	146,000.00	145,500.00	120,500.00	118,500.00
Cash items.	34,878.21	34,524.72	35,444.63	59,995.50	23,281.10
Clear'g-house exch'gs	245,867.18	269,219.89	429,265.80	393,491.12	234,823.47
Bills of other banks.	113,447.00	112,967.00	157,245.00	169,788.00	117,956.00
Fractional currency.	6,509.64	7,418.85	7,168.57	7,095.16	6,183.43
Specie.	1,088,453.05	1,164,664.30	1,031,921.99	985,634.35	928,420.00
Legal-tender notes.	939,255.00	826,899.00	1,019,673.00	1,069,161.00	1,130,646.00
U. S. cert's of deposit.					
5 % fund with Treas.	18,000.00	18,000.00	18,000.00	18,000.00	18,000.00
Due from U. S. Treas.	13,366.91	12,686.46	6,886.31	11,926.31	9,816.16
Total.	22,267,529.53	21,874,379.49	22,667,423.28	21,740,977.39	23,474,826.55

WISCONSIN.

	66 banks.	66 banks.	66 banks.	67 banks.	69 banks.
Loans and discounts.	\$20,374,248.87	\$20,505,099.90	\$21,791,155.35	\$22,215,868.24	\$22,764,082.69
Bonds for circulation.	1,506,750.00	1,506,750.00	1,506,750.00	1,569,250.00	1,594,250.00
Bonds for deposits.	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand.	3,050.00	3,050.00	3,550.00	13,550.00	12,350.00
Other stocks and b'ds	571,891.22	548,089.27	559,885.21	582,322.00	631,655.95
Due from res' veag'ts.	3,198,741.53	4,305,820.71	3,518,689.81	3,375,470.45	3,479,683.32
Due from nat'l banks.	427,221.76	441,257.76	431,251.54	412,752.47	320,712.19
Due from State banks.	131,390.60	212,713.61	189,925.67	155,485.64	199,000.32
Banking house, etc.	571,072.97	573,061.86	582,207.30	599,315.52	626,068.83
Real estate, etc.	68,349.33	69,045.10	48,171.67	57,453.92	63,447.34
Current expenses.	153,117.68	62,344.99	131,905.72	23,072.18	87,519.04
Premiums paid.	153,098.79	148,186.62	153,963.00	144,000.49	145,177.95
Cash items.	156,911.96	106,027.90	179,832.12	134,181.03	132,673.04
Clear'g-house exch'gs					
Bills of other banks.	258,414.00	272,182.00	302,159.00	302,278.00	240,007.00
Fractional currency.	10,654.00	14,062.45	13,833.19	12,141.06	13,119.91
Specie.	1,419,902.60	1,585,103.51	1,672,930.80	1,620,892.49	1,653,625.75
Legal-tender notes.	711,910.00	596,877.00	657,343.00	680,789.00	617,404.00
U. S. cert's of deposit.					
5 % fund with Treas.	67,298.00	65,427.50	66,877.50	66,498.00	71,172.00
Due from U. S. Treas.	2,050.00	4,099.70	3,620.40	541.10	2,389.80
Total.	29,936,073.31	31,169,199.88	31,963,451.28	32,115,901.59	32,704,338.63

CITY OF MILWAUKEE.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Loans and discounts.	\$4,918,176.54	\$4,690,585.42	\$4,829,065.91	\$5,218,459.88	\$5,214,009.29
Bonds for circulation.	170,000.00	170,000.00	220,000.00	250,000.00	250,000.00
Bonds for deposits.	320,000.00	320,000.00	320,000.00	320,000.00	320,000.00
U. S. bonds on hand.	8,950.00	7,150.00	7,350.00	7,850.00	6,950.00
Other stocks and b'ds	418,789.58	412,600.34	466,361.92	549,805.10	438,668.44
Due from res' veag'ts	927,345.34	1,144,839.13	1,307,428.08	1,116,163.05	1,262,485.53
Due from nat'l banks.	140,685.73	179,098.28	361,353.48	341,620.78	200,547.98
Due from State banks.	38,825.65	32,535.80	27,495.54	43,470.14	38,054.18
Banking house, etc.	75,000.00	75,000.00	75,000.00	75,000.00	75,000.00
Real estate, etc.	45,000.00	45,000.00	45,000.00	45,000.00	45,000.00
Current expenses.					
Premiums paid.	45,480.33	44,044.33	54,148.83	52,181.33	52,138.96
Cash items.	255.00	2,358.19	1,386.51	429.91	377.80
Clear'g-house exch'gs	156,113.43	143,631.51	190,131.51	139,472.22	182,442.35
Bills of other banks.	52,924.00	26,892.00	20,176.00	47,499.00	49,687.00
Fractional currency.	3,898.91	5,464.14	5,873.02	3,875.29	6,027.66
Specie.	855,194.47	874,466.00	915,180.96	951,776.21	914,236.02
Legal-tender notes.	362,053.00	296,605.00	369,465.00	325,077.00	395,069.00
U. S. cert's of deposit.					
5 % fund with Treas.	7,650.00	7,650.00	8,292.50	9,900.00	11,670.00
Due from U. S. Treas.	9,000.00	3,500.00			
Total.	8,555,341.98	8,475,420.14	9,223,709.26	9,497,577.89	9,462,364.21

BY STATES AND RESERVE CITIES—Continued.

CITY OF DETROIT.

Liabilities.	DECEMBER 31.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Capital stock.....	\$4,400,000.00	\$4,400,000.00	\$4,400,000.00	\$4,400,000.00	\$4,400,000.00
Surplus fund.....	592,000.00	602,000.00	605,000.00	617,000.00	617,000.00
Undivided profits....	698,009.88	533,320.83	604,938.63	447,010.40	594,412.35
Nat'l-bank circulation	333,440.00	328,080.00	333,090.00	332,660.00	342,490.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	357.73	245.54	462.00	10,425.00	180.00
Individual deposits...	10,322,750.25	9,440,945.30	10,221,897.34	9,906,548.52	10,998,360.17
U. S. deposits.....	336,251.33	346,208.73	318,507.11	227,269.75	228,931.97
Dep'ts U. S. dis. officers	125,458.27	128,527.97	142,031.14	245,776.25	240,213.92
Due to national banks	1,967,244.18	2,121,195.37	2,223,716.17	1,977,287.14	2,338,879.47
Due to State banks...	3,402,634.04	3,830,969.04	3,473,564.04	3,485,436.32	3,692,808.77
Notes rediscounted ..	89,383.85	142,886.71	244,216.85	91,564.01	21,543.90
Bills payable.....	-----	-----	100,000.00	-----	-----
Total	22,267,529.53	21,874,379.49	22,667,423.28	21,740,977.39	23,474,820.55

WISCONSIN.

	66 banks.	66 banks.	66 banks.	67 banks.	69 banks.
Capital stock	\$5,980,000.00	\$5,955,000.00	\$6,010,000.00	\$6,060,000.00	\$6,133,000.00
Surplus fund.....	1,543,714.02	1,607,150.81	1,634,070.81	1,695,264.02	1,696,464.02
Undivided profits....	1,106,621.38	765,524.02	902,959.01	672,322.21	898,941.87
Nat'l-bank circulation	1,345,206.00	1,301,596.00	1,350,396.00	1,342,146.00	1,423,086.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	1,757.73	2,409.00	2,635.00	17,074.00	2,242.00
Individual deposits...	19,205,538.85	20,840,634.81	21,400,556.02	21,722,436.30	21,935,335.93
U. S. deposits.....	130,614.69	132,171.84	149,077.57	138,541.35	129,884.95
Dep'ts U. S. dis. officers	10,418.98	5,049.47	9,177.42	2,776.52	11,706.23
Due to national banks	94,657.89	169,821.56	178,037.04	119,061.49	69,754.54
Due to State banks...	293,046.00	308,262.00	263,042.41	238,517.75	210,346.18
Notes rediscounted ..	219,497.77	75,580.37	27,500.00	51,761.95	87,576.91
Bills payable.....	11,000.00	6,000.00	36,000.00	56,000.00	106,000.00
Total	29,936,073.31	31,169,199.88	31,963,451.28	32,115,901.59	32,704,338.63

CITY OF MILWAUKEE.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Capital stock	\$850,000.00	\$850,000.00	\$850,000.00	\$850,000.00	\$850,000.00
Surplus fund.....	475,000.00	475,000.00	475,000.00	475,000.00	475,000.00
Undivided profits....	286,016.31	247,873.79	252,410.86	229,241.25	281,793.93
Nat'l-bank circulation	151,240.00	152,050.00	165,850.00	208,940.00	225,000.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	-----	-----	-----	-----	-----
Individual deposits...	4,644,164.88	3,947,647.11	4,982,824.14	5,183,597.46	5,042,154.91
U. S. deposits.....	151,388.11	162,595.52	174,489.02	192,272.05	145,855.68
Dep'ts U. S. dis. officers	175,562.39	183,335.58	173,201.84	152,043.05	170,903.36
Due to national banks	1,444,731.33	1,961,646.07	1,597,705.89	1,591,543.40	1,607,671.23
Due to State banks...	377,238.96	495,272.07	552,227.51	512,271.94	458,901.78
Notes rediscounted ..	-----	-----	-----	102,668.74	205,083.32
Bills payable.....	-----	-----	-----	-----	-----
Total	8,555,341.98	8,475,420.14	9,223,709.26	9,497,577.89	9,462,364.21

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

I O W A .

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	141 banks.	143 banks.	144 banks.	142 banks.	147 banks.
Loans and discounts.	\$33,357,556.66	\$33,268,737.84	\$35,338,624.42	\$33,797,306.32	\$34,517,898.85
Bonds for circulation.	3,077,250.00	3,114,750.00	3,127,250.00	3,089,750.00	3,183,750.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand.	1,350.00	1,350.00	1,350.00	1,350.00	1,850.00
Other stocks and b'ds	1,154,578.20	1,433,100.90	1,404,252.91	1,243,351.19	1,254,741.24
Due from res'v'ag'ts.	4,295,492.69	5,333,399.56	5,856,448.41	4,061,859.10	3,952,734.70
Due from nat'l banks.	1,725,724.97	2,017,259.71	2,710,763.56	1,750,788.50	1,626,129.57
Due from State banks.	641,879.56	361,410.87	459,280.53	370,323.46	340,567.93
Banking house, etc.	1,465,303.18	1,469,306.71	1,486,555.67	1,386,494.84	1,514,014.53
Real estate, etc.	347,483.08	284,962.70	258,033.09	210,914.83	219,592.06
Current expenses.	351,609.54	160,445.36	345,429.22	102,130.05	214,107.32
Premiums paid.	254,022.11	246,239.77	278,679.20	266,974.00	279,662.78
Cash items.	322,967.04	302,317.72	413,440.48	275,443.69	306,747.08
Clear'g-house exch'gs	98,835.96	47,926.96	73,803.20	61,648.47	54,093.42
Bills of other banks.	614,071.00	624,186.00	771,483.00	593,743.00	542,685.00
Fractional currency.	18,010.89	22,504.04	22,412.46	19,449.73	22,118.03
Specie.	1,707,937.93	1,812,960.12	1,980,549.00	2,040,109.59	1,785,339.44
Legal-tender notes.	1,398,585.00	1,338,230.00	1,621,360.00	1,240,404.00	1,199,583.00
U. S. cert's of deposit.					
5 % fund with Treas.	136,913.25	135,974.91	138,836.95	135,428.75	138,566.25
Due from U. S. Treas.	13,068.64	13,422.78	9,591.96	11,375.16	4,979.06
Total.	51,182,639.70	52,208,485.95	56,498,062.97	50,858,794.68	51,359,160.06

CITY OF DES MOINES.

			4 banks.	4 banks.
Loans and discounts.			\$2,431,979.04	\$2,146,224.31
Bonds for circulation.			150,000.00	150,000.00
Bonds for deposits.				
U. S. bonds on hand.				
Other stocks and b'ds			172,289.05	141,563.94
Due from res'v'ag'ts.			165,395.56	318,634.19
Due from nat'l banks.			99,183.71	120,672.90
Due from State banks.			42,583.44	54,177.48
Banking house, etc.			124,235.64	124,235.64
Real estate, etc.			67,539.39	69,929.07
Current expenses.			9,471.73	14,907.50
Premiums paid.			13,068.75	13,068.75
Cash items.			2,911.14	4,461.90
Clear'g-house exch'gs			55,351.16	34,497.05
Bills of other banks.			70,851.00	52,080.00
Fractional currency.			1,339.46	2,083.81
Specie.			90,743.70	190,636.35
Legal-tender notes.			189,804.00	78,363.00
U. S. cert's of deposit.				
5 % fund with Treas.			6,750.00	6,750.00
Due from U. S. Treas.				
Total.			3,693,496.77	3,522,285.89

MINNESOTA.

	48 banks.	49 banks.	49 banks.	48 banks.	51 banks.
Loans and discounts.	\$14,670,455.60	\$14,193,015.85	\$15,185,448.07	\$15,164,901.50	\$14,909,822.12
Bonds for circulation.	1,099,800.00	1,082,300.00	1,074,800.00	1,064,800.00	1,127,300.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.					
Other stocks and b'ds	315,248.89	327,496.17	312,480.55	264,679.52	269,375.08
Due from res'v'ag'ts.	1,758,831.06	1,838,042.92	1,557,302.05	1,774,188.52	3,263,464.38
Due from nat'l banks.	121,359.47	253,085.33	212,650.67	180,392.11	218,101.01
Due from State banks.	180,836.92	209,519.94	172,192.58	269,198.69	341,147.61
Banking house, etc.	683,995.84	473,259.71	708,179.91	701,277.96	716,566.95
Real estate, etc.	223,758.18	436,539.81	225,375.70	222,664.16	216,082.85
Current expenses.	128,053.89	58,259.77	180,205.24	41,504.25	68,780.44
Premiums paid.	119,285.06	124,664.39	131,188.02	114,669.45	119,902.81
Cash items.	67,194.84	45,240.51	79,076.93	64,470.93	58,629.79
Clear'g-house exch'gs	46,317.45	25,781.17	64,114.61	40,616.76	45,485.40
Bills of other banks.	164,693.00	90,219.00	82,736.00	128,734.00	114,909.00
Fractional currency.	5,805.87	9,135.59	6,912.53	6,439.70	6,599.94
Specie.	916,287.74	966,792.09	840,923.74	907,152.98	900,967.98
Legal-tender notes.	411,444.00	244,856.00	247,147.00	309,361.00	302,537.00
U. S. cert's of deposit.					
5 % fund with Treas.	48,091.00	48,141.00	47,086.00	47,916.00	47,653.50
Due from U. S. Treas.	4,668.40	4,420.00	7,669.50	3,830.00	3,585.00
Total.	21,076,107.21	20,486,769.25	21,185,489.10	21,356,797.53	22,774,900.36

BY STATES AND RESERVE CITIES—Continued.

I O W A.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	141 banks.	143 banks.	144 banks.	142 banks.	147 banks.
Capital stock	\$12,101,365.00	\$12,251,365.00	\$12,765,000.00	\$12,362,400.00	\$12,760,000.00
Surplus fund	2,981,548.77	3,046,516.67	3,014,425.15	2,740,266.62	2,785,146.62
Undivided profits	1,760,891.59	1,814,426.43	1,534,688.72	1,057,908.71	1,313,237.98
Nat'l-bank circulation	2,735,672.00	2,745,572.00	2,742,347.00	2,673,137.00	2,770,972.00
State-bank circulation					
Dividends unpaid....	18,298.17	18,298.59	22,464.58	94,804.33	16,947.33
Individual deposits....	26,570,078.83	26,931,424.23	29,132,661.53	26,802,861.52	27,025,911.85
U. S. deposits	131,629.22	146,772.69	145,704.23	157,256.27	136,600.09
Dep'ts U.S.dis.officers	69,821.18	54,382.27	21,603.67	31,857.88	55,297.36
Due to national banks	1,381,618.39	1,611,637.57	2,397,751.45	1,405,726.55	1,265,446.34
Due to State banks...	2,805,993.60	3,613,740.78	4,517,040.14	3,011,549.27	2,637,769.03
Notes rediscounted ..	545,722.95	306,309.72	171,976.45	372,026.53	483,831.46
Bills payable	80,000.00	138,040.00	13,000.00	149,000.00	108,000.00
Total	51,182,639.70	52,208,485.95	56,498,062.97	50,858,794.68	51,359,160.06

CITY OF DES MOINES.

				4 banks.	4 banks.
Capital stock				\$700,000.00	\$700,000.00
Surplus fund				309,000.00	309,000.00
Undivided profits				121,227.81	140,778.22
Nat'l-bank circulation				131,200.00	133,620.00
State-bank circulation					
Dividends unpaid....				5,590.00	1,590.00
Individual deposits....				1,363,949.51	1,328,099.03
U. S. deposits					
Dep'ts U.S.dis.officers					
Due to national banks				314,212.73	308,717.85
Due to State banks...				748,316.72	600,480.79
Notes rediscounted ..					
Bills payable					
Total				3,693,496.77	3,522,285.89

MINNESOTA.

	48 banks.	49 banks.	49 banks.	48 banks.	51 banks.
Capital stock	\$4,945,000.00	\$4,995,000.00	\$4,965,000.00	\$4,925,000.00	\$5,142,000.00
Surplus fund	944,425.84	982,990.97	993,290.97	1,023,590.82	1,033,990.82
Undivided profits	903,993.30	683,382.71	841,199.34	615,736.90	746,052.51
Nat'l-bank circulation	985,280.00	958,790.00	967,620.00	954,310.00	996,290.00
State-bank circulation					
Dividends unpaid....	569.50	5,534.86	1,299.00	33,984.75	2,480.50
Individual deposits....	11,949,386.10	11,668,627.36	12,214,873.89	12,889,676.89	13,499,317.72
U. S. deposits	38,301.89	43,878.83	40,607.19	9,666.96	16,967.58
Dep'ts U.S.dis.officers	12,878.41	11,784.43	15,079.28	27,913.89	20,611.32
Due to national banks	215,204.40	221,046.75	204,181.80	122,033.04	219,677.06
Due to State banks...	242,957.22	339,674.75	336,969.67	309,443.45	749,817.94
Notes rediscounted ..	838,020.55	565,058.59	605,367.96	445,440.83	347,694.91
Bills payable		5,000.00			
Total	21,076,107.21	20,480,769.25	21,185,489.10	21,356,797.53	22,774,900.36

310 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED CITY OF ST. PAUL.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	\$13,576,535.66	\$12,656,811.12	\$13,359,264.54	\$13,682,889.74	\$13,093,768.73
Bonds for circulation.	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
Bonds for deposits.	800,000.00	800,000.00	800,000.00	800,000.00	475,000.00
U. S. bonds on hand.					
Other stocks and b'ds	319,502.95	316,400.36	304,403.18	532,371.26	545,420.29
Due from res'v'ag'ts.	889,173.81	1,502,619.89	1,507,959.51	1,206,762.42	1,933,197.31
Due from nat'l banks.	361,860.99	263,844.82	254,315.42	350,225.70	448,537.44
Due from State banks	224,634.69	163,262.71	143,606.21	188,354.13	345,373.95
Banking house, etc.	680,283.77	710,873.34	726,127.55	741,026.96	794,857.51
Real estate, etc.	57,484.67	51,071.25	77,249.00	129,024.55	174,122.14
Current expenses	57,906.22	15,712.96	49,647.21	847.12	25,904.59
Premiums paid.	9,595.75	9,000.00	9,000.00	9,000.00	56,781.25
Cash items	80,923.80	118,656.46	69,454.01	56,889.83	77,871.63
Clear'g-house exch'gs	223,795.25	186,172.91	335,510.21	279,760.53	261,605.81
Bills of other banks.	70,748.00	57,527.00	44,390.00	178,423.00	105,816.00
Fractional currency.	1,994.89	4,815.68	4,804.58	2,241.56	3,146.40
Specie.	1,638,439.49	1,866,476.20	1,707,478.44	1,861,066.75	2,005,037.92
Legal-tender notes.	210,829.00	197,559.00	109,427.00	383,021.00	442,237.00
U. S. cert's of deposit.					
5 % fund with Treas.	13,500.00	13,500.00	13,500.00	13,500.00	13,396.65
Due from U. S. Treas.	13,538.00	5,147.55	4,697.10	4,316.80	1,750.00
Total.	19,470,746.95	19,244,451.25	19,880,893.96	20,719,721.35	21,101,824.62

CITY OF MINNEAPOLIS.*

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$13,228,578.53	\$12,112,229.24	\$11,297,658.62	\$11,385,007.52	\$12,548,910.75
Bonds for circulation.	300,000.00	300,000.00	300,000.00	300,000.00	300,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.					
Other stocks and b'ds	29,437.18	30,608.84	32,597.70	30,451.84	29,417.65
Due from res'v'ag'ts.	1,069,927.48	1,047,312.36	1,217,822.30	575,238.58	2,244,172.94
Due from nat'l banks.	552,803.59	515,187.22	712,645.30	474,949.02	682,945.39
Due from State banks	148,149.14	132,172.03	298,391.82	119,376.69	394,686.05
Banking house, etc.	641,789.05	641,979.79	643,495.69	645,511.30	646,977.73
Real estate, etc.	159,386.26	166,427.20	176,434.36	220,481.44	211,762.06
Current expenses	95,753.79	46,755.76	126,380.34	16,403.85	49,367.32
Premiums paid.	55,137.50	56,867.69	56,867.69	51,500.00	49,500.00
Cash items	24,110.54	12,179.06	12,670.66	11,079.49	18,013.35
Clear'g-house exch'gs	341,722.83	237,327.05	534,751.36	351,851.68	410,432.45
Bills of other banks.	92,903.00	106,377.00	99,676.00	227,384.00	152,497.00
Fractional currency.	2,874.47	2,445.13	2,780.54	2,906.88	3,789.60
Specie.	745,951.80	759,990.32	646,655.79	806,333.10	874,054.15
Legal-tender notes.	448,672.00	357,052.00	377,417.00	646,126.00	746,080.00
U. S. cert's of deposit.					
5 % fund with Treas.	12,850.00	13,500.00	13,500.00	13,500.00	13,500.00
Due from U. S. Treas.	13,640.00	3,150.00	1,600.00	550.00	3,100.00
Total.	18,063,777.16	16,641,560.69	16,651,345.67	15,978,651.39	19,489,206.44

MISSOURI.

	58 banks.	58 banks.	58 banks.	58 banks.	59 banks.
Loans and discounts.	\$9,291,833.14	\$9,096,157.14	\$9,479,382.17	\$9,264,855.36	\$9,720,098.28
Bonds for circulation.	1,175,300.00	1,175,300.00	1,175,300.00	1,195,300.00	1,207,800.00
Bonds for deposits.					
U. S. bonds on hand.	25,000.00	25,100.00	33,250.00	19,400.00	11,700.00
Other stocks and b'ds	752,598.27	722,339.46	702,633.19	711,564.51	755,896.07
Due from res'v'ag'ts.	1,447,157.67	1,989,875.46	1,549,851.86	1,320,193.16	1,412,557.28
Due from nat'l banks.	142,058.24	223,099.28	170,535.78	172,898.96	195,210.80
Due from State banks	137,692.20	266,163.62	224,792.38	185,125.87	200,497.43
Banking house, etc.	407,907.40	420,052.17	434,824.28	440,054.63	461,621.50
Real estate, etc.	75,913.20	77,418.38	84,185.55	87,423.13	86,920.55
Current expenses.	118,636.17	65,734.46	114,294.17	45,845.18	75,322.79
Premiums paid.	160,382.99	155,495.59	155,140.45	144,349.46	147,820.99
Cash items	89,211.43	117,701.22	119,396.51	101,290.38	103,424.76
Clear'g-house exch'gs					
Bills of other banks.	277,350.00	232,237.00	205,334.00	210,276.00	184,692.00
Fractional currency.	3,761.34	4,905.64	4,308.32	4,407.86	4,654.09
Specie.	414,586.50	476,557.69	437,851.92	466,086.02	457,535.18
Legal-tender notes.	428,147.00	402,857.00	401,580.00	391,391.00	359,862.00
U. S. cert's of deposit.					
5 % fund with Treas.	52,248.50	52,888.50	50,618.50	52,888.50	53,691.00
Due from U. S. Treas.	610.00	1,930.00	1,780.00	1,770.00	62.50
Total.	15,000,394.05	15,505,812.61	15,345,063.08	14,815,120.02	15,439,367.22

* Minneapolis was made a reserve city, July 5, 1890.

BY STATES AND RESERVE CITIES—Continued.

CITY OF ST. PAUL.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	\$4,700,000.00	\$4,700,000.00	\$4,700,000.00	\$4,700,000.00	\$4,800,000.00
Surplus fund	1,260,000.00	1,272,500.00	1,272,500.00	1,283,000.00	1,283,000.00
Undivided profits....	1,148,176.12	918,879.33	1,074,478.10	896,959.06	1,007,635.86
Nat'l-bank circulation	267,900.00	266,460.00	264,340.00	261,680.00	267,900.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	917.00	3,113.50	2,295.50	34,172.50	2,757.00
Individual deposits...	8,026,610.91	7,764,530.89	8,468,837.09	9,482,975.85	8,813,795.39
U. S. deposits	530,906.49	485,171.29	436,027.63	453,471.34	49,751.72
Dep'ts U.S.dis.officers	260,825.71	300,042.91	310,941.14	311,082.27	414,706.32
Due to national banks	1,635,925.97	1,846,189.38	1,550,553.54	1,661,616.87	2,504,273.04
Due to State banks...	1,291,084.33	1,607,563.95	1,800,920.96	1,634,763.46	1,698,005.29
Notes rediscounted ..	333,310.00	80,000.00	-----	-----	200,000.00
Bills payable	15,090.42	-----	-----	-----	-----
Total	19,470,746.95	19,244,451.25	19,880,893.96	20,719,721.35	21,101,824.62

CITY OF MINNEAPOLIS.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	\$4,500,000.00	\$4,500,000.00	\$4,810,000.00	\$4,500,000.00	\$4,840,000.00
Surplus fund	602,000.00	644,000.00	644,000.00	660,000.00	660,000.00
Undivided profits....	724,369.29	517,067.73	635,096.84	413,060.38	621,404.87
Nat'l-bank circulation	266,310.00	269,000.00	266,480.00	263,310.00	259,850.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	479.00	2,341.00	1,389.00	85,169.50	745.00
Individual deposits...	9,149,514.41	8,115,807.68	8,034,544.39	8,185,688.26	10,132,934.63
U. S. deposits	105,347.54	101,218.59	103,098.16	107,814.64	96,502.78
Dep'ts U.S.dis.officers	5,366.80	8,599.83	7,226.22	1,904.24	2,779.54
Due to national banks	1,026,479.42	804,876.91	730,387.38	799,009.61	1,078,476.53
Due to State banks...	687,618.24	506,914.27	503,257.26	650,025.91	815,164.33
Notes rediscounted ..	746,292.46	521,734.68	360,866.42	282,668.82	396,348.76
Bills payable	250,000.00	650,000.00	525,000.00	-----	585,000.00
Total	18,063,777.16	16,641,560.69	16,651,345.67	15,978,651.39	19,489,206.44

MISSOURI.

	58 banks.	58 banks.	58 banks.	58 banks.	59 banks.
	58 banks.	58 banks.	58 banks.	58 banks.	59 banks.
Capital stock	\$4,390,000.00	\$4,565,000.00	\$4,635,000.00	\$4,640,000.00	\$4,670,000.00
Surplus fund	635,914.25	683,031.07	674,096.07	698,473.23	712,392.23
Undivided profits....	481,413.21	289,824.11	411,248.65	241,298.81	341,431.81
Nat'l-bank circulation	1,055,730.00	1,053,670.00	1,052,130.00	1,052,650.00	1,082,000.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	1,592.50	2,236.00	1,302.50	17,418.50	2,762.50
Individual deposits...	8,029,350.00	8,551,375.28	8,247,067.82	7,771,791.33	8,247,338.73
U. S. deposits	-----	-----	-----	-----	-----
Dep'ts U.S.dis.officers	-----	-----	-----	-----	-----
Due to national banks	46,014.73	49,476.57	91,028.37	85,505.97	61,427.66
Due to State banks...	83,148.59	98,156.69	102,419.57	119,792.18	117,472.94
Notes rediscounted ..	219,230.68	168,542.89	91,770.10	130,100.00	143,541.35
Bills payable	58,000.00	44,500.00	39,000.00	58,000.00	58,000.00
Total	15,000,394.05	15,505,812.61	15,345,063.08	14,815,120.02	15,439,367.22

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED
CITY OF ST. LOUIS.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	8 banks.	8 banks.	8 banks.	9 banks.	9 banks.
Loans and discounts	\$26,030,042.85	\$26,605,945.66	\$27,532,694.71	\$26,904,119.90	\$27,889,029.45
Bonds for circulation	400,000.00	400,000.00	400,000.00	450,000.00	450,000.00
Bonds for deposits	250,000.00	250,000.00	250,000.00	250,000.00	250,000.00
U. S. bonds on hand	5,100.00	300.00		250,000.00	500.00
Other stocks and b'ds	1,769,700.44	2,091,618.88	2,035,836.17	2,019,526.96	2,049,026.96
Due from res' veag'ts					
Due from nat'l banks	2,986,072.09	3,334,424.45	2,250,867.39	2,318,267.07	3,592,639.87
Due from State banks	398,607.22	430,237.05	544,480.38	486,797.44	503,299.85
Banking house, etc	788,836.96	786,626.51	786,376.51	792,061.26	861,359.85
Real estate, etc	98,000.00	98,000.00	128,761.00	128,761.00	184,648.30
Current expenses	51,053.59	59,814.60	68,133.46	41,109.51	80,619.31
Premiums paid	63,846.25	61,721.25	57,408.75	109,437.50	105,125.00
Cash items	95,918.52	151,159.20	109,938.75	82,611.28	79,724.27
Clear'g-house exch'gs	1,056,031.42	1,187,421.36	1,638,673.61	1,256,219.68	1,800,466.61
Bills of other banks	159,703.00	304,415.00	191,921.00	211,178.00	237,602.00
Fractional currency	5,304.31	5,185.23	4,332.27	4,509.23	3,528.72
Specie	3,155,524.25	2,989,982.35	3,715,208.38	4,026,010.40	3,736,180.70
Legal-tender notes	2,016,463.00	2,637,585.00	2,176,920.00	1,459,806.00	1,904,877.00
U. S. cert's of deposit	325,000.00	280,000.00	190,000.00	120,000.00	120,000.00
5 % fund with Treas.	18,000.00	18,700.00	18,000.00	18,000.00	20,250.00
Due from U. S. Treas.	7,500.00	8,750.00	6,460.00	3,000.00	4,000.00
Total	39,680,703.90	41,701,886.54	42,106,012.38	40,931,415.23	43,372,877.89

KANSAS CITY.

	10 banks.	10 banks.	11 banks.	11 banks.	11 banks.
Loans and discounts	\$18,385,387.48	\$15,869,625.19	\$17,106,928.97	\$17,276,748.80	\$17,004,526.96
Bonds for circulation	500,000.00	500,000.00	550,000.00	550,000.00	550,000.00
Bonds for deposits	250,000.00	250,000.00	250,000.00	250,000.00	150,000.00
U. S. bonds on hand		99,550.00	166,300.00	80,550.00	
Other stocks and b'ds	1,433,317.46	1,537,977.68	1,548,851.00	1,517,432.58	1,296,951.29
Due from res' veag'ts	2,196,781.90	2,769,645.20	2,469,752.55	2,379,635.90	3,328,642.51
Due from nat'l banks	977,525.45	743,704.23	947,351.60	771,731.66	646,841.40
Due from State banks	891,999.08	622,797.10	634,028.23	515,723.36	597,006.17
Banking house, etc	413,480.86	376,777.78	382,578.83	392,964.79	393,397.74
Real estate, etc	179,432.79	165,135.61	180,061.32	200,806.25	177,248.49
Current expenses	106,404.28	82,058.70	85,677.65	44,208.04	73,222.16
Premiums paid	152,985.65	147,409.65	180,150.65	136,963.15	117,718.75
Cash items	23,036.51	26,137.39	32,881.48	48,908.73	66,851.35
Clear'g-house exch'gs	524,271.48	540,241.02	698,217.94	408,532.46	445,021.93
Bills of other banks	380,614.00	308,850.00	329,826.00	396,881.00	380,679.00
Fractional currency	3,617.45	8,020.82	7,174.38	13,533.30	11,108.20
Specie	1,572,509.95	1,761,029.16	1,642,673.66	1,906,610.65	1,658,092.85
Legal-tender notes	1,259,171.00	1,112,687.00	1,731,870.00	1,230,350.00	1,106,908.00
U. S. cert's of deposit					
5 % fund with Treas.	20,250.00	22,500.00	24,750.00	24,750.00	24,750.00
Due from U. S. Treas.	5,500.00	5,600.00	50.00	5,050.00	4,000.00
Total	29,276,285.34	26,949,747.13	28,975,118.26	28,151,470.67	27,952,768.80

CITY OF ST. JOSEPH.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts	\$5,457,355.18	\$5,336,594.67	\$5,247,258.90	\$5,304,814.07	\$5,193,889.23
Bonds for circulation	200,000.00	200,000.00	240,000.00	250,000.00	300,000.00
Bonds for deposits	250,000.00	250,000.00	210,000.00	130,000.00	50,000.00
U. S. bonds on hand	1,200.00				130,000.00
Other stocks and b'ds	95,919.25	68,271.47	48,231.54	45,370.57	45,900.26
Due from res' veag'ts	751,607.92	697,663.35	747,783.75	701,860.11	687,690.20
Due from nat'l banks	553,234.53	293,930.95	338,494.70	410,128.31	414,847.25
Due from State banks	46,972.75	67,734.37	84,121.90	14,098.02	74,500.27
Banking house, etc	93,083.20	94,995.66	94,810.56	150,350.00	130,350.00
Real estate, etc	9,780.84	9,027.07	9,000.00	4,316.00	5,064.94
Current expenses	29,892.30	12,030.05	15,959.14	1,959.73	12,874.41
Premiums paid	34,028.00	30,770.00	30,500.00	26,753.03	34,753.03
Cash items	43,805.15	28,353.21	69,440.32	69,808.81	47,876.39
Clear'g-house exch'gs	84,612.24	81,533.21	109,143.35	119,708.53	76,886.63
Bills of other banks	43,582.00	24,710.00	27,172.00	41,546.00	26,143.00
Fractional currency	962.39	998.58	693.41	877.31	1,005.60
Specie	294,829.80	276,821.20	221,603.00	295,477.10	327,754.70
Legal-tender notes	335,860.00	331,935.00	259,377.00	308,208.00	264,004.00
U. S. cert's of deposit					
5 % fund with Treas.	9,000.00	9,000.00	9,682.50	10,800.00	13,500.00
Due from U. S. Treas.			650.00	1,700.00	1,600.00
Total	8,335,815.55	7,804,348.79	7,713,922.07	7,907,775.59	7,838,939.91

BY STATES AND RESERVE CITIES—Continued.

CITY OF ST. LOUIS.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	8 banks.	8 banks.	8 banks.	9 banks.	9 banks.
Capital stock.....	\$9,700,000.00	\$9,700,000.00	\$9,700,000.00	\$10,000,000.00	\$10,650,000.00
Surplus fund.....	1,231,000.00	1,271,000.00	1,294,500.00	1,418,000.00	1,320,000.00
Undivided profits....	849,693.86	921,741.54	1,030,142.55	821,799.06	1,039,920.41
Nat'l-bank circulation	360,000.00	358,500.00	360,000.00	404,100.00	403,200.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	12,481.25	7,106.50	2,427.50	8,319.00	3,196.00
Individual deposits ..	17,696,379.89	17,002,724.00	17,876,000.57	16,999,379.88	17,385,899.07
U. S. deposits.....	225,000.00	225,000.00	225,000.00	225,000.00	255,000.00
Dep'ts U.S.dis.officers	-----	-----	-----	-----	-----
Due to national banks	4,893,889.15	7,230,577.35	5,541,526.35	5,738,257.38	6,171,162.67
Due to State banks...	4,489,505.30	4,985,237.15	5,976,415.41	4,953,879.36	6,079,499.74
Notes rediscounted ..	219,754.45	-----	100,000.00	362,680.55	65,000.00
Bills payable.....	-----	-----	-----	-----	-----
Total	39,680,703.90	41,701,886.54	42,106,012.38	40,931,415.23	43,372,877.89

KANSAS CITY.

	10 banks.	10 banks.	11 banks.	11 banks.	11 banks.
Capital stock.....	\$7,800,000.00	\$6,850,000.00	\$7,950,000.00	\$8,050,000.00	\$7,800,000.00
Surplus fund.....	983,000.00	947,500.00	952,500.00	984,000.00	936,000.00
Undivided profits....	554,897.63	339,794.90	408,470.17	228,280.39	361,203.41
Nat'l-bank circulation	405,000.00	450,000.00	495,000.00	495,000.00	495,000.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	450.00	825.00	276.00	63,149.00	426.00
Individual deposits ..	11,135,500.22	9,934,463.51	10,319,362.21	10,421,989.74	9,829,301.51
U. S. deposits.....	257,254.65	253,823.91	234,327.50	264,634.53	132,506.51
Dep'ts U.S.dis.officers	7,929.68	12,763.43	28,978.77	4,701.55	9,374.22
Due to national banks	4,329,250.04	4,421,549.27	4,296,392.09	4,108,050.10	4,663,122.24
Due to State banks...	2,166,410.15	3,506,828.27	4,239,811.52	3,531,665.36	3,725,832.91
Notes rediscounted ..	636,592.97	142,198.84	-----	-----	-----
Bills payable.....	-----	-----	50,000.00	-----	-----
Total	29,276,285.34	26,949,747.13	28,975,118.26	28,151,470.67	27,952,766.80

CITY OF ST. JOSEPH.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock.....	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00	\$2,000,000.00
Surplus fund.....	160,500.00	177,000.00	178,000.00	187,500.00	187,500.00
Undivided profits....	154,392.14	95,539.07	109,451.36	41,703.89	177,278.97
Nat'l-bank circulation	180,000.00	180,000.00	193,650.00	225,000.00	269,500.00
State-bank circulation	-----	-----	-----	-----	-----
Dividends unpaid....	32.00	66.00	-----	21,762.00	105.00
Individual deposits ..	3,697,763.05	3,407,343.25	3,084,373.55	3,434,324.81	3,295,049.70
U. S. deposits.....	229,626.11	229,690.79	229,576.05	142,193.75	48,757.23
Dep'ts U.S.dis.officers	1,333.76	573.61	646.66	-----	277.65
Due to national banks	667,374.87	447,884.30	524,438.56	582,257.13	600,725.14
Due to State banks...	1,244,793.62	1,216,251.77	1,263,110.89	1,273,034.01	1,209,746.22
Notes rediscounted ..	-----	-----	30,675.00	-----	-----
Bills payable.....	-----	50,000.00	100,000.00	-----	50,000.00
Total	8,335,815.55	7,804,348.79	7,713,922.07	7,907,775.50	7,838,939.91

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

KANSAS.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	152 banks.	147 banks.	145 banks.	145 banks.	147 banks.
Loans and discounts.	\$25,250,024.28	\$23,913,265.72	\$23,414,512.87	\$23,533,858.56	\$23,623,744.68
Bonds for circulation.	3,090,500.00	3,040,500.00	2,965,500.00	2,928,000.00	2,967,750.00
Bonds for deposits.	550,000.00	550,000.00	550,000.00	550,000.00	550,000.00
U. S. bonds on hand.	100.00	100.00	20,500.00	8,000.00	8,000.00
Other stocks and b'ds	671,822.72	650,866.64	672,373.85	703,434.43	652,568.87
Due from res've ag'ts	2,963,559.64	3,150,139.26	3,429,606.94	3,099,436.71	4,069,467.40
Due from nat'l banks	750,243.37	776,154.95	934,725.43	751,645.48	951,367.94
Due from State banks	379,937.64	355,460.80	252,558.76	312,407.95	251,999.04
Banking house, etc.	1,715,809.06	1,721,600.21	1,719,166.72	1,700,595.29	1,703,149.21
Real estate, etc.	600,928.75	630,715.95	633,813.38	650,674.97	662,501.72
Current expenses.	378,003.33	199,607.93	300,528.94	148,194.06	192,165.11
Premiums paid.	453,758.25	438,787.58	423,458.79	394,132.97	362,302.03
Cash items.	330,743.95	281,749.77	435,704.46	363,159.81	318,374.01
Clear'g-house exch'gs	16,600.47	31,862.29	25,579.96	32,748.17	17,603.88
Bills of other banks.	679,434.00	636,997.00	579,351.00	558,698.00	547,621.00
Fractional currency.	12,956.05	15,818.64	16,669.03	17,017.46	14,436.43
Specie.	1,268,309.92	1,308,934.55	1,352,814.38	1,432,970.67	1,492,449.57
Legal-tender notes.	1,237,840.00	1,237,582.00	1,105,520.00	1,031,796.00	1,033,388.00
U. S. cert's of deposit.					
5 % fund with Treas.	135,853.64	129,958.79	131,792.60	128,142.75	130,646.75
Due from U. S. Treas.	1,614.04	4,341.78	3,775.18	5,441.20	4,355.71
Total.	40,497,039.12	39,074,503.86	38,967,952.34	38,350,354.48	39,553,891.35

NEBRASKA.

	127 banks.	128 banks.	130 banks.	130 banks.	130 banks.
Loans and discounts.	\$21,205,684.89	\$20,678,696.59	\$20,644,708.47	\$20,533,537.37	\$21,588,718.97
Bonds for circulation.	2,226,250.00	2,253,750.00	2,278,750.00	2,276,250.00	2,363,750.00
Bonds for deposits.					
U. S. bonds on hand.					
Other stocks and b'ds	291,140.41	285,371.41	314,013.19	227,813.68	325,524.28
Due from res've ag'ts	1,838,379.54	2,237,287.61	2,241,126.79	1,884,768.33	2,004,745.97
Due from nat'l banks	324,259.36	315,957.89	420,155.99	383,460.33	385,745.20
Due from State banks	119,280.82	116,262.88	130,633.67	139,438.84	170,454.67
Banking house, etc.	1,385,661.43	1,417,051.03	1,428,626.95	1,401,770.74	1,438,394.51
Real estate, etc.	336,775.62	374,591.29	394,516.94	305,720.73	314,048.58
Current expenses.	313,206.24	209,028.03	344,751.69	125,529.04	195,717.82
Premiums paid.	275,548.73	271,850.51	277,874.51	260,911.58	241,431.83
Cash items.	231,787.63	201,668.10	245,781.50	211,562.79	256,141.67
Clear'g-house exch'gs					
Bills of other banks.	124,024.00	127,279.00	146,539.00	129,790.00	116,993.00
Fractional currency.	8,829.60	11,003.41	11,037.50	11,482.09	9,671.39
Specie.	871,636.77	905,632.67	943,409.03	1,020,139.30	994,157.74
Legal-tender notes.	458,831.00	415,290.00	452,321.00	431,778.00	449,821.00
U. S. cert's of deposit.					
5 % fund with Treas.	100,178.00	99,515.50	98,753.00	97,368.70	101,797.75
Due from U. S. Treas.	1,155.00	3,780.00	5,259.45	2,932.00	4,070.00
Total.	30,142,629.04	29,924,018.92	30,378,249.77	29,444,273.52	30,961,182.08

CITY OF OMAHA.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts.	\$12,598,230.63	\$11,457,168.61	\$11,592,805.58	\$12,078,160.80	\$11,257,316.28
Bonds for circulation.	425,000.00	425,000.00	425,000.00	425,000.00	425,000.00
Bonds for deposits.	805,000.00	805,000.00	805,000.00	805,000.00	805,000.00
U. S. bonds on hand.			75,000.00	75,000.00	75,000.00
Other stocks and b'ds	107,486.92	137,517.43	128,886.99	90,385.38	85,312.85
Due from res've ag'ts	1,106,419.61	1,793,011.84	1,729,472.63	1,251,294.70	1,632,785.08
Due from nat'l banks	922,083.87	728,157.16	973,254.22	800,848.89	699,064.90
Due from State banks	594,624.95	664,203.24	659,671.65	651,944.19	610,117.53
Banking house, etc.	829,289.45	829,801.29	825,025.33	837,874.63	838,391.80
Real estate, etc.	47,345.71	50,023.11	58,168.34	64,357.56	67,843.39
Current expenses.	94,175.01	64,713.49	66,416.03	29,548.79	104,006.35
Premiums paid.	214,140.62	221,734.37	236,343.75	223,200.00	223,200.00
Cash items.	192,674.81	131,424.50	214,455.35	276,467.42	172,763.67
Clear'g-house exch'gs	267,334.52	299,660.71	503,686.68	257,855.77	259,729.72
Bills of other banks.	96,745.00	131,320.00	166,166.00	133,667.00	196,486.00
Fractional currency.	3,695.35	6,323.69	5,125.87	5,104.77	6,145.46
Specie.	1,777,265.92	2,143,713.98	2,352,369.32	2,167,509.85	1,902,702.66
Legal-tender notes.	573,392.00	530,346.00	530,609.00	558,519.00	719,009.00
U. S. cert's of deposit.					
5 % fund with Treas.	18,625.00	16,885.00	17,995.00	16,835.00	18,225.00
Due from U. S. Treas.	2,400.00	4,650.00	7,000.00	7,700.00	7,260.00
Total.	20,675,931.37	20,446,654.42	21,382,351.44	20,756,273.75	20,105,359.79

BY STATES AND RESERVE CITIES—Continued.

K A N S A S .

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	152 banks.	147 banks.	145 banks.	145 banks.	147 banks.
Capital stock	\$13,434,100.00	\$13,350,350.00	\$12,938,300.00	\$12,894,100.00	\$13,011,990.00
Surplus fund.....	1,905,202.54	1,895,856.14	1,872,379.96	1,848,588.10	1,859,042.92
Undivided profits....	1,413,455.94	826,112.12	996,313.68	794,503.21	927,977.57
Nat'l-bank circulation	2,769,400.00	2,725,115.00	2,644,725.00	2,607,945.00	2,632,995.00
State-bank circulation					
Dividends unpaid....	7,329.35	22,347.19	12,202.96	37,209.02	3,366.36
Individual deposits...	18,585,678.73	17,525,677.34	18,085,281.70	18,190,432.61	19,042,201.06
U. S. deposits.....	362,132.95	393,976.64	333,034.50	389,691.26	358,071.61
Dep'ts U.S.dis.officers	223,622.89	171,383.31	249,234.67	188,842.23	197,172.44
Due to national banks	339,492.86	536,258.66	638,082.08	459,277.35	520,091.08
Due to State banks ..	476,355.95	522,167.68	539,715.14	449,126.23	557,881.15
Notes rediscounted ..	571,123.56	718,382.46	395,506.83	289,319.52	232,606.21
Bills payable.....	410,144.35	386,877.32	263,175.82	201,319.95	210,495.95
Total.....	40,497,039.12	39,074,503.86	38,967,952.34	38,350,354.48	39,553,891.35

N E B R A S K A .

	127 banks.	128 banks.	130 banks.	130 banks.	130 banks.
Capital stock	\$8,826,040.00	\$8,985,290.00	\$9,063,700.00	\$8,923,100.00	\$9,253,100.00
Surplus fund.....	1,457,213.79	1,533,341.96	1,556,424.67	1,596,674.24	1,562,455.18
Undivided profits....	1,114,085.96	675,261.70	900,015.33	586,647.94	662,999.73
Nat'l-bank circulation	2,000,885.00	2,022,615.00	2,037,410.00	2,000,900.00	2,080,950.00
State-bank circulation					
Dividends unpaid....	4,041.45	11,184.45	440.16	38,273.25	14,240.50
Individual deposits...	13,985,847.94	13,904,478.94	14,514,678.65	14,255,420.78	14,728,426.32
U. S. deposits.....					
Dep'ts U.S.dis.officers					
Due to national banks	230,156.09	229,801.76	335,537.69	318,223.55	313,312.28
Due to State banks ..	477,599.65	594,189.41	611,481.85	540,208.84	883,222.99
Notes rediscounted ..	1,723,759.16	1,632,879.70	1,027,262.74	923,519.92	1,185,034.63
Bills payable.....	323,000.00	334,971.00	331,298.68	261,305.00	277,440.45
Total.....	30,142,629.04	29,924,013.92	30,378,249.77	29,444,273.52	30,961,182.08

C I T Y O F O M A H A .

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock	\$4,000,000.00	\$4,000,000.00	\$4,000,000.00	\$4,000,000.00	\$4,000,000.00
Surplus fund.....	530,500.00	546,500.00	552,500.00	563,500.00	563,500.00
Undivided profits....	370,188.86	303,661.70	307,357.64	228,016.95	317,659.47
Nat'l-bank circulation	380,160.00	379,200.00	381,750.00	382,500.00	381,300.00
State-bank circulation					
Dividends unpaid....				3,228.00	372.00
Individual deposits...	10,125,344.31	9,306,831.07	9,438,096.13	9,521,876.56	9,300,372.53
U. S. deposits.....	638,849.16	638,106.02	608,057.95	720,992.29	556,331.04
Dep'ts U.S.dis.officers	245,583.93	243,753.38	257,723.98	189,187.22	204,635.88
Due to national banks	2,051,834.20	2,718,465.99	3,287,819.61	2,746,835.45	2,672,191.84
Due to State banks...	1,818,719.73	2,072,875.43	2,516,016.13	2,313,137.28	2,006,338.03
Notes rediscounted ..	515,351.18	232,260.83	33,000.00	87,000.00	102,664.00
Bills payable.....					
Total.....	20,675,931.37	20,446,654.42	21,382,351.44	20,756,273.75	20,105,359.79

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED
COLORADO.

Resources.	DECEMBER 19. 48 banks.	FEBRUARY 26. 50 banks.	MAY 4. 50 banks.	JULY 9. 49 banks.	SEPTEMBER 25. 49 banks.
Loans and discounts	\$24,823,452.80	\$23,430,940.74	\$24,531,447.91	\$24,656,269.03	\$25,103,464.53
Bonds for circulation	1,339,000.00	1,395,300.00	1,401,600.00	1,376,500.00	1,652,750.00
Bonds for deposits	1,050,000.00	1,050,000.00	1,050,000.00	1,000,000.00	750,000.00
U. S. bonds on hand					
Other stocks and b'ds	1,057,557.76	1,244,040.11	1,147,389.59	1,155,079.41	1,074,616.05
Due from res'v'ag'ts	2,893,955.58	3,570,846.97	3,649,710.27	3,196,097.28	4,241,093.21
Due from nat'l banks	1,518,617.48	1,910,656.69	1,839,977.50	1,615,015.46	2,187,579.68
Due from State banks	403,991.85	376,782.14	329,706.27	340,392.99	362,935.33
Banking house, etc.	789,363.77	852,740.32	881,130.42	893,321.34	906,492.05
Real estate, etc.	149,314.91	156,066.79	172,295.33	158,832.01	179,361.47
Current expenses	253,771.08	154,936.53	218,962.66	129,414.95	161,069.09
Premiums paid	321,013.15	332,463.46	329,884.69	311,581.24	303,347.58
Cash items	141,903.60	136,295.60	146,608.27	154,668.66	136,928.83
Clear'g-house exch'gs	403,030.30	500,952.54	806,148.03	461,204.73	472,042.89
Bills of other banks	514,711.00	462,191.00	444,990.00	451,371.00	446,682.00
Fractional currency	5,830.66	7,412.35	6,559.62	7,720.15	6,748.68
Specie	2,250,874.04	2,149,074.05	2,454,735.17	2,448,274.05	2,252,792.64
Legal-tender notes	1,282,347.00	1,390,440.00	1,431,191.00	1,262,328.00	1,195,214.00
U. S. cert's of deposit					
5% fund with Treas.	59,743.50	62,484.50	69,036.50	61,912.00	69,843.00
Due from U. S. Treas.	10,357.54	8,687.54	14,165.54	5,895.54	6,495.54
Total	39,268,836.02	39,192,311.33	40,915,438.77	39,685,877.84	41,509,451.57

NEVADA.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts	\$653,604.56	\$627,129.44	\$601,584.48	\$619,067.01	\$652,566.53
Bonds for circulation	70,500.00	70,500.00	70,500.00	70,500.00	70,500.00
Bonds for deposits					
U. S. bonds on hand					
Other stocks and b'ds	12,415.40	12,309.44	15,792.66	17,911.53	23,699.77
Due from res'v'ag'ts	11,760.35	9,768.36	16,190.57	8,215.01	20,603.43
Due from nat'l banks	139.36	83.65	5,086.23		
Due from State banks	6,013.81	2,553.72	3,633.03	12,842.99	1,560.46
Banking house, etc.	41,600.00	42,600.00	42,600.00	42,600.00	42,886.78
Real estate, etc.					
Current expenses	13,316.49	3,728.31	8,459.85	7,598.80	4,634.51
Premiums paid	8,260.00	7,960.00	7,960.00	7,960.00	11,425.63
Cash items	749.95	810.13	487.03	610.48	470.50
Clear'g-house exch'gs					
Bills of other banks	415.00	826.00	225.00	650.00	705.00
Fractional currency	203.94	225.57	179.30	76.41	78.74
Specie	41,154.40	46,374.60	42,362.05	40,387.70	41,275.45
Legal-tender notes	818.00	1,958.00	405.00	500.00	924.00
U. S. cert's of deposit					
5% fund with Treas.	3,172.50	3,172.50	3,132.50	3,172.50	3,172.50
Due from U. S. Treas.				1,200.00	
Total	866,123.76	829,993.72	818,597.72	833,232.43	874,503.30

CALIFORNIA.

	35 banks.	35 banks.	35 banks.	34 banks.	34 banks.
Loans and discounts	\$15,134,002.00	\$14,729,947.97	\$14,984,637.24	\$15,045,092.45	\$15,319,944.42
Bonds for circulation	1,281,250.00	1,281,750.00	1,293,750.00	1,231,250.00	1,431,250.00
Bonds for deposits	300,000.00	300,000.00	300,000.00	300,000.00	200,000.00
U. S. bonds on hand					
Other stocks and b'ds	956,636.85	859,528.11	906,254.88	820,074.70	951,525.45
Due from res'v'ag'ts	1,550,285.67	1,801,623.55	2,075,713.77	1,813,913.63	1,966,767.66
Due from nat'l banks	369,814.74	338,799.62	419,584.22	288,586.35	377,726.89
Due from State banks	783,922.87	786,023.78	1,037,458.23	944,656.41	896,423.23
Banking house, etc.	1,067,398.43	1,067,610.20	1,066,792.93	1,068,067.43	1,075,503.33
Real estate, etc.	242,843.52	247,672.88	278,104.46	323,036.57	323,146.58
Current expenses	169,790.41	64,679.52	133,292.40	33,587.73	92,022.87
Premiums paid	201,688.74	203,704.14	204,818.42	189,804.14	184,792.88
Cash items	137,214.13	173,537.93	177,217.39	199,014.73	91,048.04
Clear'g-house exch'gs	16,232.55	12,536.80	30,174.91	20,797.67	16,547.29
Bills of other banks	116,867.00	94,328.00	105,790.00	91,051.00	79,232.00
Fractional currency	2,880.86	3,266.21	3,353.59	3,022.32	2,828.88
Specie	2,527,826.25	2,314,010.76	2,337,384.86	2,342,471.00	1,951,334.90
Legal-tender notes	184,966.00	299,871.00	207,987.00	188,554.00	143,856.00
U. S. cert's of deposit					
5% fund with Treas.	56,755.00	56,177.50	60,468.75	57,466.00	62,556.00
Due from U. S. Treas.	1,500.00	3,450.00	719.75	280.00	2,210.00
Total	25,101,875.02	24,638,517.97	25,623,502.30	24,960,666.13	25,168,716.42

BY STATES AND RESERVE CITIES—Continued.

COLORADO.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	48 banks.	50 banks.	50 banks.	49 banks.	49 banks.
Capital stock	\$8, 405, 000. 00	\$8, 635, 000. 00	\$8, 680, 000. 00	\$8, 612, 821. 30	\$8, 640, 000. 00
Surplus fund	1, 625, 824. 27	1, 916, 074. 27	1, 927, 674. 27	1, 965, 674. 27	2, 007, 374. 27
Undivided profits.....	1, 653, 016. 50	1, 247, 555. 10	1, 416, 607. 30	1, 361, 806. 46	1, 603, 707. 13
Nat'l-bank circulation	1, 196, 800. 00	1, 243, 920. 00	1, 247, 350. 00	1, 230, 070. 00	1, 398, 970. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid.....	851. 65	1, 471. 65	31, 812. 65	18, 824. 65	1, 493. 65
Individual deposits ..	22, 674, 840. 85	22, 169, 831. 92	23, 125, 423. 16	22, 427, 004. 61	23, 514, 337. 27
U. S. deposits	961, 765. 61	978, 622. 76	929, 970. 28	941, 895. 63	647, 346. 92
Dep'ts U. S. dis. officers	118, 227. 81	122, 276. 90	164, 284. 09	93, 288. 29	133, 878. 20
Due to national banks	1, 511, 312. 28	1, 550, 932. 65	1, 717, 970. 03	1, 453, 285. 78	1, 942, 430. 01
Due to State banks ..	1, 055, 653. 54	1, 251, 502. 25	1, 601, 933. 66	1, 487, 870. 66	1, 521, 349. 21
Notes rediscounted ..	50, 517. 86	50, 123. 83	64, 273. 83	72, 336. 19	88, 564. 91
Bills payable.....	15, 025. 65	25, 000. 00	8, 139. 50	21, 000. 00	10, 000. 00
Total.....	39, 268, 836. 02	39, 192, 311. 33	40, 915, 438. 77	39, 685, 877. 84	41, 509, 451. 57

NEVADA.

	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	\$282, 000. 00	\$282, 000. 00	\$282, 000. 00	\$282, 000. 00	\$282, 000. 00
Surplus fund.....	103, 000. 00	103, 000. 00	103, 000. 00	103, 000. 00	103, 000. 00
Undivided profits....	36, 726. 09	25, 894. 47	34, 040. 40	50, 254. 87	33, 585. 13
Nat'l-bank circulation	63, 430. 00	63, 430. 00	63, 430. 00	62, 210. 00	63, 430. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid.....	.....	450. 00	450. 00	.....	1, 050. 00
Individual deposits ..	257, 672. 95	269, 081. 85	317, 556. 33	304, 818. 54	360, 335. 29
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	66, 325. 33	40, 643. 18	11, 238. 72	22, 309. 47	21, 822. 88
Due to State banks ..	56, 969. 39	45, 494. 22	6, 882. 27	8, 549. 55	9, 280. 00
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Total.....	866, 123. 76	829, 993. 72	818, 597. 72	833, 232. 43	874, 503. 30

CALIFORNIA.

	35 banks.	35 banks.	35 banks.	34 banks.	34 banks.
Capital stock	\$5, 975, 000. 00	\$6, 125, 000. 00	\$6, 175, 000. 00	\$5, 925, 000. 00	\$5, 925, 000. 00
Surplus fund.....	1, 430, 515. 49	1, 523, 293. 92	1, 530, 793. 92	1, 495, 219. 41	1, 506, 719. 41
Undivided profits.....	1, 180, 689. 05	890, 064. 24	1, 003, 340. 97	849, 595. 08	992, 353. 56
Nat'l-bank circulation	1, 113, 290. 00	1, 113, 790. 00	1, 130, 250. 00	1, 058, 770. 00	1, 132, 885. 00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid.....	1, 509. 19	8, 131. 75	4, 320. 00	65, 786. 25	9, 080. 25
Individual deposits ..	14, 514, 392. 65	14, 103, 672. 71	14, 888, 033. 56	14, 661, 677. 59	14, 467, 151. 89
U. S. deposits	254, 865. 86	152, 689. 17	142, 288. 96	230, 185. 98	90, 020. 27
Dep'ts U. S. dis. officers	76, 814. 38	168, 093. 19	178, 103. 23	88, 381. 61	130, 539. 03
Due to national banks	184, 274. 99	194, 060. 36	216, 941. 95	132, 835. 51	316, 888. 39
Due to State banks ..	365, 523. 41	333, 465. 48	335, 192. 56	418, 977. 55	549, 942. 60
Notes rediscounted ..	5, 000. 00	26, 237. 15	19, 237. 15	14, 237. 15	13, 737. 15
Bills payable.....	.....	.....	.....	20, 000. 00	31, 399. 47
Total.....	25, 101, 875. 02	24, 638, 517. 97	25, 623, 502. 30	24, 960, 666. 13	25, 168, 716. 42

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED
CITY OF SAN FRANCISCO.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts.	\$5,631,456.74	\$5,485,009.12	\$6,092,704.93	\$6,058,969.16	\$6,310,756.11
Bonds for circulation.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
Bonds for deposits.	100,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.					
Other stocks and b'ds	54,820.87	41,270.21	41,270.21	41,270.21	41,270.21
Due from res' veag'ts.	126,190.84	255,035.14	223,093.45	104,082.28	274,273.80
Due from nat'l banks.	212,005.55	136,120.87	118,324.90	169,276.82	145,755.40
Due from State banks.	324,074.92	132,309.87	356,435.59	306,316.98	588,548.56
Banking house, etc.	338,499.51	340,742.61	340,742.61	340,742.61	340,742.61
Real estate, etc.					
Current expenses.	3,321.77	3,275.32	728.43	1,101.08	3,474.88
Premiums paid.	38,500.00	39,500.00	39,500.00	35,250.00	33,250.00
Cash items.	2,016.27	1,369.30	292.48	2,313.99	11,324.00
Clear'g-house exch'gs	186,399.12	84,724.91	228,935.43	285,720.74	91,249.30
Bills of other banks.	11,500.00	5,000.00	3,400.00	9,500.00	5,500.00
Fractional currency.	206.68	233.76	261.07	260.49	312.38
Specie.	1,182,082.50	1,846,550.00	1,843,445.00	1,191,370.00	1,655,425.00
Legal-tender notes.	18,225.00	4,150.00	10,851.00	6,174.00	6,117.00
U. S. cert's of deposit.					
5 % fund with Treas.	4,500.00	4,500.00	4,500.00	4,500.00	4,500.00
Due from U. S. Treas.					
Total.	8,333,799.68	8,570,791.11	9,504,485.10	8,702,048.36	9,712,499.25

OREGON.

	38 banks.	39 banks.	40 banks.	40 banks.	40 banks.
Loans and discounts.	\$11,252,631.29	\$10,794,531.86	\$11,730,683.36	\$11,824,683.16	\$12,006,128.39
Bonds for circulation.	716,050.00	766,050.00	778,550.00	778,550.00	778,550.00
Bonds for deposits.	600,000.00	600,000.00	600,000.00	600,000.00	600,000.00
U. S. bonds on hand.					
Other stocks and b'ds	830,658.68	842,743.04	777,629.43	762,789.01	776,151.11
Due from res' veag'ts.	670,359.25	534,435.93	593,843.30	572,746.24	654,691.09
Due from nat'l banks.	648,156.15	602,896.81	756,131.77	653,778.80	844,394.70
Due from State banks.	360,726.32	419,027.09	372,081.13	537,475.73	769,530.74
Banking house, etc.	391,731.52	411,960.85	421,094.99	426,734.08	453,875.44
Real estate, etc.	28,368.12	30,009.19	30,267.91	40,762.48	26,053.78
Current expenses.	102,364.12	55,293.48	92,675.91	28,971.35	74,501.76
Premiums paid.	128,608.21	128,019.87	127,830.85	118,966.81	115,373.06
Cash items.	74,663.95	53,734.15	55,734.40	49,108.34	100,923.15
Clear'g-house exch'gs	56,856.25	80,399.97	85,641.56	86,802.28	127,251.80
Bills of other banks.	25,004.00	25,199.00	25,506.00	19,741.00	15,195.00
Fractional currency.	2,259.61	3,092.98	3,050.12	3,110.09	3,221.53
Specie.	1,357,265.52	1,635,544.22	1,643,270.43	1,317,723.18	1,480,276.95
Legal-tender notes.	44,102.00	67,038.00	93,026.00	70,145.00	47,277.00
U. S. cert's of deposit.					
5 % fund with Treas.	30,028.15	31,211.50	35,019.55	34,534.00	35,034.00
Due from U. S. Treas.	659.78	800.33	1,504.78	2,385.55	1,450.00
Total.	17,318,592.92	17,081,988.27	18,223,481.49	17,929,006.10	18,809,279.50

ARIZONA.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Loans and discounts.	\$266,583.42	\$208,652.68	\$230,810.82	\$229,434.66	\$240,092.75
Bonds for circulation.	50,500.00	50,500.00	50,500.00	50,500.00	50,500.00
Bonds for deposits.					
U. S. bonds on hand.					
Other stocks and b'ds	237,931.38	215,206.60	195,803.21	196,865.67	198,126.45
Due from res' veag'ts.	24,071.29	2,069.61	7,325.70	33,206.95	11,187.73
Due from nat'l banks.	3,891.02	4,364.31	3,017.29	5,957.23	11,728.70
Due from State banks.	10,382.99	24,825.25	16,874.82	18,192.78	20,146.52
Banking house, etc.	20,902.57	20,882.57	21,602.57	21,672.57	21,632.57
Real estate, etc.					
Current expenses.	9,262.93	2,002.96	7,051.80	5,115.45	3,602.72
Premiums paid.	5,908.90	4,455.00	4,455.00	4,455.00	4,455.00
Cash items.	1,141.04	958.89	1,325.56	864.18	972.71
Clear'g-house exch'gs					
Bills of other banks.	11,150.00	2,412.00	449.00	1,279.00	1,352.00
Fractional currency.	152.39	229.30	241.87	164.61	293.17
Specie.	63,623.55	103,199.65	64,692.65	60,029.20	40,823.85
Legal-tender notes.	14,093.00	1,604.00	13,001.00	115,128.00	12,533.00
U. S. cert's of deposit.					
5 % fund with Treas.	1,687.50	2,272.50	2,272.50	2,272.50	2,272.50
Due from U. S. Treas.			450.00		
Total.	721,561.98	643,634.72	620,563.79	618,249.80	622,831.77

BY STATES AND RESERVE CITIES—Continued.

CITY OF SAN FRANCISCO.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00	\$2,500,000.00
Surplus fund	750,000.00	775,000.00	775,000.00	800,000.00	800,000.00
Undivided profits	208,679.65	141,494.68	225,368.86	208,585.32	217,715.78
Nat'l-bank circulation	90,000.00	90,000.00	89,400.00	86,980.00	88,650.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid .....	.....	2,564.00	2,276.00	1,936.00	612.00
Individual deposits	3,538,603.24	3,585,140.77	4,008,145.35	3,802,661.94	4,140,696.45
U. S. deposits	105,496.69	103,058.95	107,524.58	109,424.28	105,166.11
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	630,469.89	766,255.99	1,171,716.64	789,422.93	1,034,852.51
Due to State banks	510,460.21	616,276.72	625,053.67	463,037.89	824,805.40
Notes rediscounted .....	.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....	.....
Total	8,333,799.68	8,579,791.11	9,504,485.10	8,762,048.36	9,712,499.25

OREGON.

	38 banks.	39 banks.	40 banks.	40 banks.	40 banks.
Capital stock	\$3,951,000.00	\$4,088,000.00	\$4,175,000.00	\$4,225,000.00	\$4,275,000.00
Surplus fund	686,079.85	719,429.85	734,529.85	765,139.92	801,539.92
Undivided profits	1,416,497.21	1,350,669.36	1,397,802.44	1,349,342.74	1,465,896.81
Nat'l-bank circulation	622,840.00	632,010.00	684,110.00	690,705.00	689,640.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid	11,687.00	10,102.00	6,857.00	33,871.00	5,065.00
Individual deposits	8,793,672.74	8,411,591.26	9,217,954.50	9,002,600.57	9,643,160.91
U. S. deposits	284,881.70	279,796.67	333,131.15	331,939.71	297,518.81
Dep'ts U.S.dis.officers	353,533.61	359,342.56	309,669.07	276,250.13	318,514.36
Due to national banks	782,991.33	799,989.72	834,112.71	934,541.31	959,783.38
Due to State banks	369,200.22	370,800.08	474,200.66	266,100.95	321,089.83
Notes rediscounted	18,930.50	30,118.80	20,118.80	28,000.00	17,000.00
Bills payable	27,278.76	30,137.97	35,995.31	25,514.77	15,070.48
Total	17,318,592.92	17,081,988.27	18,223,481.49	17,929,006.10	18,809,279.50

ARIZONA.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Capital stock	\$200,000.00	\$200,000.00	\$200,000.00	\$200,000.00	\$200,000.00
Surplus fund	33,000.00	33,000.00	33,400.00	33,400.00	33,815.00
Undivided profits	24,419.94	19,290.46	26,471.29	23,484.18	23,597.81
Nat'l-bank circulation	33,750.00	45,450.00	45,450.00	44,450.00	42,800.00
State-bank circulation	.....	.....	.....	.....	.....
Dividends unpaid .....	.....	.....	.....	.....	.....
Individual deposits	415,557.71	341,933.50	297,617.03	333,057.82	306,863.11
U. S. deposits .....	.....	.....	.....	.....	.....
Dep'ts U.S.dis.officers	.....	.....	.....	.....	.....
Due to national banks	396.28	2,461.04	748.96	219.46	1,224.05
Due to State banks	14,158.05	1,499.72	16,876.51	13,638.34	14,531.80
Notes rediscounted .....	.....	.....	.....	.....	.....
Bills payable .....	.....	.....	.....	.....	.....
Total	721,281.98	643,634.72	620,563.79	648,249.80	622,831.77

320 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

NORTH DAKOTA.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	29 banks.	29 banks.	32 banks.	33 banks.	33 banks.
Loans and discounts	\$4,577,244.41	\$4,324,962.02	\$1,751,683.72	\$5,385,202.98	\$5,599,059.69
Bonds for circulation	509,000.00	509,000.00	546,500.00	581,500.00	581,500.00
Bonds for deposits					
U. S. bonds on hand					
Other stocks and b'ds	259,841.65	238,740.00	250,099.07	262,808.38	305,029.00
Due from res'v'ag'ts	323,930.49	525,353.82	416,310.66	301,673.39	850,254.82
Due from nat'l banks	144,207.72	135,959.02	137,770.68	112,741.67	250,937.95
Due from State banks	166,723.82	181,315.58	139,073.80	147,258.33	212,925.46
Banking house, etc.	475,774.79	450,250.59	477,161.11	497,551.57	498,407.51
Real estate, etc.	95,293.39	129,406.26	142,454.07	153,365.77	158,281.46
Current expenses	65,480.30	22,833.64	77,313.21	29,095.37	50,129.07
Premiums paid	33,355.70	37,788.18	43,916.10	48,056.10	39,628.56
Cash items	60,616.82	46,089.67	49,147.03	81,224.06	66,699.82
Clear'g-house exch'gs					
Bills of other banks	58,441.00	65,416.00	53,655.00	50,776.00	89,473.00
Fractional currency	2,077.71	2,335.20	2,921.19	2,316.85	2,614.03
Specie	338,947.45	287,845.00	284,631.77	240,429.20	277,473.92
Legal-tender notes	150,317.00	101,803.00	96,621.00	133,810.00	251,549.00
U. S. cert's of deposit					
5% fund with Treas	21,014.00	20,681.50	21,895.00	23,807.00	23,344.50
Due from U. S. Treas		194.00	499.50	500.00	2.50
Total	7,252,296.25	7,099,063.58	7,491,652.93	8,052,116.67	9,266,312.19

SOUTH DAKOTA.

	39 banks.	40 banks.	39 banks.	39 banks.	42 banks.
Loans and discounts	\$4,854,039.17	\$4,743,986.64	\$4,723,900.73	\$4,701,445.85	\$4,640,531.83
Bonds for circulation	648,500.00	668,500.00	643,500.00	649,750.00	699,750.00
Bonds for deposits	225,000.00	225,000.00	225,000.00	225,000.00	175,000.00
U. S. bonds on hand					
Other stocks and b'ds	599,255.87	712,232.13	633,131.77	604,184.05	646,869.64
Due from res'v'ag'ts	509,085.86	574,067.20	353,514.06	269,869.75	510,194.84
Due from nat'l banks	230,384.66	335,708.94	268,370.45	209,934.89	324,272.51
Due from State banks	68,755.91	118,158.83	71,093.68	131,780.80	70,003.44
Banking house, etc.	381,502.85	404,402.18	396,367.08	397,809.71	425,341.22
Real estate, etc.	115,492.52	121,895.60	134,960.78	144,493.75	157,096.61
Current expenses	91,467.25	51,189.10	90,743.57	58,897.96	71,910.24
Premiums paid	123,225.95	125,236.03	121,772.88	118,720.17	107,368.90
Cash items	80,865.07	61,226.07	66,028.55	59,667.94	45,694.00
Clear'g-house exch'gs					
Bills of other banks	50,860.00	56,816.00	44,387.00	48,591.00	72,645.00
Fractional currency	2,259.35	2,888.95	2,709.20	2,856.78	2,721.36
Specie	253,993.16	333,576.84	262,273.85	268,323.70	265,228.89
Legal-tender notes	232,908.00	248,955.00	200,890.00	167,718.00	230,695.00
U. S. cert's of deposit					
5% fund with Treas	28,619.75	30,082.25	28,457.25	27,737.25	28,800.95
Due from U. S. Treas	174.00	6,380.00	105.00	500.00	2,000.70
Total	8,496,389.37	8,820,291.82	8,297,808.75	8,097,301.60	8,780,125.93

IDAHO.

	7 banks.	7 banks.	7 banks.	8 banks.	8 banks.
Loans and discounts	\$1,100,106.74	\$1,076,973.51	1,067,067.50	\$1,151,818.18	\$1,383,688.09
Bonds for circulation	100,300.00	112,800.00	112,800.00	131,550.00	144,050.00
Bonds for deposits	70,000.00	70,000.00	70,000.00	70,000.00	70,000.00
U. S. bonds on hand					
Other stocks and b'ds	265,618.92	290,878.58	274,022.97	239,312.04	278,343.21
Due from res'v'ag'ts	110,762.71	67,672.23	137,657.23	243,358.44	135,154.89
Due from nat'l banks	65,687.29	67,803.86	124,791.63	229,424.75	122,453.56
Due from State banks	78,400.17	101,256.46	198,362.65	108,327.08	134,506.64
Banking house, etc.	49,408.96	49,992.46	61,376.69	72,303.98	87,437.43
Real estate, etc.	40,313.83	35,497.89	35,896.84	37,290.49	49,454.56
Current expenses	21,096.02	5,183.88	12,204.66	4,722.08	14,797.32
Premiums paid	36,291.21	37,814.51	35,913.13	28,561.51	30,021.26
Cash items	46,374.84	18,313.02	11,110.24	23,734.55	12,461.44
Clear'g-house exch'gs					
Bills of other banks	26,350.00	26,420.00	20,535.00	26,525.00	28,320.00
Fractional currency	120.61	196.52	367.52	516.15	329.30
Specie	180,935.70	166,911.25	160,502.65	207,855.70	157,137.65
Legal-tender notes	78,813.00	67,086.00	81,551.00	115,659.00	79,187.00
U. S. cert's of deposit					
5% fund with Treas	4,013.50	4,576.00	5,076.00	5,076.00	6,481.75
Due from U. S. Treas				500.00	
Total	2,276,653.50	2,199,377.17	2,409,220.82	2,696,534.95	2,733,824.10

BY STATES AND RESERVE CITIES—Continued.

NORTH DAKOTA.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	29 banks.	29 banks.	32 banks.	33 banks.	33 banks.
Capital stock	\$2,025,000.00	\$2,025,000.00	\$2,135,700.00	\$2,280,000.00	\$2,290,000.00
Surplus fund	399,340.20	421,797.90	422,497.90	435,775.10	438,019.54
Undivided profits	285,303.57	166,506.99	240,555.42	175,860.20	200,558.86
Nat'l-bank circulation	457,580.00	457,270.00	458,090.00	521,840.00	523,340.00
State-bank circulation					
Dividends unpaid	6,314.00	6,239.00	10,194.00	6,432.00	19,528.40
Individual deposits ..	3,929,840.22	3,819,784.34	3,996,005.19	4,225,632.09	5,294,350.28
U. S. deposits					
Dep'ts U. S. dis. officers					
Due to national banks	41,830.32	37,562.94	49,409.99	52,000.08	38,640.35
Due to State banks ..	63,267.28	98,689.48	96,057.34	87,801.85	117,714.83
Notes rediscounted ..	19,820.66	50,712.98	56,143.09	231,775.35	314,650.93
Bills payable	24,000.00	15,500.00	27,000.00	35,000.00	29,500.00
Total	7,252,296.25	7,099,063.58	7,491,652.93	8,052,116.67	9,266,312.19

SOUTH DAKOTA.

	39 banks.	40 banks.	39 banks.	39 banks.	42 banks.
Capital stock	\$2,525,000.00	\$2,605,000.00	\$2,560,000.00	\$2,585,000.00	\$2,785,000.00
Surplus fund	585,352.04	636,402.15	610,706.09	623,700.00	623,400.00
Undivided profits	319,998.61	174,995.24	233,083.87	168,158.62	200,157.03
Nat'l-bank circulation	563,385.00	590,875.00	569,645.00	577,895.00	590,345.00
State-bank circulation					
Dividends unpaid	170.00	2,995.00	1,295.00	9,578.00	835.00
Individual deposits ..	3,842,089.94	4,071,108.00	3,606,363.53	3,401,541.45	3,822,299.03
U. S. deposits	227,492.17	216,636.91	217,827.57	233,901.90	162,824.79
Dep'ts U. S. dis. officers	19,570.82	27,960.97	23,194.83	10,064.22	21,481.98
Due to national banks	41,718.75	73,180.87	90,846.21	75,392.42	75,364.87
Due to State banks ..	233,728.10	214,175.65	203,084.40	141,574.13	244,500.19
Notes rediscounted ..	82,883.94	132,462.03	86,173.48	142,895.86	140,918.06
Bills payable	55,000.00	74,500.00	95,588.77	127,000.00	112,000.00
Total	8,496,389.37	8,820,291.82	8,297,808.75	8,097,301.60	8,780,125.93

IDAHO.

	7 banks.	7 banks.	7 banks.	8 banks.	8 banks.
Capital stock	\$400,000.00	\$450,000.00	\$450,000.00	\$537,500.00	\$575,000.00
Surplus fund	145,500.00	157,000.00	157,000.00	149,000.00	149,000.00
Undivided profits ..	117,406.04	71,567.34	93,150.63	81,728.59	115,124.92
Nat'l-bank circulation	88,770.00	89,320.00	101,020.00	100,020.00	128,115.00
State-bank circulation					
Dividends unpaid ..		50.00	50.00	617.50	
Individual deposits ..	1,388,197.22	1,297,782.79	1,508,117.44	1,721,721.77	1,660,872.28
U. S. deposits	34,105.67	61,947.47	64,871.68	69,784.00	61,638.26
Dep'ts U. S. dis. officers	42,567.74	14,839.42	11,693.70	6,630.18	7,355.79
Due to national banks	31,843.56	6,490.42	7,155.92	16,446.09	8,087.37
Due to State banks ..	18,263.27	40,429.73	16,170.45	13,089.02	28,630.48
Notes rediscounted ..					
Bills payable	10,000.00	10,000.00			
Total	2,276,653.50	2,193,377.17	2,409,229.82	2,606,531.95	2,733,824.10

322 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

MONTANA.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	26 banks.	26 banks.	27 banks.	29 banks.	32 banks.
Loans and discounts.	\$14,290,000.50	\$14,329,468.88	\$14,407,289.48	\$15,015,216.75	\$15,000,013.15
Bonds for circulation.	745,600.00	745,600.00	795,800.00	821,350.00	880,850.00
Bonds for deposits.	300,000.00	300,000.00	301,000.00	300,000.00	300,000.00
U. S. bonds on hand.					
Other stocks and b'ds	1,051,030.12	962,377.26	878,104.92	904,906.20	695,609.67
Due from res'v'ag'ts.	1,048,042.43	1,067,651.10	1,179,726.44	1,064,901.02	1,801,502.24
Due from nat'l banks.	650,635.35	584,252.16	654,782.92	613,871.78	996,563.32
Due from State banks.	171,491.37	198,566.32	278,103.04	350,501.76	280,753.82
Banking-house, etc.	516,470.99	534,096.28	547,876.49	607,598.35	654,998.66
Real estate, etc.	110,879.83	120,905.85	114,403.20	118,211.46	147,657.26
Current expenses.	166,184.40	81,698.12	145,688.57	25,913.10	95,763.67
Premiums paid.	187,401.26	102,551.79	113,706.02	103,429.12	91,465.58
Cash items.	101,271.89	100,423.02	171,642.69	111,531.19	119,030.63
Clear'g-house exch'gs					
Bills of other banks.	183,533.00	188,402.00	199,214.00	182,787.00	188,184.00
Fractional currency.	2,773.48	1,807.03	2,745.24	3,344.28	4,407.57
Specie.	792,493.25	863,248.65	1,062,011.65	1,069,328.39	939,936.69
Legal-tender notes.	594,202.00	652,433.00	581,024.00	472,597.00	513,466.00
U. S. cert's of deposit.					
5 % fund with Treas.	30,739.50	32,426.50	32,426.50	34,676.50	38,512.00
Due from U. S. Treas.	8,649.44	1,826.00	6,881.00	2,537.00	2,161.00
Total.	20,871,398.81	20,867,753.96	21,501,226.76	21,805,712.81	23,051,275.86

NEW MEXICO.

	9 banks.	11 banks.	11 banks.	12 banks.	12 banks.
Loans and discounts.	\$2,447,934.30	\$2,475,778.12	\$2,528,767.01	\$2,549,929.60	\$2,550,789.53
Bonds for circulation.	277,500.00	302,500.00	302,500.00	315,000.00	365,000.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand.					
Other stocks and b'ds	65,860.18	68,393.07	63,876.68	63,586.54	65,037.32
Due from res'v'ag'ts.	361,591.20	322,786.55	335,115.61	288,706.43	274,454.84
Due from nat'l banks.	424,129.09	389,982.75	390,135.90	237,222.73	286,562.68
Due from State banks.	93,581.50	82,484.23	68,323.12	68,868.34	66,416.21
Banking-house, etc.	155,224.28	153,684.74	154,047.68	155,770.28	156,439.69
Real estate, etc.	44,090.38	65,553.88	65,604.58	65,363.63	65,413.63
Current expenses.	48,021.51	15,375.72	34,523.98	20,134.84	26,137.37
Premiums paid.	44,918.75	50,062.50	49,475.00	44,095.75	42,608.41
Cash items.	20,466.80	14,087.45	26,736.25	30,102.17	19,169.64
Clear'g-house exch'gs					
Bills of other banks.	34,329.00	29,219.00	23,272.00	39,026.00	49,278.00
Fractional currency.	916.20	1,389.95	1,367.08	1,575.24	483.17
Specie.	213,107.30	257,178.65	215,800.30	228,714.15	167,726.15
Legal-tender notes.	102,412.00	70,545.00	84,103.00	99,193.00	82,535.00
U. S. cert's of deposit.					
5 % fund with Treas.	12,487.50	13,612.50	13,612.50	13,612.50	14,175.00
Due from U. S. Treas.	5,200.00	1,709.00	500.00	4,094.00	1,894.00
Total.	4,551,769.99	4,514,342.61	4,557,760.69	4,425,018.70	4,434,210.64

UTAH.

	12 banks.	12 banks.	12 banks.	13 banks.	13 banks.
Loans and discounts.	\$5,357,644.22	\$4,689,932.67	\$4,875,536.12	\$4,836,069.79	\$5,000,032.24
Bonds for circulation.	450,000.00	450,000.00	450,000.00	462,000.00	462,530.00
Bonds for deposits.	175,000.00	175,000.00	175,000.00	175,000.00	150,000.00
U. S. bonds on hand.	26,900.00	26,900.00	26,900.00	26,900.00	26,900.00
Other stocks and b'ds	329,364.08	346,191.93	375,439.23	362,670.80	365,616.65
Due from res'v'ag'ts.	283,515.86	365,566.43	410,636.10	736,592.78	525,860.81
Due from nat'l banks.	141,826.20	127,559.87	186,360.97	268,317.32	145,715.09
Due from State banks.	114,718.30	152,574.62	186,255.58	178,945.14	149,126.71
Banking-house, etc.	364,151.32	375,778.26	397,963.74	413,509.38	418,237.19
Real estate, etc.	4,566.43	16,467.16	16,467.16	22,774.19	39,849.21
Current expenses.	93,483.14	39,822.67	48,917.50	21,307.19	45,819.49
Premiums paid.	71,140.81	65,461.81	62,393.01	61,689.89	52,227.72
Cash items.	23,941.04	54,089.48	22,412.94	46,225.66	57,260.12
Clear'g-house exch'gs	90,291.73	31,762.36	40,646.31	65,567.83	46,512.10
Bills of other banks.	109,749.00	55,440.00	53,538.00	24,331.00	47,711.00
Fractional currency.	1,344.46	1,874.73	1,837.95	2,375.91	2,098.39
Specie.	841,728.00	865,931.93	932,378.95	711,860.20	709,140.71
Legal-tender notes.	134,335.00	115,622.00	87,463.00	56,828.00	65,457.00
U. S. cert's of deposit.					
5 % fund with Treas.	19,687.50	20,250.00	20,250.00	20,812.50	20,812.50
Due from U. S. Treas.					
Total.	8,643,396.09	7,976,225.92	8,370,396.56	8,494,277.58	8,331,776.97

BY STATES AND RESERVE CITIES—Continued.

MONTANA.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	26 banks.	26 banks.	27 banks.	29 banks.	32 banks.
Capital stock	\$3,925,000.00	\$3,875,000.00	\$4,000,000.00	\$4,140,000.00	\$4,604,000.00
Surplus fund	552,700.00	598,000.00	598,000.00	633,500.00	633,500.00
Undivided profits ..	2,205,449.71	2,002,573.05	2,177,078.97	1,997,335.67	2,230,687.47
Nat'l-bank circulation	624,090.00	645,330.00	643,220.00	688,710.00	764,890.00
State-bank circulation					
Dividends unpaid ...	1,000.00	1,825.00	285.00	79,825.00	554.00
Individual deposits...	12,143,372.36	12,394,503.25	12,602,030.05	12,671,179.11	13,351,026.06
U. S. deposits	173,115.19	141,811.93	192,546.72	204,632.63	187,647.85
Dep'ts U.S. dis. officers	119,344.36	146,739.70	103,500.68	43,443.40	89,079.39
Due to national banks	521,880.52	560,356.80	534,518.34	586,589.30	735,492.81
Due to State banks ..	384,518.75	310,778.97	393,560.40	313,710.15	324,047.38
Notes rediscounted ..	177,927.92	190,835.26	256,486.60	373,787.55	101,350.90
Bills payable	43,000.00			73,000.00	23,000.00
Total	20,871,398.81	20,867,753.96	21,501,226.76	21,805,712.81	23,051,275.86

NEW MEXICO.

	9 banks.	11 banks.	11 banks.	12 banks.	12 banks.
Capital stock	\$975,000.00	\$1,050,000.00	\$1,070,000.00	\$1,100,000.00	\$1,115,000.00
Surplus fund	233,600.00	237,100.00	237,900.00	216,950.00	216,950.00
Undivided profits	129,931.50	66,937.83	89,027.80	55,924.91	66,811.04
Nat'l-bank circulation	244,600.00	260,475.00	268,820.00	280,335.00	325,680.00
State-bank circulation					
Dividends unpaid ...	48.00			180.00	
Individual deposits...	2,448,138.31	2,337,045.08	2,367,125.26	2,420,602.19	2,202,543.41
U. S. deposits	88,723.73	112,329.28	83,661.62	54,026.89	77,869.06
Dep'ts U.S. dis. officers	97,827.23	87,704.50	114,549.72	110,429.41	96,320.87
Due to national banks	243,909.39	226,956.34	209,115.80	86,291.19	175,968.76
Due to State banks ..	56,689.33	37,603.29	62,919.95	46,321.73	77,404.19
Notes rediscounted ..	33,302.50	98,191.29	54,640.54	53,957.38	79,663.31
Bills payable					
Total	4,551,769.99	4,514,342.61	4,557,760.69	4,425,018.70	4,434,210.64

UTAH.

	12 banks.	12 banks.	12 banks.	13 banks.	13 banks.
Capital stock	\$2,425,000.00	\$2,433,960.00	\$2,691,055.00	\$2,750,000.00	\$2,750,000.00
Surplus fund	562,000.00	620,000.00	885,000.00	901,000.00	914,000.00
Undivided profits....	463,376.27	327,936.86	226,241.03	174,230.00	201,605.87
Nat'l-bank circulation	346,550.00	355,720.00	353,740.00	353,445.00	356,685.09
State-bank circulation					
Dividends unpaid ..	830.00	1,028.00	4,128.00	14,574.00	1,176.00
Individual deposits ..	4,229,202.86	3,561,186.93	3,703,624.79	3,707,298.59	3,574,322.52
U. S. deposits	122,928.27	122,253.16	137,531.94	160,368.48	88,440.66
Dep'ts U.S. dis. officers	68,626.70	69,211.45	54,668.41	20,127.37	59,071.14
Due to national banks	104,060.26	65,532.58	74,807.76	104,270.08	78,621.90
Due to State banks...	176,320.48	149,809.51	157,655.97	253,149.06	251,887.22
Notes rediscounted ..	144,501.25	169,587.41	31,943.66	55,825.00	55,966.66
Bills payable.....		100,000.00	50,000.00		
Total	8,643,396.09	7,976,225.92	8,370,396.56	8,494,277.58	8,331,776.97

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ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

WASHINGTON.

RESOURCES.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	57 banks.	59 banks.	63 banks.	63 banks.	64 banks.
Loans and discounts	\$15,255,461.50	\$14,524,283.10	\$15,049,026.73	\$15,229,950.39	\$14,973,600.02
Bonds for circulation	1,337,250.00	1,374,250.00	1,464,250.00	1,468,500.00	1,529,000.00
Bonds for deposits	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand	-----	3,000.00	3,000.00	-----	3,000.00
Other stocks and b'ds	1,342,813.18	1,015,180.65	1,025,806.66	928,489.87	1,032,530.19
Due from res'v'ag'ts.	787,914.93	1,154,052.48	1,339,409.20	1,230,123.67	1,182,998.31
Due from nat'l banks	550,608.11	847,240.79	1,017,207.57	928,259.28	906,155.56
Due from State banks	306,647.58	360,102.67	374,432.57	368,342.59	427,765.24
Banking house, etc.	898,214.11	1,133,524.28	1,069,985.83	1,105,941.37	1,111,162.26
Real estate, etc.	176,794.19	148,481.36	184,439.76	189,559.00	251,157.80
Current expenses	267,189.73	123,670.24	235,523.60	96,402.01	150,404.87
Premiums paid	209,571.62	211,850.26	224,523.03	223,038.58	207,207.49
Cash items	137,824.63	123,594.94	132,278.88	115,129.96	101,020.17
Clear'g-house exch'gs	140,360.78	216,609.58	162,103.95	131,651.49	57,322.39
Bills of other banks	105,897.00	96,828.00	82,633.00	109,776.00	96,949.00
Fractional currency	6,881.12	7,885.45	8,181.46	5,742.10	4,888.67
Specie	2,125,586.07	2,034,972.45	1,797,949.61	1,804,146.56	1,775,416.53
Legal-tender notes	155,177.00	180,741.00	165,822.00	164,662.00	131,811.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5 % fund with Treas.	55,934.12	60,317.00	64,764.00	63,526.50	63,325.00
Due from U. S. Treas.	3,472.00	1,073.87	4,200.00	3,303.00	3,965.00
Total	23,913,597.67	23,667,668.12	24,445,437.85	24,216,544.37	24,059,588.50

WYOMING.

	11 banks.	11 banks.	11 banks.	11 bank.	12 banks.
Loans and discounts	\$3,203,952.91	\$3,669,122.42	\$3,127,652.85	\$3,298,706.40	\$3,256,865.35
Bonds for circulation	292,500.00	305,000.00	305,000.00	305,000.00	312,500.00
Bonds for deposits	-----	-----	-----	-----	-----
U. S. bonds on hand	-----	-----	-----	-----	-----
Other stocks and b'ds	182,270.50	195,943.87	240,085.75	246,665.99	255,114.30
Due from res'v'ag'ts.	274,886.86	280,236.27	305,634.97	257,295.12	412,131.22
Due from nat'l banks	78,131.69	110,033.69	126,218.54	79,060.59	100,230.14
Due from State banks	26,836.39	56,804.01	60,525.28	30,335.56	20,829.45
Banking house, etc.	106,860.86	106,156.09	106,212.99	105,823.01	106,198.01
Real estate, etc.	40,067.01	40,008.01	39,945.01	36,568.51	36,518.51
Current expenses	49,815.47	14,645.15	39,298.07	22,381.25	29,872.94
Premiums paid	22,773.21	23,452.64	26,672.64	24,203.89	30,083.29
Cash items	28,269.52	18,137.61	17,964.20	22,286.14	20,215.93
Clear'g-house exch'gs	-----	-----	-----	-----	-----
Bills of other banks	13,629.00	8,684.00	12,469.00	23,051.00	23,588.00
Fractional currency	695.16	804.18	1,216.50	1,159.73	898.79
Specie	305,896.15	262,792.70	252,110.85	251,223.32	241,051.65
Legal-tender notes	34,285.00	30,965.00	36,365.00	32,630.00	35,090.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5 % fund with Treas.	13,162.25	13,724.75	13,724.75	13,724.75	14,062.25
Due from U. S. Treas.	1,100.00	-----	500.00	2,100.00	500.00
Total	4,675,131.97	4,536,510.39	4,711,596.38	4,772,215.26	4,895,749.83

OKLAHOMA TERRITORY.

	3 banks.	3 banks.	3 banks.	3 banks.	2 banks.
Loans and discounts	\$163,658.22	\$155,087.53	\$217,101.35	\$218,339.59	\$205,537.88
Bonds for circulation	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
Bonds for deposits	-----	-----	-----	-----	-----
U. S. bonds on hand	-----	-----	-----	-----	-----
Other stocks and b'ds	-----	822.19	1,293.09	1,957.09	3,531.99
Due from res'v'ag'ts.	43,243.46	45,236.47	12,856.17	37,753.14	68,642.84
Due from nat'l banks	20,228.18	37,947.60	13,474.87	26,060.00	28,753.87
Due from State banks	10,876.06	412.08	5,353.08	5,872.03	6,301.15
Banking-house, etc.	64,710.97	66,641.75	68,107.88	72,077.32	79,778.06
Real estate, etc.	-----	-----	-----	-----	-----
Current expenses	5,988.60	2,563.17	4,269.34	2,889.86	3,782.31
Premiums paid	4,540.92	3,676.19	3,425.39	3,060.84	2,560.84
Cash items	2,521.29	3,801.35	6,383.23	2,544.61	7,188.59
Clear'g-house exch'gs	-----	-----	-----	-----	-----
Bills of other banks	17,099.00	10,584.00	9,767.00	21,587.00	11,635.00
Fractional currency	46.13	96.28	97.67	160.88	59.78
Specie	20,413.82	19,807.65	20,187.45	8,662.00	7,915.25
Legal-tender notes	12,455.00	16,901.00	24,120.00	27,205.00	32,345.00
U. S. cert's of deposit	-----	-----	-----	-----	-----
5 % fund with Treas.	2,250.00	2,250.00	2,250.00	2,250.00	2,250.00
Due from U. S. Treas.	-----	-----	-----	-----	-----
Total	417,631.65	416,277.26	438,686.52	480,429.36	510,282.56

REPORT OF THE COMPTROLLER OF THE CURRENCY. 325

BY STATES AND RESERVE CITIES—Continued.

WASHINGTON.

LIABILITIES.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	57 banks.	59 banks.	63 banks.	63 banks.	64 banks.
Capital stock	\$5, 675, 560.00	\$5, 864, 500.00	\$6, 360, 000.00	\$6, 415, 000.00	\$6, 555, 000.00
Surplus fund	1, 234, 107.40	1, 502, 407.40	1, 512, 907.40	1, 567, 789.05	1, 571, 781.65
Undivided profits.....	1, 244, 774.31	622, 962.62	840, 296.68	705, 733.04	869, 423.60
Nat'l bank circulation	1, 150, 190.00	1, 214, 760.00	1, 290, 265.00	1, 309, 770.00	1, 322, 320.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid....	532.75	33, 642.26	5, 309.82	33, 684.64	1, 999.17
Individual deposits...	13, 160, 363.00	13, 061, 731.55	13, 252, 458.85	12, 894, 810.95	12, 427, 924.17
U. S. deposits.....	36, 356.68	28, 321.13	25, 011.19	34, 553.27	20, 835.61
Dep'ts U. S. dis. officers	18, 110.89	24, 867.92	24, 925.09	20, 164.60	21, 036.09
Due to national banks	529, 899.05	592, 742.76	527, 724.66	548, 730.64	507, 702.53
Due to State banks...	682, 823.59	188, 639.49	424, 601.59	480, 433.14	453, 158.98
Notes rediscounted...	153, 880.00	203, 092.99	176, 441.32	200, 875.04	303, 406.70
Bills payable	27, 000.00	.....	5, 496.25	5, 000.00	5, 000.00
Total	23, 913, 597.67	23, 667, 668.12	24, 445, 437.85	24, 216, 544.37	24, 059, 588.50

WYOMING.

	11 banks.	11 banks.	11 banks.	11 bank.	12 banks.
Capital stock	\$1, 300, 000.00	\$1, 350, 000.00	\$1, 350, 000.00	\$1, 350, 000.00	\$1, 385, 000.00
Surplus fund	217, 700.00	225, 950.00	225, 950.00	232, 450.00	238, 750.00
Undivided profits...	115, 336.15	45, 343.80	103, 339.94	92, 564.91	91, 678.70
Nat'l bank circulation	262, 745.00	271, 685.00	272, 095.00	271, 345.00	267, 555.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid...	250.00	1, 160.00	475.00	4, 315.00	435.00
Individual deposits...	2, 636, 317.47	2, 434, 454.66	2, 518, 810.03	2, 493, 510.36	2, 708, 985.83
U. S. deposits.....	.....	.....	.....	.....	.....
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	77, 772.20	124, 563.61	103, 248.22	86, 104.58	68, 639.36
Due to State banks...	29, 011.15	14, 872.82	17, 880.28	31, 782.08	26, 050.49
Notes rediscounted...	.....	25, 480.50	83, 297.91	198, 643.33	58, 655.45
Bills payable	36, 000.00	43, 000.00	36, 500.00	11, 500.00	50, 000.00
Total	4, 675, 131.97	4, 536, 510.39	4, 711, 596.38	4, 772, 215.26	4, 895, 749.83

OKLAHOMA TERRITORY.

	3 banks.	3 banks.	3 banks.	3 banks.	2 banks.
Capital stock	\$200, 000.00	\$200, 000.00	\$200, 000.00	\$200, 000.00	\$200, 000.00
Surplus fund .....	.....	3, 000.00	3, 000.00	3, 500.00	5, 500.00
Undivided profits....	14, 209.47	5, 174.70	11, 431.74	10, 284.29	10, 930.63
Nat'l bank circulation	45, 000.00	45, 000.00	45, 000.00	43, 000.00	45, 000.00
State bank circulation	.....	.....	.....	.....	.....
Dividends unpaid.....	.....	.....	.....	.....	.....
Individual deposits...	155, 328.63	153, 011.78	172, 331.22	212, 575.83	241, 650.00
U. S. deposits.....	.....	.....	.....	.....	.....
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Due to national banks	873.00	.....	6, 547.13	6, 788.20	6, 092.54
Due to State banks...	2, 220.55	10, 090.78	376.43	4, 281.04	1, 109.39
Notes rediscounted...
Bills payable
Total	417, 631.65	416, 277.26	438, 686.52	480, 429.36	510, 282.56

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ABSTRACT OF REPORTS SINCE OCTOBER 2, 1890, ARRANGED

INDIAN TERRITORY.

Resources.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	2 banks.	2 banks.	2 banks.	2 banks.	3 banks.
Loans and discounts.	\$153,247.83	\$172,024.46	\$213,588.99	\$223,058.77	\$206,259.97
Bonds for circulation.	37,500.00	37,500.00	37,500.00	37,500.00	37,500.00
Bonds for deposits.					
U. S. bonds on hand.					
Other stocks and b'ds.		5,200.00	5,200.00	2,080.00	2,080.00
Due from res've ag'ts.	10,518.60	9,684.60	4,107.52	4,637.23	3,314.53
Due from nat'l banks.	16,489.74	7,138.15	10,973.02	19,468.18	38,817.48
Due from State banks.	8,687.74	9,015.71	3,796.66	2,302.07	10,934.77
Banking house, etc.	7,249.48	7,449.48	7,449.48	7,449.48	7,449.48
Real estate, etc.					
Current expenses.	3,879.76	3,683.59	3,037.81	848.33	1,536.51
Premiums paid.	6,476.56	6,468.75	5,875.00	5,500.00	5,500.00
Cash items.	3,598.47	437.01	681.06	417.05	1,233.26
Clear'g-house exch'gs.					
Bills of other banks.	5,597.00	4,835.00	2,771.00	920.00	1,017.00
Fractional currency.	20.07	32.26	73.83	117.00	85.51
Specie.	19,907.00	31,615.35	27,273.60	22,473.00	17,430.10
Legal-tender notes.	2,000.00	25,150.00	10,700.00	3,100.00	3,000.00
U. S. cert's of deposits.					
5% fund with Treas.	1,687.50	1,687.50	1,687.50	1,687.50	1,687.50
Due from U. S. Treas.					
Total.	275,859.75	321,921.86	334,715.47	331,558.74	337,846.11

BY STATES AND RESERVE CITIES—Continued.

INDIAN TERRITORY.

Liabilities.	DECEMBER 19.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.
	Banks 2.	2 banks.	2 banks.	2 banks.	3 banks.
Capital stock	\$130,000.00	\$150,000.00	\$150,000.00	\$150,000.00	\$150,000.00
Surplus fund		1,500.00	1,500.00	2,500.00	5,500.00
Undivided profits ...	9,609.51	8,582.91	11,902.72	10,602.67	3,177.57
Nat'l-bank circulation	33,750.00	33,750.00	33,750.00	33,750.00	33,750.00
State-bank circulation					
Dividends unpaid					
Individual deposits..	85,025.79	118,944.38	130,615.69	119,851.80	120,376.86
U. S. deposits					
Dep'ts U. S. dis. officers					
Due to national banks	2,474.45	1,644.57	2,391.82	804.27	5,041.68
Due to State banks ..			555.24	50.00	
Notes rediscounted ..	15,000.00				10,000.00
Bills payable		7,500.00	4,000.00	14,000.00	10,000.00
Total	275,859.75	321,921.86	234,715.47	331,558.74	337,846.11

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