

ANNUAL REPORT

OF THE

COMPTROLLER OF THE CURRENCY

TO THE

SECOND SESSION OF THE FIFTY-SIXTH CONGRESS

OF

THE UNITED STATES.

DECEMBER 3, 1900.

IN TWO VOLUMES.
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Comptroller of the Currency.

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REPORT

OF

THE COMPTROLLER OF THE CURRENCY.

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, December 3, 1900.

SIR: I submit herewith, in compliance with the requirements of section 333 of the Revised Statutes of the United States, the thirty-eighth annual report of the operations of the Currency Bureau for the year ended October 31, 1900.

CONDITION OF BANKS.

The resources and liabilities of the banks in active operation, as shown by reports submitted during the past year, appear in detail in the following table:

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS IN THE UNITED STATES ON DECEMBER 2, 1899, AND FEBRUARY 13, APRIL 26, JUNE 29, AND SEPTEMBER 5, 1900.

	Dec. 2—3,602 banks.	Feb. 13—3,604 banks.	April 26—3,631 banks.	June 29—3,732 banks.	Sept. 5—3,871 banks.
RESOURCES.					
Loans and discounts..	\$2,479,819,494.90	\$2,481,573,945.35	\$2,566,034,990.40	\$2,623,512,200.73	\$2,686,759,642.57
Overdrafts.....	33,681,370.97	23,503,096.37	19,064,580.79	20,724,992.72	23,130,598.65
U. S. bonds to secure circulation	234,403,460.00	236,283,870.00	265,340,570.00	282,424,040.00	294,890,130.00
U. S. bonds to secure U. S. deposits	81,265,940.00	111,515,980.00	112,251,540.00	107,348,780.00	102,811,380.00
U. S. bonds on hand..	17,717,840.00	15,456,700.00	19,677,390.00	17,019,180.00	11,047,870.00
Premiums on U. S. bonds	17,375,215.21	19,891,938.95	12,587,612.86	10,875,434.89	9,951,815.46
Stocks, securities, etc.	325,490,163.55	330,623,075.34	337,094,245.91	356,883,695.53	367,255,545.79
Banking house, furni- ture, and fixtures...	79,446,858.81	79,520,503.18	79,517,387.53	80,223,848.70	81,209,233.26
Other real estate and mortgages owned ..	29,662,473.64	28,701,933.42	27,682,919.21	27,180,350.84	26,002,369.21
Due from national banks	198,611,069.85	200,720,520.60	200,099,719.04	215,078,918.26	220,673,982.42
Due from State banks and bankers	60,155,021.84	54,057,565.96	58,484,523.94	62,882,655.18	64,972,431.52
Due from approved reserve agents.....	345,566,047.73	375,117,371.13	404,956,529.08	412,781,260.09	450,714,269.48
Internal-revenue stamps			1,345,914.68	1,425,146.42	1,470,910.83
Checks and other cash items.....	21,432,440.94	22,517,303.00	16,170,099.21	21,136,118.30	19,749,086.17
Exchanges for clear- ing house.....	90,514,921.48	186,011,991.55	147,354,817.86	159,189,425.34	124,517,116.87
Bills of other na- tional banks.....	17,522,237.00	19,736,286.00	24,846,436.00	25,078,170.00	25,416,666.00
Fractional currency, nickels, and cents..	1,013,122.40	1,226,162.29	1,219,635.40	1,230,421.28	1,241,387.03

X REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS ON CONDITION OF NATIONAL BANKS IN THE UNITED STATES ON DECEMBER 2, 1899, ETC.—Continued.

	Dec. 2—3,602 banks.	Feb. 13—3,604 banks.	April 26—3,631 banks.	June 29—3,732 banks.	Sept. 5—3,871 banks.
RESOURCES—Cont'd.					
Gold coin.....	\$103,052,570.12	\$104,882,872.15	\$104,624,498.81	\$102,834,447.55	\$103,750,172.59
Gold Treasury certificates.....	70,986,670.00	93,611,360.00	100,989,330.00	101,263,430.00	115,018,140.00
Gold clearing-house certificates.....	100,648,000.00	90,887,000.00	92,070,000.00	91,023,500.00	93,390,000.00
Silver dollars.....	7,569,649.00	8,798,952.00	9,053,551.00	9,236,232.00	8,782,306.00
Silver Treasury certificates.....	26,356,766.00	34,132,389.00	44,049,085.00	44,437,981.00	45,243,559.00
Silver fractional coin.....	6,211,721.48	7,265,251.55	7,264,654.46	7,213,118.53	7,144,253.12
Legal-tender notes.....	101,675,795.60	122,466,493.00	139,838,063.00	143,756,522.00	145,046,493.00
U. S. certificates of deposit.....	13,055,000.00	14,500,000.00	6,360,000.00	3,194,000.00	2,085,000.00
Five-per-cent redemption fund.....	10,298,929.57	10,306,422.72	11,941,754.14	13,325,594.29	14,244,066.61
Due from Treasurer U. S.....	1,821,144.06	1,595,729.53	2,036,250.32	2,881,160.22	1,620,093.71
Total	4,475,343,923.55	4,674,910,713.09	4,811,956,048.64	4,944,165,623.87	5,048,138,499.29
LIABILITIES.					
Capital stock paid in.....	606,725,265.00	613,084,465.00	617,051,455.00	621,536,461.45	630,299,030.72
Surplus fund.....	250,367,631.89	252,869,088.57	253,724,596.35	256,249,448.51	261,874,067.84
Undivided profits, less expenses and taxes.....	113,958,857.25	111,003,876.32	130,032,604.44	135,298,386.62	127,594,908.82
National-bank notes outstanding.....	204,925,357.50	204,912,546.00	236,250,300.00	265,303,018.00	283,948,631.50
State-bank notes outstanding.....	53,104.50	53,099.50	53,099.50	53,094.50	52,231.50
Due to other national banks.....	502,595,827.29	536,997,249.32	556,301,830.69	572,901,820.02	609,652,961.83
Due to State banks and bankers.....	293,721,662.94	318,875,604.55	242,366,367.87	227,647,423.64	243,805,378.88
Due to trust companies and savings banks.....			154,904,858.35	232,428,059.69	215,898,530.98
Due to approved reserve agents.....			21,898,434.31	29,927,000.77	27,209,179.43
Dividends unpaid.....	1,184,368.99	1,261,321.50	1,497,651.23	1,672,863.51	1,171,983.39
Individual deposits.....	2,380,610,361.43	2,481,847,035.62	2,449,212,656.69	2,458,092,757.67	2,508,248,557.53
U. S. deposits.....	73,866,941.90	103,781,155.23	102,791,876.41	92,566,799.37	87,596,246.77
Deposits of U. S. disbursing officers.....	6,158,557.45	5,484,822.76	5,674,842.76	6,305,110.90	6,221,742.17
Notes and bills rediscounted.....	5,001,309.88	3,695,152.31	3,810,654.27	4,239,300.08	6,000,740.00
Bills payable.....	13,546,905.23	7,670,595.17	8,106,203.60	12,632,568.80	10,645,714.14
Liabilities other than those above.....	22,627,712.30	33,374,701.24	28,278,612.17	27,311,510.34	27,918,593.79
Total	4,475,343,923.55	4,674,910,713.09	4,811,956,048.64	4,944,165,623.87	5,048,138,499.29

The authorized capital of the 3,935 national banking associations existing on October 31, 1900, was \$632,502,395, a net increase since October 31, 1899, of \$23,974,350. Of the increase, \$20,025,000 was the capital of banks organized during the year, and \$21,126,800 increase of capital of previously existing associations. There was a reduction of \$12,474,950 by the voluntary liquidation of 44 associations. This amount includes the capital stock of banks which have not yet deposited lawful money to retire their circulation and withdraw their bonds, the accounts being still carried on the books of this office. The failure of five banks depleted the capital to the extent of \$1,500,000, and \$2,692,500 was lost by the reduction during this period of the capital of active banks. Of the 44 associations placed in voluntary liquidation, 16, with capital of \$8,330,000, were liquidated for the purpose of consolidating with other national banks; 9, with capital of \$1,835,000, for the consolidation of their business with State institutions, and 19, with capital of \$2,304,950, for the purpose of going out of business.

A summary of the principal items of resources and liabilities of reporting national banks is of interest as exhibiting changes which have occurred since the issue of the Comptroller's report in 1899. Referring to the loans and discounts and comparing the returns on September 5, 1900, with those made on September 7, 1899, there is shown to have been an increase of \$170,008,391.46. At the date of the December 2, 1899, statement, the loans aggregated \$2,479,819,494.90, followed by a gradual increase during the year, until the maximum was reached September 5, namely, \$2,686,759,642.57.

As approximately 50 per cent of the loans and discounts of national banks are held by associations located in the central reserve cities and in Boston, Philadelphia, and Pittsburg, a statement with respect to money rates at those points is of interest. During the first week in September the rates on call loans in New York were $1\frac{1}{4}$ to $1\frac{1}{2}$ per cent; in Boston, 2 to 3; in Philadelphia, 3 to $3\frac{1}{2}$; in Chicago, $4\frac{1}{2}$ to 5; in Pittsburg, 5, and in St. Louis, 5 to 7. The rates on time loans were as follows: New York, 3 to 5; Boston, $3\frac{1}{2}$ to 5; Philadelphia, 4 to $4\frac{1}{2}$; Pittsburg, 5; Chicago, 5 to 6, and St. Louis, 5 to 7 per cent. Rates prevailing during the first week in September, 1899, were as follows: Time loans, Boston, 4 to 5; Philadelphia and St. Louis, $4\frac{1}{2}$ to 5; Chicago, $4\frac{1}{2}$ to $5\frac{1}{2}$; Pittsburg, 6 to 7. Call loans, Chicago and Philadelphia, 4; Boston, 4 to $4\frac{1}{2}$; St. Louis, 4 to 5; Pittsburg, 6 to 7 per cent.

United States bonds on deposit to secure national-bank circulation increased from \$234,403,460 on December 2, 1899, to \$294,890,130 on September 5; Government bonds on deposit to secure public deposits were at their lowest on December 2, \$81,265,940; at the maximum on April 26, namely, \$112,251,540, and dropped to \$102,811,380 on September 5; other United States bonds, owned by the banks, fell in amount from \$19,677,390 on April 26 to \$11,047,870 on September 5. The premium account on all United States bonds was reduced from a maximum of \$19,891,938.95 on February 13 to \$9,951,815.46 on September 5, due principally to the substitution of new twos for bonds surrendered.

Specie reached the maximum, \$373,328,410.71, at date of the last call, an increase since December 2 of over fifty-eight and one-half millions. At date of the December, 1899, call, gold coin and certificates amounted to \$274,687,240.12; silver coin and certificates, \$40,138,000. On September 5 the holdings of gold had increased to \$312,158,312.59, and the silver to \$61,170,098.12. Legal-tenders in bank, amounting to \$101,675,795 on December 2, increased with each report, the amount on September 5 being \$145,046,493. Of the \$15,320,000 United States note certificates outstanding on February 13, the national banks held \$14,500,000. On March 14, the date of the passage of the currency bill, which contained the provisions repealing the authority to issue these note certificates and to count them as lawful money reserve, there was outstanding \$15,045,000. The reports on April 26, June 29, and September 5 show a reduction in the amount of holdings of these certificates by the banks from \$6,360,000 on the earliest-named date to \$2,085,000 on September 5.

The total resources of the associations increased since September 7, 1899, in the sum of \$397,783,365.85; on December 2 the resources aggregated \$4,475,343,923.55, and increased during the year to \$5,048,138,499.29 at the date of the last statement.

The banks' individual deposits represent over 50 per cent of their

entire liabilities, and amounted on September 5 to \$2,508,248,557.53, an increase from \$2,380,610,361.43 on December 2, 1899.

United States deposits with the banks were at their minimum, \$73,866,941.90, on December 2; at their maximum on February 13, \$103,781,155.23, and decreased to \$87,596,246.77 on September 5.

With the increase of reporting banks from 3,602 on December 2 to 3,871 on September 5, there was an accompanying increase in capital stock paid in from \$606,725,265 to \$630,299,030. The surplus has fluctuated between \$250,000,000, approximately, on December 2, and \$262,000,000, nearly, on September 5. The undivided-profit account was at its lowest on February 13, namely, \$111,003,876.32, and at the maximum, \$135,298,386.62, on June 29.

National-bank notes outstanding on December 2 and February 13 amounted to a trifle over \$204,900,000. As a result of the passage of the currency act, permitting the issue of circulation to the par value of the bonds deposited, there was an increase of nearly \$32,000,000 between February 13 and April 26. On September 5 the amount reported outstanding was \$283,948,631, an increase since September 7, 1899, of \$83,603,064.

The law requires national banks located in the central reserve cities—New York, Chicago, and St. Louis—to maintain a reserve on deposits of 25 per cent, all of which is required to be lawful money, with the exception of the amount with the Treasurer of the United States, in the 5 per cent redemption fund. Banks located in other reserve cities are required to maintain the same percentage of reserve, but one-half may consist of funds on deposit with reserve agents in the central reserve cities. Banks located elsewhere are required to hold 15 per cent reserve, two-fifths of which must consist of cash in bank and the three-fifths may consist of balances with approved correspondents. By reference to the returns of September 5 it is seen that the liabilities on which the banks were required to maintain a reserve aggregated \$3,280,985,590.84, the reserve required being \$684,127,497.59, and the reserve held \$983,333,239.80, or 29.67 per cent. Of the reserve held, \$518,474,903.71 consisted of lawful money and the balance funds on deposit with reserve agents and in the 5 per cent redemption fund. The average rate of reserve in central reserve city banks exceeded the amount required by 2.53 per cent. The excess in other reserve city banks was 6.93 per cent, the average excess for both classes being 4.64 per cent. Banks located outside of the reserve cities held an average reserve of 30.44 per cent, or more than double the requirement. The average reserve of all banks was 29.67 per cent. The composition of the reserve held is as follows: Specie, \$373,328,410.71; legal tenders, \$145,046,493; funds with reserve agents, \$450,714,269.48; redemption fund with the Treasurer, \$14,244,066.61.

AMENDMENTS RECOMMENDED.

Section 333 of the Revised Statutes of the United States provides that the Comptroller of the Currency, in his annual report to Congress, shall suggest amendments to the banking laws by which the system may be improved.

In complying with this provision of law, the Comptroller desires first to call attention to section 1 of the act of July 12, 1882.

EXPIRATION OF CHARTERS OF NATIONAL BANKS AND EXTENSION OF CORPORATE EXISTENCE.

Under the provisions of section 1 of the act of July 12, 1882, the charters of 1,737 national banks have been extended for a term of twenty years from the date of expiration of the period of succession named in their original articles of association. The first of these extended charters will expire on July 14, 1902, and others will follow. The question is thus raised as to whether authority is conferred upon the Comptroller by the above-mentioned section to extend the corporate existence of a bank for a second term of twenty years from the date of expiration of the period of its first extension or whether under present law an association is limited to one extension of twenty years from the expiration of the period of succession named in the original articles of association.

Section 1 of the act of July 12, 1882, under which such extensions are granted, reads as follows:

"That any national banking association organized under the acts of February twenty-fifth, eighteen hundred and sixty-three, June third, eighteen hundred and sixty-four, and February fourteenth, eighteen hundred and eighty, or under sections fifty-one hundred and thirty-three, fifty-one hundred and thirty-four, fifty-one hundred and thirty-five, fifty-one hundred and thirty-six, and fifty-one hundred and fifty-four of the Revised Statutes of the United States may, at any time within the two years next previous to the date of the expiration of its corporate existence under present law and with the approval of the Comptroller of the Currency, to be granted as hereinafter provided, extend its period of succession by amending its articles of association for a term of not more than twenty years from the expiration of the period of succession named in said articles of association, and shall have succession for such extended period unless sooner dissolved by the act of the shareholders owning two-thirds of its stock, or unless its franchise becomes forfeited by some violation of law, or unless hereafter modified or repealed."

While it will be observed that this act does not in express terms limit extensions to one period of twenty years, the implication to that effect is sufficiently clear to raise a doubt as to the Comptroller's authority to grant the second extension.

In this view of the case, without additional legislation authorizing a further extension, a bank desiring to continue in business under the national system whose corporate existence has been once extended will be compelled to go into liquidation at the expiration of the period of its extension and reorganize as a new association.

This course will render necessary the complete winding up of the affairs of the expiring bank, the retirement of its circulation, the withdrawal of its bonds, and the issuing of a new certificate of authority by the Comptroller, with a distinctively new title and charter number, as is at present the case with an entirely new organization. While the reorganized association might continue to be in all respects the same bank, with practically the same stockholders, directors, and officers, the legislation hereinafter recommended would render unnecessary these steps, which would be attended with inconvenience both to the business public and the banks.

I therefore respectfully recommend an amendment of section 1 of

the act of July 12, 1882, authorizing the Comptroller of the Currency to extend for a further period of twenty years, under the conditions and limitations imposed by said act, the charter of such expiring association as may desire to continue in the national banking system.

Such legislation, to be effective, should be enacted into law at the earliest possible date to give associations desiring to avail themselves of its provisions ample time for the preliminary action necessary to an extension before their charters lapse.

As before stated, the corporate existence of 1,737 banks, with capital aggregating \$417,628,115, has been extended since the passage of the act of July 12, 1882. During the year ended October 31, 1900, there were 45 extensions, the capital involved being \$6,942,000. A list of the 74 associations whose corporate existence will terminate during the coming year will be found in the appendix. The first bank to reach the end of its second term of corporate existence is The First National Bank of Findlay, Ohio, the date of the termination being July 14, 1902. Between that date and the end of that year 36 associations which have had their charters extended will expire by limitation.

RESTRICTIONS UPON LOANS TO DIRECTORS AND EXECUTIVE OFFICERS OF BANKS.

During the past year the Comptroller has made an investigation into the matter of loans of national banks to directors and officers, with a view to gathering information bearing on a proposed amendment to the national banking act placing additional restrictions upon such loans. The records of this office indicate that large loans to directors and executive officers of banks have been the cause of a large percentage of the failures of national banks in the country, and that the restrictions of the present law are not sufficient to enable the Comptroller to properly check in some cases an undue tendency of those in executive authority to misuse their powers for personal purposes.

It is the belief of the Comptroller that additional restrictions should be placed upon the power of directors and executive officers of a national bank to borrow the funds intrusted by the depositors and stockholders of a bank to their management; and an investigation into the extent to which such loans are made emphasizes the desirability of such legislation.

In regard to the proportion of failures attributable to excessive loans to officers, it appears that of the 370 national bank failures since the organization of the system 5 were attributable exclusively to excessive loans to officers and directors; 22 to excessive loans to officers and directors and depreciation of securities; 8 to excessive loans to officers and directors and investments in real estate; 15 to excessive loans to officers and directors, fraudulent management, and depreciation of securities, and 12 to excessive loans to officers, directors, and others, and fraudulent management. In other words, 62 failures, or practically 17 per cent of the total failures, were due to excessive accommodations to officers and directors and the other causes mentioned.

The large percentage of these failures attributed to improper loans to directors and officers and the consideration of a proper provision of law to protect the business community hereafter led to the investigation of all directors' loans now outstanding in the national banks of the country, the results of which are given herewith.

This investigation shows that on June 29, 1900, the date of the Comptroller's call for a statement of condition from the national banks of the country, there were 28,709 directors of national banks, of which 18,534 were directly or indirectly indebted to national banks under their management. The aggregate sum owed by these 18,534 borrowing directors and 2,279 officers and employees who were not directors was \$202,287,441.

The total loans and discounts of the national banks of the country at this time were \$2,623,512,200. The liability of directors and employees was, therefore, 7.71 per cent of this amount.

The capital stock of the national banks of the United States on this date was \$621,536,461. The direct and indirect liability of directors, officers, and employees of national banks, therefore, amounted to 32.55 per cent of this sum.

The stock owned in national banks by the 18,534 borrowing directors amounted to \$114,759,300. The direct loans of officers and directors amounted to \$115,094,157 and their indirect liabilities to \$87,193,284.

In the New England States, Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut, in 563 national banks, of \$137,460,520 capital, the total number of directors on June 29, 1900, was 4,258, of which 2,668 were indebted directly or indirectly in a sum aggregating \$31,897,830.

In the Eastern States, New York, New Jersey, Pennsylvania, Delaware, Maryland, and the District of Columbia, in 1,001 national banks of \$204,982,745 capital, the total number of directors on June 29, 1900, was 9,127, of which 6,270 were indebted directly or indirectly in a sum aggregating \$82,289,446.

In the Southern States, Virginia, West Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Mississippi, Louisiana, Texas, Arkansas, Kentucky, and Tennessee, in 568 national banks of \$67,149,467 capital, the total number of directors on June 29, 1900, was 4,256, of which 2,909 were indebted directly or indirectly in a sum aggregating \$23,436,304.

In the Middle States, Ohio, Indiana, Illinois, Michigan, Wisconsin, Minnesota, Iowa, and Missouri, in 1,094 national banks of \$161,698,927 capital, the total number of directors on June 29, 1900, was 7,698, of which 4,928 were indebted directly or indirectly in a sum aggregating \$51,406,835.

In the Western States, North Dakota, South Dakota, Nebraska, Kansas, Montana, Wyoming, Colorado, New Mexico, Oklahoma, and Indian Territory, in 384 national banks of \$30,931,552 capital, the total number of directors on June 29, 1900, was 2,592, of which 1,333 were indebted, directly or indirectly, in a sum aggregating \$6,690,881.

In the Pacific States, Washington, Oregon, California, Idaho, Utah, Nevada, Arizona, and Alaska, in 122 national banks of \$19,313,250 capital, the total number of directors on June 29, 1900, was 778, of which 426 were indebted, directly or indirectly, in a sum aggregating \$4,008,402.

While these tables do not necessarily indicate that national banking officers and directors as a whole abuse their privileges, and many of these directors' loans are among the safest owned by the creditor banks, the Comptroller believes the tables show clearly the great importance of a properly framed law placing additional restrictions

and safeguards around these loans, in which, the history of the banking system teaches, is involved the greatest danger of the improper and lax use of banking funds.

The necessity for some amendment to the national banking act restricting loans by banks to their officers and employees has long been recognized by this office, as is evidenced by the recommendations on the subject of my predecessors in their annual reports to Congress. While the need for such legislation has been generally admitted, it has been found difficult to determine precisely what restrictions should be imposed, owing to the varying circumstances under which such loans are granted.

Comptroller Lacey in his report for 1891 recommended 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.”

Comptroller Hepburn in his report for 1892 recommended:

“That the law be so amended as to prohibit officers or employees of a bank from borrowing its funds in any manner, except upon application to and approval by the board of directors.”

Comptroller Eckels in his report for 1893 recommended:

“That no executive officer of a bank or employee thereof be permitted to borrow funds of such bank in any manner, except upon application to and approval by the board of directors.”

In formulating provisions of law restricting loans to executive officers and directors it is important not to make them so unreasonable as to drive from such service the active, responsible, and honest business men of the country. The problem is to devise such restrictions for the safety of the depositors as will discourage improper loaning to directors while not injuring the depositors by discouraging to too great an extent the assumption of the duties of bank directorship by the active and responsible members of the business community.

Primarily, the law should have in view the safety of the depositors, and it should be recognized that their safety is as much endangered by the passage of a law which would drive good directors from the service as by the existence of a law which does not sufficiently restrict the opportunity of dishonest directors to abuse the powers of their position.

It seems plain to the Comptroller that any law upon this subject should make a distinction in the nature of the restrictions upon directors who are not officers which will not involve as much of a delay in the making of loans to them as in the making of loans to the executive officers of a bank, since the latter have the greater opportunity and latitude for improper methods in the use of trust funds.

The Comptroller gives herewith a copy of the bill introduced at the last session of Congress by Hon. Marriott Brosius, chairman of the Committee on Banking and Currency (H. R. 12043, Fifty-sixth Congress, first session), which has had his careful consideration, and the passage of which with some additions he earnestly recommends. This bill has been drawn so as to insure a greater degree of safety in loans to directors and officers with what is believed to be a minimum of inconvenience to such officers consistent with the safety of such transactions. It properly recognizes the distinction in the relations of directors to a bank and those sustained by executive officers.

It will be noted that the provision made by this bill for the fixing of a line of credit for each director in advance reduces to a minimum the inconvenience of the greater supervision proposed. After such a line of credit has been fixed by the board of directors for an individual director, he will be no more hampered within that limit under the proposed law than he is at present.

A BILL for the better control of and to promote the safety of national banks.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That no national banking association shall make any loan to its president, its vice-president, its cashier, or any of its clerks, tellers, bookkeepers, agents, servants, or other persons in its employ until the proposition to make such a loan, stating the amount, terms, and security offered therefor, shall have been submitted in writing by the person desiring the same to a meeting of the board of directors of such banking association, or of the executive committee of such board, if any, and accepted and approved by a majority of those present constituting a quorum, and then not in excess of the amount allowed by law. At such meeting the person making such application shall not be present. The said acceptance and approval shall be made by a resolution, which resolution shall be voted upon by all present at such meeting answering to their names as called, and a record of such vote shall be kept and state separately the names of all persons voting in favor of such resolution, and of all persons voting against the same, and how each of the persons voted. In case such proposition shall be submitted to the executive committee, the resolution and its vote thereon shall be read at the next meeting of the board of directors and entered at length in the minutes of such directors' meeting.

SEC. 2. That every president, vice-president, director, cashier, teller, clerk, or agent of any such association who knowingly violates section one of this act, or who aids or abets any officer, clerk, or agent in any such violation, shall be deemed guilty of a misdemeanor, and shall be punished by a fine of not more than five thousand dollars, or by imprisonment not more than five years, or by both.

SEC. 3. That the board of directors of any national banking association may at any regular meeting fix by resolution the limit of credit which shall be extended to any director, and said action of the directors shall be determined by a yea and nay vote, and the names of those voting for and against shall be entered of record in the books of the association. Within the limit of this credit and in the discretion of the executive officers of the association loans may be made to directors without other action by the board. When, however, such limit of credit has not been previously fixed by the action of the board, no loan to a director shall be made unless approved by the board or the executive committee of the bank in the method provided herein for loans to executive officers or in the following manner: An application for a loan, not in excess of the amount allowed by law, to a director may be submitted in writing by the director desiring the same to not less than two additional directors, who shall signify in writing their approval of the acceptance by the bank of said application. A loan to a director may, in the discretion of the executive officer of the bank, be made in accordance with such written application, accompanied by the writ-

ten approval of two additional directors as aforesaid. At the time such loan is made said application and approval shall be entered at length in a record book of the bank and shall be read at the first meeting of the directors following the making of said loan. Any national banking association making a loan to any director in violation of the provisions of this section shall forfeit to the United States a sum equal to double the amount of interest charged by said bank upon such loan, the same to be collected by the Comptroller of the Currency and paid into the Treasury of the United States.

SEC. 4. That each report of every national banking association made to the Comptroller of the Currency in accordance with the provisions of section fifty-two hundred and eleven of the Revised Statutes of the United States shall exhibit in a schedule to be added thereto, under such classifications and in such forms as the Comptroller of the Currency may direct, the amount of debts due or to become due to such association from its president, vice-president, each of its directors, and from its cashier and any of its clerks, tellers, bookkeepers, agents, servants, or other persons in its employ, as principals, indorsers, sureties, guarantors, or otherwise, in a separate item from the other assets of said bank, and shall also state separately the amount of all debts to such association which are past due and remain unpaid by the aforesaid parties: *Provided*, That nothing contained in this act shall require, or be deemed to require, or permit the publication of such schedule of the debts due or to become due to such association from each of its directors or officers or employees in any statement published in a newspaper as now required by law. No such association shall permit its president, its vice-president, its cashier, or any of its clerks, tellers, bookkeepers, agents, servants, or other persons in its employ to become liable to it by reason of overdrawn account.

SEC. 5. That section fifty-two hundred of the Revised Statutes of the United States be amended so as to read as follows:

“SEC. 5200. 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:* [see note] *Provided*, That the restriction of this section as to the amount of total liabilities to any association of any person, or of any company, corporation, or firm for money borrowed shall not apply where a loan in excess of one-tenth part of the capital stock shall be less than two per centum of the total assets of said bank at the time of making said loan. Said loan shall be at all times protected by collateral security equal to or greater in value than the excess in the amount of said loan over one-tenth of the capital stock.”

NOTE 1.—The provision of the bill printed in italics and which is a part of section 5200, U. S. R. S., as it stands at present is omitted in H. R. 12043, but in the judgment of the Comptroller should be allowed to remain in its present form.

NOTE 2.—A penalty should be provided for infractions of this section, either personal in its nature or of double the amount of interest charged on such loan, with a method prescribed for collection of such penalty.

LIABILITY AS PAYERS, INDORSERS, ETC., OF NATIONAL-BANK DIRECTORS, OF OFFICERS AND EMPLOYEES OTHER THAN DIRECTORS; AGGREGATE LOANS AND DISCOUNTS AND CAPITAL STOCK; PERCENTAGE OF LIABILITY AS PAYERS AND INDORSERS, OF DIRECTORS, OFFICERS, AND EMPLOYEES; TOTAL NUMBER OF DIRECTORS; NUMBER OF BORROWING DIRECTORS, OFFICERS, ETC.; NUMBER OF SHARES OWNED BY BORROWING DIRECTORS AND BY OTHER OFFICERS AND EMPLOYEES; TOTAL NUMBER OF BANKS' SHARES, AT PAR OF \$100, ON JUNE 29, 1900.

Geographical divisions.	Number of banks.	Liability as payers.		Liability as indorsers.	
		Directors.	Officers and employees, other than directors.	Directors.	Officers and employees, other than directors.
Total New England States	563	\$18,375,992	\$242,172	\$13,521,838	\$117,016
Total Eastern States	1,001	46,995,599	610,825	35,293,847	284,849
Total Southern States	568	12,810,718	234,611	10,625,586	174,789
Total Middle States	1,094	27,641,516	593,975	23,765,319	132,259
Total Western States	384	4,522,154	69,901	2,168,727	21,726
Total Pacific States	122	2,938,108	58,586	1,070,294	17,034
Total United States	3,732	113,284,087	1,810,070	86,445,611	747,673

Geographical divisions.	Total liability of directors, officers, and employees.		Total loans and discounts of banks.	Per cent of liability as payers of directors, officers, etc.	Per cent of liability as indorsers of directors, officers, etc.	Per cent of liability as payers and indorsers of directors, officers, etc.
	As payers.	As indorsers.				
Total New England States	\$18,618,164	\$13,638,854	\$407,260,965	4.57	3.35	7.92
Total Eastern States	47,606,424	35,578,696	1,151,623,418	4.13	3.09	7.22
Total Southern States	13,045,329	10,800,375	205,903,624	6.34	5.24	11.58
Total Middle States	28,235,491	23,897,578	687,882,472	4.11	3.47	7.58
Total Western States	4,592,055	2,190,453	112,969,070	4.06	1.94	6.00
Total Pacific States	2,996,694	1,087,328	57,872,650	5.18	1.88	7.06
Total United States	115,094,157	87,193,284	2,623,512,200	4.39	3.32	7.71

Geographical divisions.	Total capital stock.	Per cent of liability as payers, of directors, officers, etc.	Per cent of liability as indorsers, of directors, officers, etc.	Per cent of liability as payers and indorsers, of directors, officers, etc.	Total number of directors.	Number of borrowing directors.	Number of shares owned by borrowing directors.	Number of shares owned by borrowing officers, etc., other than directors.
Total New England States	\$137,460,520	13.54	9.92	23.46	4,258	2,668	110,182	130
Total Eastern States	204,982,745	23.22	17.36	40.58	9,127	6,270	368,302	319
Total Southern States	67,149,467	19.43	16.08	35.51	4,256	2,909	161,807	520
Total Middle States	161,698,927	17.46	14.78	32.24	7,698	4,928	376,178	828
Total Western States	30,931,552	14.85	7.08	21.93	2,592	1,333	94,970	387
Total Pacific States	19,313,250	15.52	5.63	21.15	778	426	36,154	95
Total United States	621,536,461	18.52	14.03	32.55	28,709	18,584	1,147,593	2,279

GENERAL LIMITATION OF LOANS.

With the provisions of the national banking law as they are at present the proposal to add restrictions upon a certain class of loans unavoidably involves the discussion of the desirability of a change in the present provisions restricting other loans of national banks. It is essential that the Comptroller be given some practicable remedy to enforce restrictive provisions and that the present provision should be so

altered as to make its enforcement a matter of greater public advantage. The concurrent discussion of the present provision limiting loans to a single individual to 10 per cent of the capital stock of a bank and the proposed provision to limit and safeguard loans to directors and officers, will serve to show them in their true relations and to indicate the great importance of a reformation of the national banking law in this connection.

The provision of the present law limiting the amount which can be loaned to any one individual or corporation in order to insure a general distribution of loans, and to prevent an improper concentration of a bank's funds in the hands of a few borrowers, is as follows:

"SEC. 5200. The total liabilities of 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."

In my report for 1898 I discussed in detail the amendment to this section which seems essential, and I reincorporate here the text of that discussion, having altered the accompanying tables and statistics to conform with the latest reports received from the national banks of the country.

"Almost as if in admission of the fact that this provision is unscientific and ill adapted to carry into practical effect the great principles of protection to depositors and shareholders, subserved by generally distributed and safe loans, the present law provides no specific penalty against individuals which the Comptroller can apply for violations of this section in the making of excessive loans where such violations do not affect the solvency of the bank nor justify the appointment of a receiver."

A United States court, under the general provision of the law providing for the forfeiture of the franchises of a bank for any violations of the banking act, might adjudicate the question of fact as to such violation, but could apply no other remedy than forfeiture of franchise.

Since the institution of the national banking system the violation of this provision has been common, and the Comptroller, though allowing no known violation to escape his written protest, finds great practical difficulty in his endeavors to enforce this requirement.

On June 29, 1900, the date of a call by the Comptroller for statement of condition of national banks, 1,575 banks of the 3,732 banks that were active on that date, constituting nearly two-fifths of the entire number of banks in the system, reported loans in excess of the limit allowed by section 5200 of the Revised Statutes of the United States.

The principles underlying the present provision of the law are as valuable to depositors and shareholders in their application to the banks of larger communities as to the banks of smaller communities; but the observance of this provision, while not interfering with the current requirements of either of the banks or the public in smaller communities, proves an almost insurmountable obstruction to the business of our larger cities.

The present need is for an amendment to this provision which, while compelling, under penalty, the safe and proper distribution of loans of larger banks, will enable them to loan more nearly the same per cent of their total assets which the present provision allows to small banks. In this way the officers of larger banks can supply the proper needs of the larger communities without disregarding the law, and the Comptroller can hold them under personal penalty to strict observance of the amended law, which when disregarded would indicate improper distribution of loans, something which infractions of the present provisions in the case of many banks do not necessarily indicate.

The greater ratio borne by banking resources to banking capital in the larger communities, as compared with a like ratio in smaller communities, is responsible for the defective and unequal working of the present provision.

The average ratio of resources to the average capital of the 44 national banks in the city of New York is as 17.5 is to 1; of the 16 national banks in Chicago as 14.2 is to 1; of the 6 national banks in St. Louis as 8.2 is to 1; of the 266 national banks in other reserve cities as 9 is to 1; while in the 3,400 country banks the ratio is but as 6.1 is to 1.

The law limiting loans to 10 per cent of the capital, when applied to the 3,400 banks of the smaller communities of the country, as a whole, would allow the loaning of 1.56 per cent of their total assets to one individual. As compared with this, the banks of the city of New York, on the average, could not loan over fifty-seven one-hundredths of 1 per cent of their total assets to any one individual; the banks of Chicago not over seventy one-hundredths per cent of their total assets; the banks of St. Louis not over 1.21 per cent of their total assets; the banks of other reserve cities not over 1.10 per cent of their total assets.

In other words, the proportion of their assets which the country banks of the United States can loan, in strict compliance with section 5200, to one individual, is forty-six one-hundredths of 1 per cent greater than in 266 reserve cities, thirty-five one-hundredths of 1 per cent greater than in St. Louis, over twice as great as in Chicago, and nearly three times as great as in the city of New York.

This provision, as it stands at present, constitutes an incentive to the making of loans the larger in proportion to the total assets of banks in smaller communities, where, as a rule, large loans which are safe are the most difficult to secure, while in the larger business centers of the country, where commercial conditions create a certain demand both from banks and borrowers for large and safe loans, its effect is the reverse to such an extent as to be injurious.

A bank with smaller loans is not necessarily a bank with more distributed and safe loans. A bank with \$100,000 capital and \$100,000 deposits, the latter being loaned in the maximum amounts allowed by the present provision (to wit, to 10 individuals at \$10,000 each), has not as well-distributed loans as a bank of \$1,000,000 capital and \$5,000,000 deposits, the latter loaned to 50 people at the maximum of \$100,000 each. In the former case the loans are distributed among only 10 people and in the latter case among 50 people, and yet in each case there is strict compliance with the 10 per cent restriction.

One of the objects evidently designed to be subserved by the present provision of the law was the protection of the capital of a bank, as distinguished from other assets of the bank.

The framers of the section undoubtedly considered the capital of a bank as a greater safeguard for the depositors against loss when not over one-tenth part of it was loaned to a single individual or corporation without security. They recognized the fact, however, that when outside security was had for loans the capital did not need for its protection the 10 per cent restriction, and they provided accordingly for the exemption from the restriction of a certain class of secured loans, as follows:

“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.”

In the modification of section 5200, which we will recommend, we invoke the same principle of outside security for the protection of the capital against loss upon loans exceeding the 10 per cent limit.

The size of a loan is of itself no indication of its strength or weakness. If the size of a loan is not such as to be an undue concentration of the assets of a banking institution in the hands of one individual or corporation, thus depriving its creditors and shareholders of the safety of the law of average, it is not wise, either upon economic grounds or upon grounds of public policy, to forbid it by law.

If, however, the size of a loan is such as to cause such undue concentration, its prevention is justifiable on both grounds.

Recognizing these truths, it is the easier to understand why in many instances a strict compliance with this provision of the law (section 5200, Rev. Stat. U. S.) is consistent with all the needs of the current business of a small community and a proper protection to both banks and the public, yet in some larger communities it seriously interferes with the business requirements of both the banks and the public, and adds in no way to the safety of the depositor.

The limit of the amount of single loans to an arbitrary percentage of either the capital or the sum of the capital and surplus of a bank does not insure a general or proper distribution of loans in all cases. Since, as stated before, the size of a loan is not, per se, related to its safety, the more important proportion to consider when endeavoring to regulate the distribution of loans by law is that of the amount of the loan to the total assets, rather than that of the loan to the amount of the capital.

Grounds of public policy suggest as advisable the largest liberty in loans not inconsistent with the absolute safety of the depositor.

The habitual disregard of the present provision by the officers of so many banks interferes with the proper supervision of the banks by the Comptroller and tends to create indifference to the other restrictions of the national banking law.

The failure of the present law to provide the power to apply a penalty for the making of excessive loans sometimes embarrasses the Comptroller in endeavoring to check tendencies toward recklessness in loaning, which point to the ultimate ruin of a banking institution.

As before stated, the present provision, when properly altered, should allow the banks of larger communities to have more nearly the privilege of loaning a given per cent of their total assets to one indi-

vidual, which now belongs, under a strict compliance with the present provision, to the banks of the smaller communities. From this privilege they are now debarred by law.

The desired results can be obtained, in our judgment, by adding, after the words, in section 5200, "shall at no time exceed one-tenth part of the amount of capital stock of such association actually paid in," the following words:

"*Provided*, That the restriction of this section as to the amount of total liabilities to any association of any person, or of any company, corporation, or firm, for money borrowed shall not apply where a loan in excess of one-tenth part of the capital stock shall be less than 2 per cent of the total assets of said bank at the time of making said loan. Said loan shall be at all times protected by collateral security equal to or greater in value than the excess in the amount of said loan over one-tenth of the capital stock."

A strict penalty enforceable by the Comptroller should then be provided for infractions of the amended section by the officers of banks to enable the Comptroller to successfully enforce general and strict compliance with its terms.

The suggested amendment will make section 5200 just and equitable in its relation to all national banks and to all communities of our country, large and small, which it is not at present.

It would not lessen the amount which the smaller banks can now loan in compliance with the section as it stands at present. At the same time it would not allow the larger banks to loan to any one individual or corporation more than 10 per cent of the capital, unless such loan, in addition to being secured for the excess, would not amount to a greater per cent of the total assets than is consistent with the safe distribution of loans and the resultant protection to depositors.

Section 5200, thus amended, will not interfere, as at present, with the right of the banks in the larger communities to meet the legitimate requirements of business in these commercial centers. It will enable the Comptroller, by its enforcement, to prevent any undue concentration of loans and conserve their general distribution.

Under the section thus amended the capital of a bank will be protected, inasmuch as no loan in excess of the 10 per cent limit can then be made, except upon proper collateral security.

The penalty clause will enable the Comptroller not only to limit the size, but to enforce the securing of excessive loans.

The following table shows the inequality of the present law in its practical effects upon the banks of larger and smaller communities, so far as the possible distribution of loans is concerned:

Banks in—	Number of banks June 29, 1900.	Average resources.	Average capital.	Maximum average loan, 10 per cent of capital.	Ratio of average resources to average capital.	Average maximum loan to average resources now allowed by section 5200.
New York City.....	44	\$24,188,833	\$1,381,818	\$138,181	17.5 to 1	$\frac{1}{10}$ of 1 per cent.
Chicago.....	16	16,458,878	1,153,125	115,312	14.2 to 1	$\frac{1}{20}$ of 1 per cent.
St. Louis.....	6	15,651,533	1,900,000	190,000	8.2 to 1	1.21 per cent.
All central reserve cities.....	66	21,508,817	1,373,485	137,348	15.6 to 1	$\frac{1}{10}$ of 1 per cent.
Other reserve cities..	266	5,068,585	561,821	56,182	9.0 to 1	1.10 per cent.
Country banks.....	3,400	640,197	103,092	10,309	6.1 to 1	1.56 per cent.
United States.....	3,732	1,324,803	166,542	16,654	8.0 to 1	1.21 per cent.

XXIV REPORT OF THE COMPTROLLER OF THE CURRENCY.

For the purpose of ascertaining the general result of the suggested amendment to section 5200, United States Revised Statutes, an examination has been made of the reports of condition of the national banks, of date June 29, 1900. In the following table is set forth the number of banks in reserve cities named on June 29, 1900, number of loans in excess of the legal limit, loans which would be excessive if allowed to the limit of 2 per cent of the total resources, and number of banks in which loans equaling 10 per cent of their capital would be greater than 2 per cent of total assets, the loaning power of which the proposed limit would not increase. The table shows similar information relative to 100 banks selected at random from various sections of the country and also the total number of separate loans and discounts of such banks and of those located in the reserve cities on November 12, 1900:

	Cities.	Number of banks.	Total number of loans outstanding Nov. 12, 1900.	Number of excessive loans under section 5200.	Number of loans in excess of the proposed 2 per cent limit.	Number of banks in which loans equaling 10 per cent of their capital would be greater than 2 per cent of total assets, the loaning power of which the proposed limit would not increase.
1	New York City.....	44	38,102	707	26	14
2	Chicago.....	16	23,272	86	11	5
3	St. Louis.....	6	9,967	19	4	3
	Total.....	66	71,341	812	41	22
1	Boston.....	38	33,269	7	2	2
2	Albany.....	6	4,794	77	14	5
3	Brooklyn.....	5	3,576	47	6	3
4	Philadelphia.....	36	26,463	156	42	13
5	Pittsburg.....	31	18,345	180	70	19
6	Baltimore.....	19	17,955	30	7	6
7	Washington, D. C.....	11	9,808	28	5	3
8	Savannah.....	2	1,532	4	4	1
9	New Orleans.....	7	5,019	67	7	6
10	Louisville.....	8	7,560	8	2	2
11	Houston.....	5	1,671	27	3	2
12	Cincinnati.....	13	18,510	19	5	4
13	Cleveland.....	15	13,019	43	10	6
14	Columbus.....	6	5,082	3	0	0
15	Indianapolis.....	4	4,987	6	1	1
16	Detroit.....	6	6,180	6	3	3
17	Milwaukee.....	4	5,743	10	1	1
18	Des Moines.....	4	3,002	4	0	0
19	St. Paul.....	5	2,800	6	1	1
20	Minneapolis.....	6	2,202	15	7	3
21	Kansas City.....	6	6,999	60	4	2
22	St. Joseph.....	2	891	16	2	1
23	Lincoln.....	3	2,020	6	0	0
24	Omaha.....	8	5,032	11	7	5
25	Denver.....	4	4,375	29	4	2
26	San Francisco.....	4	3,805	10	6	3
27	Los Angeles.....	4	2,687	8	5	3
28	Portland, Oreg.....	4	1,390	9	7	3
	Total.....	266	219,216	892	225	100
	Total of all reserve cities.....	332	290,557	1,704	266	122
	Country.....	100	55,052	301	226	92
	Total.....	432	345,609	2,005	492	214

RECOMMENDATIONS OF PROVISIONS REQUIRING THE STRENGTHENING
OF GENERAL CASH RESERVE.

The question of those laws which affect the right of one national bank to consider as a cash resource a deposit in another national bank, called its reserve agent, is one of great importance and involves the most fundamental principles of safe banking. The extent to which the reserve of one bank can safely be represented by what is practically a loan to another bank, instead of by cash in its vaults, is a proper subject for consideration at this time, in view of the financial experiences through which this country has passed during the past few years.

In times of financial crisis, such as 1893, when there are widespread withdrawals in currency, not only in reserve cities, but throughout the country, the reserve cities are subjected to a strain which endangers the stability of the entire banking system.

The reserve banks, as a rule, recognizing the instability of bank balances, must loan a large proportion of their money on call. To secure sufficient call loans they must go to the speculative exchanges, and the injurious results of that practice are easily understood.

It is only by loaning money on speculative securities that the banks are enabled to pay the high rates of interest on bank-deposit balances which form the attraction to the country banks for the deposit of so much larger a portion of their funds in New York than is needed for the clearance of exchange. During the summer of 1899 there occurred a marked demonstration of the evil effects of this practice upon the legitimate business of the country. At that time there was a marked slackening in the demand for money in the interior of the country, and the banks of that section found it difficult to safely loan their funds. As a result, the interest paid by Eastern reserve agents upon deposit balances attracted an immense surplus to New York and other Eastern cities.

This redundancy of money in New York and the East and the ease with which loans upon speculative collaterals were there obtained immediately created a speculative movement in stocks, which was carried on with a constantly rising range of prices until the fall of last year. At that time the crop movement in the West and the rising rate of interest there led the banks of the interior to draw upon their balances in New York and to order the shipment of large amounts of currency as against these balances. It is to be noted that at the time these demands took place the business of the country was in a prosperous condition, with a tendency toward an increase in general prices and in the wages of labor. There was no lack of confidence in the country and nothing which indicated panic conditions, and yet this demand by the banks of the West for the shipment of currency on deposit with reserve agents resulted in a panic upon the stock exchange of New York, which instantly became a grave menace to the entire business of the country.

In the abnormal demand for money created by this panic on the Stock Exchange the ordinary credits to the legitimate business and commercial enterprises of the country were necessarily curtailed by the banks, and unquestionably great damage would have been done to such interests had not the Secretary of the Treasury, seeing the possi-

bility of evil to the country at large, interfered to prevent a rapidly increasing stringency in the money market.

It is to be remembered, of course, that the exchange business of the interior banks will always necessitate large deposit balances in New York and other reserve cities, and that at certain seasons of the year abnormally large balances of idle funds may be attracted to different parts of the country, following higher interest rates. But it is suggested that public policy demands that banks of the country should not be allowed to deposit with other banks so large a portion of that fund which in theory is regarded as sacredly devoted to the protection of the interests of the depositors. They should be compelled to hold a larger portion of this fund in cash in their vaults, so that it can always be devoted to its proper use beyond peradventure.

In the panics of 1873 and 1893 and on other occasions the New York banks for a considerable time refused to ship currency in response to demands from banks in the interior, showing in the extreme test of panic that the reserve which had been counted as cash by the banks of the country was not, in fact, at all times available to enable them to meet the demands of their depositors. While restrictions placed upon the power of banks to count as banking reserve so large a proportion of money on deposit in reserve cities will not have the effect of preventing speculative transactions in money centers, it will not have a tendency to encourage them to so great an extent as does the present law, at a risk at times to the best interests of legitimate business and at the cost of weakening the banking system as a whole by creating too great a disproportion between the aggregate cash resources and aggregate deposit liabilities.

It is to be remembered that so far as the ability of the banks to serve the public is concerned it will not be impaired by smaller balances in reserve cities. The banks of necessity must furnish exchange, and will accordingly keep the balance with correspondents necessary for such purpose. The permission given by the law to the bank to count as a part of their cash reserve a balance with their reserve agent is primarily for the purpose of convenience and profit for the banks, and not for the convenience of the public in any of its relations to the bank.

The Comptroller believes that under the present law regarding reserve cities too great latitude is now given the banks in connection with the use of the reserve, the primary object of which is the protection of the depositors of the banks, and he recommends that amendments to the laws be passed requiring that a larger proportion of the reserve should be kept in cash in the vaults of the bank. Considering the banking system as a whole, the present ability of banks to use credits with reserve banks as a basis of loans creates too great an extension of aggregate deposit credits as compared with aggregate cash resources, which, in times of liquidation and financial panic, increases the necessity upon the banks of demanding payment of loans from the community and adds to the demoralization of business incident to such period. By increasing the restrictions upon the right of banks to count deposits with reserve agents as cash, a firmer and safer foundation will be built under the deposit credits of the country, and it is the belief of the Comptroller that in times of liquidation the greater strength of the banks will more than compensate them for

the loss of the small amount of interest on a portion of their balances which may be due to a change in the present law.

It is therefore recommended that section 5192 of the Revised Statutes of the United States be amended so that under its provisions but one-fifth instead of three-fifths of the reserve of 15 per cent required by law to be kept by banks not reserve agents may consist of balances due from reserve banks; and that section 5195 of the Revised Statutes of the United States, which authorizes banks in smaller reserve cities to keep one-half of their lawful money reserve in cash with central reserve cities, be repealed.

RECOMMENDATION AS TO FEES FOR NATIONAL-BANK EXAMINATIONS.

The Comptroller repeats the recommendation made by his predecessors, that the present law should be so amended as to provide fixed salaries for bank examiners, to be paid from a fund collected from the banks, to take the place of the fee system now in force. The amount allowed an examiner for the examination of smaller banks is not sufficient to compensate him for the time necessary, in many cases, for an extended examination. The present system encourages to too great an extent superficiality in examinations, and interferes greatly with the proper and wise apportionment of time of examiners among the different banks.

INTERNATIONAL AND INTERCOLONIAL BANKS AND REPORTS AS TO BANKING SYSTEMS IN PORTO RICO, HAWAII, AND THE PHILIPPINES.

The rapid growth of business between the United States and its new island territory and the increasing commerce of the country with South America emphasizes the need of laws authorizing and regulating banks for the transaction of international and intercolonial banking, to which, in his last two annual reports, the Comptroller has already called attention.

Under the necessities of trade such institutions are springing into existence, and they are at present under little or no supervision in the interest of the public. A law properly framed to regulate such banking can not be enacted too soon, both for the purpose of public protection and for assuring to institutions contemplating entering this business a stable legal basis.

In connection with the detailed reasons for the passage of such legislation and a statement of its important relation to the business welfare of our nation, which were outlined in the former reports of the Comptroller, special attention is called to the information as to the banking systems of the Philippines, Porto Rico, and Hawaii, contained in the appendix to this report. Through the action of Congress the national banking act is now in force in Hawaii and Porto Rico, but no provision has been made for the intercolonial banking essential to trade interests, and for the supervision in the interest and protection of the public of such native banking institutions as were in existence upon our accession to sovereignty of these islands.

Only one national banking institution has been incorporated under present law for the purpose of transacting business in the islands, to wit, The First National Bank of Hawaii, at Honolulu, H. I., with a capital of \$500,000.

This whole subject is one of great and immediate concern and should have the prompt attention of Congress.

For the purpose of securing such a statement of banking conditions in our island possessions as would indicate the nature and scope of the problem of a proper governmental supervision, the Comptroller addressed the following letter to Hon. Elihu Root, Secretary of War, and a similar letter to Hon. Charles H. Allen, governor of Porto Rico, and Hon. Sanford B. Dole, governor of Hawaii:

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., August 10, 1900.

SIR: The national banking act makes it the duty of the Comptroller of the Currency to make a statement in his annual report to Congress as to the resources and liabilities of the banking systems of the United States other than national, and it seems desirable that I incorporate, if possible, in my next annual report information as to the existing banking institutions of the Philippine Islands, including such financial statements of their condition as it is possible to obtain from them. In my last report to Congress I republished extracts from the report of Mr. Edward W. Harden, special commissioner of the United States, who was sent by the Treasury Department to make a report upon the industrial and financial condition of the Philippines.

Had I any appropriation available for the purpose I would not hesitate to make an independent investigation, but as I have not, the purpose of this letter is to ascertain whether or not it is possible for you, legally and consistently with the interests of your own Department, to detail some one of your present force in the Philippines who would be competent therefor, to obtain statements of the condition of all the different banking institutions in the islands, and as complete a statement as possible of the laws under which such institutions have been incorporated or now exercise their power. It would be especially desirable in this connection to have an exact statement relative to any privileges of currency issues which are possessed by any of these banks.

In view of the general interest manifested in financial conditions in the Philippines and the large and general circulation of the reports of the Comptroller of the Currency among the business men of the country, it would seem appropriate that such information gathered by your representatives be used therein. It is understood, of course, that any matter furnished will be printed as originating from your Department. If it is possible for you in any way to extend to this office such service and courtesy, I should be greatly obliged.

Respectfully,

CHARLES G. DAWES, *Comptroller.*

Hon. ELIHU ROOT,
Secretary of War, Washington, D. C.

Through the courtesy of these officials and in response to this request much information has been furnished, and is printed in the appendix. The subject is one of such vast importance, presenting so many complex and new problems in finance and banking, both domestic and intercolonial in nature, that, as preliminary to any step toward legislation by Congress, a commission should be established to investigate

and study local conditions and to report upon the nature of the banking legislation best adapted for the interests of this country and her new possessions.

The Comptroller earnestly renews his former recommendations to this effect.

THE CURRENCY ACT OF MARCH 14, 1900.

The currency act approved March 14, 1900, entitled "An act to define and fix the standard of value, to maintain the parity of all forms of money issued or coined by the United States, to refund the public debt, and for other purposes," contains several amendments to the national-bank act, one of them being a measure which adds a greater element of flexibility to national-bank currency. Section 9 of the act of July 12, 1882, provides "That any national banking association now organized, or hereafter to be organized, desiring to withdraw its circulating notes, upon a deposit of lawful money with the Treasurer of the United States * * * is authorized to deposit lawful money and withdraw a proportionate amount of the bonds held as security for its circulating notes in the order of such deposits; and no national bank which makes any deposit of lawful money in order to withdraw its circulating notes shall be entitled to receive any increase of its circulation for the period of six months from the time it made such deposit of lawful money for the purpose aforesaid: *Provided*, That not more than three millions of dollars of lawful money shall be deposited during any calendar month for this purpose."

The currency act repeals that portion of the foregoing section prohibiting any national bank, which makes a deposit of lawful money in order to withdraw its circulating notes, from receiving any increase of its circulation for the period of six months from the time of making the deposit for that purpose. In other words, national-bank circulation may be increased or reduced as frequently and in such amounts as may be desired, having regard to the \$3,000,000 monthly reduction limit and the bonds deposited. The act also entitles every national bank to receive from the Comptroller of the Currency circulating notes, in blank, to the par value of the bonds deposited, not exceeding, however, the paid-in capital stock, but restricts the issue of notes of the denomination of \$5 to one-third in amount of its total issues. The act further provides for a reduction of the semiannual duty on circulation of from one-half to one-fourth of 1 per cent on the average amount in circulation where secured by a deposit of consols of 1930, authorized to be issued in exchange for 5 per cents of 1904, 4 per cents of 1907, and 3 per cents of 1908. Notes secured by other classes of bonds are still subject to the semiannual duty of one-half of 1 per cent.

The minimum amount of capital with which a national banking association can be organized under the national-bank act is \$50,000, and then only in places the population of which does not exceed 6,000 inhabitants. By the act of March 14 it is provided that a bank with not less than \$25,000 capital may be organized in any place the population of which does not exceed 3,000 inhabitants.

Paragraph 6 of the currency act repeals section 5193 of the Revised Statutes of the United States, which latter section authorized the Secretary of the Treasury to receive United States notes on deposit, without interest, from any national banking association, in sums of not

less than \$10,000, and issue certificates therefor in such form as he may prescribe, in denominations of not less than \$5,000, and payable on demand in United States notes at the place where deposits were made. The certificates issued were authorized to be counted as part of the lawful money reserve of the association to which issued, and accepted in settlement of clearing-house balances at the places where the deposits therefor were made.

ORGANIZATION, ETC., OF NATIONAL BANKS AND OPERATION OF LAW OF MARCH 14, 1900.

Immediately prior to the passage of the currency act there were in operation in the country some 13,900 incorporated banks, banking institutions, and private banks, of which 3,617 were national; 5,722 State banks and trust companies; 701 savings banks without capital stock, and about 3,860 private banks and bankers. Eliminating the mutual savings banks and trust companies, the principal business of these classes of institutions being of a character incompatible with that of commercial banks, there are remaining over 7,000 banks of discount and deposit, including private banking concerns which might convert or reorganize as national banks upon complying with the statutory requirements.

In anticipation of and as a result of the passage of the currency law passed March 14, 1900, approximately one thousand informal applications for authority to organize national banks have been filed with the Comptroller of the Currency. Under office rulings, to meet with approval, applications must indicate the title, location, and capital of the proposed bank, contain the signatures of at least five prospective shareholders, and bear satisfactory indorsement. Formal applications to the number of 509 were approved between March 14 and October 31, of which 382 were for banks with capital of less than \$50,000 and 127 with capital of \$50,000 or more. Eighty of the applications were from State banks proposed to be converted under the provisions of section 5154 of the Revised Statutes of the United States; 173 from State or private banks proposed to liquidate for the purpose of reorganization under the national banking law, and 255 from those contemplating primary organizations. Since October 31, 1899, 383 banks with authorized capital of \$20,025,000 have been chartered, of which 348 were authorized to begin business between March 14 and October 31, 1900.

Of the 35 banks organized between October 31 and March 14, 1900, 5, with total capital of \$250,000, were conversions; 5, total capital \$300,000, reorganizations of State and private banks, and 25, with capital of \$2,000,000, primary organizations. Sixty-two of the banks organized since March 14, with capital of \$4,560,000, were conversions, of which 43 were with capital of less than \$50,000, and 19 with capital of \$50,000 or over. One hundred and twenty-three, with capital aggregating \$5,605,000, were reorganizations of State and private banks, 89 of the number being with capital of less than \$50,000, and 34 with capital of \$50,000 or over. There were 163 banks of primary organization capitalized in the sum of \$7,310,000. Of the latter class 117 were with capital of less than \$50,000, and 46 with capital of \$50,000 and over. Of the total number of banks organized since March 14, 208, with capital aggregating \$5,200,000, were banks with

capital of \$25,000 each; 41, with total capital of \$1,375,000, banks with capital of over \$25,000 and less than \$50,000; 62, with capital aggregating \$3,100,000, banks with individual capital of \$50,000, and 37, total capital \$7,800,000, banks having a capital of \$50,000 or over. The bonds deposited by organizations during this period amounted to \$5,348,200, or only about 30 per cent of the maximum which might be deposited. In the following table is shown in detail the information herein referred to with respect to organizations during the period beginning with March 14 and terminating on October 31, 1900.

NUMBER OF NATIONAL BANKS ORGANIZED FROM MARCH 14 TO OCTOBER 31, 1900.

States.	Capital \$25,000.		Capital over over \$25,000 and less than \$50,000.		Capital \$50,000.		Capital over \$50,000.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Maine.....	1	\$25,000	.....	.....	.....	.....	.....	.....
New Hampshire.....	1	25,000	.....	.....	.....	.....	1	\$100,000
Connecticut.....	2	50,000	.....	.....	1	\$50,000	.....	.....
Total.....	4	100,000	.....	.....	1	50,000	1	100,000
New York.....	5	125,000	2	\$60,000	1	50,000	4	560,000
New Jersey.....	3	75,000	2	60,000	.....	.....	1	100,000
Pennsylvania.....	19	475,000	3	107,000	10	500,000	5	1,400,000
Delaware.....	1	25,000	.....	.....	.....	.....	.....	.....
Maryland.....	3	75,000	.....	.....	1	50,000	2	170,000
Total.....	31	775,000	7	227,000	12	600,000	12	2,230,000
Virginia.....	6	150,000	.....	.....	2	100,000	.....	.....
West Virginia.....	1	25,000	1	30,000	3	150,000	1	100,000
North Carolina.....	2	50,000	.....	.....	.....	.....	.....	.....
South Carolina.....	1	25,000	.....	.....	.....	.....	2	60,000
Georgia.....	.....	.....	.....	.....	1	50,000	.....	550,000
Florida.....	.....	.....	1	30,000	.....	.....	1	200,000
Alabama.....	.....	.....	.....	.....	2	100,000	.....	.....
Louisiana.....	.....	.....	.....	.....	1	50,000	.....	.....
Texas.....	16	400,000	8	248,000	7	350,000	3	235,000
Kentucky.....	3	75,000	.....	.....	2	100,000	2	1,745,000
Tennessee.....	2	50,000	.....	.....	1	50,000	.....	.....
Total.....	31	775,000	10	308,000	19	950,000	10	2,890,000
Ohio.....	11	275,000	3	95,000	4	200,000	3	700,000
Indiana.....	8	200,000	1	45,000	3	150,000	1	100,000
Illinois.....	17	425,000	4	145,000	1	50,000	3	350,000
Michigan.....	2	50,000	1	35,000	1	50,000	1	80,000
Wisconsin.....	3	75,000	1	30,000	4	200,000	2	500,000
Minnesota.....	14	350,000	.....	.....	2	100,000	.....	.....
Iowa.....	23	575,000	6	195,000	3	150,000	.....	.....
Missouri.....	2	50,000	1	35,000	.....	.....	.....	.....
Total.....	80	2,000,000	17	580,000	18	900,000	10	1,730,000
North Dakota.....	8	200,000	.....	.....	.....	.....	.....	.....
South Dakota.....	3	75,000	.....	.....	.....	.....	.....	.....
Nebraska.....	10	250,000	2	75,000	.....	.....	.....	.....
Kansas.....	10	250,000	1	40,000	1	50,000	1	100,000
Wyoming.....	1	25,000	.....	.....	2	100,000	.....	.....
Colorado.....	.....	.....	1	30,000	3	150,000	1	150,000
New Mexico.....	1	25,000	.....	.....	.....	.....	.....	.....
Oklahoma.....	15	375,000	1	40,000	1	50,000	.....	.....
Indian Territory.....	10	250,000	2	75,000	4	200,000	.....	.....
Total.....	58	1,450,000	7	260,000	11	550,000	2	250,000
Washington.....	1	25,000	.....	.....	.....	.....	.....	.....
California.....	2	50,000	.....	.....	1	50,000	1	100,000
Idaho.....	1	25,000	.....	.....	.....	.....	.....	.....
Hawaii.....	.....	.....	.....	.....	.....	.....	1	500,000
Total.....	4	100,000	.....	.....	1	50,000	2	600,000
Total United States.....	208	5,200,000	41	1,375,000	62	3,100,000	37	7,800,000

XXXII REPORT OF THE COMPTROLLER OF THE CURRENCY.

By reference to the following table it will be observed that the greatest increase in number and capital of banks organized during the year ended October 31, 1900, occurred in the Middle States, in which 133 associations were formed with capital aggregating \$5,860,000. In the Western States 83 banks were organized, with aggregate capital of \$2,760,000; in the Southern States, 77 banks, capital \$5,323,000; Eastern States, 72 banks, capital \$4,682,000; New England States, 10 banks, capital \$600,000; Pacific States and Hawaii, 8 banks, capital \$800,000. Pennsylvania leads the States in point of number of organizations and capital, namely, 44 and \$2,882,000, respectively; Texas is second with 36 banks and \$1,383,000 capital; Iowa is third with 32 banks, capital \$920,000. Twenty-seven banks were organized in Illinois, with capital of \$1,070,000; 25 in Ohio, with capital of \$1,520,000; in New York, 13 banks, capital \$1,095,000; in Kentucky, 8 banks and capital of \$1,970,000.

NATIONAL BANKS ORGANIZED DURING YEAR ENDED OCTOBER 31, 1900.

States.	No.	Capital.	States.	No.	Capital.
Maine	1	\$25,000	Illinois	27	1,070,000
New Hampshire	3	175,000	Michigan	5	215,000
Vermont			Wisconsin	10	805,000
Massachusetts	1	100,000	Minnesota	17	500,000
Rhode Island			Iowa	32	920,000
Connecticut	5	300,000	Missouri	4	335,000
Total New England States	10	600,000	Total Middle States	133	5,860,000
New York	13	1,095,000	North Dakota	8	200,000
New Jersey	8	385,000	South Dakota	3	75,000
Pennsylvania	44	2,882,000	Nebraska	12	325,000
Delaware	1	25,000	Kansas	13	440,000
Maryland	6	295,000	Montana		
District of Columbia			Wyoming	3	125,000
Total Eastern States	72	4,682,000	Colorado	5	330,000
Virginia	9	300,000	New Mexico	2	75,000
West Virginia	6	305,000	Oklahoma	18	515,000
North Carolina	2	50,000	Indian Territory	19	675,000
South Carolina	2	85,000	Total Western States	83	2,760,000
Georgia	4	650,000	Washington	2	75,000
Florida	2	230,000	Oregon		
Alabama	3	150,000	California	4	200,000
Mississippi			Idaho	1	25,000
Louisiana	1	50,000	Utah		
Texas	36	1,383,000	Nevada		
Arkansas			Arizona		
Kentucky	8	1,970,000	Alaska		
Tennessee	4	150,000	Total Pacific States	7	300,000
Total Southern States	77	5,323,000	Hawaii	1	500,000
Ohio	25	1,520,000	Total of United States	383	20,025,000
Indiana	13	495,000			

Some difficulty has attended the conversion and reorganization of State banks, owing to the character of their assets. Under the national banking law, associations can loan on personal security only, are prohibited from investing in real estate other than that necessary to the conduct of the business of the bank, and restricted in the volume of accommodations to any one person, company, corporation, or firm, etc., to 10 per cent of the capital-stock actually paid in, and the courts have held that it is ultra vires of a national banking association to invest in the stock of another corporation. It has, therefore, been necessary to require State banks proposed to be converted and holding prohibited assets as indicated to make disposition thereof prior to receiving official approval to begin business as a national banking association,

and to require a statement from directors of State and other banks to be reorganized as national banking associations that none of such assets will be transferred to the national bank.

EARNINGS AND DIVIDENDS.

The act of March 3, 1869, requires every national banking association to report, within ten days after the declaration of any dividend, the amount of such dividend and the amount of net earnings in excess of such dividend. The annual reports issued from this bureau have contained abstracts of such reports and a compilation of the returns for the years ended March 1, 1870, to March 1, 1900, will be found in the appendix. It is shown that the average dividend paid during the years ended March 1, 1870 to 1875, was approximately 10 per cent, and the lowest, 6.7 per cent, was paid in 1897. The average rate from 1869 to 1900, inclusive, thirty-one years, is shown to have been 8.2.

During the year ended March 1, 1900, the gross earnings of the reporting national banks aggregated \$170,758,066. Of this amount \$30,509,516.93, or 17.86 per cent, was devoted to the charging off of losses and premiums; \$70,266,738.63, or 41.15 per cent, to expenses and taxes, leaving net earnings of \$69,981,810.44, or 40.98 per cent. From the net earnings were declared dividends aggregating \$47,433,357.30, or 7.86 per cent, on capital amounting to \$603,396,550.

TAXES AND EXPENSES.

Section 54 of the old currency act provided for the taxation of circulating notes of national banks at the rate of one-half of 1 per cent semiannually, and a tax at the rate of one-fourth of 1 per cent on deposits, with the same rate on capital beyond the amount invested in United States bonds. On March 3, 1883, the provision imposing taxation on capital and deposits was repealed. The revenue derived by the Government from the taxes on capital and deposits during that period was \$7,855,887.74 and \$60,940,067.16, respectively. The total amount paid as semiannual duty on circulation up to June 30, 1899, was \$85,304,945.56, an aggregate from the three sources of \$154,100,900.46. The war-revenue act of 1898 imposed a tax of one-fifth of 1 per cent on the capital and surplus of the bank, and the act of March 14, 1900, reduced the semiannual duty on circulation, where secured by consols of 1930, to one-fourth of 1 per cent.

The Commissioner of Internal Revenue collected from the tax on capital and surplus of national banks \$1,752,802 during the fiscal year 1899, and \$1,730,251 during the year 1900. Tables compiled in the Commissioner's office show the collections from the tax on capital and surplus of all banks by collection districts, and the foregoing figures are estimates based upon the average capital and surplus of national banks during the years named. The duty paid on circulation during the past year amounted to \$1,881,922.73. This indicates the total amount obtained by the Government from national banks during the existence of the national banking system as \$159,465,876.19. In addition to these taxes, the banks have paid on an average \$1.31 per thousand annually for note redemptions since the establishment of the national-bank redemption agency under the provisions of the act of June 20 1874. There is no official record of the cost of redemptions

prior to the passage of that act. The banks are also assessed for examiners' fees and cost of plates from which circulating notes are printed. Prior to July 12, 1882, the cost of plates was paid from the proceeds of the tax collected on circulation. Detailed statements of these items appear in the appendix.

NATIONAL BANK CIRCULATION AND BONDS.

The original national-bank act limited the volume of national-bank currency to \$300,000,000, and that of July 12, 1870, permitted the issue of an additional \$54,000,000. The act of July 14, 1875, repealed section 5177, United States Revised Statutes, limiting the aggregate volume, leaving, however, the provisions of section 5171 still in force. This latter section authorized the issue of notes (90 per cent of the bond deposit) in proportion to capital as follows: Banks with capital of \$500,000 or less, 90 per cent of the capital; capital of over \$500,000 and not over \$1,000,000, 80 per cent; capital over \$1,000,000 and not over \$3,000,000, 75 per cent, and capital exceeding \$3,000,000, 60 per cent. This section was repealed by the act of July 12, 1882, which latter act authorized the issue of notes to 90 per cent of the bonds on deposit, regardless of capital, except that the deposit of bonds should not exceed the aggregate capital paid in. There was no further change in this feature of the law until 1900. Practically, the maximum circulation issuable was outstanding in the years 1867 to 1870, inclusive.

The act of July 12, 1870, increasing the maximum circulation to \$354,000,000, resulted in an increase of twenty-two and one-half millions by October 31, 1871. In the next year there was a further increase of sixteen and one-half millions, and on October 31, 1874, the amount outstanding increased to \$348,785,906, which was within about five and one-fourth millions of the legal limit. With authority to issue circulation up to 90 per cent of the bond deposit, the latter not to exceed the paid up capital, circulation outstanding rose to \$362,889,134 on October 31, 1882. This was the highest point ever reached during the existence of the system, but was nearly \$78,000,000 less than the amount issuable, as the authorized capital of the banks on that date was \$489,741,635. The amount outstanding exceeded \$360,000,000 only for the brief period between November 1, 1881 and May 1, 1882. Subsequent to the latter date there was a gradual fall until the minimum, \$167,927,574, was reached on July 1, 1891. Of this last-named amount, \$127,221,391 was secured by bonds and \$40,706,183 by deposits with the Treasurer of the United States of lawful money on account of liquidating and insolvent banks and those reducing circulation. There was no material change in the circulation outstanding until the fall of 1893, when it reached \$209,311,993. On March 1, 1895, the amount fell to \$205,043,651, but steadily increased thereafter, and on March 13, 1900, reached \$253,993,821.

The issue of the additional 10 per cent to which existing banks were entitled under the provisions of the currency act and the issue to banks organized since March 14 resulted in an increase in total amount of bank notes outstanding to \$331,613,268 on October 31, 1900. As the authorized aggregate capital of national banks was \$632,502,395, their note issues were only about 52 per cent of the amount to which they would be entitled upon the deposit of the requisite amount of bonds.

The amount, by denominations, of national-bank circulation out-

standing on October 31, 1899, March 13 and October 31, 1900, is shown in the following table:

(The issue of notes of the denominations of \$1 and \$2 was discontinued in 1879; of \$1,000 in 1884; and of \$500 in 1885.)

Denominations.	Oct. 31, 1899.	Mar. 13, 1900.	Oct. 31, 1900.
Ones.....	\$348, 278	\$348, 275	\$347, 552
Twos.....	167, 468	167, 466	167, 056
Fives.....	75, 459, 705	79, 310, 710	70, 363, 595
Tens.....	75, 960, 210	79, 378, 160	123, 088, 280
Twenties.....	56, 479, 140	58, 770, 660	88, 408, 100
Fifties.....	11, 293, 200	11, 784, 150	16, 186, 900
One hundreds.....	23, 112, 200	24, 103, 400	32, 889, 200
Five hundreds.....	104, 500	104, 000	102, 500
One thousands.....	28, 000	27, 000	27, 000
Nonredeemed fractions.....	31, 993	32, 409	33 085
Total.....	242, 984, 694	254, 026, 230	331, 613, 268
Circulation secured by lawful money.....	35, 063, 919	38, 004, 155	32, 784, 203
Circulation secured by bonds.....	207, 920, 775	216, 022, 075	298, 829, 065

The changes in amounts and classes of bonds on deposit to secure circulation on dates named are shown in the appended table:

Class.	Oct. 31, 1899.	Mar. 13, 1900.	Oct. 31, 1900.
Loan of 1908-1918, 3 per cent.....	\$49, 825, 160	\$56, 164, 820	\$7, 756, 580
Funded loan of 1907, 4 per cent.....	128, 822, 050	130, 302, 250	13, 544, 100
Loan of 1925, 4 per cent.....	18, 242, 750	14, 697, 850	7, 503, 350
Loan of 1904, 5 per cent.....	14, 665, 600	21, 996, 350	1, 293, 000
Funded loan of 1891, 2 per cent.....	20, 907, 600	20, 490, 150	1, 019, 950
Consols of 1930, 2 per cent.....			270, 006, 600
Total.....	232, 463, 160	243, 651, 420	301, 123, 580

INSOLVENT NATIONAL BANKS.

A brief review of the results of administration of insolvent national banks is herewith submitted.

The first failure in the national banking system was that of the First National Bank of Attica, N. Y., with a capital of \$50,000, which was placed in the hands of a receiver April 14, 1865. Under his administration the creditors received \$89,472, representing 63.57 per cent on deposits amounting to \$140,750.

From the year 1863 to the year 1873, inclusive, a period of ten years, there were 34 national banks which closed their doors, representing in capital \$8,211,100 and \$18,915,571 of deposits. These banks were placed in the hands of receivers, as provided by law, and the records show as a result of collections of assets that \$14,772,530, or an average of 78.10 per cent, was paid to the creditors.

From the year 1873 to the year 1883, another decade, there were 55 failures of national banks, having an aggregate capital of \$11,762,800 and deposits amounting to \$24,676,244. The amount paid to creditors was \$19,204,181, or 77.82 per cent.

For the next period of ten years, from the close of the year 1883 to 1893, not including 1893, the year of the notable panic, there were 92 banks which failed, representing in capital \$13,057,000 and \$47,554,014 in deposits. The creditors of these banks received \$35,911,392, or an average of 75.52 per cent.

For the year 1893, the "panic year," 69 banks closed their doors and were placed in the hands of receivers, representing \$11,520,000 of capital and \$21,356,957 of deposits. The amount paid to creditors was \$15,944,243, or 74.65 per cent.

The total number of banks which suspended during the year 1893 was 155, with the capital stock of \$29,725,000. Of this number, 86, with a capital stock of \$18,205,000, placed themselves in a solvent condition and resumed business.

Taking into account the previous nine years, together with the year 1893, making the third decade, the number of insolvent national banks was 161, representing in capital \$24,577,000 and \$68,910,971 in deposits. Of the latter amount, \$51,855,635 was paid to creditors, being an average of 75.25 per cent.

From the close of the year 1893 to October 31, 1900, inclusive, 143 insolvent national banks have been placed in the hands of receivers, with a capital stock of \$20,926,520 and deposits of \$63,683,350. At the latter date creditors had been paid \$46,364,824, being an average of 72.80 per cent.

From the date of the adoption of the national banking act to October 31, 1900, 393 banks have been placed in the hands of receivers. Under the supervision of this office, which is charged with the liquidation of insolvent national banks, the number of receiverships has been reduced from 393 to 113. The amount of capital represented in the total number of failed banks from the year 1863 to November 1, 1900, is \$65,477,420. The total amount of liabilities has been \$176,186,136, of which \$132,197,170 has been paid, being an average of 75.03 per cent.

At the date of the last annual report of this Bureau the number of national banks remaining in the hands of receivers was 135. At the date of this report there remain under the supervision of this office 63 active receiverships and 50 in an inactive condition, being a total of 113. Since the beginning of the system the affairs of 280 insolvent national banks have been finally closed. Included in this latter number are 17 banks which were restored to solvency and resumed business after their liabilities to creditors had been liquidated wholly or in part through the agency of a receiver. The claims against the trusts finally liquidated amounted to \$78,924,698, on which dividends were paid aggregating \$58,640,483, or 74.30 per cent, and including offsets and loans paid, 80.05 per cent. The collections from assets and assessments on shareholders amounted to \$67,952,189 and \$9,443,691, respectively. It is found to have required, on an average, 8.81 per cent of the total collections for receivers' salaries, legal and other expenses incident to liquidation. Of the banks finally closed 81 paid claims in full, including interest dividends of 100 per cent or less; 19 paid claims in full only; 42 paid 75 + per cent, but less than 100 per cent; 60 paid 50 + per cent, but less than 75 per cent; 59 paid less than 50 per cent, and 3 paid no dividends.

There have been finally liquidated during the past year 28 insolvent national banks.

The following table shows the number of insolvent national banks which were finally closed during the year ended October 31, 1900, with their capital stock, liabilities, liabilities paid, and the percentage of liabilities paid to total liabilities. The liabilities paid include those that were retired by offset, or settled from the proceeds of collaterals

held as security for claims, and also those upon which pro rata dividends have been paid:

Title and location of bank.	Capital stock.	Liabilities.	Liabilities paid.	Per cent- age of liabilities paid.
First National Bank, Arkansas City, Kans.	\$100,000	\$4,850	\$4,850	100.00
First National Bank, Benton Harbor, Mich.	50,000	107,540	112,077	104.22
Broadway National Bank, Boston, Mass.	200,000	2,233,467	2,248,423	100.67
Chemical National Bank, Chicago, Ill.	1,000,000	1,864,962	1,946,956	104.35
First National Bank, Clearfield, Pa.	100,000	163,181	165,329	101.32
Ninth National Bank, Dallas, Tex.	300,000	239,965	180,073	75.04
Marine National Bank, Duluth, Minn.	200,000	246,758	181,617	73.60
Kittitas Valley National Bank, Ellensburg, Wash.	50,000	144,009	97,185	67.48
Merchants' National Bank, Great Falls, Mont.	100,000	238,667	151,475	63.47
Northwestern National Bank, Great Falls, Mont.	250,000	977,099	1,040,088	106.44
Indianapolis National Bank, Indianapolis, Ind.	300,000	1,747,058	1,313,393	75.18
Columbia National Bank, Minneapolis, Minn.	200,000	271,949	274,099	100.71
Mutual National Bank, New Orleans, La.	200,000	293,184	270,651	92.31
North Platte National Bank, North Platte, Nebr.	75,000	137,387	119,043	86.65
First National Bank, Olympia, Wash.	100,000	153,414	146,513	95.50
National Bank of Paola, Kans.	50,000	13,158	13,222	100.49
First National Bank, Palatka, Fla.	150,000	338,998	199,599	58.88
First National Bank, Sheffield, Ala.	100,000	233,958	104,688	44.74
First National Bank, Spokane, Wash.	250,000	376,524	203,083	53.94
Citizens' National Bank, Spokane, Wash.	150,000	401,386	159,456	39.72
Citizens' National Bank, San Angelo, Tex.	100,000	66,070	60,188	91.10
California National Bank, San Diego, Cal.	500,000	1,145,844	586,959	51.22
Dakota National Bank, Sioux Falls, S. Dak.	50,000	247,696	209,540	84.60
Columbia National Bank, Tacoma, Wash.	350,000	258,138	188,763	73.12
Tacoma National Bank, Tacoma, Wash.	200,000	307,667	146,092	47.48
Vincennes National Bank, Vincennes, Ind.	100,000	246,568	217,325	88.14
First National Bank, Wellington, Kans.	50,000	71,247	58,688	82.37
Sumner National Bank, Wellington, Kans.	100,000	84,685	72,532	85.65
Total.....	5,375,000	12,615,429	10,471,906	83.00

From the following recapitulation of the results of the liquidation of insolvent national banks by decades it will be seen that the percentage paid to creditors during the several periods has not materially varied, the average being about 75 cents on the dollar:

Years.	Number of banks.	Capital.	Liabilities.	Liabilities paid.	Percent- age to creditors.
1863 to 1873.....	34	\$8,211,100	\$18,915,571	\$14,772,530	78.10
1873 to 1883.....	55	11,762,800	24,676,244	19,204,181	77.82
1883 to 1893.....	161	24,577,000	68,910,971	51,855,635	75.25
1893 to 1900.....	143	20,926,520	63,683,350	46,364,824	72.80
Aggregate	393	65,477,420	176,186,136	132,197,170	75.03

The decrease in the percentage for the period from 1893 to 1900 is due to the fact that a number of the banks which failed during that time are only partially liquidated, and have assets on hand which will, when collected, materially augment the payment to creditors, and will probably increase them to the average of 75.25 per cent paid during the decade ended December 31, 1893.

STATE BANKS, ETC.

Under the provisions of section 2 of the war-revenue law of 1898, imposing a tax of \$50 on banks with capital of \$25,000 or less and \$2 on each additional \$1,000 in excess of \$25,000 (the surplus fund to be included in estimating the amount of capital), the Commissioner of Internal Revenue collected taxes from 13,325 banks and bankers dur-

ing the year ended June 30, 1900. Deducting from the number of banks which are subject to this tax the national banking associations in operation, there remain 9,692 incorporated and private banks, exclusive of savings banks without capital, which are exempted from this duty.

By law it is the duty of the Comptroller to obtain and publish in his annual report to Congress information respecting the condition of banks, banking institutions, and savings banks organized under authority of the States and Territories, the returns to be obtained from State officials having supervision thereof or from such other authentic sources as may be available. While provision is made by a majority of the States of the Union for supervision of incorporated banks and banking institutions, but few require reports from private banks and bankers or exercise any supervision thereover. It has been the custom of the Bureau for a number of years past to classify the returns from banks and banking institutions as follows: State banks (banks of discount and deposit), loan and trust companies, mutual savings institutions (those without capital stock), stock savings banks, and private banks. From a careful examination of the records it would appear that about 90 per cent of the banks of the first two classes submit reports either to State authorities or directly to this office. Of the mutual savings banks all report through official sources, except those located in the States of Delaware and Maryland. There seems to exist a disinclination on the part of private banks and bankers to furnish the Bureau information with respect to their condition, and as a result only about 20 to 25 per cent respond favorably to requests for statements. The total returns indicate, however, that banks reporting represent practically 83 per cent of the banking capital of the country.

A serious defect in the returns received from official sources is found in the lack of uniformity in date of submission of statements to the various State officers. This, however, has been remedied, to a large extent, as a result of correspondence during the past two years between this office and officers charged with the supervision of State banks, the attention of the latter having been called to the desirability of uniformity in date and character of returns. In a number of States in which laws exist fixing exact dates upon which banks shall report, the suggestion of the Comptroller of the desirability of an amendment has met with courteous consideration and with assurances that efforts will be made to obtain legislation which will enable State officials to secure reports from banks subject to their supervision at discretionary dates. The reports submitted in 1899 and 1900, with very few exceptions, are for the close of the fiscal year ended with June 30.

Returns from commercial banks classed as State banks are from official sources except from those located in Delaware, South Carolina, Alabama, Arkansas, Tennessee, Idaho, Nevada, and Oregon.

The resources of the reporting State banks (4,369) have increased during the past year from \$1,636,032,662 to \$1,759,835,802. The capital of these banks amounts to \$237,004,340, surplus and undivided profits \$129,855,738, individual deposits \$1,266,735,282. Consolidating returns from all banks incorporated under State authority and private banks, it is observed that reports have been received with respect to the condition of 6,650 banks and bankers, with resources

aggregating \$5,841,658,820. The combined capital amounts to \$403,192,214, surplus and profits \$490,654,957, deposits \$4,780,893,692.

Uniting the returns from the banks hereinbefore referred to with those of the 3,732 national banks reporting on the same date, it is found that information with respect to 10,382 banks has been received. The combined loans aggregate \$5,657,687,020; United States bonds, \$535,129,251; other stocks, bonds, and investments, \$1,963,252,230; cash in bank, \$749,939,932, of which latter amount \$369,925,866 consists of gold and gold certificates, \$72,368,746 silver coin and silver certificates, \$206,685,963 legal tenders and United States certificates of deposit. The balance of the cash held includes specie and other cash not classified, in State and private banks. The total capital reported is seen to be \$1,024,728,675; surplus and profits, \$882,202,792; deposits, \$7,331,553,249. In the following table the principal items of resources and liabilities of banks other than national, from 1895 to 1900, inclusive, are shown:

Items.	1895.	1896.	1897.	1898.	1899.	1900.
Loans	\$2,417,468,494	\$2,279,515,283	\$2,231,013,262	\$2,480,874,360	\$2,659,940,630	\$3,013,449,827
Bonds	1,375,026,025	1,210,827,389	1,248,150,146	1,304,890,322	1,527,595,160	1,723,830,351
Cash	227,743,303	169,198,601	193,094,029	194,913,450	210,884,047	220,667,109
Capital	422,052,618	400,831,399	380,090,778	370,073,788	368,746,648	403,192,214
Surplus and undivided profits ..	370,397,003	362,602,702	382,436,990	399,706,497	418,798,087	490,654,957
Deposits	3,185,245,810	3,276,710,916	3,324,254,807	3,664,797,296	4,246,500,852	4,780,893,692
Resources	4,138,990,529	4,200,124,955	4,258,677,065	4,631,328,357	5,196,177,381	5,841,658,820

The consolidated statement of all reporting banks on or about June 30, 1900, is given herewith:

	3,732 national banks.	6,650 other banks.	10,382 banks.
Loans	\$2,644,237,193	\$3,013,449,827	\$5,657,687,020
United States bonds	417,667,435	117,461,816	535,129,251
Other bonds	356,883,695	1,606,368,535	1,963,252,230
Cash	529,272,623	220,667,109	749,939,932
Capital	621,536,461	403,192,214	1,024,728,675
Surplus and profits	391,547,835	490,654,957	882,202,792
Deposits	2,550,659,557	4,780,893,692	7,331,553,249
Total resources	4,944,165,624	5,841,658,820	10,785,824,444

LOAN AND TRUST COMPANIES AND PRIVATE BANKS.

Returns from official and unofficial sources have been received relative to the condition of 290 loan and trust companies, with resources aggregating \$1,330,160,343. The capital stock of these companies aggregates \$126,930,845, surplus and undivided profits \$148,389,339, and individual deposits \$1,028,232,407. In 1899 reports were received from but 260 loan and trust companies, with resources aggregating \$1,071,525,994 and deposits of \$835,499,064. This indicates an increase during the year of \$258,634,349 in total resources and \$192,733,343 in deposits.

The number of private banks reporting is 989, as against 756 in 1899, and is the largest number submitting statements since 1895. The resources of these banks aggregate \$126,789,041, capital \$19,364,735, and individual deposits \$96,206,049.

SAVINGS BANKS.

In the appendix to this report will be found tables showing in detail the resources and liabilities of mutual and stock savings banks and the aggregate of both classes in each State, taken from returns obtained at the date nearest to the close of the fiscal year ended June 30, 1900. The returns show the condition of the 1,002 savings banks, of which 652 are mutuals, the latter being without capital stock and conducted by trustees for the benefit of depositors. The stock savings banks number 350. Both depositors and stockholders share in the profits of institutions of the latter character. With the exception of 1 bank located in West Virginia, 4 in Ohio, 5 in Indiana, and 1 in Wisconsin the mutual savings institutions are to be found in the New England and Eastern States. The aggregate resources of banks of this class amount to \$2,336,460,239, represented in the main by loans aggregating \$1,167,785,000 and stocks, bonds, etc., to the amount of \$1,202,471,000. The deposits aggregate \$2,134,471,130, the number of depositors, 5,370,109, and the average deposit \$397.40. The total resources of the stock savings banks is shown to amount to \$288,431,395; their savings deposits aggregate \$250,299,719; the number of depositors, 527,982, and the average deposit \$474.07. A consolidated statement gives the aggregate resources of both classes of banks as \$2,624,873,634; savings deposits, \$2,384,770,849; number of depositors, 5,898,091. The average deposit is shown to be \$404.33. In the table appearing on page 559 is shown the growth of savings banks as indicated by the number of depositors, volume of deposits, and average account. In this table are included returns from a number of commercial banks located in Illinois which maintain savings departments, in consequence of which there is an apparent discrepancy between the table and the abstract of the savings-bank reports before referred to in this report. Comparing the number of depositors and amount of deposits as shown by the returns in 1900 with those of 1899, there is seen to have been an increase in depositors of 419,265, and in deposits of \$219,180,931. The average deposit has increased from \$392.13 to \$401.10. The table in which the foregoing returns appear contains similar information with respect to the savings banks in operation in the country in the years 1820, 1825, 1830, 1835, 1840, 1845 to 1900. Conditions in the financial world which have resulted in a reduction of the rates of interest on loans and discounts have had their effect on the earning capacity of savings institutions, as indicated by the rates of interest allowed on depositors' accounts. Within recent years the average rate paid by savings banks exceeded 4 per cent, whereas from information contained in the following table it is seen to be the exception when 4 per cent is paid and with a number of banks the rate varies from a minimum of $2\frac{1}{4}$ to 3 per cent, although it would appear that the average rate lies between $\frac{3}{4}$ and $3\frac{1}{4}$ per cent. The table referred to is as follows:

AVERAGE RATE OF INTEREST PAID DEPOSITORS IN SAVINGS BANKS.

State.	Rate.	State.	Rate.
	<i>Per cent.</i>		<i>Per cent.</i>
Maine <i>a</i>	3½	District of Columbia: <i>c</i>	
New Hampshire <i>a</i>	3½	3 paid.....	3
Vermont: <i>a</i>		1 paid.....	2½
8 paid.....	4	Maryland <i>b</i>	3, 3½, and 4
3 paid.....	3½	North Carolina <i>c</i> , 4 paid.....	4
20 paid.....	3½	South Carolina: <i>c</i>	
2 paid.....	3½	4 paid.....	4
7 paid.....	3	4 paid.....	3
Massachusetts: <i>a</i>		1 paid.....	2.90
144 paid.....	4	Florida <i>c</i>	3
2 paid.....	4½ to 1½	Louisiana <i>c</i>	3
38 paid.....	3 to 3½	Texas <i>c</i>	4
1 paid.....	1½	Tennessee: <i>c</i>	
Rhode Island <i>a</i>	4	2 paid.....	4
Connecticut: <i>b</i>		4 paid.....	3
74 paid.....	4	1 paid.....	2½
9 paid.....	3½	Ohio: <i>c</i>	
3 paid.....	3½	1 paid.....	4½
2 paid.....	None.	6 paid.....	4
New York <i>b</i>	3½ and 4	Indiana: <i>a</i>	
New Jersey <i>b</i>	3	1 paid.....	3
Pennsylvania: <i>c</i>		1 paid.....	5
7 paid.....	3	3 paid.....	4
1 paid.....	3½	Minnesota <i>a</i>	3 +
1 paid.....	3½	Utah <i>c</i>	4
Delaware <i>c</i>	4		

a Official.*b* Official, 1899.*c* Unofficial.

The industry and thrift of those engaged in gainful occupations are most forcefully illustrated in the volume of the savings deposited with building and loan associations and savings banks of the country. In the May, 1894, number of a bulletin issued from the Department of Labor appeared the results of a very painstaking investigation of the laws and rules governing, methods of operating, condition of, and statistics relative to, building and loan associations in the United States, as shown by statements made in 1893. At that time there were in operation 5,838 associations, the shareholders numbering 1,745,725, the amount of stock paid up and dues paid in aggregating \$403,778,844, and the total assets of the associations \$528,852,885.

From the report of the secretary of the United States League of Building and Loan Associations made at the annual meeting held at Indianapolis in July last it appears that there are at present (1900) in operation 5,485 building and loan associations with a membership (shareholders) of 1,512,685 and total assets of \$581,866,170. The table following contains the details of the returns by States.

It is evident from the limited returns at command that the percentage of apparent profit derived by patrons of building and loan associations is greater than the rates of interest allowed to depositors in savings banks.

Having reference to the returns received by this office relative to savings banks, it is observed that the total number of depositors in such institutions and shareholders in building and loan associations aggregate approximately 7,619,768 and that they have an average credit of slightly less than \$398. From the preliminary returns which give the population of the country, including Hawaii, as 76,259,220, it appears that one person in every ten is interested as a shareholder in a building and loan association or as a depositor in a savings bank.

The table hereinbefore referred to with respect to building and loan associations is as follows:

States.	Number of associations.	Total membership.	Total assets.
Pennsylvania	1, 174	281, 456	\$112, 120, 436
Ohio	773	287, 477	102, 409, 699
Illinois	599	100, 000	54, 104, 602
New Jersey	335	99, 160	46, 100, 000
New York	299	89, 409	37, 253, 725
Indiana	424	109, 043	31, 435, 587
Massachusetts	125	68, 349	26, 744, 647
California	151	37, 780	20, 285, 454
Missouri	191	38, 000	13, 835, 817
Michigan	72	32, 775	10, 159, 562
Iowa	79	23, 000	5, 723, 799
Connecticut	15	12, 773	3, 774, 526
Wisconsin	52	13, 450	3, 582, 922
Kansas	46	12, 000	2, 880, 764
Nebraska	60	13, 813	3, 332, 781
Maine	32	8, 155	2, 975, 716
Tennessee	26	4, 795	2, 874, 097
Minnesota	46	7, 500	2, 848, 179
New Hampshire	17	4, 950	1, 921, 927
North Dakota	7	1, 000	364, 130
Other States	4, 523	1, 244, 885	484, 728, 370
	962	267, 800	97, 137, 800
Total	5, 485	1, 512, 685	581, 866, 170

The inauguration of the school savings bank system took place in France in 1834. The system was adopted in the United States in 1885 in the school of Long Island City, New York, by School Commissioner J. H. Thiry. In a report issued by Mr. Thiry in March last, the occasion of the fifteenth anniversary of the introduction of the system in the United States, he states that the school bank system is in operation in 97 cities of 15 States. The number of registered pupils in these schools is 179,630, of whom 52,694 are depositors. From the beginning of the system to January 1, 1900, there was deposited in these banks a total of \$806,015.97; amount withdrawn, \$525,209.77, leaving the balance due \$280,806.20, an average of about \$5.34. The general extension of this system throughout the country would unquestionably result in an early inculcation, in the minds of the young, of knowledge of practical business methods and of the value of habits of economy.

No late official statistics are at command with respect to foreign savings banks in all countries in which institutions of that character exist. A recent article by Mr. C. A. Conant, a leading economist, presents information with respect to savings institutions in the United Kingdom and Russia for 1900; Italy for 1899; France, Belgium, and Prussia for 1898, and Austria-Hungary for 1896. The amount of deposits, number of depositors, and average deposit in savings institutions in those countries are set forth in the following table:

Country.	Deposits.	Depositors.	Average deposit.
Prussia	\$1,255, 000, 000	8, 049, 599	\$155. 91
United Kingdom	916, 836, 845	9, 648, 165	95. 03
France	825, 000, 000	9, 964, 678	82. 79
Austria-Hungary	650, 000, 000	2, 948, 261	220. 47
Russia	320, 000, 000	3, 172, 858	100. 85
Belgium	116, 000, 000	1, 519, 251	76. 36
Italy	394, 000, 000	5, 212, 110	75. 59
Total	4, 476, 859, 331	40, 514, 922	110. 41

BANKING POWER OF THE WORLD.

In banking power the United States leads all nations. In his Dictionary of Statistics, edition of 1898, Mr. M. G. Mulhall states that the banking power of the world in 1890 amounted to 3,197,000,000 pounds sterling. The accompanying table contains in a condensed form this statement of the aggregate banking power of the United Kingdom, Europe (exclusive of the United Kingdom), Australia, Canada, Cape Colony, Argentina, Uruguay, and the United States for 1890, in which is also incorporated similar information with respect to the joint stock and private banks and savings banks of the United Kingdom for 1900 (shown by reports published in the London Economist and in the Statistical Abstract of the United Kingdom), the banks of the United States for the same year from reports made to this bureau, to the latter being appended an estimate of the banking power of nonreporting banks.

The increase in the banking power of Europe (exclusive of the United Kingdom) and other foreign countries mentioned is assumed to have been in the same proportion as in the United Kingdom, namely, 28.8 per cent. This percentage of increase has been used in calculating the present banking power of the countries relative to which no official data are at command. Including the estimate of the banking power of nonreporting banks it is observed that there has been an increase in the United States during the past decade from 1,030,000,000 to 2,578,000,000 pounds sterling, or 150.3 per cent.

In estimating the banking power Mr. Mulhall includes capital, reserve (surplus profits) issues, deposits and accounts current (individual and bank deposits). The table referred to is as follows:

Countries.	Year.		Increase.
	1890 (in mil- lions).	1900 (in mil- lions).	
United Kingdom.....	£910	£1,172	} 28.8
Europe, all other	1,037	1,336	
Australia.....	220	283	
Canada.....			
Cape Colony.....			
Argentina.....	1,030	{ a 2,203 b 375 }	150.3
Uruguay.....			
United States.....	3,197	5,369	67.9
Total			

a From reports to the Comptroller of the Currency.

b Estimated for nonreporting banks.

In the following table is exhibited in detail the composition of the banking power of the United States for each class of banks as shown by reports to this office at the close of the year ended June 30, 1900:

Banks.	Capital.	Surplus, etc.	Deposits, etc.	Circulation.	Total.
National banks	\$621,536,461	\$391,547,835	\$3,621,541,835	\$265,356,112	\$4,899,982,243
State banks	237,004,340	129,855,738	1,371,654,702	.....	1,738,514,780
Loan and trust companies	126,930,845	148,389,339	1,031,932,536	.....	1,307,252,720
Private banks	19,364,735	5,611,125	97,720,936	.....	122,696,796
Total	1,004,836,381	675,404,037	6,122,850,009	265,356,112	8,068,446,539
Savings banks	19,892,294	206,798,755	2,390,180,116	.....	2,616,871,165
Grand total	1,024,728,675	882,202,792	8,513,030,125	265,356,112	10,685,317,704

FOREIGN BANKS.

There will be found in the appendix of this report tables exhibiting in detail the resources and liabilities of the joint stock and private banks of the United Kingdom and colonial and foreign banks with London offices, as shown by statements published in December, 1899, and June, 1900, appearing in the *London Economist*. There also appears a table taken from the July, 1900, number of the *Bulletin de Statistique* relative to specie, circulation, deposits and accounts current, and rates of discount for the first quarter of 1900, of the principal European banks of issue. Summaries of the reports of condition of the chartered banks of the Dominion of Canada, of date September 30, and the Australian banks, of date June 30, are also given.

In conclusion, it is with pleasure that the Comptroller commends the associates of his office for the faithful and efficient service rendered the Government by them. For the many extra hours of labor rendered necessary by the increasing work of the Bureau, which additional time many of them have willingly devoted to the public service without additional compensation, they deserve a full measure of public gratitude. In connection with the recognition of the work of the entire corps of employees, the Comptroller desires to publicly commend the services of Mr. T. P. Kane, Deputy Comptroller; Messrs. A. D. Lynch and George T. May, in charge of the work connected with insolvent banks; Messrs. G. S. Anthony, W. J. Fowler, W. W. Eldridge, E. E. Schreiner, and T. O. Ebaugh, in charge of divisions; Mr. W. D. Swan, bond clerk; Mr. J. Y. Paige, chief clerk, and Mr. B. F. Blye, secretary.

CHARLES G. DAWES,
Comptroller of the Currency.

TO THE SPEAKER OF THE HOUSE OF REPRESENTATIVES.

APPENDIX.

TREASURY DEPARTMENT,
OFFICE OF THE COMPTROLLER OF THE CURRENCY,
Washington, D. C., August 10, 1900.

SIR: The national banking act makes it the duty of the Comptroller of the Currency to make a statement in his annual report to Congress as to the resources and liabilities of the banking systems of the United States other than national, and it seems desirable that I incorporate, if possible, in my next annual report information as to the existing banking institutions of the Philippine Islands, including such financial statements of their condition as it is possible to obtain from them. In my last report to Congress I republished extracts from the report of Mr. Edward W. Harden, special commissioner of the United States, who was sent by the Treasury Department to make a report upon the industrial financial condition of the Philippines.

Had I any appropriation available for the purpose I would not hesitate to make an independent investigation, but as I have not, the purpose of this letter is to ascertain whether or not it is possible for you legally and consistently with the interests of your own Department to detail some one of your present force in the Philippines, who would be competent therefor, to obtain statements of the condition of all the different banking institutions in the islands, and as complete a statement as possible of the laws under which such institutions have been incorporated or now exercise their power. It would be especially desirable in this connection to have an exact statement relative to any privileges of currency issue which are possessed by any of these banks.

In view of the general interest manifested in the financial conditions in the Philippines and the large and general circulation of the reports of the Comptroller of the Currency among the business men of the country, it would seem appropriate that such information gathered by your representatives be used therein. It is understood, of course, that any matter furnished will be printed as originating from your Department. If it is possible for you in any way to extend to this office such service and courtesy, I should be greatly obliged.

Respectfully,

CHARLES G. DAWES,
Comptroller.

Hon. ELIHU ROOT,
Secretary of War, Washington, D. C.

Complying with the above request, the following cablegram was sent by Lieut. Col. C. R. Edwards, U. S. A., chief of the insular division

of the War Department, to the military governor of the Philippine Islands on August 17, 1900:

“MACARTHUR, *Manila*:

“Comptroller Currency desires detailed statement September 1, showing condition three Manila banks and Monte de Piedad, with collateral information regarding their business. Get all the information you can concerning laws and regulations with regard to currency issues three banks. Forward complete statement of assets and liabilities, with comparison business 1898, 1899. Secretary of War directs must have the information not later than November 1. Comptroller’s letter, Government regulations, with suggestions for future examination banks, will be forwarded immediately.

“EDWARDS.”

UNITED STATES MILITARY GOVERNMENT OF THE
PHILIPPINE ARCHIPELAGO AND ISLAND OF GUAM,
OFFICE OF THE TREASURER,
Manila, P. I., September 17, 1900.

SIR: In compliance with instructions of the 18th of August last, copy of which is appended, marked “A,” I have the honor to make the following report on the Hongkong and Shanghai Bank, and the Chartered Bank, Manila, collateral information, and currency.

A copy of the cablegram and of the order of the military governor was sent to each bank, with a request for the statements and information called for.

* * * * *

Both banks received authority to submit the statements, and on the 14th and 15th they were placed in my hands. These statements accompany and are marked “Exhibit B” (Hongkong) and “Exhibit C” (Chartered).

* * * * *

A great need exists for a bank or agency that will supply money in sufficient quantities to satisfy the demand, and not have silver at a fictitious value all the time.

Mexican dollars are higher here than anywhere else in the world, uniformly about 3 per cent higher than in Hongkong. The banks have permission to import “clean Mexican dollars,” which term is misleading. Mexican dollars in Hongkong are of two values, but the distinction is not between “clean” and “marked” Mexicans, but between “clean Mexicans No. 1 and No. 2,” and all other Mexicans, clean or chipped No. 1. No. 2 are heavier in weight and fineness than those of more recent coinage, and command in Hongkong 2 per cent higher price. All Mexicans circulate here for the same, hence the light weight are imported and the heavy are exported.

Bank statements for August 31, 1900, show nearly two million Mexican dollars on the way to Manila.

The privilege accorded the banks of importing clean Mexican dollars has placed the supply of money for these islands in their hands, and, as above mentioned, there has been a scarcity all the time and Mexicans have had a value much above the bullion in them. The new light-weight Mexican dollar, the Hongkong dollar, and the British dollar all have about the same amount of silver and circulate for the same in Hongkong. Only the first is allowed to enter Manila.

There is no legal standard of value here. The practical standard is the fictitious and changing value of the Mexican and Spanish-Filipino dollar, based not only on bullion value, but a limited and insufficient supply.

There is need of a bank or agency that will accept United States Government checks at their face value; the usefulness of those checks is much impaired by being discounted, and they are especially useful for transferring funds where transportation is so uncertain and unreliable for transporting coin. Neither bank will accept Government checks at face value.

UNITED STATES CURRENCY.

So long as the United States dollar was worth more than two Mexicans at the banks they were accepted freely at that rate by the trade, but so soon, early in July, as the banks placed the rate at 1.98, trouble commenced. It became impracticable to accept United States currency at the custom-house and for other dues, because the rate might change from the time of receipt to the time of deposit in the Treasury, and hopeless confusion would result.

(United States currency and Mexican currency are kept as separate deposits with the banks.)

The governor-general then ordered that the rate for receiving United States currency and Mexican should be 1 to 2. This corrected the difficulties above mentioned, but did not correct the trouble commercially. Merchants who had not objected to accepting United States currency at 2 to 1 when it was worth more, decidedly objected to accepting it at that rate when the bank rate fell below, and in small purchases and with the natives it was becoming discredited entirely—many only allowing 1.80 for it. They did not understand why, if it could drop to 1.98, it could not drop lower still, even to 1 for 1.

The military governor then authorized the banks to receive for the Treasury all United States currency offered at 2 for 1, and this has maintained the rate at 2 for all domestic purposes, and has been rapidly accumulating a United States currency balance at a cost of 2 Mexicans for 1 United States dollar.

Should the entire Mexican balance be converted into United States currency at one operation, the charge would be 2.03 Mexicans for 1 United States dollar. This rate was given by both banks when their buying rate was 1.98.

As soon as the military governor had made the arrangements with the banks to accept all United States currency at the 2 for 1 rate, they declined to supply the pay department, quartermaster's department, and the subsistence department with United States currency for New York telegraphic transfers, as had been done before; certainly for paying balances due in New York and London, etc., the placing of funds in New York free of cost is advantageous and must be in demand.

The departments are, I understand, bringing out their money instead of depending on the banks; in all probability the banks will soon be very willing to pay out United States currency for N. Y. T. T. dollar for dollar.

THE CURRENCY OF THE ISLANDS.

Normally the exports have exceeded the imports by about 20 per cent, but in spite of that fact the islands grew poorer and poorer. The cash capital was cut in two when the basis became silver in place of gold.

The true yearly cash balance between the Philippines and the rest of the world has been against the islands. The balance of trade being more than offset by the earnings of foreign capital and brains, which earnings mostly went abroad, and by exploitation of others, between 150 and 200 millions of foreign capital is invested in the Philippines and earns at least 10 per cent, a large part of which earnings goes abroad.

The carrying trade, both foreign and domestic, is almost entirely by foreign capital. The Philippines exchange raw material, which foreign capital and brains gather, prepare for market, transport, and exchange for finished products.

Since American possession the imports through the customs-house have amounted to 31 millions Mexican. To this add 5 millions estimated imports that have been brought in on transports, making a total of 36 millions. The exports have been 25 millions, a difference of 11 millions to be paid by the islands.

During the same period (exclusive of islands funds) 30 millions United States currency, or 60 millions Mexican, has been disbursed by United States disbursing officers. These funds consisted of \$8,500,000 gold, \$4,500,000 United States currency, and the balance, \$17,000,000, United States currency, or \$34,000,000 Mexican, of checks, drafts, and telegraphic transfers on New York and San Francisco.

The 11 millions balance of trade was paid out of this last item, leaving 23 millions. Out of this was paid interest on foreign capital due abroad, funds sent home by United States soldiers and others, and purchases of Mexican silver in San Francisco and transportation expenses.

The \$8,500,000 gold has practically all disappeared, at least 3 millions gold having been exported to purchase Mexicans, and the remainder has been smuggled out or is hoarded.

Of the \$4,500,000 United States currency a part has been exported, but the greater part is probably in the islands; in the banks, in the hands of disbursing officers, and in limited circulation.

The excess of importation of Mexican silver over exportation is about 13 millions; this added to the 30 millions currency in the islands when the Americans came, and the 4 millions United States currency, equivalent to 8 millions Mexican, gives as the volume of money in circulation at the present time 30, 13, and 8=51 millions; of this amount about 15 millions in Spanish-Filipino pesos, medio pesos, pesetas, and media pesetas, and 2½ millions Spanish-Filipino paper money.

There is a great scarcity of all kinds of money, but especially of fractional currency, and a much larger amount of paper money could be used to advantage.

There is no standard of value, although silver is the basis. The amount of pure metal in the Mexican dollars differs, and the Spanish-Filipino peso has 8 per cent less pure metal in it than the light-weight Mexican dollar. All circulate here for more than their bullion value and no distinction is made between them.

THE EFFECTS ON TRADE OF THE MEXICAN-DOLLAR CURRENCY.

Export trade.—When silver was falling in value the Mexican dollar was a source of great profit to the capitalistic producer at the expense of the laborer. With the gold proceeds from the sale of his produce

he bought Mexicans, with which he paid his laborers, and as silver fell he bought more and more silver dollars for a given amount of gold, but paid out the same number of silver dollars as before. Wages are slow to respond to depreciation of money.

The cost of exchange of gold into silver falls on the products, and hence on the islands. It is a useless additional expense which, like the expense due to antiquated machinery and methods, falls on the producer, and like them should be eliminated. It is an unnecessary "lock" in the stream of commerce.

Middlemen may profit by a silver currency, but neither the original producer nor the final consumer.

Imports.—The consumer must pay for the exchange of gold into silver, and, in addition, for a certain percentage added to the price by merchants to insure them against the fluctuation of silver. They pay in gold, and must cover themselves against loss by selling at a greater price than the true exchange value of the two metals. It is an unnecessary expense and risk incurred in getting goods from the producer to the consumer, which does not better the middleman and is paid for by the consumer.

If silver is to be the basis of currency, a standard dollar must be provided and supplied in ample quantity. Fractional currency must be supplied and a sound paper money provided for. In other words, a new currency must be issued.

If, however, United States currency is to be the currency of the islands existing contracts need not be disturbed; the fifteen millions, more or less, of insular currency can be given a fixed value, viz, one United States dollar equivalent to two insular pesos, and Mexican and other foreign silver can be received at its bullion value.

The present situation, a double currency, has nothing to recommend it; the two currencies will not pull together.

Inclosed are letters received from leading merchants and business men and from heads of departments in reply to inquiries for collateral information on the banks and banking and the currency, as called for in cablegram.

Respectfully submitted.

C. F. PARKER,

First Lieutenant, Second U. S. Artillery.

THE SECRETARY OF THE MILITARY GOVERNOR IN THE PHILIPPINES.

[Copy of letter from Mr. D. Bruce-Webster, agent of the Chartered Bank of India, Australia, and China, addressed to Lieut. Col. C. R. Edwards, Chief of the Division of Customs and Insular Affairs, War Department.]

THE RALEIGH,

Washington, D. C., October 24, 1900.

DEAR COLONEL EDWARDS: On the subject of the currency of the Philippine Islands you asked me for a few notes.

You are aware that the Spanish-Philippine gold coins have passed out of use during recent years, owing to their intrinsic value outgrowing that of the silver coins, as the commercial value of the latter declined in sympathy with the price of silver bullion. The coins chiefly met with now are:

(a) Spanish Filipino silver peso.

- (b) Mexican dollar.
- (c) Filipino silver half dollar (debased).
- (d) Filipino silver peseta of 20/100 dollar (debased).
- (e) Filipino silver half peseta of 10/100 dollar (debased).
- (f) Filipino copper cuartos and centavos.

(a) This class of coin has been exported in some quantities for surreptitious introduction into Spain.

(b) The Mexican dollar passes freely in all commercial transactions and is practically the present standard of value.

(c, d, e) Spanish Filipino subsidiary silver coins, and although from 10 to 20 per cent debased, pass current freely as value for 50, 20, and 10 cents Mexican, respectively.

(f) The copper coins are to a large extent dilapidated pieces of metal, on many of which it is difficult to discern any image or superscription, and although intended to represent cuartos and centavos a customer has in most cases to accept the ruling of the Chinese or Filipino small dealers as to which they really are. The following were the relative fixed values, viz: 20 cuartos = 1 real (or $12\frac{1}{2}$ cents); 8 reals, or 100 centavos = \$1, peso, or duro.

Many foreign copper coins of neighboring countries are found in circulation, and the copper 1-cent coin of the United States is now largely used in Manila, and although a much smaller piece of metal, passes freely as 2 cents local money, supplying as it does a deficiency of small change.

The gold coins of the United States, the currency notes of the United States, and the United States silver dollars are all met with in the occupied places, and have generally passed current in the cities since the American occupation at the rate of two local dollars for one dollar of the United States.

I am of the opinion that while the American gold standard might not take long to be found suitable for trade purposes on a large scale in Manila, it would have a very disturbing effect generally throughout the islands, and be regarded as a hardship by the provincial and wage-earning classes until the conditions of trade alter, so as to permit the payment of an equal number of American dollars for the local dollars now earned. The change would be violent, and the conditions are not ripe for it.

The establishment of the American gold standard as the only legal currency of the islands would doubtless facilitate the adjustment of Government departmental accounts between Manila and Washington, and afford American merchants an easy basis of calculation; but these points do not appear to me essential or so difficult to overcome as to warrant a disturbance of trade conditions in the islands.

The question of expediency is, I presume, not one that will materially influence the United States Government in making a premature change in the whole nature of the currency.

Assuming that a change from the present mixed currency is desirable, viewed from all points of interest, and that it should take a form similar to existing conditions, I am of opinion that the free coinage of silver at the Manila mint into a distinctly Philippine peso of the same intrinsic value as the Mexican dollar would least disturb trade conditions. The British dollar coined at the Bombay mint from silver imported for that purpose and the extent of all requirements has ful-

filled its purpose in keeping up a supply of currency for the colonies of the Straits Settlements and Hongkong, rendered necessary by the discontinuance of coining the Japanese silver yen and the growing scarcity of Mexican dollars. It is also finding its way into parts of China, filling the gaps caused by the disappearance of the yen and the scarcity of Mexican dollars. These coins are accepted by the Chinese for their known intrinsic value, knowing that only for its intrinsic worth is money a measure of values.

A Philippine peso of equal value would have the advantage of finding a market in China when its merits became known, and would be a medium of exchange for the adjustment of trade balances when a plethora of currency existed in the islands.

It appears to be considered desirable in official circles that the currency of the United States should be maintained at a high valuation, measured in the local currency of the islands, and this could be maintained by the facilities afforded for free coinage of the local peso whenever any scarcity arose which tended to reduce the value of the American coin so measured.

Hitherto the trade of the islands has shown an excess of exports over imports, which has been adjusted by the introduction of Mexican and coinage of Spanish Filipino currency. I surmise the balance of trade will for some time be in favor of the Philippines, though perhaps in the earlier stages, after a state of peace, the introduction of machinery, etc., will minimize this, but, assuming my inference will be realized, there will be less occasion for the export of the currency and a more probable need of the import of silver for coinage purposes. The latter process will be a more reliable source of adjustment than the existing uncertainty of promptly obtaining supplies of Mexican dollars.

Should it be decided to issue a coin of slightly less intrinsic value than the Mexican, the export of such coin would be less probable, its value as a commercial commodity being less, unless the Government adopt a fixed ratio between such coin and United States currency, a point upon the wisdom of which I do not feel called upon to express an opinion.

The conversion of the Japanese currency from a silver to a gold basis is worthy of consideration, and it might be feasible to issue Philippine gold peso coins of half the value of the United States gold coins, of five, ten, and twenty dollars. Such coin would, however, be even more liable to export for melting purposes than the Japanese yen, while the balance of trade is so much more in favor of the Philippines than is the case with Japan.

Assuming that an estimate of 35,000,000 pesos is sufficient for the trade of the Philippines now and insufficient for a largely increased trade in prospect, the question would arise whether the United States Government would be willing to see its gold withdrawn to supply the deficiency of gold pesos caused by export.

In conclusion, I would say that in my opinion—

(1) The present standard of value (the equivalent of the Mexican dollar) should be maintained by a silver peso, which would leave prices undisturbed.

(2) By adopting the American standard, values would require to be adjusted and instead of prices being nominally halved they would practically be doubled.

(3) The silver peso should bear the imprint of the Government's authority, and so carry with it a good political influence. "Render to Cæsar the things that are Cæsar's," etc.

(4) The proposition of such a coin appears to admit of the least opposition from trade interests in the Philippines and from political interests in the United States.

(5) As a charge of 1 per cent for mintage is made by the Bombay mint, it is conceivable that the mint at Manila would be to some fair extent self-supporting if a similar charge were made.

Much has been said and written against the action of the banks in Manila in converting the gold coin brought to it into local Philippine currency. It has not been understood, seemingly, that the legal tender in the islands has not been changed by the transfer of ownership, and that, so far as the banks are concerned and others interested in large money transactions, the United States money can not legally be tendered by them in settlement of accounts, and must therefore be treated as bullion and be liable to fluctuating local prices as such. For this reason it is an error of sentiment to think that the local price of United States currency indicates or affects its popularity, measured in sentiment, but merely its utility, measured in the local standard of value, the peso. The banks have been accused of unduly depressing the price by those who have not apparently been familiar with the governing principles; and it has been said that this was done about the time and in anticipation of pay day. Those who may have entertained that view must have done so without due thought, and I may say that during my experience no instance of such a thing occurred in the Chartered Bank. It should be obvious, also, that as money takes time to circulate the greater portion remains in circulation and reaches the banks in an even flow in sympathy with the tide of circulation. These matters are, I know, fully understood by you and by other officials in high places here, but I think it not unadvisable to touch upon them as I have done.

Very respectfully,

G. BRUCE-WEBSTER.

P. S.—The present currency scheme in British India has not proved altogether a success (Rs. 15=£1), as, although it has kept exchange fairly steady, the gold has not been in demand as a circulating medium in the interior, and the circulation practically remains the silver rupee.

J. B.-W.

[Memorandum for the Secretary of War. Currency and exchange in the Philippines, by A. M. Townsend, of the Hongkong and Shanghai Banking Corporation.]

NEW YORK, *October 31, 1900.*

The established currency in the Philippines for all mercantile and financial business when the United States took possession was the Mexican silver dollar. Silver being the currency of Hongkong, China, and the Straits Settlements, it is the natural currency of the Philippines, and is acceptable to the natives and foreign firms established there.

Since the American occupation a large amount of American gold dollars have been introduced into the islands, chiefly for army purposes, and I understand that the military authorities have recently

suggested that the American gold dollar be adopted as the regular currency of the islands. I presume the considerations leading to this suggestion are desired for the simplification of Government accounts, desire to avoid complications of a fluctuating exchange, and an idea that recent rise in the value of the Mexican dollar (due to a corresponding rise in silver and possibly accentuated by a shortage in the local supply) was occasioned by a conspiracy among the bankers.

Regarding the above, I would say that banking operations are conducted on small margins. Anyone can test this by trying to do similar business on their own account. The Hongkong and Shanghai Bank has always endeavored to accommodate and facilitate the business of the United States officials, and its exchange charges are not arbitrary, but follow values. I do not think that the adoption of the United States gold dollar would do away with a fluctuating exchange or the influence of the condition of the local supply. The English sovereign fluctuates in value in America and Australia according to the laws of demand and supply and according to the cost of transportation. The same would apply to the Philippines, and I do not think, for these reasons, that the parity of exchange could be maintained. I therefore do not believe that the adoption of the gold standard would accomplish the object sought. On the other hand, I believe it would be directly opposed to the native and commercial interests of the islands, which I understand are the chief concern of the United States Government. In support of this I would quote from Secretary Root's speech of the 24th of October, in which he mentions the following instructions as having been given to the present Philippine civil commissioners:

"In all forms of government and administrative provisions which they are authorized to prescribe the commission should bear in mind that the government that they are establishing is designed not for our satisfaction or for the expression of our theoretical views, but for the happiness, peace, and prosperity of the Philippine people, and the measures adopted should be made to conform to their customs, their habits, and even their prejudices to the fullest extent consistent with the accomplishment of the indispensable requisites of just and effective government."

Among Eastern nations Japan has recently adopted a gold standard, but it is to be noted that it is on the 50-cent basis, and the result of the change is not altogether satisfactory, the question of keeping up the supply of gold causing some anxiety. The halting attempt also in British India to establish a gold currency has not proved a success, silver continuing the money of the country. Mexico, on the other hand, shows increased prosperity and wealth and attributes the same to the advantages of the silver currency. The wealth of the country depends more on its products than on its cash balances, and the best method of any country paying its debts, either of commerce or those due on state account, is by its exports.

The chief object to be sought, therefore, is the improvement and development of trade, and this object, in my opinion, will be best attained by not disturbing the existing system of currency. I have no doubt but that the ideal currency of the whole world is gold, but that can only be looked for when the present supply of gold is very largely increased. To attempt to spread the use of gold over a larger territory than the supply justifies would lead to financial disturbances, distrust, and disaster.

It was only the increase in the supply of gold from the Transvaal and the Yukon that enabled the late increase in gold-using territory to be established.

In the above remarks I have endeavored to show that it is expedient and conducive to the commercial interests of the Philippines that the currency should continue on a silver basis. I will now refer to the method by which it might be so continued.

The Mexican dollar has been the coin chiefly used in the Philippines and in China. It weighs 415 to 418 grains and is 898 to 900 fine, and costs one-half of 1 per cent for coinage.

It was used because it was the cheapest available coin.

Of late years, owing to the increasing wealth of Mexico, the export of Mexican dollars having decreased the supply for the Orient has been uncertain and insufficient and there was always the objection that the coins were badly and unevenly made. These considerations led to the introduction of the British dollar of the same professed weight and fineness as the Mexican, viz, 416 grains weight and 900 fine, coined at the Bombay mint, at a cost of 1 per cent. Although this coin is at a disadvantage as compared with the Mexican dollar, by reason of its higher cost, yet, being obtainable as required and of reliable make, it has quickly made its way and is now the chief coin used in the Straits, Hongkong, and the south of China. Of late it has circulated also in the north of China.

This coin would be suitable also for use in the Philippines, as it would go alongside of the Mexican dollar at par; but, as the islands are under the American flag, it would seem more suitable that this Government should coin a special dollar, of similar weight and fineness as the Mexican and British dollar, obtainable as required for currency in the Philippines. Such a coinage could, of course, in no wise affect the question of the gold standard in the United States, and would seem a legitimate way of supporting the silver industry of the country.

Many years ago an American trade dollar was coined with a view of supplying the Orient with American silver, but a mistake was made in making it weigh 420 grains, 1 per cent more than the Mexican dollar. It therefore cost 1 per cent more, besides its higher cost in coinage, whereas it would only pass in China at the same value as the Mexican dollar. It was, therefore, a failure, except for the melting pot. What remained of this coinage had to be redeemed by the United States at a considerable loss to the Government.

If it had been made to weigh 416 grains it would have replaced the Mexican dollar, made the coinage of the British dollar unnecessary, and by this time become the coin of the Orient.

This emphasizes a point that I would make, viz, that all currency matters are most important and require delicate handling, and it is therefore most desirable that no changes should be made in the Philippine currency without such changes being fully considered and approved by the Government at Washington.

Regarding the Government accounts, if a silver currency was continued, I would suggest that they could be simplified to a large extent by having a rate of exchange fixed to cover such disbursements as the pay of officials and soldiers, and many other such matters that could be made the subject of special contract. The payee might be given the option of drawing the money either in gold dollars in America or in silver dollars at the rate named in the Philippines. But I do not suppose that such a plan would cover all Government transactions.

[Letter of Gen. A. E. Bates, Paymaster-General, U. S. A., addressed to the Secretary of War, relative to currency in the Philippines.]

WAR DEPARTMENT, PAYMASTER-GENERAL'S OFFICE,
Washington, October 17, 1900.

The SECRETARY OF WAR.

SIR: The currency in the Philippines, which has been the subject of so much correspondence between the authorities in the islands and the War Department, is still a potent agency of disturbance, and it seems necessary to do something, if possible, to change the condition so as to enable us to transact our governmental business with that possession with more exactitude and less expense to the United States, and at the same time relieve the officers, soldiers, and employees of the Government from the losses they are now subjected to on account of the fluctuating value of the currency in use there.

Colonel Edwards, of the insular division of the War Department, has prepared a very careful résumé of the history of our business experience in that dependency since our occupation of the islands in 1898, including the correspondence on the subject, which is submitted herewith, giving a detailed account of the difficulties encountered and the suggestions of officers and civilians for their removal. None of these suggestions have seemed to meet the exigencies of the occasion, and after a careful review of the statements I have the honor to submit the following for your consideration:

It is apparent that the difficulty is natural and one which must necessarily arise when a general government whose business is transacted on a stable gold basis extends its sovereignty to and attempts to transact business with a possession whose currency has no legal status and where the commercial business is transacted on the basis of the fluctuating value of the Mexican dollar. The conditions would be difficult if the Philippines were supplied with a legal silver currency, for in that case we would have to deal with the fluctuations of the world's value of silver; but in addition to the fluctuation in the value of the Mexican dollar, owing to the changes in value of silver, there arises another and greater fluctuation from the fact that there is a limited amount of this currency and the demand for it changes with the conditions in those countries where it is the means of exchange in all commercial transactions—that is to say, the Mexican dollar has an intrinsic value varying with the price of silver in the great silver marts of the world, London and New York, and a commercial value governed by the law of supply and demand.

This is illustrated in our experience during the past two years in the Philippines, where at one time a United States gold dollar was worth \$2.11 Mexican, and at another time the same dollar was worth but \$1.96 Mexican, a fluctuation of 15 cents, whereas the extreme limit of fluctuation in the value of silver would not have changed the value of the Mexican dollar more than \$0.058. The result is confusion. When the Government contracts for the purchase of a commodity not delivered on the day of contract the price it must pay is uncertain, and when it pays its Army or its employees in United States currency, as it does, neither officer, soldier, nor workman knows what is the purchasing power of his money until he has converted it into "Mexicans."

There are two ways of overcoming this difficulty: First, the United States might make the currency of this country the legal currency of

the archipelago, and require all business in which the Government is a party to be transacted on such basis; second, it might go into the market and buy as much Mexican money (dollars) as was necessary and use them. This latter is the method employed by private parties doing business in such a country. The objection to the first plan is that it would inaugurate at once an entire change in the methods of business, and by changing to a gold basis without time for preparation would throw the business of the islands into a state of the greatest confusion, cause great and unnecessary loss, with the consequent want and distress among the natives, thus creating a corresponding antagonism to the United States. The second plan is objectionable mainly on account of the great expense to the Government and the power it gives the banks to manipulate the price of Mexicans to their own advantage.

It would seem necessary, therefore, that we should adopt some measure which would alleviate the present situation and which at the same time would prepare the way for the final adoption of the currency of the United States as the legal currency of the islands. Various suggestions have been made by officers and bankers to remove the difficulty, and some of the suggestions are worthy of great consideration.

Major McClure suggests that the chief paymaster be furnished with half a million Mexican dollars, bought in the United States or in the cheapest market where they are to be had, which he should be authorized to exchange with the Army or Government employees for gold currency at the cost price of the dollar. This would act as a relief for the people as long as the purchase price of the Mexican was less than the local price in Manila; but should the United States Government make such a purchase and, having this amount of Mexican silver on hand in Manila, there should be such a depreciation of value in the Mexicans that they could be bought cheaper in the local market, neither officer, soldier, nor employee would buy his silver from the paymaster, but from the banks where he could obtain it more advantageously, and ultimately the Government would be obliged to dispose of it at the market rate, and sustain whatever loss might come from the transaction.

General Otis and the treasurer of the public funds (Major Kilbourne, U. S. A.) report that "an attempt to make the revenues (island revenues) payable in gold would result in financial disturbance, with widespread indignation and resistance, for the native would not comprehend any argument in its favor, but would look upon it as an additional tyrannical act of the United States." General Otis also objects to requiring the treasurer to convert his collections into their equivalent value in gold and to keep his accounts in this manner, the present method being to receive and pay out all money on the basis of the Mexican dollar. He adds: "A change from this method of procedure would result in such grave consequences that unless future and positive instructions to make such a change are given by the War Department the course hitherto pursued will be continued for the present at least."

According to the testimony of the prominent merchants, bankers, and others before the Philippine Commissioners in 1899 the consensus of opinion was that the currency of the islands would better remain silver on the basis of the Mexican dollar. I would invite the attention of the honorable Secretary, in this connection, to the fact that these

gentlemen were all more or less expert in the value of currency, and in their dealings with the uneducated natives would have a greater advantage for profit than they would have if their dealings were based on a less fluctuating means of exchange, and the value of their evidence and opinions should be judged accordingly.

The consul at Manila, in answer to a letter addressed him by the honorable Secretary of State, suggests "that by making a gold dollar the equal of two Philippine dollars a steady rate of exchange would be accomplished." Of this it need only be said that the history of the attempt to use two metals at a ratio fixed by law in the United States has proved that he is mistaken, and the rate of exchange will always be fixed by the relative value of the metals and the state of trade.

It should be borne in mind that the difficulties in connection with the confused state of the currency in the Philippines arise in adjusting and auditing the accounts of the collecting and disbursing officers in the islands by the Auditor in Washington, where all accounts are required to be stated in terms of United States currency. The insular government has no difficulty as long as they receive and pay out the money of the islands at its nominal value. There is no difficulty with the departments of the Army as long as, like the Pay Department, they confine their transactions exclusively to the United States currency. The trouble arises when it is necessary to use money for the purchase of supplies or the payment of native labor, and with the individuals who receive their pay in gold and are obliged to convert it into the currency of the country.

The banks, taking advantage of their position, will not open accounts with customers on a gold basis, so that those who have received gold from the United States and wish to deposit it in a bank are obliged to accept a credit with the bank expressed in silver at the current rate of the day, and in turn, if they desire to draw gold from the bank, they are obliged to buy it back at the rate then current, thus making every depositor in a bank a speculator in the value of Mexicans to the extent of their deposit. In case the deposit is public money, such as a company fund or money belonging to a hospital, or any fund for which an officer may be responsible and which he has no convenience for guarding or safe-keeping, the officer becomes personally responsible for the loss, if such there be, while the money is lying in the bank for safe-keeping. Could a depositor, by depositing gold in the bank, be able to draw gold out again, he could control his losses and confine them to the amount he was obliged to use for current expenses, and whatever balance remained to him at any time he could withdraw in gold without loss.

The points brought to your attention, and for which a remedy is asked of the War Department, are, first, the establishment of a regular and invariable rate of exchange between United States currency and Philippine money or Mexican dollars, which will enable disbursing officers in the Philippines to exchange their gold for currency of the country and pay it out, stating their accounts in terms of United States currency, without loss to themselves or the Government; second, to issue such orders or take such action as will enable the servants of the Government to exchange the gold they receive in pay for its full equivalent in the currency of the country.

In my judgment the first requirement can not be fulfilled. The rate of exchange will be fixed by local conditions and natural laws which the

Government must meet as a private individual would be obliged to do. At the present time a rate of exchange is fixed arbitrarily by the commanding-general at the rate of two Mexican dollars for \$1 in gold, but this is operative only by the consent of the banks and will not last should the scarcity of Mexican dollars become such that the banks can not afford to take them at the arbitrarily fixed value. Where Mexican dollars are necessary for the proper transaction of Government business, they must be bought at the market rate and the loss charged to Government account. If, by a combination, the banks of Manila raised the price of Mexicans to such a point that it would be economy to do so, we should send to Hongkong or Shanghai and make the purchase there if they can be obtained enough cheaper to pay for the expense.

All Government and insular accounts should be kept on a gold basis, as prescribed in general order published by the War Department, April 10, 1899.

Money received from customs taxes, postal revenues, etc., should be received as at present and the daily receipts converted into its equivalent in gold, and at some time in the future, the date of which should be announced a long time in advance, all payments to the island government should be in United States currency or its equivalent at the time of payment.

As soon as authority can be had from Congress, the mint in Manila should be opened for the free coinage of silver and a Philippine currency coined on the basis of a Philippine dollar of the weight and fineness of a Mexican dollar, with a subsidiary coinage of half dollars, quarters, dimes, and 5-cent pieces, together with copper pieces of pennies and half pennies. This subsidiary coinage should be debased enough to prevent it from being melted or sent out of the country. Our own mints should also be permitted to coin similar dollars for export to the Orient—not legal tender. This Philippine currency should not be given a legal-tender value, but be allowed to circulate on its intrinsic value, and as such be receivable for customs taxes, etc., as Mexicans are at present. This would remove the possibility of a speculative corner in the currency of the islands, make the currency of the country uniform, gratify the pride of the natives, and tend to cultivate among them a national spirit, and ultimately a feeling of gratitude toward this country.

In regard to the second difficulty, I am unable to see how the Department can do anything to relieve what is undoubtedly often a hardship on the army employed there. The civil employees should be paid in Mexicans, which should be bought for the purpose until the new coinage can be obtained.

In an interview with a representative of the Chartered Bank of India, Australia, and China, I have been informed that they had made arrangements to open gold accounts with officers on account of public funds more than a year ago, and in fact had opened such an account with Major Devol on account of some quartermaster funds which he had in his possession. On this account the Major made one deposit and in due time checked out the amount deposited and the account was closed. The objection the bank makes to opening such accounts with individuals and others is that they can not employ gold so deposited in their business, but are obliged to store and hold it until it is withdrawn by the parties depositing. Thus the bank is obliged

to run a separate branch at considerable expense and trouble from which they can derive no profit.

After some conversation and explanation of the embarrassment to officers, especially of being obliged to retain in their personal possession the money necessary for their current expenses, he concluded that if the different departments in making purchases by contract would follow the example of the Subsistence Department and require the bids to be specified in terms of United States currency, that it might give them an opportunity to use the gold accumulating from the private deposits with their customers, the contractors, and justify them in opening such accounts. He promised to communicate at once with the directors in London and try to perfect the arrangement for this much-needed banking facility.

Whether this scheme succeeds or not, I think there is no doubt that the purchasing officers there will be relieved of some of their embarrassment if they are directed to state in all their advertisements that payment will be made in United States currency or by drafts on the assistant treasurer in New York, or its equivalent in Mexican on the date of delivery. I am informed by this same gentleman, Mr. Bruce Webster, that the system of free exchange on New York, introduced by the Paymaster-General in September, 1899, was a great relief to the banks, greatly facilitating their business transactions with this country. He expressed great surprise to learn that for the past three months, during his absence from Manila, all receipts from this source has ceased.

Very respectfully,

A. E. BATES,
Paymaster-General, U. S. A.

HEADQUARTERS DIVISION OF THE PHILIPPINES,
OFFICE OF THE CHIEF COMMISSARY,
Manila, P. I., August 24, 1900.

SIR: Replying to your communication of August 23, I have to say that I have found it impossible to do any business with the banks of this city, owing to the fact that they were unwilling to handle United States currency or Treasury checks in any form without charging a discount.

I am unable to furnish you the data asked for in questions 1 to 5, as the records of this office in my possession only extend back to January, 1900, since which time, however, the answer to these questions would be "None."

Respectfully,

C. A. WOODRUFF,
Col. and Asst. Commissary-General of Subsistence, U. S. A.,
Chief Commissary.

First Lieut. C. F. PARKER,
Second U. S. Artillery, Treasurer Philippine Archipelago,
Manila, P. I.

HEADQUARTERS DIVISION OF THE PHILIPPINES,
OFFICE OF THE CHIEF PAYMASTER,
Manila, P. I., September 6, 1900.

SIR:

* * * * *

I am not familiar with the business methods of the banks in Manila. The money received from them is in exchange for credits cabled them in New York. After receiving the money from them I cable the Paymaster-General, asking that the amount be credited the Manila Bank with their correspondent in New York, giving name of bank. The amount is then placed and I notified. No charge for exchange has been made. I have received no money from the banks since July 1.

Respectfully,

A. S. TOWAR,
Lieut. Col., Deputy Paymaster-General, U. S. A.,
Chief Paymaster.

First Lieut. C. F. PARKER,
Second U. S. Artillery, Treasurer Philippine Archipelago,
Manila, P. I.

Statement showing amount of money brought into the Division of the Philippines by the Pay Department, United States Army, from the occupancy of the islands by the United States to September 1, 1900.

Gold	\$8, 330, 500. 00
Silver.....	938, 065. 00
Currency	3, 670, 000. 00
Total	12, 938, 565. 00

Statement showing amount of money received from the banks at Manila during the same period in exchange for credits given by cable in New York.

Gold	\$1, 130, 520. 00
Silver.....	435, 807. 00
Currency	1, 038, 673. 00
Total	2, 605, 000. 00

The average monthly disbursements since the army has been at its present strength in the islands is \$1,379,900.

Amounts received from individuals in exchange for drafts on the assistant treasurers United States, New York and San Francisco, from occupancy of islands to June 30, 1900, \$2,982,050.43.

Amount received from this source for months of July and August, 1900, can not yet be stated, but is estimated at \$223,000.

Amount disbursed since occupancy of the islands to July 1, 1900, is \$20,490,083.49.

UNITED STATES CUSTOM-HOUSE,
Manila, P. I.

*Importation of currency by Hongkong and Shanghai Bank and Chartered Bank from
August 13, 1898, to August 21, 1900. Port of Manila, P. I.*

[Items marked *a* are gold or United States currency (Mexican value).]

Hongkong and Shanghai Bank.		Chartered Bank.	
Date.	Valuation in Mexican currency.	Date.	Valuation in Mexican currency.
1898.		1898.	
Aug. 28.....	\$99,900	Aug. 31.....	\$300,000
Aug. 31.....	100,000	Sept. 19.....	100,000
Sept. 15.....	100,000	Oct. 8.....	167,000
Nov. 11.....	100,000	Oct. 10.....	225,000
Nov. 19.....	246,000	Oct. 21.....	50,000
Nov. 26.....	50,000	Nov. 11.....	50,000
Dec. 6.....	176,000	Nov. 19.....	219,000
Dec. 8.....	250,000	Nov. 26.....	250,000
Dec. 21.....	250,000	Dec. 6.....	168,000
		Dec. 8.....	77,000
Total for 1898.....	1,371,900	Total for 1898.....	1,606,000
1899.		1899.	
Jan. 16.....	75,000	Feb. 13.....	217,500
Feb. 4.....	4,000		
Feb. 25.....	8,000		
Mar. 2.....	10,640		
Mar. 2.....	2,000		
Mar. 28.....	25,000		
June 2.....	9,000		
June 7.....	17,500		
June 15.....	25,000		
June 24.....	40,870		
June 26.....	50,000		
July 5.....	2,000		
July 3.....	50,000		
July 21.....	300,000		
July 26.....	58,000		
July 31.....	150,000		
Aug. 7.....	8,000		
Aug. 14.....	50,000		
Aug. 14.....	100,000		
Aug. 24.....	100,000		
Aug. 24.....	50,000		
Aug. 28.....	100,000		
Sept. 1.....	100,000		
Sept. 8.....	2,000	Sept. 8.....	200,000
Sept. 8.....	7,000	Oct. 11.....	50,000
Sept. 8.....	158,000	Oct. 31.....	200,000
Sept. 11.....	60,000	Nov. 13.....	197,000
Sept. 14.....	100,000	Nov. 22.....	300,000
Sept. 18.....	76,000	Dec. 8.....	91,000
Sept. 22.....	112,000		
Sept. 27.....	15,000		
Sept. 30.....	<i>a</i> 100,000		
Oct. 11.....	35,000		
Oct. 9.....	136,000		
Oct. 16.....	131,000		
Dec. 11.....	7,000		
Dec. 12.....	27,000		
Total for 1899.....	2,301,010	Total for 1899.....	1,255,500
1900.		1900.	
Jan. 2.....	33,000	Jan. 5.....	20,000
Jan. 2.....	40,000	Feb. 13.....	17,000
Jan. 8.....	50,000	Mar. 6.....	200,000
Jan. 8.....	42,000	Apr. 6.....	50,000
Jan. 16.....	450,000	Apr. 23.....	258,800
Jan. 22.....	<i>a</i> 12,114	May 12.....	170,000
Jan. 24.....	14,000		
Feb. 19.....	4,000		
Feb. 27.....	59,000		
Mar. 19.....	1,100		
Mar. 26.....	75,000		
Apr. 2.....	<i>a</i> 17,000		
Apr. 2.....	15,760		
Apr. 2.....	33,000		
Apr. 5.....	650,100		
Apr. 6.....	6,600		

LXII REPORT OF THE COMPTROLLER OF THE CURRENCY.

Importation of currency by Hongkong and Shanghai Bank and Chartered Bank from August 13, 1898, to August 21, 1900. Port of Manila, P. I.—Continued.

[Items marked *a* are gold or United States currency (Mexican value).]

Honkong and Shanghai Bank.		Chartered Bank.	
Date.	Valuation in Mexican currency.	Date.	Valuation in Mexican currency.
1900.			
Apr. 17	\$89,600		
Apr. 23	136,000		
Apr. 27	191,000		
May 7	156,000		
May 10	83,000		
May 14	72,000		
May 22	84,500		
May 24	161,246		
June 1	32,650	June 15	\$189,500
June 11	57,800	June 22	40,000
June 15	111,000	June 23	119,500
June 21	175,000	July 21	204,000
June 23	<i>a</i> 18,494	July 25	138,500
June 22	170,000	Aug. 7	295,500
June 25	25,000	Aug. 13	91,950
July 2	380		
July 2	100,000		
July 16	25,000		
July 19	224,617		
July 21	52,000		
July 27	86,800		
July 30	3,448		
Aug. 4	31,800		
Aug. 21	270,000		
Total for 1900	3,860,009	Total	1,794,750
Grand total	7,532,919	Grand total	4,656,250

UNITED STATES CUSTOM-HOUSE, MANILA, P. I.

Exportation of currency by Hongkong and Shanghai Bank and Chartered Bank, from August 13, 1898, to August 21, 1900, Manila, P. I.

Hongkong and Shanghai Bank.		Chartered bank.	
Date.	Valuation in Mexican currency.	Date.	Valuation in Mexican currency.
1898.			
Sept. 6 (silver bars)	\$275,000	Sept. 28	<i>a</i> \$188,000
Sept. 6	<i>a</i> 100,000	Nov. 5	<i>a</i> 460,000
Oct. 1	<i>a</i> 360,000	Nov. 5	18,000
Dec. 12	216,000	Dec. 24	<i>a</i> 710,250
1899.			
Jan. 11	112,000	Jan. 28	<i>a</i> 200,000
Jan. 28	50,000	Feb. 4	<i>a</i> 100,000
Feb. 8	<i>a</i> 6,000	Feb. 15 (United States silver)	<i>a</i> 120,000
Feb. 8	<i>a</i> 67,000	Mar. 29	<i>a</i> 100,000
Feb. 17	<i>a</i> 60,000	April 12 (United States silver)	<i>a</i> 72,000
Mar. 1	<i>a</i> 60,900	May 1	<i>a</i> 150,000
Mar. 9	<i>a</i> 61,200	June 24	<i>a</i> 300,000
Mar. 25	<i>a</i> 142,800	June 24 (Government notes)	<i>a</i> 284,000
Apr. 24	<i>a</i> 268,400	Aug. 3	<i>a</i> 200,000
May 9	22,000	Nov. 20	<i>a</i> 160,000
May 24	<i>a</i> 80,000	Dec. 15	6,257
June 21	40,000	Dec. 29	<i>a</i> 11,000
June 24	6,000	May 15 (gold bars)	<i>a</i> 5,000
July 1	<i>a</i> 80,000		
July 24	<i>a</i> 160,000		
July 24	<i>a</i> 80,000		
Aug. 12	<i>a</i> 120,000		
Aug. 31	<i>a</i> 90,000		
Aug. 31 (United States silver)	<i>a</i> 100,000		
Aug. 31	<i>a</i> 100,000		
Sept. 2	8,500		
Sept. 14	<i>a</i> 220,000		
Sept. 23	12,000		

REPORT OF THE COMPTROLLER OF THE CURRENCY. LXIII

Exportation of currency by Hongkong and Shanghai Bank and Chartered Bank, from August 13, 1898, to August 21, 1900, Manila, P. I.—Continued.

[Items marked *a* are gold or United States currency (Mexican value).]

Hongkong and Shanghai Bank.		Chartered Bank.	
Date.	Valuation in Mexican currency.	Date.	Valuation in Mexican currency.
1899.			
Nov. 4.....	\$200,000		
Nov. 9.....	100,000		
Nov. 12.....	100,000		
Nov. 25.....	150,000		
Dec. 5.....	200,000		
Dec. 20.....	200,000		
1900.			
Jan. 29.....	<i>a</i> 10,000		
Feb. 23.....	<i>a</i> 6,000		
Mar. 24.....	24,000		
Mar. 16.....	<i>a</i> 4,000		
Apr. 9.....	12,000		
July 30.....	<i>a</i> 30,000		
July 20.....	200,000		
July 23.....	100,000		
Aug. 3.....	200,000		
Total.....	4,434,700	Total.....	\$3,089,757

NOTE.—The foregoing report represents importations and exportations of gold, American silver, local or Mexican currency, and silver bars stated in their respective values in Mexican currency—i. e., the classification is given in all cases where the importation consisted of other than Mexican or local currency, but the valuation of such importations is stated in Mexican currency at the rate of 2 for 1.

Respectfully submitted.

W. F. SPURGIN,
Lieutenant-Colonel, Sixteenth U. S. Infantry,
Collector of Customs of the Islands and of the Chief Port.
 UNITED STATES CUSTOM-HOUSE,
Manila, P. I., August 30, 1900.

UNITED STATES CUSTOM-HOUSE,
Manila, P. I., August 29, 1900.

Imports and exports, Manila, P. I., exclusive of gold and silver coin.

	Imports.		Exports.	
	Value.	Duty.	Value.	Duty.
Year 1898, from August 20.....	\$5,380,603	\$777,904	\$5,165,356	\$167,688
Year 1899.....	17,456,123	3,364,090	9,701,145	374,807
Year 1900, to July 1.....	7,993,591	2,345,287	10,320,302	280,008
	30,830,320	6,487,281	25,186,803	822,498

All amounts in United States currency.
 Respectfully submitted.

W. F. SPURGIN,
Lieutenant-Colonel Sixteenth U. S. Infantry,
Collector of Customs of the Islands and of the Chief Port.

[Copy of letter from Macleod & Co.]

MANILA, *September 10, 1900.*

SIR: We regret that we have been unable to reply to your favor of the 27th ultimo until now, and we hope that you will pardon our non-acknowledgment of your letter.

Our knowledge of currency questions is simply that of merchants, and the banks operating here must have a much fuller knowledge than we of what is the best medium for currency. We can only reply to your queries in very general terms, as follows:

Mexican currency.—This would be as suitable as any other silver currency, if the supply of Mexican dollars were not affected by the balance of trade in Mexico. As things are, these dollars often cost much more than their intrinsic value.

The gain or loss of exchange of Mexican dollars falls naturally on the inhabitants, native or foreign, of the islands. While bankers and traders may suffer at times from fluctuations in value, it may be taken that the produce of the islands pays ultimately for all losses on currency manipulations.

For payment of exports and imports the Mexican dollar forms the chief medium. It is the real currency of the islands, as the amount of Spanish-Philippine dollars, etc., and American coin in circulation forms a very small proportion of the specie required to finance the trade of the country.

Needs of currency.—Our idea is that whatever tends to insure a permanency of value of currency, as compared with that of gold-using countries, will best suit the needs of the islands. We think that the present arbitrarily appointed idea of standard—2 local dollars to 1 United States dollar—might be taken as a basis, least liable to cause dislocation of interests here, and that a currency similar to that of Japan might be established; that is, a dollar of a value of 50 cents United States currency might be issued. It should preferably be in Government paper, similar to greenbacks, backed by an ample gold reserve in the Treasury. We should suggest that gold coin be issued in the smallest possible quantities, so as to prevent speculation in specie, and that notes from \$1 up take the place of coin. Smaller currency could, of course, be made up with any suitable metal, giving preference to the form of subsidiary coin now in use.

Weight and fineness of coin.—The weight and fineness of the coins now in use are well known. If a new silver dollar were introduced here, we should suggest making it exactly equal in value to the British dollar in use in the neighboring colonies. This would put a stop to local exchange difficulties, even while it left the question of gold exchange more or less in the present state.

Balance of trade.—This is steadily in favor of the islands, but its effect here hitherto has been neutralized by the continual remitting of money to Spain and elsewhere. With a strong administration, and with public confidence in investments here, it may be supposed that the proceeds of the produce of the islands will remain and be invested here; and even that money will begin to come here from abroad for investment instead of the reverse operation taking place. However, we think that the value of exports will always exceed that of imports, and that the tendency will always be toward increased currency wants.

Given confidence of outsiders in Philippine investments, very large sums will be required to finance the new enterprises which will start throughout the islands.

We are, sir, your obedient servants,

MACLEOD & Co.

First Lieut. C. F. PARKER,

Treasurer of the Philippine Archipelago, Manila.

[Copy of letter from Smith, Bell & Co.]

MANILA, *September 4, 1900.*

SIR: We have now the pleasure of replying to your letter of the 27th ultimo. The currency of the islands consists of Mexican dollar and Spanish subsidiary coins, 50, 20, and 10 cent pieces, also copper coins (4=5 cents). Exports are paid for in Mexican dollars, and as the value of these varies according to the fluctuations of silver the lower the price of silver the more dollars the producer receives for all produce sold to gold-standard countries. If exchange with these countries rises, the producer gets fewer dollars for his produce.

In the same way with imports from gold-standard countries, the lower the exchange the more dollars the consumer has to pay for his purchases.

There is always a large demand for small change, and for some time past there has been a scarcity; in some cases a premium has been obtainable for 20-cent pieces and copper coins.

There is no standard value of money, the value of the Mexican dollar fluctuating with the exchange, or, in other words, with the value of silver in London and New York. The balance of trade at present is in favor of exports, but we are unable to say how it is used.

We consider that it would be most injurious to these islands to establish a gold currency here, as has been suggested in some quarters, for the reason that the agriculturist would then only receive half the number of dollars for his produce, while the natural tendency would be for wages to increase and cost of his requirements to rise, until what was previously purchasable with a silver dollar would sooner or later require a gold dollar; that is to say, he would receive half for his produce and pay double for labor, etc.

There was a great outcry in the newspapers about the depreciation of the American gold dollar when the price of silver advanced at the beginning of this month. There was no depreciation at all, but fewer Mexican dollars and cents were obtainable for a given amount of gold owing to the rise in price of silver. Changing American gold for Mexican silver is subject to the same fluctuations as changing American gold for beef, the fluctuations occurring according to the relative abundance or scarcity of these articles.

We are, sir, your obedient servants,

SMITH, BELL & Co.

Lieut. C. F. PARKER,

Treasurer of the Philippine Archipelago, Manila.

AGENCY OF THE CANADIAN BANK OF COMMERCE,
New York, September 5, 1900.

DEAR SIR: In answer to your recent request that the agent of the Chartered Bank of India, Australia, and China, Manila, furnish you with a statement of assets and liabilities on the 1st September last, the London office of the Chartered Bank have asked us to inform you that it is impossible for them to submit a statement of the assets and liabilities of the Manila agency alone, as owing to the character of their business, with many branches spread out all through the East, such a statement would be misleading, and the only manner in which an estimate of their position can be arrived at is from an inspection of their annual balance sheet, and further by reviewing the statements of the bank which have been submitted to the shareholders of the bank annually over a course of years.

In this connection, therefore, we beg to inclose statements of their accounts as issued to their shareholders for five years past, and in addition forward a copy of their charter and deed of settlement.

The capital of the bank is nearly all held in London where the head and general management is established, and we have pleasure in stating that the institution enjoys in London and in the Far East the very highest standing and repute, their shares, the par value of which are £20 paid up, are now selling at £38, and the last dividend was at the rate of 10 per cent per annum.

With the inclosed documents and above information before you, we trust you will have no difficulty in satisfying yourself with regard to the soundness and financial strength of the bank's position. Should you, however, desire any additional facts or figures to aid you in arriving at this conclusion, we beg to tender our services in securing same for your consideration.

Respectfully, yours,

PRO ALEX. LAIRD and WM. GRAY, *Agents*,
 ALEX. LAIRD.

The SECRETARY OF WAR,
Washington, D. C.

[Chartered Bank of India, Australia, and China. Head office: Hatton Court, Threadneedle street, London. Incorporated by royal charter. Paid-up capital, in 40,000 shares of £20 each, £800,000. Reserve fund, £525,000. Court of directors, 1900-1901: Edward Fleet Alford, esq.; William Christian, esq.; Sir Henry S. Cunningham, K. C. I. E.; Sir Alfred Deat, K. C. M. G.; Henry Neville Gladstone, esq.; J. Howard Gwyther, esq.; Emile Levita, esq.; Jasper Young, esq. Managers: Wm. A. Main, Caleb Lewis.]

DIRECTORS' REPORT.

[Presented at the forty-sixth ordinary general meeting, April 18, 1900.]

The directors have now to submit to the shareholders the balance sheet and profit and loss account of the bank for the year ended December 31 last.

These show a net profit, after providing for bad and doubtful debts, of £128,285 11s. 5d., inclusive of £14,212 6s. 5d. brought forward from the previous year. The interim dividend at the rate of 10 per cent per annum paid in October last absorbed £40,000, and the amount now available is therefore £88,285 11s. 5d., out of which the directors propose to pay a final dividend at the rate of 10 per cent per annum, mak-

ing 10 per cent for the whole year; to add £25,000 to the reserve fund, which will then stand at £525,000; to write off premises account £10,000, and to carry forward the balance of £13,285 11s. 5d.

The directors announce with regret that Mr. A. P. Cameron has resigned his directorship in consequence of his retirement from business.

It is proposed that Mr. E. F. Alford, late of Messrs. Jardine, Matheson & Co., China, be elected a director.

Sir Alfred Dent, K. C. M. G., and Mr. Jasper Young, the directors who now retire by rotation, present themselves for reelection.

The auditors, Mr. Maurice Nelson Girdlestone and Mr. Magnus Mowat, again tender their services.

Liabilities and assets December 31, 1899.

	£	s.	d.		£	s.	d.
To capital paid up in full	800,000	0	0	By cash in hand and at bankers,	1,714,262	13	6
To reserve fund	500,000	0	0	By bullion	733,040	4	8
To notes in circulation	699,843	16	3	By Government and other securities	1,129,481	14	3
To current accounts	4,069,234	18	6	By security against note issue	285,950	0	0
To fixed deposits	4,718,834	10	2	By bills of exchange	6,316,489	3	11
To bills payable:				By bills discounted and loans	4,055,212	7	2
Drafts on demand and at short sight on head office and branches	£991,117	9	7	By due by agents and correspondents	261,941	17	5
Drafts on London and foreign bankers	1,020,781	0	11	By sundry assets	23,285	0	11
	2,011,898	10	6	By bank premises and furniture at the head office and branches	145,889	6	3
To loans payable against securities	1,632,500	0	0				
To due to agents and correspondents	938	19	2				
To balances between head office and branches, including exchange adjustments	61,623	16	0				
To sundry liabilities	82,392	6	1				
To profit and loss	88,285	11	5				
Liability on bills of exchange rediscounted: £2,719,022 5s. 9d., of which up to this date £2,563,256 6s. 5d. have run off.							
	14,665,552	8	1		14,665,552	8	1

The bank in terms of its amended charter of October 29, 1897, has deposited with the Hongkong and Straits governments, and with the Crown agents for the colonies, securities to the value of £285,950 as special reserve for its note issue.

Profit and loss account for the year ended December 31, 1899.

Dr.			Cr.	
	£	s. d.	£	s. d.
To interim dividend for the half year to June 30 last, at the rate of 10 per cent per annum	40,000	0 0	By balance at December 31, 1898.	14,212 6 5
Balance proposed to be dealt with as follows:			By gross profits for the year, after providing for bad and doubtful debts	£257,175 8 8
Dividend at the rate of 10 per cent per annum for the half year to date. £40,000	0 0		Deduct:	
Reserve fund.	25,000	0 0	Expenses of management and general charges at head office and branches	143,102 3 8
Bank premises	10,000	0 0		
Profit and loss, new account	13,285	11 5	Net profits for the year.....	114,073 5 0
	88,285	11 5		
	128,285	11 5		128,285 11 5

LONDON, March 31, 1900.

Examined and found correct, according to the books, vouchers, and securities at the head office, and to the certified returns made from the several branches.

MAURICE N. GIRDLESTONE,
MAGNUS MOWAT,

Auditors.

BANCO ESPAÑOL FILIPINO.

The Banco Español Filipino owes its origin to the royal decree of the 6th of April, 1828, which ordered the establishment of a public bank in these islands with funds of the Caja de Comunidad de Indias (A) and shares from "obras pias," from other establishments, and private individuals for the encouragement of agriculture and art in these domains.

The superior governor of these islands per official letter dated 15th of January, 1829, replied that the board of tariffs had unanimously agreed to all measures tending toward the creation of the bank until public opinion should be therefor prepared.

Notwithstanding the expected orders of the Madrid Government, its laudable purposes could not be carried into execution in view of the limited extension of commerce in this city, which as yet did not feel the necessity of such a powerful and efficacious element for its development; but as time passed circumstances changed, the country entered into a period of activity and improvements, and in the year 1851 the utility of such an establishment as the one referred to was appreciated.

On the 11th of September, 1851, the provisional board for governing the Banco Espanol Filipino de Ysabel 2nd was installed by order of the governor, and the captain-general of these islands, then the Marquis of Solana, as protector of said bank, and the offices were provisionally established at the "Intendencia" building, commencing transactions thereafter.

Per royal decree of July 17, 1852, the creation of said bank was approved, some modifications being introduced in its articles of association which were definitely approved by royal decree of October 17, 1854.

According to the articles of incorporation, the capital of the bank was constituted by the sum of \$400,000 on 2,000 shares of \$200 each; extended to \$600,000 afterwards, per royal decree of June 5, 1864; to \$1,500,000 per royal decree of March 22, 1876, and finally to \$3,000,000 by virtue of royal decree dated February 7, 1896.

The object of the bank is the discounting of drafts and promissory notes, collections, receiving deposits in account current, admitting voluntary and judicial deposits, granting loans to private individuals on different objects, and dealing with the Government by negotiating drafts or remittances as may be convenient.

By decree of the superior governor of September 10, 1857, the bank was authorized to extend its business to grant loans on farms, and by royal decree of January 7, 1858, it was also permitted to draw drafts, grant loans on drafts deposited, but forbidding all other exchange operations outside of the two foregoing classes. The authority solicited for advances on ships and cargoes was refused. By decree of the governor-general dated June 10, 1875, it was declared that among the jewelry stated in the articles of incorporation those containing precious stones were to be comprised.

The first issue of notes (bills) made by the bank in accordance with its articles consisted of 9,500 bills, divided into four series, viz, 500 of series A, on white paper, of \$200 each; 2,000 of series B, on pink paper, of \$50 each; 2,000 of series C, on blue paper, of \$25 each, and 5,000 of series D, on yellow paper, of \$10 each. These bills were placed

in circulation by virtue of a proclamation issued by the superior governor on February 16, 1855.

Per decree of the Governor-General of December 5, 1877, the resolution of the board of directors of the bank to make a new issue of bills, increasing the present one to the sum of \$200,000, bills payable to bearer, was approved.

The term granted for the privilege to the bank was for twenty-five years, which has been renewed for a similar term by decree of the Governor-General, dated June 10, 1875, and royal decree of February 7, 1896.

The management and administration of the bank is carried on under the inspection of the protector, who is the Governor-General, and of a royal delegate, who is appointed by the Government (of Madrid) by the general meeting of the shareholders and by a board of directors.

The Governor-General, as protector, has the high inspection of the bank and appoints the directors, secretary, and one of the accountants; approves accounts, authorizes the increase or reduction of capital, resolves doubts and controversies, and makes use of all the authority he is invested with. (B.)

Finally, per royal decree of February 7, 1896, the bank was authorized to increase its capital to \$3,000,000—to issue bills for treble the amount of paid-up capital, which are to be of \$5, \$10, \$25, \$50, and \$200—to establish a branch or agency at Iloilo, and to modify its articles of incorporation in accordance with the terms contained in said royal decree and the provisions of the one dated August 16, 1878. (C.)

MANUEL YRIARTE.

MANILA, *August 27, 1900.*

NOTES BY TRANSLATOR.

(A) "Fondos de comunidad."—This name was given formerly to the funds collected from personal taxes, known as "tribute," which consisted of an overcharge on said tribute of $\frac{1}{2}$ real ($6\frac{1}{2}$ cents Mexican) for native Indians, and onestizos sangleyes (half-caste of native and Chinese), and 2 reals (25 cents) for Chinamen. Such funds were kept apart from the general funds of the treasury for special purposes and were applied for one-third cost of construction or repairs of *casas reales* (houses of governors of the provinces), for aiding expenses of asylums and hospitals, and also to assist taxpayers suffering from public calamities, or when some of them were unable to pay the tribute.

(B) Directors and members of the board are not appointed by the governor-general. They are elected by ballot by the general meeting of shareholders, three being elected or balloted for each post and classed first, second, and third, and then submitted to the governor-general, who, as a rule, appoints the first named in the proposal. The governor-general has only the faculty to reject the names designated by the shareholders, in which case new balloting must take place.

(C) The bank also issued notes of \$100 on dark-green paper. When the first issue of notes or bills was made by the bank the currency in the islands was under the gold standard, and the bills were made out with the words "Payable in gold or silver," the latter metal being then at par with gold. But when our gold began to be exported in 1875 the Banco Espanol Filipino stamped on the back of every bill it could get hold of "Payable in silver only." Under what authority it is not known.

According to the articles of incorporation, the governor-general should appoint one inspector, forming part of the board of directors, and who should intervene in all transactions carried on by the bank.

Comparative statement for the years 1898, 1899, and 1900.

ASSETS.

	1898.	1899.	1900.
Banking house and fixtures.....	\$81,105.06	\$81,556.61	\$78,456.25
Bills receivable, loans, bonds.....	3,017,370.77	2,092,576.32	3,072,000.71
Due on current accounts, secured by hemp or other crops.....	2,732,843.63	1,965,684.50	2,372,886.21
Safety deposits.....	1,682,214.77	830,629.50	488,390.00
Cash on hand.....	2,986,883.64	3,629,337.95	1,127,149.93
Sundry accounts.....			261,372.81
Due from banks and bankers.....			1,172,018.42
General expenses.....			8,559.25
Total resources.....	10,500,417.87	8,599,784.88	8,580,833.58

LIABILITIES.

Capital stock.....	\$1,500,000.00	\$1,500,000.00	\$1,500,000.00
Reserve fund.....	750,000.00	750,000.00	750,000.00
Safety deposits.....	1,682,214.77	830,629.50	488,390.00
Deposits (time).....	157,092.04	144,704.57	857,371.58
Current accounts.....	1,595,251.11	986,490.62	2,194,050.95
Accepted checks.....	223,384.06		28,135.56
Notes in circulation.....	2,608,400.00	2,077,895.00	2,700,750.00
Notes in vault.....	1,809,610.00	2,177,390.00	
Dividends unpaid.....	8,696.10	123,176.10	26,448.10
Profit and loss account.....	165,769.79	9,499.09	35,687.39
Total.....	10,500,417.87	8,599,784.88	8,580,833.58

MONTE DE PIEDAD Y CAJA DE AHORROS.

The Monte de Piedad y Caja de Ahorros (savings bank) of Manila was created by superior decree dated March 17, 1880, under the protectorate and immediate control of his excellency the governor-general of these islands, in his capacity of vice regal patron.

The direction and administration of said establishment (institution) is under the charge of a council (board) composed of seventeen members and one secretary, to which are appointed the admiral commanding the navy, the civil governor of Manila, as representative of the interests of this province, one representative of the supreme court, another of the council of the administration, another from the university, one from the army and another from the navy, one from the religious orders, another from the Obras Pias, one from the cathedral, one from the mercantile community, one from the landlords, another from the press, and a lawyer.

Said establishment is ruled by its own by-laws, approved by a royal decree dated July 8, 1880.

The object of the Monte de Piedad is to loan money on gold and silver jewelry and precious stones, and that of the Caja de Ahorros (savings bank) is to receive small sums and such savings as are made by the working people, allowing an annual interest of 4 per cent, and applying such moneys to the pledging transactions of the Monte de Piedad.

The transactions of this establishment commenced on August 2, 1882, with a capital of \$33,957.67, advanced from the funds of the Obras Pias in accordance with the decree of the governor-general on August 17, 1880, as a sequel to the one of the same date creating said institution.

The Monte de Piedad made such rapid progress that twenty-nine months after starting it was found necessary to obtain a loan of \$15,000

from the funds of "Temporalidades," which was granted by the archbishop. This trifling assistance, however, was not sufficient to meet the increasing calls on the Monte de Piedad and on the suggestion of the board the governor-general by decree of February 1, 1883, ordered that out of the funds which existed in the treasury as proceeds of the subscription got up for the relief of sufferers of the earthquakes of 1863 an advance of \$80,000 be made to the Monte de Piedad on condition that said amount would have to be refunded at once should the Madrid Government disapprove this resolution.

So large was the business of the Monte de Piedad that notwithstanding the assistance afforded and the increasing receipts of the savings bank (Caja de Ahorros) that the board found it necessary to petition the Madrid Government for a grant of \$100,000 as a deposit out of the funds of "comunidad," and the governor-general, in order to remedy the critical condition of the Monte, ordered \$25,000 to be advanced in the firm belief that the grant prayed for would be afforded; but having been refused by the home Government, per royal decree of February 5, 1885, on the ground that the funds of comunidad had an application from which they could not be disturbed according to provisions of the law, further ordered on April 6, 1890, that said advance of \$25,000 was to be immediately refunded.

Application was then made to the Banco Español Filipino for a loan of \$20,000, which was granted on a small rate of interest.

Now, then, with funds amounting to \$173,959.67 nothing short of a flattering result could be expected. In the report and balance sheet published at the end of 1885, it was stated that 21,668 loan transactions had been made on objects of gold, silver, and precious stones, to a value of \$315,455.50, and there were 18,473 redemptions, aggregating \$289,861, yielding a profit of \$12,154.55 as interest obtained on that year.

The Caja de Ahorros (savings bank) got deposits to the extent of \$18,931.24.

The prosperity of the establishment had increased so much that in the report of the board on the 30th of June, 1887, there appeared the sum of \$34,000 as surplus of profits which was proposed to be used in the construction of a building for the Monte.

In the balance sheet made up on the 15th of August, 1888, the assets amounted to \$374,396.62, which shows the flourishing condition of the establishment.

In August, 1899, the amount of deposits at the Caja de Ahorros amounted so prodigiously as to reach the sum of \$214,082.23. On the other hand, applications for loans did not equal the ingress, thus causing \$96,000 to remain idle, which created a serious conflict, as interest had to be paid on deposits.

Several measures were contemplated in order to avoid this conflict, such as limiting the amount of deposits, turning over all surplus cash into the Government caja (cash) deposits of the treasury, or to increase the scope of business of the Monte de Piedad by granting advances to planters, loaning on farms and real property, or buying Government bonds.

The governor-general, under date of November 23, 1889, authorized the inversion into the caja deposits of the treasury of the sum of \$78,000, while it was determined what should be done to forward the interests of said beneficent institution.

Since the foundation of this establishment three embezzlements have been committed by the cashiers, the last one, which occurred last year, being the most important. But notwithstanding such reverses, its condition is at present very prosperous. The business is now carried on within a building constructed out of its own funds, assisted by public subscriptions.

The amounts for which the Monte was indebted to the Caja de Comunidad and Banco Español Filipino have been fully paid up, the outstanding liabilities being only \$15,000 due to the Archbishop of Manila and the \$80,000 out of the earthquake fund advanced by the Government.

With regard to the above latter item, a claim having been filed by the sufferers on account of the earthquakes of 1863, a royal decree, under date of December 3, 1892, was issued ordering that all sums constituting the total of the subscription above referred to be gathered and distributed to such sufferers whose names were published in the *Gaceta de Manila* of April 7, 1870, for which purpose they were all called to appear.

The intendente general de hacienda, in view of said royal decree, and under date of June 28, 1893, claimed for the refund of the \$80,000 from the Monte de Piedad, but Archbishop Nozaleda, as president of the board, refused to comply on the ground that according to the governor-general's decree of January 1, 1883, the Monte de Piedad would only be compelled to refund said amount in case the Madrid Government did not approve the advance made thereof, and further pretending that it was not facilitated by the local government as an advance returnable, but as a real grant to the Monte de Piedad.

This refusal was reported to the colonial minister under date of July 12, 1893, but no resolution was taken in the premises up to the time when the Spanish sovereignty ceased.

Mention should be made of the fact that soon after the intendente claimed the refund of \$80,000 from the Monte the board transferred what money it possessed in the Caja deposits to the Banco Espanol Filipino immediately to avoid seizure.

By all the foregoing it is plainly proved that although the Monte de Piedad commenced transactions with funds from the Obras Pias, these never amounted to more than one-sixth of the total net capital, and that its prosperity is due to private capital.

MANUEL YRIARTE.

MANILA, *August 31, 1900.*

Statement showing condition of the Monte de Piedad y Caja de Ahorros, as of August 31, 1900.

ASSETS.	
Cash on hand.....	\$4, 874. 53
Loans on jewelry.....	516, 156. 00
Furniture and fixtures.....	2, 234. 76
Banking house.....	138, 721. 36
Spanish-Filipino treasury bonds, series B.....	245, 548. 00
Bills receivable.....	124, 275. 00
Suspense account.....	96, 780. 17
General expenses paid.....	13, 357. 06
Due from Spanish-Filipino Bank.....	2, 571. 06
Bank stock, Spanish-Filipino Bank.....	10, 881. 00
Profit and loss account.....	20, 761. 47

1, 176, 160. 41

LIABILITIES.

Capital	\$231,360.95
Loan of Archbishop and Spanish treasury	95,000.00
Due depositors of savings bank	740,314.29
Due borrowers on sales of unredeemed pledges	32,985.29
Employees' bonds	4,232.00
Coupons collected for owners	185.40
Current accounts with interest	32,327.09
Judicial deposits	2,614.27
Deposits without interest	963.00
Interest	35,857.45
Bills payable	225.00
Due borrowers on sales of bonds	61.17
Deposits made to bid at auction sales	34.50
	<hr/>
	1,176,160.41

The following is a comparative statement for the years 1898 and 1899:

	1898.		1899.	
	Number.	Amount.	Number.	Amount.
Loans	27,000	\$630,353.00	23,482	\$551,902.00
Renewals	12,219	316,560.00	7,053	189,249.00
Redemptions	26,806	567,430.00	19,930	451,735.00
Unredeemed pledges sold	10,146	17,644.00	6,029	51,099.40
Savings bank deposits received	1,823	451,397.75	1,964	704,054.65
Savings bank deposits returned	5,350	1,279,825.61	1,720	480,866.82

[Letter from Mr. J. H. Hollander, treasurer of Porto Rico.]

OFFICE OF THE TREASURER OF PORTO RICO,
San Juan, August 17, 1900.

SIR: Your communication of July 30, relative to the banking institutions of Porto Rico, addressed to the governor of Porto Rico, has been referred by the acting governor to me for reply.

In view of the fact that the information desired is not on file in this office, and does not, apparently, exist in any collected form, some little time will be needed before proper reply can be given. I shall at once institute the necessary inquiries and transmit the results as soon as obtained.

I am informed by Mr. E. L. Arnold, of the American Colonial Bank, of San Juan, Porto Rico, that the institution which he represents has an application on file in Washington for incorporation as a national bank, and that as soon as favorable resolution thereon is taken his institution will proceed to such incorporation. I should be very glad to be advised of the facts in the case, if you are cognizant of them.

Very respectfully,

J. H. HOLLANDER,
Treasurer.

Hon. CHARLES G. DAWES,
Comptroller of the Currency, Washington, D. C.

[Letter from Mr. J. H. Hollander, treasurer of Porto Rico.]

OFFICE OF THE TREASURER OF PORTO RICO,
San Juan, September 15, 1900.

SIR: I have the honor to transmit herewith a statement in regard to the banking institutions of Porto Rico, as requested in your communication of July 30. With the limited resources of my office it has not been possible to make this statement as exhaustive and as precise as I should have liked, but it has seemed that your purpose would be better subserved by sending a brief statement at once rather than delaying until such time as details could be secured.

Under another cover I am sending certain printed statutes and by-laws which constitute a manner of documentary appendix to the statement herewith transmitted.

I am about to make a flying trip north, and I shall hope to have the privilege of presenting my compliments to you in Washington within the next ten days.

Very respectfully,

J. H. HOLLANDER,
Treasurer.

Hon. CHARLES G. DAWES,
*Comptroller of the Currency,
 Treasury Department, Washington, D. C.*

BANKING INSTITUTIONS OF PORTO RICO.

The banking institutions of Porto Rico, using the term in the strict sense and not including such establishments as do a banking business in connection with other activities, are:

- I. The Bank of Porto Rico (lately The Banco Español de Puerto Rico), with the principal house in San Juan and a branch in Mayaguez.
- II. The Credito y Ahorro Ponceño, in Ponce.
- III. The Banco Territorial y Agrícola, in San Juan.
- IV. The Banco Popular, in San Juan.
- V. The American Colonial Bank, in San Juan.

I.—THE BANK OF PORTO RICO.

The Banco Español de Puerto Rico, founded by a royal decree of the Spanish monarch under date of May 5, 1888, is located in San Juan, with a branch in Mayaguez, which conforms in all respects to the by-laws under which the main institution exists. It was constituted with a capital of 1,500,000 pesos, which may, however, be increased by action of the shareholders to 2,000,000 pesos. Since the passage of the joint resolution of the United States Congress, June 6, 1900, this capital, in pesos, has been replaced by its equivalent in United States currency at the established rate of exchange. The new capital is, thus, \$900,000, with right of increase to \$1,200,000. By terms of the royal decree the bank is established for a period of twenty-five years from the time of concession, May 5, 1888—that is, until July 14, 1913. The stock of the company, held principally by Spanish citizens, is inscribed in the register of the bank in the name of its respective owners, and is transferable by indorsement or by any other means recognized by law, except such part as constitutes the guaranty for office. This portion

must be in the name of the owner. The bank engages in discounting bills of exchange, promissory notes, and other negotiable instruments. It buys and sells drafts, receives deposits, and makes loans.

The royal decree for the establishment of the bank conceded to it the sole privilege of issuing notes in Porto Rico, payable on sight, and authorized the issue of such notes to three times the amount of the realized capital in such denominations as might be determined by the board of governors. Since the change in currency to that of the United States a new series of notes has been issued of denominations not less than \$1 nor more than \$200. The notes now bear stamped on their face "Moneda Americana." A reserve equal to one-third part of the amount of notes in circulation, as well as of other liabilities of the bank, must be kept on hand, in the vaults of the bank, in current coin or in bars of gold and silver. The other two-thirds are in securities of preferred guaranty, sure collection, and for a period not exceeding one hundred and twenty days. No part of this metallic reserve is, however, segregated or preserved exclusively for the redemption of the notes.

The government and administration of the institution are vested in a governor, deputy governor, council of government, and general meeting. The post of governor—at present vacant—can, by terms of the bank's charter, be filled only by a nominee of the government of Porto Rico. The governor of the bank acts as a permanent inspector.

The earnings, when not in excess of 8 per cent of the capital, are distributed in entirety among the shareholders. If they exceed the 8 per cent fixed the surplus is devoted one-half to the reserve fund and the other one-half to the stockholders. Should the earnings in any year fall below 8 per cent, the deficit may be made up from the reserve fund. When the reserve fund reaches an amount equal to 15 per cent of the capital, the entire profit is distributed to the shareholders.

The by-laws of the bank require that a weekly report showing the balances of the bank should be made and published in the Official Gazette of Porto Rico. The last published statement, bearing date of May 19, 1900, was as follows:

ASSETS.		Porto Rican currency.
Accionistas		\$750,000.00
Caja		1,453,481.60
Cartera, hasta 120 dias		749,508.32
Créditos garantizados		164,061.91
Préstamos hipotecarios		179,896.26
Corresponsales		5,841.40
Impréstitos		76,796.71
Sucursal en Mayaguez		379,689.15
Efectos en garantía y depósito		251,435.87
Cuentas varias		154,639.20
Mobilario		5,461.10
Casa del Banco		49,000.00
Cambios		2,026.89
Cambios de monedas		454,797.45
Moneda Americana negociada		399,928.27
<i>Expenses of all kinds.</i>		
De instalacion		34,956.16
De impresion de billetas		16,068.57
Generales		8,880.32
Generales extraordinarios		2,256.98
		<hr/> 4,938,726.16

LIABILITIES.

Capital	\$1,500,000.00
Fondo de reserva	112,500.00
Cuentas corrientes	875,079.68
Depositos en efectivo	101,936.01
Dividendos	7,068.82
Billetes emitidos	1,594,040.00
Depositos en papel	251,435.87
Cuentas varias	61,936.83
Negociacion de moneda Americana	399,928.27
Ganancias y perdidas	34,800.68
	<hr/>
	4,938,726.16

THE CREDITO Y AHORRO PONCENO

The Credito y Ahorro Ponceño, located in Ponce, was established in 1895 under no special charter, but in conformity with the laws relating to corporations and in accord with the requirements of the commercial code. Its capital is 200,000 pesos, divided into 2,000 shares of 100 pesos each. Of this capital, 75 per cent is paid up and the remaining 25 per cent is subject to call by direction of the board of directors. The bank is organized for a period of twenty-five years.

In addition to a general banking business, the Credito y Ahorro Ponceño is also an institution for deposits, similar to a savings bank, but without special provisions and subject to the control of the board of directors. As the Spanish Bank of Porto Rico possessed, under its charter, the sole privilege of issuing bank notes in the island, no bank notes were issued by the bank. "Notes to bearer," however, were and still are issued as follows:

	Pesos.
Due July 1, 1900	25,000
Due Oct. 1, 1900	25,000
Due July 1, 1901	25,000
Due July 1, 1902	25,000
Due Oct. 1, 1902	25,000

These notes are for 5, 10, 20, 50, 100, and 200 pesos and are subject to an interest of one-half per cent, as per coupons attached to same, collectible every six months. There is no special guaranty for the notes other than the general guaranty of the capital of the bank, and the same applies to all the other liabilities.

The last statement of the bank was published in the Official Gazette under date of June 30, 1900, and is as follows:

ASSETS.

Letras por negociar	\$825.00
La Caja	503,545.68
Valores a la vista	23,647.91
Corresponsales	51,890.97
Hipotecas a largo plazo	117,220.93
Accionistas	50,000.00
Mobilario	4,976.37
Cartera	36,567.00
Casa de la Sociedad	18,689.48
Emision de obligaciones	2,487.45
Creditos garantizados	106,601.50
Obligaciones por cobrar	213,050.83
Libretas y cheques	116.16
Emision de instalacion	2,173.12
Gastos generales	6,758.24
Asuntos judiciales	836.02

 1,139,386.66

LIABILITIES.

Cheques intervenidos.....	\$1,000.00
Cuentas corrientes.....	641,440.46
Depositos voluntarios.....	17,977.00
Obligaciones por pagar.....	118,695.00
Imposiciones a plazo fijo.....	19,590.58
Depositos en garantia.....	18,500.00
Fianzas.....	4,000.00
Depositos judiciales.....	90.00
Fondo de reserva.....	10,478.20
Imposiciones sobre libretas.....	52,321.96
Capital.....	200,000.00
Intereses por liquidar.....	29,754.80
Ganancias y peridas.....	18,784.27
Cambios.....	6,754.39
	<hr/>
	1,139,386.66

THE BANCO TERRITORIAL Y AGRICOLA.

The Banco Territorial y Agrícola was founded in 1894 in San Juan and has a capital at present of 1,440,000 pesos. Its principal operations are among agriculturists. Loans are made at 9 per cent on land, in amounts not exceeding 40 per cent of the expert valuation of the land, in the form of cedulas or mortgage bonds bearing coupons which pay 7 per cent interest. These mortgage bonds are redeemed at par by periodical drawings.

The last dividend was declared on June 30, 1900, and was 6 per cent. A statement of the condition of the bank on June 30, 1900, was published in the Official Gazette of Porto Rico of August 26, 1900, as follows:

ASSETS.

Caja.....	\$107,138.93
Banco Español de Puerto Rico.....	304.48
Corresponsales.....	63,730.17
Cédulas hipotecarios.....	104,044.00
Cédulas en comision.....	112,371.00
Credito garantizados.....	9,998.92
Documento por cobrar.....	3,012.00
Préstamos agrícolas.....	53,034.12
Hipotecas á plazo corto.....	40,878.02
Hipotecas á plazo largo.....	1,167,903.00
Casa de banco.....	54,000.00
Immueblo.....	10,265.19
Cuentas deudoras.....	79,710.56
Valores en garantia.....	375,929.32
Acciones en depósito.....	40,200.00
Accionistas 2° serie.....	35,190.00
Prima de emision.....	64,295.34
Acciones por emitir.....	1,033,080.00
Negociacion de cedulas.....	171.00
Mobilario.....	1,901.37
Gastos de instalacion.....	2,140.88
Gastos de emision de cedulas.....	5,231.23
	<hr/>
	3,364,529.53

LIABILITIES.

Capital.....	1,440,000.00
Acreedores por valores.....	375,929.32
Depositistas de acciones.....	40,200.00
Desembolsas.....	10,260.00
Intereses por vencer.....	492,432.31
Cuentas corrientes.....	188,448.86

LXXVIII REPORT OF THE COMPTROLLER OF THE CURRENCY.

Cédulas emitidas	\$680, 640. 50
Cédulas especiales emitidas	38, 400. 00
Depósitos	66, 966. 14
Obligaciones por pagar	3, 615. 00
Dividendos activos	4, 308. 45
Intereses de cédulas cupones	1, 555. 59
Pérdidas y ganancias	21, 773. 36
	<hr/>
	3, 364, 529. 53

THE BANCO POPULAR.

The Banco Popular is a small savings bank in San Juan, founded in 1894 with a capital of 5,000 pesos, for a period of ten years, under an administration of president, directors, and general meeting.

The shares of the bank are 250 in number, and the earnings of the institution are distributed in a manner similar to that of the Bank of Porto Rico, except that the reserve fund can reach, but never exceed, 20 per cent of the capital. The dividends are declared on December 31 of each year, although a provisional dividend is made on June 30.

The last statement of the bank's transactions was published in the Official Gazette of Porto Rico, July 31, 1900, as follows:

ASSETS.

Caja	\$631. 43
Cartera	57, 585. 83
Acciones en fianza	480. 00
Mobiliario	148. 11
Gastos de instalacion	607. 33
Gastos de generales	775. 20
Intereses por liquidar	555. 41
	<hr/>
	60, 783. 31

LIABILITIES.

Capital	30, 000. 00
Deposito de acciones en fianza	480. 00
Gastos a liquidar	163. 12
Fondo de reserva	395. 58
Dividendo activo	146. 80
Intereses a pagar	492. 24
Cuentas deudores	1, 060. 38
Imponentes	24, 758. 90
Intereses	3, 286. 29
	<hr/>
	60, 783. 31

THE AMERICAN COLONIAL BANK.

The American Colonial Bank is a State bank, incorporated under the laws of the State of West Virginia on April 4, 1899. It has an authorized capital of \$1,000,000, of which \$400,000 is paid up. It is a bonded depository for the custody of United States and Porto Rican funds.

The capital stock is held principally in the United States, although a sufficient number of shareholders are residents of San Juan to fill offices necessary for the transaction of business in this place.

The weekly statement of the bank for the week ended September 15, 1900, is hereto attached, viz:

ASSETS.	
Muller, Schall & Co., bankers	\$42,847.58
Due from other banks	48,605.55
Government bonds	250,000.00
Premium on Government bonds	11,250.00
Stocks	7,667.36
Collateral loans	318,799.72
Loans and discounts	72,928.05
Real estate loans	154,163.96
Expense account	6,288.86
Tax account	330.75
Furniture and fixtures	11,683.55
Cash account	276,499.21
Foreign bills	1,115.19
	<hr/>
	1,202,179.78
LIABILITIES.	
Capital stock	\$400,000.00
Profit and loss	9,979.27
Interest account	18,180.31
Amount due depositors	773,260.20
Certified checks	760.00
	<hr/>
	1,202,179.78

EXECUTIVE CHAMBER, TERRITORY OF HAWAII,
Honolulu, September 14, 1900.

SIR: In response to your letter of August 11, for the status of the banking institutions of these islands and the banking laws of the country, I have asked Mr. S. M. Damon, late minister of finance and the president of Bishop & Co., bankers, for such a statement. I inclose the letter, which I trust satisfactorily covers the ground. I also inclose a copy of the Hawaiian banking act and the part of the license law in regard to the licensing of banks.

Very respectfully,

SANFORD B. DOLE.

MR. CHARLES G. DAWES,
Comptroller, Treasury Department, Washington.

BANKING HOUSE OF BISHOP & Co.,
Honolulu, August 31, 1900.

DEAR SIR: In reply to your verbal inquiry with reference to the condition of the banks in this Territory and the banking facilities, I have the honor to make the following brief statement covering the ground in a somewhat desultory manner, not knowing the precise information which you desire to obtain.

There are in existence in the Territory two incorporated banks, two private banks, two branches or agencies of banks having their home offices in foreign countries.

At the same time, though not strictly speaking banks in the ordinary use of the term, there are a number of plantation agencies which carry on a banking business in connection with island interests.

The first-mentioned banks, incorporated in this country, are:

Bank of Hawaii (established 1898), with branch in Hilo:	
Capital	\$400,000.00
Deposits on July 1, 1900	875,048.47
First American Bank (established 1899), with branch in Hilo:	
Capital	500,000.00
Deposits	943,623.13

PRIVATE BANKS.

Bishop & co. (established 1858):	
Capital	\$800,000.00
Deposits	2,046,132.38
Claus Speckels & co. (established 1884):	
Capital	500,000.00
Deposits	

The only foreign bank having a direct branch here is the Yokohama Specie Bank of Japan. It deals at present exclusively in exchange, and has confined itself up to the present time in dealing with Japanese subjects. None of the banks in the country are banks of issue. The currency in use at the present time is United States coin, silver being legal tender only to the amount of \$10.

A very serious issue has been raised in the Territory since the transfer of the customs and post-offices to the General Government at Washington, by the monthly export to San Francisco of all the receipts from these offices and the internal revenue in gold. This exportation of gold coin from the Territory, imported here by the banks for the needs of the business at a large expense, is depriving this country, separated from the mainland, of its much needed circulating medium, and at the rate at which the shipments have been made during the last few months it will not take very long to bring on a stringency here, a stringency which is already beginning to be felt.

I have the honor to be your obedient servant,

S. M. DAMON.

Governor SANFORD B. DOLE,
Territory of Hawaii.

Report of the condition of the four incorporated and private banks of the Territory of Hawaii on June 30, 1900.

Resources.	Amount.	Liabilities.	Amount.
Loans on real estate	\$78,075	Capital stock	\$1,240,973
Loans on collateral security other than real estate	617,376	Surplus fund	20,000
Loans and discounts, all other	2,111,439	Other undivided profits (less expenses and taxes paid)	105,821
Overdrafts	159,070	Deposits subject to check. \$2,715,904	
United States bonds	6,412	Deposits, savings	55,270
State, county, and municipal bonds	13,374	Special deposit account, Hawaiian postal savings-bank deposits, account	
Other stocks, bonds, and securities	69,400	United States Government	325,000
Due from other banks and bankers	224,582		
Real estate, furniture, and fixtures	13,984		
Checks and other cash items	32,202		
Cash on hand, viz:		Total deposits	3,096,174
Gold coin	\$811,684	Due to other banks and bankers	320,124
Gold certificates, Hawaiian	7,873	All other liabilities	12,789
Silver coin	73,055		
Hawaiian government notes	2,685		
Cash not classified	314,293		
Total cash on hand	1,209,590		
All other resources	260,377		
Total resources	4,795,881	Total liabilities	4,795,881

APPENDIX.

DIGEST OF NATIONAL BANK DECISIONS.

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ABATEMENT:

1. 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.
2. A creditor's bill was filed against a national bank before the passage of the act of Congress of June 30, 1876 (19 St. at L., 63), and a receiver was appointed, who took possession of the property of the bank. An amended bill was filed in the cause, after the passage of that act, to secure the benefits of the act, to which all the stockholders were made parties. Subsequently the Comptroller of the Currency appointed a receiver to wind up the affairs of the bank, and this suit was brought by him against one of the stockholders. *Held*, on demurrer to a plea in abatement, which set forth these facts, that the defendant is entitled to judgment on the ground that as the stockholders' liability can be completely enforced in the suit in equity, the general rule applies that a debtor shall not be vexed by two suits in the same jurisdiction for the same cause of action. *Harvey, Receiver, etc., v. Lord*, 10 Fed. Rep., 236.
3. The pendency of a suit in a State court is not necessarily a bar to a suit in a Federal court between the same parties, involving the same issues. *Short et al v. Hepburn*, 75 Fed. Rep., 113.
4. In an action by a creditor of a corporation against a stockholder to enforce his statutory liability, an affidavit for attachment stating that the action is to enforce the stockholder's liability under the Constitution and statutes for payment of the debts of the corporation and that the claim against defendant is his liability as such stockholder, sufficiently states the "nature of plaintiff's claim." *Rev. St., sec. 5522; Northern National Bank v. Maumee Rolling Mill Co. (Com. Pl.)*, 2 Ohio N. P., 260.

ACCOMMODATION PAPER:

1. A national banking association can not guarantee the paper of a customer for his accommodation. *Seligman v. Charlottesville National Bank*, 3 Hughes, 647.
2. 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*, 3 Hughes, 657.
3. A national bank can not become an accommodation indorser. *National Bank of Commerce v. Atkinson*, 55 Fed. Rep., 465.
4. A private corporation can not defend an action on its accommodation note on the ground of ultra vires, as against a bona fide holder. *Florence Railroad and Improvement Company v. Chase National Bank (Ala.)*, 17 So., 720.
5. As against a holder for value, a maker of an accommodation note can defend only on the ground of actual payment. *Philler v. Patterson (Pa. Sup.)*, 32 A., 26.
6. A director and stockholder of a national bank gave an accommodation note to the bank's president, on the latter's request and representation that the note was to be put in the hands of his personal creditor as security, and on condition that no money should be drawn on the note, and that the note should not be put in the bank. Without the knowledge of the maker, he being aged and infirm of sight, the note was made payable to the bank and placed therein, and a certificate of deposit for the amount thereof issued to the president, and by him deposited with his creditor, who held the same until the bank's failure. *Held*, that the maker was liable on the note to the bank's receiver. *Linn County National Bank v. Crawford (C. C.)*, 69 Fed. Rep., 532.
7. Complainants, on the request of a national bank needing funds, signed an accommodation note for \$10,000, payable to its order, with the understanding that it would discount the same and use the proceeds in its business. The bank at the same time agreed to place to the credit of complainants on its books an amount equal to the proceeds of the note, complainants stipulating that they would not check against this credit except to pay the note or to reimburse themselves for paying it. The credit was accordingly made, and the bank, after continuing business for some time, failed, and complainants were compelled to pay the note. They thereafter recovered a judgment at law against the bank's receiver for the amount paid to take up the note, and then sued in equity for the amount placed to their credit according to the agreement. *Held*, that they are not entitled to two judgments for the same debt and to dividends on both judgments until one of them was satisfied, and that the bill must therefore be dismissed. *Latimer v. Wood et al.*, 73 Fed. Rep., 1001.

ACCOMMODATION PAPER—Continued.

8. When the payee of an accommodation check, given for a particular purpose, deposits it in a bank in his own name and the bank makes advances and extends credit on the faith of the deposit without notice of the trust, its rights and equities are superior to the drawer of the check. *Erismann v. Delaware County National Bank*, 1 Pa. Super. Ct., 144, 37 W. N. C., 518.
9. In an action on a note, it appeared that plaintiff bank discounted P. & Co.'s paper to the full extent consistent with its rules, and, in reply to an application for a further discount, suggested that the company get defendant bank to discount the paper and allow plaintiff to rediscount it. The company made its note to defendant, who indorsed it, and sent it on to plaintiff, with whom it had an account, and the proceeds were placed to defendant's credit. Defendant placed the amount of the note to the credit of P. & Co., by whom it was at once checked out. This specific amount credited to defendant by plaintiff was not checked out by defendant, but checks in various amounts, in ordinary course of business, were drawn against its account, none of which apparently had any special reference to the amount of the discount. *Held*, that defendant was not an accommodation indorser. *Fox v. Home Co. (Sup.)*, 35 N. Y. S., 896, distinguished. *Tradesmen's National Bank v. Bank of Commerce (Sup.)*, 39 N. Y. S., 554.
10. Where a note was signed by accommodation makers, and made payable to a bank, on the understanding that it was to be deposited in the bank to secure a loan for the purchase of wheat for a mill, with the ultimate intention of paying off a mortgage on the mill, and such makers, without notice to the bank of any restrictions on the disposition of the note, allowed the mortgagor, for whose benefit it was made, to have possession and control thereof, they can not complain that he effected an immediate payment of the mortgage by procuring an indorsement to himself from the bank, and then indorsing the note to the mortgagee. *First National Bank v. Wood (Tex. Civ. App.)*, 28 S. W., 384.
11. An answer which alleges that the note sued on was accommodation paper, and was made and delivered on condition that defendants should not be held liable thereon, provided there was delivered to plaintiff good business paper of the person accommodated, is insufficient, because it does not allege that the agreement to replace such note with other paper was made with plaintiff. *Vilas National Bank v. Barnard (Sup.)*, 28 N. Y. S., 922.
12. Defendant, for the accommodation of the maker, indorsed blank notes in the following form: "— after date, — promise to pay to the order of —, at the Farmers' National Bank, Adams, N. Y. Value received." *Held*, that the delivery of the indorsed blanks did not authorize the holder to fill them out so as to make them payable "on demand" instead of at a specified time after date, or to add the words "with interest." *Farmers' National Bank v. Thomas (Sup.)*, 29 N. Y. S., 837.
13. An accommodation indorser on a note given in renewal of a note on which he was also accommodation indorser, at its maturity, is not relieved of liability because of his insanity at time of signing it, the bank taking it in renewal having no notice of his insanity, and he having been sane when the prior note was executed. *Memphis National Bank v. Sneed (Tenn. Sup.)*, 33 S. W., 716.
14. Accommodation paper is put into circulation for the purpose of giving credit to the party for whose benefit it is intended, and, although he can not maintain an action upon it against the accommodation maker or indorser, a purchaser can do so, who acquires it while still current, and gives the credit it was intended to promote, although with knowledge of its original character. *Israel v. Gale*, 77 Fed. Rep., 532.
15. One who takes accommodation paper from the party for whose benefit it was made and gives him credit for the same on a precedent indebtedness, though advancing no money, is a holder of such paper for value. *Ib.*
16. The general authority of the president of a business corporation to make and discount its promissory notes gives him no power to make a note of the corporation payable to his own order, and one who discounts such a note can not recover thereon against the corporation without showing special authority for its execution. *Park Hotel Co. v. Fourth National Bank of St. Louis*, 86 Fed. Rep., 742.
17. To the general rule that the acts and contracts of a general agent within the scope of his powers are presumed to be lawfully done and made, there is an exception as universal and inflexible as the rule. It is that an act done or a contract made with himself by an agent on behalf of his principal is presumed to be, and is notice of the fact that it is without the scope of his general powers, and no one who has notice of its character may

ACCOMMODATION PAPER—Continued.

safely recover upon it without proof that the agent was expressly and specially authorized by his principal to do the act or make the contract. *Id.*

18. It is ultra vires of a corporation to make accommodation paper, or to guarantee the payment of the obligations of others. *Id.*
19. A contract which a corporation has no power to make, it has no power to ratify, and no power to estop itself from denying. *Id.*
20. A national bank receiver can not recover upon notes made for the accommodation and sole benefit of the bank, without consideration. *Stapylton v. Teague; same v. Anderson et al.; same v. Carmichael, 85 Fed. Rep., 407.*
21. Accommodation indorsements or acceptances by a national bank are ultra vires, and void in the hands of holders with notice. *Bowen v. Needles National Bank, 87 Fed. Rep., 430.*

ACTIONS: See Jurisdiction.

1. 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.*
2. 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.*
3. A stockholder in a national bank can not maintain an action at law against the officers and directors thereof to recover damages for willful waste of the assets whereby the value of his shares was decreased and he became liable to an assessment thereon. His remedy must be sought in equity. *Hirsh v. Jones et al., 56 Fed. Rep., 137.*
4. The provision of the banking law, section 5198, Rev. Stat., 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.*
5. Under section 57 of act of 1864, suits may be brought by, as well as against, any association. *Kennedy v. Gibson, 8 Wall., 498.*
6. Actions local in their nature may be maintained in the proper State court in a county or city other than that where it is established. *Casey v. Adams, 102 U. S., 66.*
7. A national bank may be sued in any State, county, or municipal court in county or city where located. *Bank of Bethel v. Pahquioque Bank, 14 Wall., 383.*
8. Under the original act respecting national banks, and before the act of June 30, 1876, a court of equity had jurisdiction of suit to prevent or redress maladministration or fraud against creditors, in voluntary liquidation of such bank, whether contemplated or executed; and such suit by one creditor must be for all. *Richmond v. Irons, 121 U. S., 27.*
9. 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.*
10. 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 Froom, 462; Howe v. Barney, 45 Fed. Rep., 668.*
11. 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. Burroughs, 9 Abb. N. C., 280.*
12. 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.*
13. A receiver may sue either in his own name or the name of the bank. *National Bank v. Kennedy, 17 Wall., 19.*
14. Suits and proceedings under the act in which the United States or their officers or agents are parties, whether commenced before or after the

ACTIONS. See Jurisdiction—Continued.

- 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.
15. But section 380, Rev. St., 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. *Ib.*
 16. Receivers may sue in the courts of the United States by virtue of the act, without reference to the locality of their personal citizenship. *Ib.*
 17. 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 a 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. *Staunton v. Wilkeson*, 8 Ben., 357.
 18. Under section 1001, Rev. St., 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.
 19. 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.
 20. 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*, 26 Fed. Rep., 737.
 21. Such action is not prescribed by the limitation of one year in Louisiana. *Case v. Bank*, 100 U. S., 446.
 22. On a bill filed by receiver against stockholders under section 50, where bank fails to pay its notes, action by Comptroller must precede institution of suit by receiver, and be set forth therein. *Kennedy v. Gibson*, 8 Wall., 498.
 23. Creditors of the bank are not proper parties to such bill. *Ib.*
 24. A compromise of a suit by the receiver of a national bank and counsel for the United States will not be opened after a delay of seven years, no fraud being shown. *Henderson v. Myers*, 11 Phil., 616; 3 N. B. C., 759.
 25. An action may be brought against a national bank, notwithstanding a receiver of it has been appointed. *Security Bank of New York v. National Bank of the Commonwealth*, 4 Thompson & Cook, 518; 1 N. B. C., 774; *Green v. The Walkill National Bank*, 7 Hun, 63; 1 N. B. C., 786.
 26. An action against the directors of a national bank under the provisions of Rev. St., § 5239, can be maintained only by a receiver of the bank; and an action by a private individual against such directors for damages arising from the making of false reports or other violations of the national banking act can only be maintained as an action at the common law in the nature of an action of deceit. *Gerner v. Thompson*, 74 Fed. Rep., 125.
 27. An action can not be maintained against a bank by the holder of a check for refusal to pay it, unless the check has been accepted, although there stands to the credit of the drawer on the books of the bank a sum more than sufficient to meet the check. *Cincinnati, H. & D. R. Co. v. Metropolitan National Bank (Ohio Sup.)*, 42 N. E., 700.
 28. A bill by the receiver of an insolvent national bank against the shareholders to recover dividends unlawfully paid out of the capital at times when the bank had earned no net profits may be brought without an express order from the Comptroller of the Currency. *Hayden v. Thompson (C. C. A.)*, 71 F., 60.
 29. Where both parties to an action claim title to land under legal proceedings, those through which defendant derives title being alleged to be fraudulent, it is reversible error to instruct the jury that upon the record evidence the title is vested in the plaintiff, whereas in fact the defendant has the better title unless it is defeated by fraud. *Short et al. v. Hepburn*, 75 Fed. Rep., 113.
 30. In an action involving the validity of a title claimed by defendants to have been acquired under attachment and execution against one C., while plaintiff charges that C. was a fictitious person and the deed to him and the proceedings against him were parts of a scheme of his supposed grantor to defraud his creditors, it is error to charge the jury either that if C.'s whereabouts were unknown it would make his title to the property

ACTIONS. *See Jurisdiction—Continued.*

- immaterial or that the fact that C. was a fictitious person would entitle the plaintiff to recover irrespective of the circumstances under which defendant acquired his title. *Ib.*
31. In an action by a depositor in an insolvent bank against the stockholders to recover the balance due him at the time of the suspension of the bank, it is not necessary to join as defendants persons who signed the articles of incorporation but have since transferred their stock, though such transfer was not made in the manner provided by the articles of incorporation. *Wadsworth v. Hocking*, 61 Ill. App., 156; *Same v. Duncan*, *Ib.*; *Same v. Laurie*, *Ib.*
 32. Where a person holds stock in a banking association as trustee, he is a proper party defendant, to the exclusion of his beneficiary, in an action brought by a depositor against the stockholders to recover the balance due him at the time of the suspension of the bank. *Ib.*
 33. An instrument headed by the name of a bank and a list of its officers, reciting that plaintiff had left a sum of money to be loaned for his use, "payable not to exceed six months, on return of this memorandum," and signed with the name of the person represented at the top of the paper to be the cashier, the signature being followed by a scroll composed of the letters "chr.," shows *prima facie* a cause of action against the bank for a return of the money loaned. *Squires v. First National Bank*, 59 Ill. App., 134.
 34. An action *ex contractu* brought by an administrator to recover money claimed to have been wrongfully paid to defendant by a bank constitutes an election and ratification of the payment and precludes a subsequent action against the bank on the same claim. *Crook v. First National Bank (Wis.)*, 52 N. W., 1131.
 35. The assignment of a promissory note vests the legal title in the assignee and renders him a proper party plaintiff in an action thereon. *Forster v. Second National Bank*, 61 Ill. App., 272.
 36. In an action to recover the amount paid to the payee and indorser of a check alleged to have been fraudulently altered as to amount, where experienced cashiers were allowed to testify as experts for defendant to the genuineness of the check, and chemical experts had testified for plaintiff that writing could be removed by the use of acids without any trace being left, plaintiff should have been allowed to cross-examine defendant's expert witnesses as to their knowledge of the use and effect of acids in removing ink. *Birmingham National Bank v. Bradley (Ala.)*, 19 So., 791.
 37. A complaint in an action on a note alleged its execution, and in a third paragraph alleged that "no part of said sum has been paid, and the same is wholly due;" and the answer admitted the execution of the note, but denied "each and every allegation in paragraph three." *Held*, that the denial was bad, as a negative pregnant. *Columbia National Bank v. Western Iron & Steel Co. (Wash.)*, 44 P., 145.
 38. In an action by the assignee of an invalid nonnegotiable instrument against the assignor thereof, plaintiff must show that the maker was insolvent when the instrument was made or became due, or that he used diligence to recover from the maker, and failed, or that suit against the maker would have been of no avail. *Merchants' National Bank v. Spates (W. Va.)*, 23 S. E., 681.
 39. In an action against the receiver of an insolvent corporation, the facts that he represents the corporation and produces its books of account do not prevent him from contradicting the entries therein, as he represents creditors also. *Whittaker v. Amwell National Bank (N. J. Ch.)*, 29 A., 203.
 40. In an action to recover on certificates of deposit alleged to have been assigned plaintiff by deceased, where the complaint alleges and the assignment recites a consideration of \$1,000, and the assignment is attacked as fraudulent, testimony that deceased said she intended plaintiff to have all her property when she died is incompetent. *Turner v. Utah Title Insurance & Trust Co. (Utah)*, 37 P., 91; *Same v. Wells, Fargo & Co.*, *Ib.*, 94; *Same v. Union National Bank*, *Ib.*, 95.
 41. In an action to recover money deposited by plaintiff with defendant under an agreement that it is to be paid to a third person on condition that the latter deliver a deed to plaintiff within a certain time, such person is not a necessary party. *Ulrich v. Santa Rosa National Bank (Cal.)*, 37 P., 500.
 42. By authority of the directors of a national bank in Chicago, which had acquired some of its own stock, the individual note of its cashier, secured by a pledge of that stock, was, through a broker in Portage, sold to a bank there. The note not being paid at maturity, the Portage bank sued

ACTIONS. *See Jurisdiction—Continued.*

- the Chicago bank in assumpsit, declaring specially on the note, which it alleged was made by the bank in the cashier's name, and also setting out the common counts. The bank set up that the purchase of its own stock was illegal, and that money borrowed to pay a debt contracted for that purpose was equally forbidden by Rev. Stat., section 5201. The trial court was requested by the Chicago bank to rule several propositions of law, and declined to do so. Judgment was then entered for the Portage bank. The supreme court of the State of Illinois held that the Portage bank was entitled to recover under the common counts, and that it was not necessary to consider whether the trial court had ruled correctly on the proposition of law submitted to it. *Held*, that that court, in rendering such judgment, denied no title, right, privilege, or immunity specially set up or claimed under the laws of the United States, and that the writ of error must be dismissed. *Chemical Bank v. City Bank of Portage*, 646 Fed. Rep., 160.
43. No action may be maintained against a national bank upon a contract made by its cashier on its behalf to guarantee a contract between third persons for delivery of building materials. *Norton v. Derby National Bank*, 61 N. H., 589; 60 Am. Rep., 334; 3 N. B. C., 568.
 44. In an action by a receiver to recover an assessment on certain shares of a national bank, defendant pleaded a prior judgment dismissing a bill brought to charge her father's estate with the same assessment, to which suit she was also a party. *Held*, that the causes of action were different, that in the earlier suit being the alleged ownership of the shares by the father at the date of the bank's failure and that in the latter the alleged ownership by the daughter of the same shares at the same date; and that, therefore, the former suit operated as an estoppel only as to the matters actually litigated and determined. *Ricaud v. Tysen*, 78 Fed. Rep., 561.
 45. Where the causes of action are different and the decree in a former suit does not show on its face that the question involved in the present one was directly and necessarily determined, evidence aliunde, consistent with the record, may be received to show that it was actually determined. *Ib.*
 46. An action by the receiver of an insolvent national bank, in which it is alleged that the defendant, to which negotiable paper was sent by the bank for collection, appropriated the proceeds thereof and refused to pay the same over on demand, is an action for the conversion of chattels, and is governed by the limitation fixed by subdivision 3 of section 338 of the California Code of Civil Procedure relating to actions for "taking, detaining, or injuring any goods or chattels." *Hawkins v. State Loan & Trust Co.*, 79 Fed. Rep., 50.
 47. Where a note executed solely for the accommodation of a bank was made payable to the order of the bank's cashier and indorsed in blank, the mere fact that the president of the bank negotiated the note for his personal benefit to a third person, who knew his office, was not of itself notice to the purchaser of the facts, or sufficient to put him on inquiry as to the legality of the president's act. *Kaiser v. United States National Bank (Ga.)*, 25 S. E., 620.
 48. In an action by a bank upon a negotiable note payable to order, the title to which, by appropriate endorsement, has become vested in the name of a person as cashier, the declaration must show that such person is plaintiff's cashier, and that the ownership of the note sued upon is in plaintiff; else it will be demurrable. *Hobbs v. Chemical National Bank (Ga.)*, 25 S. E., 348.
 49. A stockholder of an insolvent national bank may bring a suit in a State court, in behalf of the bank and himself, as a representative stockholder, against the directors, to recover money alleged to have been lost through their negligence and breach of trust, when the bank's officers, the receiver, and the Comptroller of the Currency have all refused to bring such a suit. *Ex parte Chetwood*, 165 U. S., 443.
 50. In an action by a national bank on railroad-aid bonds the United States alone can complain that the bank was not authorized to hold such bonds. *Town Council of Lexington v. Union National Bank (Miss.)*, 22 So., 291.

AGENT OF SHAREHOLDERS:

1. The Federal courts have the same jurisdiction of suits by and against the "agents" of national banks appointed under the national-banking acts of Congress, when the "receivers" of an insolvent bank have been displaced by such "agents," as they have of suits by and against the "receivers" of such banks, each being in the same sense officers of the

AGENT OF SHAREHOLDERS—Continued.

- United States, and each representing in precisely the same relation the bank in its corporate capacity; and this jurisdiction attaches without regard to any diversity of citizenship of the parties or the amounts involved. *McConville v. Gilmour et al.*, 36 Fed. Rep., 277.
2. When the receiver of an insolvent national bank has been displaced by an "agent" appointed under the acts of Congress in that behalf, it is proper practice to substitute, upon motion, the "agent" as the plaintiff on the record in place of the "receiver" in a suit already commenced by the latter. *Ib.*
 3. That a receiver of an insolvent national bank has applied to the proper circuit court for authority to sell assets, and that thereafter an agent has been appointed, under 19 Stat., 63, as amended by 27 Stat., 345, to succeed the receiver, gives that court no authority to enjoin a stockholder in the bank from prosecuting actions in the State courts, in behalf of the bank, against its directors, or against using the bank's name in writs of error sued out from the United States Supreme Court to review the judgments of the State supreme court in such actions. *Ex parte Chetwood*, 165 U. S., 443.
 4. A duly elected "agent," who is substituted under the act of June 30, 1876 (19 Stat., 63), as amended by the act of August 3, 1892 (27 Stat., 345), for the receiver of an insolvent national bank, to complete the winding up of its affairs, proceeds with like authority to that of the receiver, and is not an officer of the circuit court, though he is required by the statute to render an account to it of all his proceedings, expenditures, etc., and he and his sureties are finally discharged by its order. *Ib.*
 5. Where an action brought by a stockholder in a national bank, in behalf of the corporation while in the hands of a receiver, has terminated, an agent of the corporation elected to succeed the receiver as provided by law, and charged with the duty of controlling and disposing of its assets and of distributing the proceeds, is entitled to receive the proceeds of such action, less a reasonable allowance to the plaintiff for his costs, disbursements, and attorney's fees. *Chetwood v. California National Bank (Cal.)*, 45 P., 854.
 6. 27 Stat., 345, c. 360, § 3, authorizes the election of an agent by the stockholders of a national bank in the hands of a receiver when all indebtedness to outside creditors has been paid, and provides that such agent, after giving bond, shall be vested with the control of the bank's affairs by the comptroller and receiver, being accountable to the circuit or district court of the United States. *Held*, that such agent takes the place of the receiver, and is at least a quasi public officer, the regularity and validity of whose appointment can not be questioned in a collateral proceeding. *Ib.*

APPEAL:

1. Under act March 3, 1891, § 11, a writ of error must be sued out within six months in order to authorize a review by the circuit court of appeals. *White et al. v. Iowa National Bank of Des Moines*, 71 Fed. Rep., 97.
2. Under the Louisiana Code of Practice providing (articles 364, 391) that third persons may intervene in suits, either before or after issue, provided the intervention do not retard the suit, but that persons so intervening must be always ready to plead or exhibit their testimony, an appellate court can not review the exercise of discretion by the trial court in refusing an application by such an intervener, made after the commencement of a trial, for a continuance, in order to enable the intervener to take steps necessary to bring his intervention to an issue. It is not error to refuse to admit evidence offered by such an intervener, when his intervention has not been brought to an issue with the original parties. *Baker v. Texarkana National Bank et al.*, 74 Fed. Rep., 598.
3. On an appeal from an order denying a motion to dissolve an injunction pendente lite, restraining an execution sale of personal property, *held*, that the court of appeals could not determine questions of law which might depend upon undisclosed facts, or questions of fact upon ex parte affidavits of the character of those presented in the record; and that, as the questions arising were proper subjects for deliberate examination, the order would be affirmed under the rule that, where a stay of proceedings will not cause too great injury to defendants, it is proper to preserve the existing state of things until the rights of the parties can be fully investigated. *Hadden et al. v. Dooley et al.*, 74 Fed. Rep., 429.
4. Where an order refusing to dissolve an injunction pendente lite restraining a sheriff from selling certain silks on execution was affirmed, but it appeared to the court that a sale of the goods would be to the pecuniary

APPEAL—Continued.

- advantage of both parties, *held*, that leave would be reserved to the court below to modify its order so that by consent of the parties the silk might be sold under the execution, after ample notice, and the proceeds placed in the registry to await a final decision. *Ib.*
5. It is not indispensable that an exception to a ruling of the court on the trial of an action should be brought before an appellate court by a bill of exceptions if it fully appears upon the record proper. *Wilson v. Pauly*, 72 Fed. Rep., 129.
 6. The only question presented being one of fact, as to which the evidence is conflicting and apparently evenly balanced, the finding and judgment of the district court should not be disturbed. *Buffalo County National Bank v. Gilcrest (Nebr.)*, 66 N. W., 850.
 7. Where the bill of exceptions purporting to contain the evidence in a case is not authenticated by the certificate of the clerk of the trial court it will not be examined. *First National Bank v. Cass County (Nebr.)*, 66 N. W., 300.
 8. As each party may appeal from the same final judgment without making separate cases of each appeal, the appellate court may consolidate into one proceeding separate cases on appeal from the same judgment. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Sup.)*, 34 S. W., 737.
 9. An order requiring an answer to be made more definite, so as to show what is pleaded as defense and what as counterclaim, rests in discretion, and is not appealable. *Garfield National Bank v. Kirchway (City Ct. N. Y.)*, 37 N. Y. S., 1140.
 10. Where the record fails to show that notice of appeal was given, the appeal will be dismissed. *Merchants' National Bank v. Ault (Wash.)*, 44 P., 129.
 11. A finding on conflicting evidence can not, on appeal, be disturbed. *Lehman v. Rothbarth (Ill. Sup.)*, 42 N. E., 777; *Smith v. Sabin (Cal.)*, 43 P., 588; *Merchants' National Bank v. McNulty (Tex., Sup.)*, 33 S. W., 963.
 12. A rehearing will not be granted for consideration of a question not raised on the original hearing. *Arnau v. First National Bank (Fla.)*, 18 So., 790.
 13. Where, on appeal, the record does not contain the evidence, and findings of fact were waived, it will be presumed that the allegations of the complaint were proven, and that the affirmative allegations in the answer were not. *Ulrich v. Santa Rosa National Bank (Cal.)*, 37 P., 506.
 14. An objection and exception to the introduction of certain evidence, for which no ground was assigned, can not be considered on appeal. *Tabor v. Commercial National Bank (C. C. A.)*, 62 F., 383.
 15. On a trial by the court, where no request was made for a peremptory declaration that the evidence was insufficient to entitle plaintiff to judgment, a general finding for plaintiff can not be reviewed on a single exception to the finding and the judgment thereon. *Ib.*
 16. Where no question of law is presented by the record a certificate by the appellate court that the case involves questions of law of such importance that they should be passed on by the supreme court does not present any questions of law to be determined. *Commercial National Bank v. Canniff (Ill. Sup.)*, 37 N. E., 898.
 17. In determining the questions at issue the supreme court can only look at the record and not at the opinion of the appellate court. *Ib.*
 18. Where in an action against a firm on a note signed by one partner the court tries the case without a jury and found that such partner had no authority to sign the note, but also found that the other partner afterwards ratified the signature, error in admitting evidence as to the former's authority to sign the note is immaterial. *Merchants' National Bank v. Peet (Wash.)*, 37 P., 290.
 19. An appeal taken to the circuit court of appeals from a decree of the circuit court entered in accordance with the mandate of the former court upon a previous appeal, will be dismissed, even though an appeal lie to the supreme court from the decision of the circuit court of appeals. *Merrill v. National Bank of Jacksonville*, 78 Fed. Rep., 208.

ASSESSMENT. See Insolvent banks; Receivers; Shareholders; Transfer of stock.

1. Where a national banking association is insolvent, order of Comptroller of Currency declaring to what extent the individual liability of stockholders shall be enforced is conclusive. *Kennedy v. Gibson*, 8 Wall., 498; *Casey v. Galli*, 94 U. S., 673; *National Bank v. Case*, 99 U. S., 628.
2. Payments of assessments by stockholder in national bank on increased stock can not be applied, in law or in equity, to discharge assessments by Comptroller in final liquidation of the bank. *Pacific National Bank v. Eaton*, 141 U. S., 227; *Thayer v. Butler*, *Ib.*, 234; *Butler v. Eaton*, *Ib.*, 240.

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

3. 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.
4. 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.
5. 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*, 32 Fed. Rep., 767; 35 Fed. Rep., 640.
6. Married women who are permitted by the laws of the State in which they reside to become shareholders in national banks are liable to assessments under the national banking laws. *In re First National Bank of St. Albans*, 49 Fed. Rep., 120.
7. 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., 133.
8. 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., 531; *Kennedy v. Gibson*, 8 Wall., 498; *Casey v. Galli*, 94 U. S., 673.
9. 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*, 44 Con., 569.
10. Nor will the fact that the administration is complete and all the assets have been distributed defeat an action brought to recover the assessment. *Ib.*
11. 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., 623; *Casey v. Galli*, 94 U. S., 673.
12. 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. Knorr*, 102 U. S., 422.
13. Where, to discharge liabilities of an insolvent bank, Comptroller assessed against shareholders a sufficient per cent on par value of stock held by each, some being insolvent, he can not provide for deficiency by new assessment. *Ib.*
14. The estate of a deceased owner of national-bank stock is liable (Rev. St., sec. 5152) to an assessment levied against his executors in consequence of the failure of the bank after his death. *Wickham v. Hull et al.*, 60 Fed. Rep., 326.
15. An action was brought against the executors of an estate to establish its liability for an assessment on certain shares of national-bank stock. The estate was at the time in possession of an Iowa probate court for purposes of administration, for which reason the Federal court could not enforce the liability, if adjudged to exist. Defendant set up the limitations contained in the Iowa statute (Code, sec. 2421) regulating the settlement of estates. *Held*, That the Federal court would not pass upon the question whether this provision debarred complainant from sharing in the estate, for, as the claim established in the Federal court must be presented for allowance in the probate proceedings, the better practice was to remit the question to the probate court. *Ib.*
16. Where a national bank issues certificates of its shares to a subsequent purchaser in lieu of the certificates of the prior owner, without observing its by-law in regard to a transfer on its books, so far as creditors of the bank are concerned a party taking and holding such shares of stock will be subject to the liabilities imposed by section 5151 of the national banking law. *Lainy v. Burley*, 101 Ill., 591; 3 N. B. C., 369.

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

17. One to whom stock has been transferred in pledge or as collateral security for money loaned, and who appears on the books of the corporation as the owner of the stock, is liable as a stockholder for the benefit of creditors. Where the owner, holder, or pledgee of stock transfers it out and out for the purpose of escaping liability as a shareholder to one who is unable to meet such liability, or when the transfer is colorable and not absolute, the transfer is ineffective as to creditors, and the transferor will be still liable. Therefore, when the G. bank loaned money and took as collateral therefor shares of stock in the C. bank, which were duly transferred in the books of the C. bank, and afterwards the G. bank transferred these shares to one of its clerks with an understanding that he should retransfer on request, and the C. bank was then in failing condition, *held*, that the G. bank was liable to contribute as a stockholder to the debts of the C. bank. *Germania National Bank of New Orleans v. Case, Receiver, 99 U. S., 628; 2 N. B. C., 25.*
18. A letter addressed to the receiver, and signed by the Comptroller of the Currency, directing him to institute legal proceedings to enforce the individual liability of every stockholder, under the statute, is sufficient evidence that the Comptroller decided, before the suit, that it was necessary to enforce the personal liability of the stockholders. *Bowden v. Johnson, 107 U. S., 251; 3 N. B. C., 55.*
19. The liability of the stockholders bears interest from the date of said letter. *Ib.*
20. Under the national banking act, the individual liability of the stockholder survives as against the personal representatives of a deceased stockholder. *Richmond v. Irons, 121 U. S., 27; 3 N. B. C., 211.*
21. A stockholder sold certain stock several months before the insolvency of the bank, but the transfer was not made on the books till the date of the bank's failure. *Held*, that the stockholder incurred the statutory liability. *Ib.*
22. Fifty shares of the stock of a national bank were transferred to F. on the books of the bank October 29. A certificate therefor was made out, but not delivered to him. He knew nothing of the transfer, and did not authorize it to be made. On October 30 he was appointed a director and vice-president. On November 21 he was authorized to act as cashier. He acted as vice-president and cashier from that day. On December 12 he bought and paid for 20 other shares. On January 2 following, while the bank was insolvent, a dividend on its stock was fraudulently made, and \$1,750 therefor placed to the credit of F. on its books. He, learning on that day of the transfer of the 50 shares, ordered D., the president of the bank, who had directed the transfer of the 50 shares, to retransfer it, and gave to D. his check to the order of D. individually for \$1,250 of the \$1,750. The bank failed January 22. In a suit by the receiver of the bank against F. to recover the amount of an assessment of 100 per cent by the Comptroller of the Currency in enforcement of the individual liability of the shareholders, and to recover the \$1,750, *held*, first, in view of provisions of sections 5146, 5147, and 5210, Rev. St., it must be presumed conclusively that F. knew from November 21 that the books showed he held 50 shares; second, F. did not get rid of his liability for \$1,250 by giving to D. his check for that sum in favor of D. individually. *Finn v. Brown, 142 U. S., 56.*
23. In winding up an insolvent national bank, the Comptroller of the Currency is vested with authority to determine when a deficiency of assets exists, so that the individual liability of the stockholders may be enforced, and no appeal lies from his decision. *Bailey v. Sawyer, 1 N. B. C., 356; 4 Dill., 463.*
24. The liability of a stockholder of a national bank is several, and is fixed by his taking stock in the corporation. *Ib.*
25. When an assessment upon the stockholders is ordered by the Comptroller, a suit at law is the proper remedy to enforce it. *Ib.*
26. A trustee holding shares in a national bank can not avail himself of his exemption from personal liability for debts of the bank unless his trusteeship appears on the books of the bank. *Davis v. Essex Baptist Society, 44 Conn., 532; 2 N. B. C., 110.*
27. With a bequest of money a religious society purchased, and held in its own name, shares in a national bank. The society had other donations otherwise invested. *Held*, that the society was not a trustee, but an ordinary stockholder, and liable to assessment for debts of the insolvent bank. *Ib.*

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

28. One who procures a transfer to himself, on the books of a national bank, of stock in such bank, becomes liable for the engagements of the bank as prescribed in the national-bank act, although such stock was pledged to him by the owner simply as security for a debt. *Moore v. Jones, 3 Woods, 53; 2 N. B. C., 144.*
29. One in whose name shares of the stock of a national bank stand on the bank books is subject to the individual liability of a shareholder, although his holding of the stock was originally as collateral security for a loan and the loan has been repaid and the stock certificate surrendered with an executed power of attorney for transfer. *Bowdell v. Farmers and Merchants' National Bank of Baltimore, 14 Bankers' Magazine, 387; 2 N. B. C., 146.*
30. The determination of the Comptroller as to the necessity of an assessment on stockholders of an insolvent national bank for the payment of debts is conclusive, and in a suit to enforce such an assessment the necessity need not be alleged. *Strong, Receiver, v. Southworth, 3 Ben., 331; 2 N. B. C., 172.*
31. S. bought shares in a national bank and caused them to be transferred to E., who was in his employ, S. remaining the real owner. Held, that S. was liable as stockholder upon the failure of the bank. *Davis, Receiver, v. Stevens, 20 Alb. L. J., 490; 2 N. B. C., 158.*
32. In an action by the receiver of a national bank to enforce the liability of a shareholder, it appeared that the date of the defendant's subscription to the stock was prior to May, 1866, when the receiver was appointed; that the Comptroller of the Currency decided on the 28th of June, 1876, that the enforcement of this liability to its full extent was necessary, and instructed the receiver accordingly, and that this action was thereupon brought. Held, that although such decision and order of the Comptroller were necessary preliminaries to a suit against the shareholder, yet, having been delayed without sufficient apparent reason for more than six years from the date of the subscription, the statute of limitations was a bar to the action, the State courts having decided that an act necessarily preliminary to the commencement of a suit upon a contract must be done within six years, unless sufficient reason for the delay is shown. *Price, Receiver, v. Yates, 19 Alb. L. J., 295; 2 N. B. C., 204.*
33. Actions by the receiver of a national bank against stockholders for assessments on the stock are subject to State statutes of limitations. *Butler v. Poole, 44 Fed. Rep., 586.*
34. A court has no power, under sec. 5324, U. S. Rev. St., to order the receiver of a national bank to compound debts which are not "bad or doubtful;" and a composition under such an order of debts not "bad or doubtful," as the debt of a shareholder arising on his subscription to the stock, is ineffectual. *Price v. Yates, 19 Alb., L. J. 295.*
35. A stockholder of an insolvent national bank, who happens also to be one of its creditors, can not cancel or diminish the assessment to which the provisions of sec. 5151, Rev. St., make him liable by offsetting his individual claim against it. *Hobart, Receiver, etc., v. Gould, 8 Fed. Rep., 57.*
36. Section 5151, Rev. St., among other things, provides that the shareholders of every national banking association shall be held individually responsible for all contracts, etc., to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares. Held, that upon the insolvency of such a bank a shareholder who happens to be one of its creditors can not cancel or diminish the assessment, to which the provisions of this section make him liable, by offsetting his individual claim against it. *Ib.*
37. The liability which shareholders in national banks incur under section 12 of the act of 1864, which provides for a liability "to the extent of the amount of their stock therein, at the par value thereof, in addition to the amount invested in such shares," is that of principals, not of sureties. *Hobart, Receiver, etc., v. Johnson, 8 Fed. Rep., 493.*
38. Such a liability is not one on a "promise to pay the debt, or answer for the default or liability, of any other person," within the meaning of the proviso to section 5 of the Revised Statutes of New Jersey of 1874, p. 469. *Ib.*
39. On the principle of estoppel, one can not take advantage of certain statutory provisions without incurring thereby the attendant liabilities. *Ib.*
40. Under sec. 5151, Rev. St., owners of stock in a national bank are liable for its debts, and persons who hold themselves out or allow themselves to be held out as owners of stock are also liable, whether they own stock or not. *Case, Receiver, v. Small et al., 10 Fed. Rep., 722.*

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

41. A married woman who owns stock in a national bank is not exempt on account of her coverture from the liability imposed by the national currency acts upon all stockholders in such banks. *Anderson v. Line*, 14 Fed. Rep., 405.
42. After a national bank has become insolvent and has closed its doors for business, its shareholders' liability to creditors is so far fixed that any transfer of their shares must be held fraudulent and inoperative as against the creditors of the bank. *Irons et al. v. Manufacturers' National Bank of Chicago et al.*, 17 Fed. Rep., 308.
43. The Pacific National Bank of Boston was organized in October, 1877, with a capital of \$250,000, with the right to increase it to \$1,000,000. In November, 1879, its capital was raised to \$500,000; September 13, 1881, the directors voted to increase the capital to \$1,000,000. On November 18, 1881, the bank suspended. On December 13, 1881, the directors voted that as \$38,700 of the increase of capital stock had not been paid in the capital be fixed at \$961,300, and the Comptroller of the Currency was notified to that effect, and he notified the bank, under Rev. St., sec. 5205, to pay a deficiency on its capital stock by an assessment of 100 per cent. At the annual meeting the assessment was voted, and on March 18, 1882, with consent of the Comptroller and the approval of the directors and the examiner, the bank resumed business, and continued until May 20, 1882, when it again suspended and was put in the hands of a receiver. Prior to May 20, 1882, \$742,800 of the voluntary assessment had been paid in. Complainant was the owner of twenty-five shares of stock on September 13, 1881, and after the vote to increase the stock took twenty-five shares, for which he paid \$2,500 on October 1, 1881, and received a certificate. He voted for the assessment at the annual meeting, and in February, 1882, paid the assessment on the old and new stock, and subsequently sought to enjoin the suit at law against him by the receiver to enforce his individual liability as a stockholder, under Rev. St., sec. 5151, on the ground that the increase of capital was illegal and void, and that the voluntary assessment, under Rev. St., sec. 5205, relieved the stockholders of individual liability. Held, that he was not entitled to relief, and the bill should be dismissed. *Morrison v. Price, Receiver*, 23 Fed. Rep., 217.
44. A discharge in bankruptcy releases a shareholder of a national bank from his statutory individual liability to creditors of the bank where, at the time of his discharge, the claims of such creditors were provable, not merely contingent. *Irons et al. v. Manufacturers' National Bank et al.*, 27 Fed. Rep., 591.
45. When bank stock was sold, but not transferred on the books of the bank, and the bank afterwards failed, the executors of the person in whose name the stock stood on the books were held liable for assessment, although said stock had been paid for by a purchaser buying at the request of the president of the bank, who gave him a cashier's check for that purpose, placing the money so furnished to the credit of said purchaser on the books of the bank as a temporary loan, the intention being ultimately to transfer said shares to a third party as part of a larger proposed investment in stock, for which funds had been placed in the hands of the president of the bank. *Price, Receiver, v. Whitney et al.*, 28 Fed. Rep., 297.
46. Defendant subscribed for new stock in the reorganization of a bank, and received a certificate on the basis of a total subscription of \$500,000. The actual increase was \$461,300. He protested against the same, and refused to vote on the stock, but retained his certificate until the bank went into the hands of a receiver several months later. Held, that he was liable to the receiver on his subscription, and it was too late to claim that the increase as to him was invalid. *Butler, Receiver, v. Aspinwall*, 33 Fed. Rep., 217.
47. A pledgee of shares of stock in a national bank, who does not appear by the books of the bank or otherwise to be the owner, is not liable for an assessment upon the shares on the insolvency of the bank, under Rev. St., sec. 5151, rendering shareholders liable for the debts of the association to the extent of the par value of their stock. *Welles v. Larrabee et al.*, 36 Fed. Rep., 866.
48. One to whom the shares are assigned in trust as security for a debt due a third person, and following whose name on the stock book of the bank is the word "trustee," is not liable for the assessment under section 5151, and is also within the provision of section 5152, exempting from such liability persons holding stock as trustees. *Ib.*

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

49. In an action by the receiver of an insolvent national bank to recover of a stockholder an assessment on his shares, the defendant alleged as a counterclaim that the Comptroller of the Currency had directed the bank to restore the value of certain securities held by it which had been reported worthless by an examiner; that certain of the stockholders, including defendant, had raised a fund which was placed in the hands of trustees to apply so much as might be from time to time required by the Comptroller to retire such securities; that the fund was deposited with the bank with full notice of the purpose to which it was to be applied; that a portion had been used to retire the securities designated, and that when the bank failed the balance of the fund came into the hands of the receiver, and was now claimed by him as a part of the ordinary assets of the bank; that a certain portion of this balance belonged to defendant, which amount he asked to set off against plaintiff's demand. *Held*, that a general demurrer based on the ground that no set-off or counterclaim was available in such an action would be overruled, as the claim could be set off if it was of such a nature that the holder would be entitled to receive the full amount before distribution by the receiver to general creditors. *Welles v. Stout*, 33 Fed. Rep., 807.
50. 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 Rev. St., sec. 5151, to pay the bank's debts. *Hayes v. Shoemaker*, 39 Fed. Rep., 319.
51. Defendant, for the purpose of helping a bank, of which complainant was a stockholder, in a financial crisis, loaned it certain securities belonging to complainant, and when complainant was informed of the fact she did not object. She was assured by the bank's officers that if the bank was saved the securities would be returned, and if it failed the avails would be credited on her assessment as a stockholder. The bank failed, and the securities were not returned. *Held*, that she was not entitled, as against other creditors, to set off the value of the securities against her assessment, but was, as to such value, on the same footing as any other creditor. *Sowles v. Witters et al.*, 39 Fed. Rep., 403.
52. One who subscribes and pays for a specified number of shares of a "proposed increase" of the capital stock of a national bank, which increase is in fact never issued, and to whom the bank officials transfer, instead, old stock of the bank without his knowledge or consent, is not a "shareholder" within the meaning of Rev. St., sec. 5151, imposing individual liability on the shareholders for the debts of national banks. *Stephens v. Follett et al.*, 43 Fed. Rep., 842.
53. The fact that the subscriber for the new shares received a dividend on the old shares so transferred to him does not estop him from denying his liability as a shareholder, where such dividend was received in the belief that it was paid to him by virtue of his subscription to the new stock.
54. A person who becomes a stockholder in a national bank thereby submits himself to the provisions of the national-bank act, and becomes liable to be assessed to the extent of his statutory liability for all debts of the bank existing while he holds his stock. *Young v. Wempe et al.*, 46 Fed. Rep., 354.
55. In an action by the receiver of a national bank to enforce an assessment under Rev. St., sec. 5151, against one credited on the transfer books as a stockholder, it appeared that nearly a year before the failure he had sold his stock to a broker for an undisclosed principal; that he indorsed the same, and requested the broker to inform the cashier of the transaction, and to have the stock transferred; that the broker accordingly handed the stock to the cashier, gave him the necessary information, and requested him to make the transfer. This the cashier promised to do, but in fact the transfer was never made. The certificate recited that it was transferable on the books of the company "by indorsement hereon and surrender of this certificate." *Held*, that in requesting the cashier to make the transfer the broker acted as the seller's agent, and that the latter did all that was required of him as a prudent business man, and could not be held liable as a stockholder. *Young v. McKay*, 50 Fed. Rep., 394.
56. A Federal court will not, even if it has the power under Rev. St., sec. 5234, grant an order authorizing a receiver of a national bank to com-

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

- pound the statutory liability of certain stockholders by accepting payment of a gross sum, less than is due, in satisfaction and discharge thereof, although more money would thus be realized than by proceeding to collect the same in the usual way, when it appears probable that such stockholders have fraudulently conveyed their property to avoid their legal obligations as stockholders, or to shield themselves from injury and exposure by litigation. *In re Certain Shareholders of the California National Bank of San Diego*, 53 Fed. Rep., 38.
57. A person who is entered on the books of a national bank as the owner of stock, but who is admitted to hold the stock in trust for the true owner, is not liable as a stockholder for the debts of the bank, when the true owner has been adjudged so liable, although nothing is realized upon the execution of such judgment. *Yardley v. Wilgus*, 56 Fed. Rep., 965.
 58. When the full personal liability of shareholders is to be enforced the action must be at law. *Kennedy v. Gibson*, 8 Wall., 498; *Casey v. Galli*, 94 U. S., 673.
 59. 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; 1 N. B. C., 356.
 60. But the suit may be in equity. *Kennedy v. Gibson*, 8 Wall., 498.
 61. It is no objection to a bill against stockholders within the jurisdiction of the court that other stockholders, not within such jurisdiction, are not codefendants. *Ib.*; *Case v. Bank*, 100 U. S., 446.
 62. 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. Phila. Warehouse Company*, 111 U. S., 479.
 63. 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.
 64. 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 of 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.
 65. 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.
 66. Bill filed by receiver against transferor and transferee to enforce such liability will lie where it is for discovery as well as relief, as the transfer would be good between the parties. *Bowden v. Johnston*, 107 U. S., 251.
 67. A shareholder in a national bank, who is liable for its debts, is liable for interest thereon to the extent of the bank's liability, and not in excess of the maximum liability fixed by statute. *Richmond v. Irons*, 121 U. S., 27.
 68. 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 stockholders or the debtors of the bank. *Kennedy v. Gibson*, 8 Wall., 498.
 69. Each shareholder of a national banking association is individually liable for its debts to the extent of the amount of his stock at its par value, in addition to the amount invested in the shares held by him, and a receiver appointed to wind up the affairs of such an association that has become insolvent is authorized, under the direction of the Comptroller of the Currency, to enforce the liability of its stockholders, and to collect from

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

- each of them the necessary amount, up to the extent of his liability, for the payment of the creditors. *King et al. v. Armstrong, Receiver, 34 N. E., 163; 50 Ohio St., 222.*
70. Code N. C., sec. 1826, provides that no woman during coverture shall be capable of making any contract to affect her real and personal estate without the written consent of her husband. *Held*, that a purchase of stock by a married woman is not a "contract" within the terms of the statute, and that the wife is liable upon an assessment, although the stock was purchased without the written consent of her husband. *Robinson v. Turrentine et al., 59 Fed. Rep., 554.*
 71. One in whose name stock of an insolvent national bank stood paid an assessment thereon under a threat by the receiver to sue therefor, though he claimed that he had sold the stock. More funds were collected than were required to pay the creditors of the bank. *Held*, that such payment could not be recovered as having been made under a mistaken belief by the payor that the whole amount would be required to pay the creditors of the bank. *Holt v. Thomas (Cal.), 38 P., 891.*
 72. The F. National Bank suspended business for lack of funds, and was placed in charge of a bank examiner, who required that \$50,000 should be raised and placed in the bank before it could resume business. The stockholders, including one B., the president, thereupon raised this sum, in amounts equal to 50 per cent of their stock, and placed it in the bank. The examiner caused entries to be made on the books indicating that this contribution was a voluntary assessment, subject, after one year, to the liabilities of the bank, and permitted the bank to resume. B., at a meeting of the directors subsequently held, protested against these book entries, but afterwards signed reports in which the \$50,000 was included as surplus. At the time of the advance the bank held two notes of B., and discounted another note of his a few days before the expiration of a year from the advance. Shortly after the expiration of the year the bank again suspended payment. *Held*, that the advance to the bank was a voluntary assessment, and not a loan, and could not be set off by B. in an action against him on the notes by the receiver of the bank. *Broderick v. Brown, 69 Fed. Rep., 497.*
 73. M. bequeathed to his wife "for life or widowhood" 40 shares of stock in a national bank, together with other personal property, providing that she might use any of such personal property if necessary for her comfortable support, and that, at her death or marriage whatever should remain of such property should go in equal shares to his four children. The administrator with the will annexed of M.'s estate transferred the stock on the books of the bank to M.'s widow. The bank having become insolvent, and an assessment having been made by the Comptroller on the shareholders, for which a judgment was obtained against M.'s widow, which remained unsatisfied, the receiver of the bank brought suit against M.'s administrator to compel payment of the assessment out of M.'s general estate. *Held*, that whether the widow took an absolute title to the stock by virtue of her power of disposal, or a life interest with remainder to the children, the beneficial ownership of the stock, in either case, had passed from M.'s estate, and the estate could not be made liable for the assessment. *Held*, further, that the administrator properly transferred the stock to the widow, and was not required to hold the legal title thereto, as administrator or trustee, during her life or widowhood, but that such transfer made no difference to the liability of the estate of M., since the beneficial interest would in either case have been in the widow and children. *Blackmore v. Woodward et al., 71 Fed. Rep., 321.*
 74. The capital, the unpaid subscriptions to the capital stock, and the liability of the holders of the paid-up stock to pay an additional amount equal to the par value of their stock under section 5151, Rev. St., constitute a trust estate sacredly pledged for the security of the creditors of a national banking association. The willful destruction or diminution of any part of this trust estate or the diversion of the proceeds of any of it from the creditors of the bank is a fraud upon these creditors, and subjects its perpetrator to a suit by them or their legal representative for proper relief. *Stuart v. Hayden et al., 72 Fed. Rep., 402.*
 75. One who knowingly permits his name to be entered upon the stock books of a national bank as the owner, individually, of stock therein, can not be permitted, as against creditors or a receiver of the bank representing them, to show that he was not the owner of the stock, and he is liable for an

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

- assessment thereon, though he held the stock, in fact, as trustee for the bank itself. *Lewis v. Switz*, 74 Fed. Rep., 381.
76. One C. was the holder of stock in the D. National Bank, and was also an officer of the L. bank which held stock in the D. bank. In the latter capacity he was informed of an urgent demand upon the L. bank to send \$5,000 by telegraph in aid of the D. bank. Within a week after this demand L. transferred his stock in the D. bank, without consideration, to his five children, one of whom was a married woman, and two minors. Within five months thereafter the D. bank failed and an assessment was made on the stockholders. *Held*, that the transfer must have been made by L. in contemplation of the liability, and that both he and his transferees were liable for the assessment, the latter because the liability was cast upon them by law when they became stockholders. *Foster v. Lincoln et al.*, 74 Fed. Rep., 382.
77. In an action by the receiver of a national bank to enforce the individual liability of a stockholder, an allegation in the complaint that on a given date the Comptroller, having ascertained and determined that the assets, property, and credits of the bank were insufficient to pay its debts and liabilities, and, as provided by the act of Congress, made an assessment and requisition on the shareholders of the said bank of a given sum upon each share held and owned by them, respectively, at the time of its default, and directed the receiver to take all necessary steps to enforce the liability, is sufficient. *Kennedy v. Gibson*, 8 Wall., 498, distinguished; *Nead v. Wall* (C. C.), 70 F., 806.
78. One buying stock in a national bank in the names of his minor children himself becomes liable to assessment as a shareholder, for minors are incapable of assenting to become stockholders, so as to bind themselves to the liabilities thereof. *Foster v. Chase et al.*, 75 Fed. Rep., 797.
79. An executor who receives certificates of national-bank stock as part of the assets of decedent's estate, and includes them in his inventory returned to the probate court, is a shareholder, and liable as such for an assessment under Rev. St., § 5151, subject to the relief granted by section 5152. *Parker v. Robinson* (C. C. A.) 71 F., 256.
80. The complaint, in an action by the receiver of an insolvent national bank to enforce an assessment on the shareholders, made by the Comptroller of the Currency, need not aver that there was a necessity therefor, or that the Comptroller determined that there was such necessity, though the law provides that the Comptroller may enforce the individual liability of the stockholders, if necessary to pay the debts of the bank. It is enough that the complaint alleges that the Comptroller made the assessment and directed its enforcement. *O'Connor v. Witherby* (Cal.) 44 P., 227.
81. The allegation of the complaint, in an action for an assessment on shareholders in a bank, that "defendant, though demanded, has failed and refused to pay said assessment, or any part thereof," is a sufficient averment as against a general demurrer of nonpayment at the time action was commenced. *Ib.*
82. In an action by the receiver of an insolvent national bank to enforce an assessment on the shareholders, made by the Comptroller of the Currency, the necessity of the Comptroller's making as large an assessment as that in suit can not be litigated. *Ib.*
83. The bill contemplated by the second section of the act of June 30, 1876, to enforce the individual liability of stockholders in a national banking association that has gone into liquidation, need not purport expressly on its face to be filed by the complainant on behalf of himself and all other creditors, for the law would give it that effect and the court would so treat it; but, if this was necessary, the bill might be amended in that respect by leave of the court. *Irons, Ex'r, etc., and others v. Manufacturers' National Bank of Chicago and others*, 17 Fed. Rep., 308.
84. The manifest intention of the national banking act is a distribution of its assets in case a bank becomes insolvent equally among all the unsecured creditors, and the diligence of a creditor who files a creditor's bill can give him no greater rights than are given any other creditor to share in the distribution of the assets, and a prayer in the bill that such creditor be given priority over other creditors will not be granted. *Ib.*
85. Where the original bill filed before the passage of the act of June 30, 1876, was amended after the passage of that act so as to make the individual shareholders defendants, and subject them to liability, such bill will not be considered on that account multifarious. *Ib.*

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

86. The act of June 30, 1876, did not create any new liability on the part of the stockholders, or provide for enforcing such liability against them under circumstances where it could not have been enforced before that act was passed. This act is not retroactive, and does not create rights which did not exist prior to its passage as against existing stockholders, though it may be construed as limiting the tribunal in which proceedings are to be instituted for enforcing the stockholder's liability to a United States court, instead of allowing creditors to resort to any competent tribunal with equity power. *Ib.*
87. Entering an order that "the complainants confessing the pleas of bankruptcy of defendants, it is ordered that this case be stayed as to them," does not amount to a final decree, but simply confesses the facts set up in the plea, leaving the court to adjudge the law upon such facts whenever the main cause is heard. *Ib.*
88. Where the original bill was filed February 3, 1875, before the passage of the act of June 30, 1876, and a receiver was appointed February 26, 1875, thereunder, and an amended bill, making the individual stockholders defendants, was filed October 5, 1876, and after the filing of the amended bill certain of the defendants were adjudged bankrupts, their pleas of bankruptcy will constitute a sufficient bar in their behalf. *Ib.*
89. Where it is admitted by the defendants that they were shareholders in a national bank, but the number of shares respectively held by them is not admitted, the names of the shareholders and the number of shares held by each, as shown by the stock ledger and stubs of the stock certificates and the dividend sheets of the bank on which they respectively drew the last dividends, will be prima facie proof of the number of shares held, and, unless rebutted, sufficient. *Ib.*
90. A bill to enforce against the separate estate of a married woman an assessment upon shares of national-bank stock is not open to the objection that it does not allege that she had the capacity to become a stockholder, whether she became such before or after marriage, where it alleges that she was the owner of the shares, and where a statute of the State in which the bank is located (Dig. St. Ark., 1874, sec. 4194) provides that a married woman may transfer her property, carry on any business, and perform any services on her separate account, and that her earnings shall be her separate property, and may be used or invested by her in her name. *Bundy v. Cocke, 128 U. S., 185; 3 N. B. C., 316.*
91. The bill alleging that the married woman is possessed of property in her own right sufficient to pay the assessment and praying for a decree of payment therefrom, and the bill of revivor filed after her death against her husband praying for relief out of the assets received by him as her legatee, devisee, or executor, the case is one of equitable cognizance. *Ib.*
92. A suit by the receiver of an insolvent national bank to collect an assessment by the Comptroller upon the stock from a stockholder who has made an alleged fraudulent transfer of his shares is based upon the statutory liability of the stockholder, and not upon any injury growing out of the fraudulent transfer; and therefore the statute of limitations begins to run from the date the assessment becomes due, and not from the discovery of the fraud. *Thompson v. German Ins. Co. et al., 77 Fed. Rep., 258.*
93. On a bill by the receiver of an insolvent national bank to collect an assessment by the Comptroller on the stock from a former stockholder, on the ground that, to escape liability, he had transferred his shares, within six months of the failure of the bank, to one having no means, it appeared that the transfer was made on the books of the bank, no concealment thereof being attempted, and that the receiver made no inquiry as to the nature of the transfer, and took no action against defendant until the assessment had become barred. *Held*, that equity would not relieve against the bar of the statute. *Ib.*
94. It is not necessary, in order to hold liable for an assessment upon the shareholders of an insolvent national bank one who has transferred his stock to an irresponsible person, to show that the transferer had actual knowledge of the insolvency of the bank at the time of the transfer, but it is sufficient if he had good ground to apprehend its failure, and made the transfer with intent to relieve himself from individual liability. *Cox v. Montague, 78 Fed. Rep., 845.*
95. Upon the trial of a suit brought by the receiver of an insolvent national bank to collect an assessment from one who had transferred his stock, a letter written by the defendant to a bank examiner, in reply to an inquiry about the bank, in which defendant admits his transfer of his stock when

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

- the bank was embarrassed, is not a privileged communication, though the bank examiner's letter, to which it is a reply, is marked "Confidential." *Ib.*
96. A corporation which receives shares of national-bank stock in pledge, with power to use and sell, and which, in good faith, without suspicion of the bank's insolvency, causes new certificates to be issued in the name of one of its employees, merely because it is unwilling they should stand in the name of the original owners, remains a mere pledgee, and is not liable, as a shareholder, to assessment on the stock. *National Park Bank of City of New York v. Harmon, 79 Fed. Rep., 891.*
 97. L., a stockholder in the D. national bank, transferred his stock shortly before its failure to his married daughter and other minor children. It appeared from the circumstances surrounding the transaction that L., though perhaps not supposing the D. bank to be actually insolvent, was advised of facts not generally known, which indicated such uncertainty as to its ability to stand a run, which had apparently begun, as to make it safer for him to dispose of his stock forthwith, and that the transfer was made with the intent that, if all came out well, his children should have the stock, while, if the bank met with disaster, he would not be obliged to throw good money after bad. Held, that the transfer so made could not stand against the creditors of the bank, and L was liable at the suit of its receiver for an assessment on the stock. *Foster v. Lincoln's Ex'r, 79 Fed. Rep., 170.*
 98. The circuit court has jurisdiction of an action to ascertain or fix the liability upon shares of an insolvent national bank which are alleged to have been transferred with a fraudulent intent to escape such liability when the amount of the assessment exceeds \$2,000 exclusive of interest and costs. *Thompson v. German Ins. Co. et al., 76 Fed. Rep., 892.*
 99. The right of the receiver of an insolvent national bank to enforce the liability of stockholders, though created by United States statute, may be barred by the running of a State statute of limitations. *Ib.*
 100. The bar of a statute of limitations will be enforced, when applicable, in equity as well as at law. *Ib.*
 101. The action of the Comptroller in making an assessment against the stockholders of an insolvent national bank creates a right of action against the stockholders, but is not the institution of a suit to enforce it so as to stop the running of limitation. The statute begins to run from the date the assessment becomes due. *Ib.*
 102. A creditor who receives from his debtor a transfer of shares in a national bank as security for his debt, and who surrenders the certificates to the bank, and takes out new ones in his own name, in which he is described as pledgee, and holds them afterwards in good faith as such pledgee and as collateral security for the payment of his debt, is not a shareholder subject to the personal liability imposed upon shareholders by Revised Statutes, section 5151. *Pauly v. State Loan and Trust Company, 165 U. S., 606.*
 103. The previous cases relating to the liability of such shareholder examined and held to establish:
 - (1) That the real owner of the shares of the capital stock of a national banking association may, in every case, be treated as a shareholder within the meaning of section 5151;
 - (2) That if the owner transfers his shares to another person as collateral security for a debt due to the latter from such owner, and if, by the direction or with the knowledge of the pledgee, the shares are placed on the books of the association in such way as to imply that the pledgee is the real owner, then the pledgee may be treated as a shareholder within the meaning of section 5151 of the Revised Statutes of the United States, and therefore liable upon the basis prescribed by that section, for the contracts, debts, and engagements of the association;
 - (3) That if the real owner of the shares transfers them to another person, or causes them to be placed on the books of the association in the name of another person, with the intent simply to evade the responsibility imposed by section 5151 on shareholders of national-banking associations, such owner may be treated, for the purposes of that section, as a shareholder, and liable as therein prescribed;
 - (4) That if one receives shares of the stock of a national-banking association as collateral security to him for a debt due from the owner, with power of attorney authorizing him to transfer the same on the books of the association, and being unwilling to incur the responsibilities of a shareholder as prescribed by the statute, causes the shares to be transferred on

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

such books to another, under an agreement that they are to be held as security for the debt due from the real owner to his creditor—the latter acting in good faith and for the purpose only of securing the payment of that debt without incurring the responsibility of a shareholder—he, the creditor, will not, although the real owner may, be treated as a shareholder within the meaning of section 5151; and

(5) That the pledgee of personal property occupies toward the pledgor somewhat of a fiduciary relation, by virtue of which, he being a trustee to sell, it becomes his duty to exercise his right of sale for the benefit of the pledgor. *Ib.*

104. Where one residing in Maryland subscribes for stock of a national bank of another State and then transfers it to his wife, also a resident of Maryland, she becomes owner thereof, and is subject to stockholders' liability, under Revised Statutes, United States, § 5152, without regard to the laws of the other State relative to contract by married women. *Kerr v. Urie (Md.)*, 37 A., 789.
105. A person appearing on the books of a national bank to be absolute owner of stock is subject to stockholders' liability, though holding it as trustee. *Ib.*
106. It has been repeatedly settled by this court that the Comptroller of the Currency has power to appoint a receiver of a defaulting or insolvent national bank, and to call for a ratable assessment upon the stockholders of such bank without a previous judicial ascertainment of the necessity for such action; and the contention that there is presented in this case a constitutional question not considered in the prior cases is an assumption with no foundation in fact. *Bushnell v. Leland*, 164 U. S., 584.
107. As by Rev. St., U. S., sec. 5242, an attachment issued before final judgment from a State court against a national bank is prohibited, such an attachment does not operate as notice to the absent defendant, so as to give the court jurisdiction of the party or subject-matter. *Safford v. First National Bank (Vt.)*, 17 A., 748.
108. An assessment against the estate of an owner of national-bank stock, in the hands of his executrix, is enforceable in the Federal courts, though proceedings for settlement of the estate are pending in the probate court of Vermont. *Brown v. Ellis*, 86 Fed. Rep., 357.
109. The widow of a deceased stockholder of an insolvent national bank, who by authority of the will undertook to settle the estate as executrix without judicial proceedings, but failed to transfer such stock to herself or other person, can not, on the ground that the estate is fully settled, escape liability as executrix for assessments on such stock to the extent of assets of the estate under her control. *Baker v. Beach et al.*, 85 Fed. Rep., 836.
110. To a bill by a creditor of a corporation averring its insolvency and demanding the appointment of a receiver, an accounting, and the enforcement of the individual liability of the stockholders, the corporation is a necessary party defendant. *Elkhart National Bank of Elkhart, Ind., v. Northwestern Guaranty Loan Company of Minneapolis, Minn., et al.*, 84 Fed. Rep., 76.
111. Where the jurisdiction of the Federal courts depends on the diverse citizenship of the parties, the Federal courts of the residence of stockholders of an insolvent corporation, organized under the laws of another State, have no jurisdiction of a suit brought by a creditor of the corporation for an accounting and a receivership, and to enforce the individual liability of the stockholders, if the corporation has not voluntarily appeared in the action. In such case the nonresident corporation can not be compelled to appear. *Smith v. Lyon*, 10 Sup. Ct., 303, 133 U. S., 315, and *Improvement Co. v. Gibney*, 16 Sup. Ct., 272, 160 U. S., 217, followed and applied. *Ib.*
112. In such a case the defendant stockholders who appear may set up this defense by demurrer. *Ib.*
113. Defendant acquired stock of a national bank through his agents, in whose names the shares were registered on the books of the bank, and so appeared when the bank became insolvent. Defendant had all the time held the certificates, so indorsed that he might have had the shares registered in his own name. *Held*, that the receiver can recover from defendant an assessment on said stock for the benefit of creditors, though he might have proceeded against those in whose names the shares appeared on the bank's stock register. *Hubbell v. Houghton*, 86 Fed. Rep., 547.
114. On notice from the Comptroller, under Rev. St., § 5205, that the bank's capital is impaired so as to require an assessment on the stockholders, such assessment is to be made by the stockholders themselves, and an assessment by the directors is void. *Hulitt v. Bell et al.*, 85 Fed. Rep., 98.

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

115. An assessment to restore impaired capital, under Rev. St., § 5205, is only enforceable by subjecting the stock of persons refusing to pay, and no action will lie against the stockholders personally. *Ib.*
116. When an executor refuses to recognize, as a claim against decedent's estate, an assessment by the Comptroller of the Currency upon national-bank stock belonging to the deceased, a Federal court will assume jurisdiction of an action against the executor to determine the liability, although the estate is in the course of administration in the probate court. *Zimmerman v. Carpenter, 84 Fed. Rep., 747.*
117. The estate in the hands of an executrix at the date of the failure of a national bank is liable for the assessment on stock belonging to the estate in the same manner as if deceased was living (Rev. St., § 5152); and the fact that the time for filing claims against the estate has expired is no bar to an action to fix such liability. *Ib.*
118. Where bank stock was transferred by an executrix to herself individually, and she admits before suit is brought, and again in her answer, that the transfer was without consideration, and is void, such admission does not vacate the transfer, and a bill in equity will lie to determine the liability of the estate on an assessment of the face value of the stock. *Ib.*
119. Where, at the hearing, the defendant raises the point that the claimant has a plain, speedy, and adequate remedy at law, the court will not make a decree if there is a plain defect of jurisdiction, but the bill will be construed more liberally than if the point had been raised by demurrer. *Ib.*
120. A stockholder in a national bank, with knowledge that the bank is in a failing condition, can not make a voluntary transfer of his stock to one financially irresponsible, and thereby escape liability for assessments. *Baker v. Reeves et al., 85 Fed. Rep., 837.*
121. The owner, by assignment of stock in a national bank at the time of its failure, is liable for assessments thereon, though his assignor, who transferred it knowing that the bank was in a failing condition, is also liable. *Ib.*
122. A pledgee of national-bank stock is not liable as a stockholder for assessments except by estoppel. *Baker v. Old National Bank of Providence, R. I., et al., 86 Fed. Rep., 1006.*
123. Where shares of an insolvent bank are registered on the books "F. A. Cranston, Cashier Old National Bank, Providence, R. I.," the latter bank, in a suit by the receiver to hold it liable as a shareholder for assessments, is not estopped by the registry from setting up the fact that it holds the stock merely as a pledge. *Ib.*
124. And the cashier, individually, is not estopped from avoiding liability on the same ground. *Ib.*
125. An executrix, who is also the sole devisee and legatee under a will, does not acquire title to national-bank stock constituting part of the estate, so as to prevent the estate from being liable to an assessment made by the Comptroller of the Currency, merely by the fact of having paid or secured all the debts owing by decedent, the estate still remaining unsettled. *Tourtelot v. Finke, 87 Fed. Rep., 840.*
126. A trustee, though not appointed by a will or an order of a court or judge, is not personally liable for assessments against stock of an insolvent national bank owned by this cestui que trust, but standing in his name, where he has been guilty of no fraud, concealment, or negligence. *Lucas v. Coe, 86 Fed. Rep., 972.*
127. In fixing the liability for assessments against stock of an insolvent national bank, the effort of the court should be to ascertain who is the actual owner, and to hold him, releasing the apparent owner if he has done nothing to deceive or mislead. *Ib.*
128. Where one subscribes for part of an increased issue of national-bank stock, but actually receives original stock instead, and holds it for several years, receiving dividends and paying assessments thereon, he will be liable, upon failure of the bank, to assessment on such stock by the Comptroller of the Currency. *Rand et al. v. Columbia National Bank of Tacoma, Wash., et al., 87 Fed. Rep., 520.*
129. A sale of all the shares of stock held by a shareholder in a national bank, when such sale is made under the provisions of and for the purpose set forth in section 5205 of the Revised Statutes of the United States, as amended by the act of June 30, 1876, is void, unless at such sale the stock brings a price equal in amount to the assessment placed thereon under the provisions of that section. *Merchants' National Bank of Rome v. Fouché, Supreme Court of Georgia, July, 1898.*

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

130. One who holds shares of national bank stock—the bank being at the time insolvent—can not escape the individual liability imposed by the statute by transferring his stock with intent to avoid that liability, knowing or having reason to believe, at the time of the transfer on the books of the bank, that it is insolvent or about to fail. *Stuart v. Hayden*, 169 U. S., 1; *Gruetter v. Stuart*, *ib.*
131. A transfer with such intent and under such circumstances is a fraud upon the creditors of the bank, and may be treated by the receiver as inoperative between the transferrer and himself, and the former held liable as a shareholder without reference to the financial condition of the transferee. *Ib.*
132. The right of creditors of a national bank to look to the individual liability of shareholders, to the extent indicated by the statute, for its contracts, debts, and engagements, attaches when the bank becomes insolvent; and the shareholder can not, by transferring his stock, compel creditors to surrender this security as to him, and force the receiver and creditors to look to the person to whom his stock has been transferred. *Ib.*
133. If the bank be solvent at the time of the transfer—that is, able to meet its existing contracts, debts, and engagements—the motive with which the transfer is made is immaterial, as a transfer under such circumstances does not impair the security given to creditors; but if the bank be insolvent, the receiver may, without suing the transferee and litigating the question of his liability, look to every shareholder who, knowing or having reason to know at the time that the bank was insolvent, got rid of his stock in order to escape the individual liability to which the statute subjected him. *Ib.*
134. Whether, the bank being in fact insolvent, the transferrer is liable to be treated as a shareholder in respect of its existing contracts, debts, and engagements, if he believed in good faith at the time of the transfer that the bank was solvent—not decided; although he may be so treated, even where acting in good faith, if the transfer is to one who is financially irresponsible. *Ib.*
135. Where the circuit court and the circuit court of appeals agree as to what facts are established by the evidence, this court will not take a different view unless it clearly appears that the facts are otherwise. *Ib.*
136. A stockholder, by purchase in a national bank, can not defend against an action by a receiver to recover an assessment on the ground that the original capital stock of the bank was never paid in. *Wallace v. Hood*, C. C., 89 Fed. Rep., 11.
137. One induced by the fraud of a national bank to purchase stock therein, which the bank in reality owned, can not make an effectual tender of rescission which will support an action at law to recover the purchase price after the bank has passed into the hands of a receiver. *Ib.*
138. In an action by the receiver of a national bank to enforce an assessment against a stockholder, the latter can not maintain a cross petition to recover the purchase price paid for his stock on the ground of the fraud of the bank inducing his purchase. *Ib.*
139. The statutory inhibition against the purchase by a national bank of its own stock does not render stock so purchased and held in the name of a third person invalid after its sale to another for value. *Ib.*
140. One induced to purchase stock of a national bank by fraudulent representations, who retains it until a receiver is appointed, can only escape liability for an assessment against stockholders by alleging and proving every fact entitling him to be discharged from his contract as against the creditors of the bank. *Ib.*
141. A right of action by the receiver of an insolvent national bank against a stockholder to recover an assessment does not arise until the necessity for the assessment has been determined and the assessment made by the Comptroller; hence limitation runs against such an action only from that time. *Aldrich v. Yates*, C. C., 95 Fed. Rep., 78.
142. The action of Comptroller of the Currency in making an assessment against the stockholders of an insolvent national bank is conclusive as to the necessity of such assessment, which can not be questioned collaterally. *Ib.*
143. The ultimate liability of a stockholder of an insolvent national bank, under the statute, is for the full amount of the par value of his stock, if that amount is required, and when the Comptroller makes an assessment for a smaller amount he has power to make a second assessment, if the first proves insufficient to pay the debt of the bank. *Ib.*

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

144. A stockholder in a national bank whose stock was sold at auction and purchased by the cashier of the bank, to whom the certificate, with a duly executed power of attorney to transfer indorsed thereon, was delivered by the auctioneers with a request to transfer the stock, *Held* not liable for an assessment made on the stock on the subsequent insolvency of the bank, though no transfer was ever made of the stock on the books of the bank. *Earle v. Coyle, C. C., 95 Fed. Rep., 99.*
145. An assessment levied by the Comptroller of the Currency on a stockholder of a national bank draws interest from the date such assessment is made payable. *Davis's Estate v. Watkins, 76 N. W., 575.*
146. The investment by the First National Bank of Concord, N. H., of a part of its surplus funds in the stock of the Indianapolis National Bank, of Indianapolis, Ind., was an act which it had no power or authority in law to do, and which is plainly against the meaning and policy of the statutes of the United States and can not be countenanced; and the Concord corporation is not liable to the receiver of the Indianapolis corporation for an assessment upon the stock so purchased made under an order of the Comptroller of the Currency to enforce the individual liability of all stockholders to the extent of the assessment. The doctrine of estoppel does not apply to this case. *First National Bank of Concord v. Hawkins, 174 U. S., 364.*
147. A pledgee of stock of a national bank, who sells it in accordance with the terms of the pledge and becomes the purchaser, but never has it transferred on the books of the bank, is not liable for an assessment made under Rev. St., sec. 5151, on the bank's insolvency. *Robinson v. Southern National Bank of New York, 94 Fed. Rep., 964.*
148. Shareholders in a national bank who, in good faith, paid an invalid assessment on their stock, on the subsequent winding up of the affairs of the bank by a receiver, and the payment of outside creditors, are entitled, as against the other shareholders, to repayment of the amount so paid before a general distribution of the remaining assets.—*In re Hulitt (C. C.), 96 Fed. Rep., 785.*
149. Title of C. to stock in a bank is divested, so as to relieve him of liability for an assessment levied four years thereafter, on the bank becoming insolvent, where he employed auctioneers to sell it, and put into their hands his stock certificate, having indorsed thereon an assignment in blank, and a power of attorney in blank to transfer the stock, duly executed by him, and they knocked down the stock to S., who was cashier of the bank, and took the certificate to the banking house, and delivered it to S., "as cashier" of the bank, and requested him to transfer the shares to the purchaser thereof; and this, notwithstanding a by-law of the bank that "no officer * * * shall, without permission of the directors, hold stock in the bank"—the inference from the payment of semiannual dividends to S. for the four years being that the bank had accepted him as a stockholder. *Earle v. Coyle, 97 Fed. Rep., 410.*
150. The action of the Comptroller of the Currency in ordering an assessment upon the stockholders of an insolvent national bank involves a determination of the necessity for such assessment, which is quasi judicial, and is conclusive on the stockholders. *De Weese v. Smith, 97 Fed. Rep., 309.*
151. The liability of the stockholders of a national bank to an assessment on the bank's insolvency is so far conditioned upon the sufficiency of the general assets to pay its indebtedness that the receiver is only authorized to proceed against a stockholder after the Comptroller has determined the necessity of the assessment and the amount required; hence the statute of limitations does not commence to run against an action to enforce the stockholder's liability until such determination has been made. *Id.*
152. The ordering of the making and enforcement of an assessment on the stockholders of an insolvent national bank by the Comptroller is a quasi judicial act, which exhausts the power and jurisdiction conferred upon him by the statute, and he is without authority to make a second assessment. *Id.*
153. When the Comptroller of the Currency has directed the receiver of an insolvent national bank to enforce the collection of an assessment against the stockholders for an amount less than the par value of their stock, and the receiver has recovered a judgment at law thereon against a stockholder, which has been satisfied, he can not maintain a second action against such stockholder to recover a further assessment. The cause of action to recover an assessment is one upon the stockholder's contract, which can not be split, and the first recovery is a bar to any subsequent action on the same contract. *Id.*

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

154. The action of the Comptroller in ordering an assessment against the stockholders of an insolvent national bank is conclusive on the stockholders of the necessity for such assessment which can not be questioned by them, either at law or in equity. *Aldrich v. Campbell (C. C. A.), 97 Fed. Rep., 663.*
155. The Comptroller has power to order successive assessments against the stockholders of an insolvent national bank, ratably on all, where the aggregate does not exceed the par value of the stock. *Ib.*
156. A stockholder of a national bank can not avoid liability for an assessment, after the bank's insolvency, on the ground that his subscription was induced by the fraud of the bank's officers, which would entitle him to a rescission as between himself and the corporation, unless it is affirmatively shown that there are no creditors who became such while he was a registered stockholder. *Lantry v. Wallace (C. C. A.), 97 Fed. Rep., 865.*
157. In an action by the receiver of a national bank against a stockholder to recover an assessment, the defendant can not set up, by way of counterclaim, a claim for damages against the bank for fraudulent representations made to induce his purchase of the stock. *Ib.*
158. The fact that a national bank purchased shares of its own stock ultra vires, and thereafter sold them to another, does not constitute any defense to an action by a receiver of the bank, after insolvency, against the purchaser, to recover an assessment. *Ib.*
159. A pledgee of stock of a national bank, with a power of attorney to have the shares transferred on the books, so long as he holds the shares as security, without intending to assume liability as a stockholder, can not be treated as one and subjected to an assessment under Rev. St., §5151, on the insolvency of the bank, although he has caused the shares to be transferred to a third person under an agreement that they are still to be held as security for the debt. *Wilson v. Merchants' Loan and Trust Co. of Chicago, Ill. (C. C.), 98 Fed. Rep., 688.*
160. A cause of action to recover an assessment from a stockholder of an insolvent national bank does not accrue until the receiver is authorized by law to bring suit therefor, which is not until the assessment has been ordered by the Comptroller and the time fixed for its payment before it shall become delinquent has expired. *Aldrich v. Skinner (C. C.), 98 Fed. Rep., 375.*
161. No limit of time having been prescribed by the Federal statutes within which an action must be brought to enforce an assessment against a stockholder in an insolvent national bank, such an action is governed as to limitation by the statute of the State where it is brought, by virtue of Rev. St., §721. *Ib.*
162. The liability of a stockholder in a national bank, who has made full payment for his stock, to pay assessments for the benefit of the bank's creditors is not contractual, but is a conditional liability, imposed by law as an incident to ownership of the stock. *Ib.*
163. Under the statutes of limitations of Washington an action against a stockholder of an insolvent national bank to recover an assessment must be brought within two years. *Ib.*
164. Under the statute of limitations of Washington an action against a stockholder of an insolvent national bank to recover an assessment must be brought within two years after such assessment has been made by the Comptroller and has become delinquent. *Aldrich v. McClaine (C. C.), 98 Fed. Rep., 378.*
165. A suit, either at law or in equity, brought in Nebraska by the receiver of a national bank to recover an assessment against a stockholder, unless commenced within four years after the time fixed by the Comptroller for the payment of such assessment, is barred by Code Civ. Proc. Neb., tit. 2, § 11, which prescribes four years as the limitation for an action upon a contract not in writing, express or implied, and for an action upon a liability created by statute other than a forfeiture or penalty. *McDonald v. Thompson, 101 Fed. Rep., 183.*
166. A pledgee of national-bank stock can be held liable for an assessment thereon only on the ground of estoppel, and the burden of showing such estoppel rests upon the receiver suing to recover such assessment. *Tourtletot v. Stolteben (C. C.), 101 Fed. Rep., 362.*
167. A decree of a State court, rescinding for fraud a contract for the purchase of stock in a national bank, may be pleaded in the answer of the purchaser, in an action against him by the receiver of the bank to enforce an assessment on the stock, as conclusive on the question of fraud, where the receiver was a party to the decree, although it does not constitute a bar to the action. *Stufflebeam v. De Lashmutt (C. C.), 101 Fed. Rep., 367.*

ASSESSMENT. See Insolvent banks; Receivers, etc.—Continued.

168. In an action by the receiver of a national bank to recover an assessment from defendant as a stockholder, an answer setting up facts showing that defendant's purchase of the stock was induced by fraud held not demurrable. *Ib.*
169. In exceptional cases, where there is no ground for an inference that credit was extended to a national bank on the faith of the ownership of stock by a defendant, he should be permitted to rescind his agreement of subscription, after insolvency of the bank, where it was induced by fraud, as well when there are creditors as when there are none. There should be no presumption of law to overcome the fact capable of proof in such a case. *Ib.*
170. A pledgee can only be subjected to liability for an assessment on national-bank stock where facts exist which estop him to show that he was not the owner. *Frater v. Old Nat. Bank (C. C. A.), 101 Fed. Rep., 391.*
171. The purpose of the provisions of the national banking law relating to liability of stockholders is that, in case of the insolvency of the bank, its shareholders shall be liable for its debts to the extent of the amount of their stock, and the law is to be construed in view of such purpose. The Comptroller has power to order successive assessments, in the aggregate within the limit of the stockholders' full liability; and this power can not be affected, and the purpose of the law defeated, by the fact that a receiver, in enforcing a first assessment, has sued at law rather than in equity, and has recovered a judgment which has been satisfied. *Studebaker v. Perry, 102 Fed. Rep., 947.*
172. As a general rule, the legal owner of stock in a national banking association—that is, the one in whose name stock stands on the books of the association—remains liable for an assessment so long as the stock is allowed to stand in his name on the books, and, consequently, although the registered owner may have made a transfer to another person, unless it has been accompanied by a transfer on the books of registry of the association, such registered owner remains liable for contributions in case of the insolvency of the bank. The exceptions to this general rule, so far as established by decisions of this court, are: (1) That where a transfer has been fraudulently or collusively made to avoid an obligation to pay assessments, such transfer will be disregarded and the real owner be held liable; (2) that where a transfer of stock is made and delivered to officers of a bank, and such officials fail to make entry of it, those acts will operate a transfer on the books and extinguish the liability, as stockholder, of the transferrer; (3) where stock was transferred in pledge, and the pledgee, for the purpose of protecting his contract, caused the stock to be put in his name as pledgee, and a registry did not amount to a transfer to the pledgee as owner. *Matteson v. Dent, 176 U. S. Rep., 521.*
173. An executrix is liable as such, under Rev. St. 5152, for assessment made by the Comptroller on shares of stock in a national bank held by her and issued to the estate of her testator in exchange for shares held by the testator in his lifetime, and surrendered by her on a reduction of the capital stock of the bank. *Brown v. Ellis, 103 Fed. Rep., 834.*

ATTACHMENT:

1. The stock of a shareholder indebted to it may be attached by the association and sold on execution. *Hagar v. Union National Bank, 63 Me., 609.*
2. 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 in 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 sec. 5242, Rev. St., 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.*
3. No attachment can issue from United States circuit court in an action against a national bank before final judgment in the cause, and a bond given on such attachment is illegal. *Ib.*
4. An attachment can issue against a national bank from a State court. *Robinson v. National Bank of Newbern, 58 How. Pr., 306; 2 N. B. C., 309.*
5. The provision of the national banking act that attachments, injunctions, etc., shall not be issued by State courts against national banks before final judgment relates only to actions against banks where the action is

ATTACHMENT—Continued.

- brought, and not to cases where the action is against a nonresident corporation. *Southwick v. The First National Bank of Memphis*, 7 Hun., 96; 1 N. B. C., 789.
6. An attachment will not lie before final judgment against the property in this State of a national bank situated and doing business in another State. *Rhoner v. National Bank of Allentown, Pa.*; *Palmer v. Same*, 14 Hun., 126; 2 N. B. C., 331.
 7. An attachment can not be issued from a State court against a national bank before final judgment, whether such bank be located in this State or not. *Central National Bank v. Richland National Bank*, 52 Howard, 136; 1 N. B. C., 801.
 8. The provision of the national banking act prohibiting attachments in such cases is not repealed by the act of Congress of July 12, 1883, providing that the jurisdiction for suits thereafter brought against national banks shall be the same as for suits against State banks, and repealing laws inconsistent therewith. *Raynor v. Pacific National Bank*, 93 N. Y., 371; 3 N. B. C., 624.
 9. An unrecorded transfer of national-bank stock will take precedence of a subsequent attachment in behalf of a creditor without notice. *Continental National Bank v. Eliot National Bank et al.*, 7 Fed. Rep., 369.
 10. The loss of interest occasioned by an attachment wrongfully laid is clearly an injury for which damages are recoverable against the wrongdoer. *Jacobus v. Monongahela National Bank of Brownsville*, 35 Fed. Rep., 395.
 11. Where shares of corporation stock are attached, the subsequently declared dividends are as much bound by the attachments as the corpus of the stock itself is. *Ib.*
 12. Counsel fees and other expenses (not taxable as costs) paid or incurred in defending against an attachment wrongfully laid are not recoverable as damages in an action upon a statutory recognition given when the attachment was issued, conditioned for the payment to the party aggrieved of "such damages as the court may adjudge." *Ib.*
 13. 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.
 14. Sureties on attachment bond against national bank who have received assets of the bank to secure them from loss thereon, the obligation being illegal, will be discharged in equity and be compelled to transfer their collateral to the receiver of the bank. *Pacific National Bank v. Mixer*, 124 U. S., 721.
 15. An attachment from a State court may not issue against an insolvent national bank of that State. *National Shoe and Leather Bank of the City of New York v. Mechanics' National Bank of Newark, N. J.*; *Corn Exchange Bank v. Same*; *West Side Bank v. Same*; 89 N. Y., 467; 3 N. B. C., 601.
 16. An attachment issued against an insolvent national bank is invalid (U. S. R. S., sec. 5242), and is not made valid by the subsequent acquisition by the bank of further capital. *Raynor v. Pacific National Bank*, 93 N. Y., 371; 3 N. B. C., 624.
 17. Although the bank after the issuing of the attachment paid a large amount of its debts in full, this does not estop it from questioning the validity of the attachment. *Ib.*
 18. A receiver of a national bank situated in another State, though not a party, may move to vacate an attachment. *People's Bank of the City of New York v. Mechanics' National Bank of Newark*, 62 How. Pr., 422; 3 N. B. C., 670.
 19. In an action against a national bank of another State an attachment issued against its property in this State will be vacated upon proof of its insolvency. *Ib.*
 20. The defendant, a national bank at Boston, Mass., on November 18, 1881, closed its doors and was put in charge of a Government bank examiner, and thus continued till March 14, 1882, when the Comptroller allowed it to resume. It transacted business till May 22, 1882, when it was placed in the hands of a receiver. An attachment was issued in this action November 19, 1881, against defendant's property in this State. At that time its assets would have paid its debts and liabilities exclusive of its capital, but it had refused to pay various legal obligations then due. Held, that defendant had committed acts of insolvency within U. S. Rev. St., sec. 5242, and the attachment should be vacated. *Market National Bank of New York v. Pacific National Bank of Boston*, 30 Hun., 50; 3 N. B. C., 672.

ATTACHMENT—Continued.

21. Bank property attached by individual creditor after bank is insolvent can not be sold to pay his demand against the claim of a receiver subsequently appointed. *National Bank v. Colby*, 21 Wall., 609.
22. Where service is made on a national bank only by attachment and publication or service out of the State, the attachment, being prohibited by Rev. St., sec. 5242, should be vacated and the service set aside. *Garner v. Second National Bank (C. C.)*, 66 F., 369.
23. A bank which discounted a draft to which was attached, deliverable to its order, a bill of lading of the goods against which the draft was drawn was not required, on notice of nonacceptance of the draft, to charge the amount thereof against the drawer's account, which was sufficient to pay the draft, in order to enforce its lien on the property against an attaching creditor of the drawer. *Neill v. Rogers Bros. Produce Co. (W. Va.)*, 23 S. E., 702.
24. In an action by an attaching creditor against certain plaintiffs in an action to replevy the attached property for the appointment of a receiver, L., who claimed a lien by virtue of an attachment prior to plaintiff's, was not made a party to the action, and after the appointment of the receiver he made a motion to modify the order made therein, so far as it directed the sheriff to deliver to the receiver the property held under his attachment. Held, that L. might appeal from an order denying such motion. *National Park Bank v. Goddard (Sup.)*, 20 N. Y. S., 499; *In re Lilianthal*, *ib.*
25. A receiver who simply holds property pending the determination of an action to settle the ownership of the same has no interest in such action and will not be allowed to intervene. *National Park Bank v. Goddard (Sup.)*, 20 N. Y. S., 526.
26. An attaching creditor of an insolvent corporation acquires no right superior to other creditors. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Civ. App.)*, 36 S. W., 131; *Metropolitan Trust Co. v. Farmers and Merchants' National Bank*, *ib.*
27. An attaching creditor of an insolvent corporation for which a receiver is appointed after the attachment acquires no preference right or lien that will deprive the court of the power to equitably apportion the earnings of the property during the receivership to claims classed as operating expenses. *Ib.*
28. An appearance, by counsel, of a nonresident attachment defendant, for the sole purpose of moving a discharge of the levy and the dissolution of the attachment, does not constitute a general appearance, and service must be made by publication before default and judgment can be entered. *Exchange National Bank v. Clement (Ala.)*, 19 So., 814.
29. In an action against a nonresident commenced by attachment, unless the levy is fictitious or merely colorable, the defendant can not, as a ground for abating the action, dissolving the attachment, or vacating the levy, traverse the ownership of the property attached, or deny having a leviable interest therein. *Ib.*
30. A national bank holding funds belonging to a bankrupt estate as depositary of a bankrupt court can not be garnished in proceedings supplementary to execution. *Havens v. National City Bank of Brooklyn*, 6 Thompson & Cook, 346; 1 N. B. C., 783.
31. Under U. S. Revised Statutes, section 5242, providing that no attachment before final judgment shall be issued in any State court against a national bank, and U. S. Revised Statutes, section 915, entitling the plaintiff in actions in the Federal courts to similar remedies by attachment to those provided by the laws of the State in which such courts are held, a Federal court may not issue a writ of attachment before final judgment against a national bank. *Builer v. Coleman*, *Same v. Mixer*, *Same v. Whitney*, *Same v. Demmon*, 124 U. S., 721; 3 N. B. C., 291.
32. A bond given to release property from an illegal attachment is void. *Ib.*
33. The principal in a bond given in an attachment suit may maintain an action in equity to have the bond declared void and the property held by the sureties as indemnity returned. *Ib.*
34. The levy of an attachment on the shares of a national bank under the Vermont statutes (R. L., §§ 3261, 3262), which do not include national-bank stock in their provisions, is of no effect against the defendant in attachment. *Sowles v. National Union Bank of Swanton, Vt.*, 82 Fed. Rep., 696.
35. It seems doubtful whether any attachment under State laws can operate as a transfer of shares of national-bank stock, since such stock exists solely under the laws of the United States, which provide for transfers, and declare the effect thereof. *Ib.*

ATTACHMENT—Continued.

36. A national bank was closed by order of the Comptroller of the Currency and a receiver appointed. An assessment was made upon the holders of stock. Overton and Hoffer were among those who were assessed, and payment not having been made, suit was brought against them. Service was made upon H., but not upon O., who was very ill, and who died without service having been made upon him. He left a will, under which J. P. O. was duly appointed his executor. The executor was summoned into the suit by a writ of scire facias. A motion was made to set aside the scire facias and the attempted service thereof, which motion was granted. The executor being substituted in the place of the deceased as defendant, the court decided that it had acquired no jurisdiction over the deceased and could acquire none over his executor. Thereupon the receiver applied to this court for a writ of mandamus to the judges of the Circuit Court of the United States for the ninth circuit, commanding them to take jurisdiction and proceed against J. P. O. as executor of the last will and testament of O., deceased, in the action brought by the receiver to recover the assessments. Held: (1) That mandamus was the proper remedy, and the rule was made absolute; (2) that the action of the Circuit Court in setting aside the scire facias was here for review; (3) that scire facias was the proper mode for bringing in the executor, and under Rev. Stat., § 955, it gave the court jurisdiction to render judgment against the estate of the deceased party in the same manner as if the executor had voluntarily made himself a party. *In re Conway, Receiver, 178 U. S. Rep., 421.*
37. An attachment sued out against a bank as garnishee is not an attachment against the bank or its property, nor a suit against it within the meaning of section 5242 of the Revised Statutes. *Earle v. Pennsylvania, 449.*
38. When the Chestnut Street National Bank suspended and went into the hands of a receiver, the entire control and administration of its assets were committed to the receiver and the Comptroller, subject, however, to any rights or priority previously acquired by the plaintiff through the proceedings in the suit against Long. *Ib.*
39. The State court had no authority to order execution in favor of the plaintiff of any dividends upon the money on deposit in the bank to Long's credit at the time the bank was served with the attachment, and direct the sale of the shares of stock originally held by the bank as collateral security. *Ib.*
40. A receiver of a national bank may be notified, by service upon him of an attachment issued from a State court, of the nature and extent of the interest sought to be acquired by the plaintiff in the attachment in the assets in his custody; but, for reasons stated in *Earle v. Pennsylvania, ante, 449*, such an attachment can not create any lien upon specific assets of the bank in the hands of the receiver, nor disturb his custody of those assets, nor prevent him from paying to the Treasurer of the United States, subject to the order of the Comptroller of the Currency, all moneys coming to his hands or realized by him as receiver from the sale of the property and assets of the bank. *Earle v. Conway, 178 U. S. Rep., 456.*

BONDS OF OFFICERS:

1. 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. *Graves v. The Lebanon National Bank, 10 Bush., 23.*
2. 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. *Ib.*
3. A surety on the bond of a cashier of a national bank is not discharged by the fact that the cashier had, before the bond was given, committed frauds upon the bank, if such frauds were unknown to the officers of the bank, although they were guilty of gross negligence in not discovering them. *Tapley v. Martin, 116 Mass., 275; 1 N. B. C., 611.*
4. The engagement of a surety is a direct original agreement with the obligee that in the event his principal fails he will perform the original obligation, and whether it is entered into jointly with the principal or separately, the

BONDS OF OFFICERS—Continued.

- extent and character of the obligation are the same as to both, depending only upon the form in which it is expressed. *La Rose et al. v. The Logansport National Bank et al.*, 102 Ind., 332.
5. The contract of the obligors, whether entered into separately or jointly with the principal, if by its terms it appears that the principal is separately bound by an original, independent contract, to which the contract for security is collateral, and the obligors agree therein that the principal will pay or perform according to his original engagement, and that they will answer for his default in the event of failure, is a contract of guaranty. *Ib.*
 6. The contract of the sureties in the bond of a bank cashier, conditioned for the faithful discharge of his duties by such cashier, is a contract of guaranty. *Ib.*
 7. A failure to give notice to guarantors of the default of their principal, except in cases governed by commercial rules, is a matter of defense, and resulting damages must concur with such failure in order to work a discharge. *Ib.*
 8. Where by a by-law of a bank its cashier is made responsible for the funds and valuables of the bank, it can not be implied that his bond would not become operative until all the other officers and employees were denied access to such funds and valuables nor that he is responsible for losses which may occur through the delinquencies of others. *Ib.*
 9. The bond of a bank cashier, executed and approved two weeks after he enters upon his duties, is upon sufficient consideration, and is operative, at least, from the date of its approval. *Ib.*
 10. The knowledge by an employer of the misconduct of an employee whose conduct and fidelity have been guaranteed by another, which will, if concealed, release the guarantor, must relate to the service in which the employee is engaged, and must be something more than mere moral delinquency unconnected with the subject-matter or the guaranty. *Ib.*
 11. A continuing contract, guaranteeing the fidelity of a bank cashier, may be revoked by the guarantors without cause, upon proper notice, but the right must be exercised reasonably. *Ib.*
 12. A bond of suretyship for an employee, which is to "embrace and cover only acts and defaults committed during its currency and within twelve months next before the date of discovery of the act or default upon which such claim is based," covers not only embezzlements made during the year actually preceding their discovery, but also earlier embezzlements which would have been discovered within a year but for the fact that during the year preceding the actual discovery the employee had so falsified the books as to prevent such discovery. *Consolidation National Bank v. Fidelity and Casualty Company of New York (C. C.)*, 67 F., 874.
 13. Plaintiff, as receiver of a national bank, sued a former employee of the bank and a guaranty company upon a bond of indemnity, against the fraudulent acts of such employee, which contained a provision that it should be essential to the validity of the bond that the employee's signature be subscribed thereto. The defendants pleaded non est factum. The bond offered in evidence was not signed by the employee of the bank and there was no evidence that it had been executed by the defendant company. The court sustained defendants' plea, and dismissed the suit. *Held*, no error. *Blackmore v. Guarantee Company of North America et al.*, 71 Fed. Rep., 363.
 14. A bank employee's bond, conditioned for the reimbursement of any loss sustained by reason of fraud or dishonesty in connection with his duties, provided that any claim under the bond should embrace and cover only acts and defaults committed during its currency and within twelve months next before the date of discovery of the act or default upon which such claim was based. *Held*, that the bond did not cover a default committed more than twelve months prior to its discovery, which would, however, have been discovered within a year from its commission had not such discovery been prevented by the act of the employee in falsifying the books during the year preceding the discovery. 67 Fed. Rep., 874, reversed. *Fidelity and Casualty Company of New York v. Consolidated National Bank*, 71 Fed. Rep., 116.
 15. The cashier of a bank, whose bond, with sureties, was conditioned that he would "faithfully and honestly discharge his duties as cashier, and account for all such moneys, funds, and valuables" as came into his hands, cashed a draft, payable to his order, amply secured by bills of lading of cotton, and duly forwarded the same, with the bills of lading, to a bank

BONDS OF OFFICERS—Continued.

- in another city for collection. The draft and bills of lading were lost in the mail. The cashier's bookkeeper, whose duty it was to check the statements and accounts with other banks, reported the draft as credited on their account with the bank to which they had been forwarded, and his accounts balanced according to his report. The agent of the railroad company, without production of the bills of lading, and without the consent of the cashier, delivered the cotton to the consignee. *Held*, that the cashier was not liable on his bond. *First National Bank v. Still* (Tex. Civ. App.), 32 S. W., 61.
16. The A. Surety Co. executed and delivered to the C. Bank a bond, insuring the bank against loss by any act of fraud or dishonesty of its cashier in connection with the duties of that office, or the duties to which, in the bank's service, he might be subsequently appointed, occurring during the continuance of the bond, and discovered within six months thereafter and within six months from the death, dismissal, or retirement of the cashier from the service of the bank. The bond provided that the surety company should be notified of "any act" of the cashier which might involve a loss for which the company would be responsible "as soon as practicable after the occurrence of such act shall have come to the knowledge" of the bank, and it required proofs of loss to be furnished to the surety company. The bank suspended payment and passed into the hands of a receiver who afterwards notified the surety company of the discovery of dishonest acts of the cashier, furnished proofs of loss, and brought suit against the surety company on the bond. The evidence upon the trial as to the time when the dishonest acts of the cashier were discovered being conflicting, *held*, that the question whether the required notice was given with reasonable promptness was for the jury. *Held*, further, that the terms of the bond did not require notice to be given of suspicious of dishonest acts. *American Surety Company v. Pauly*, 72 Fed. Rep., 470; 170 U. S., 134.
 17. The bank having suspended business on November 12, 1891, but the cashier having continued in the service of the receiver until March following, when he resigned, *held*, that the services so rendered by him after November 12th were rendered to the bank none the less because its affairs were controlled by a receiver, and the surety company was not absolved from liability for acts discovered more than six months from November 12th, but within six months from his resignation. *Held*, further, that a proof of loss under the bond, which set forth with reasonable plainness, and in a manner by which a person of ordinary intelligence could not be misled, that certain sums of money had been taken from the bank by means of acts of the cashier, described in such proof, was sufficient, though it failed to aver explicitly that a loss had been caused to the bank. *Ib.*
 18. The "teller's book" of the bank, which had been kept by one G., who died before the trial, was offered in evidence to show that on certain days no money was received for certificates of deposit. *Held*, that in connection with evidence of the course of business, by which, if received, such money would be entered in the book, the evidence was competent, though not conclusive. *Ib.*
 19. For the purpose of showing the dealings with the bank of the president, who was charged with having misappropriated the bank's money with the cashier's aid, the president's ledger account was put in evidence, together with the testimony of the bookkeeper who made the entries, and who swore that they were correctly made from the original deposit slips and checks furnished to him by the teller, who had died before the trial; that it had been the tellers duty to verify all deposit slips, and to pay the checks; and that all such slips and checks, when reaching the bookkeeper's hands, bore marks indicating that they had been verified or paid by the teller. *Held*, that the account was competent, and sufficiently proven. *Held*, further, that evidence of acts of fraud, and dishonesty by the cashier, occurring before the date of the bond, and for which no claim was made against the surety company, but which were similar to the acts on which the claim was based, was admissible to show that the acts on which the claim was based were intentional, and not merely negligent, or due to oversight. *Ib.*
 20. Prior to the issue of the bond sued on, the cashier and president of the bank had conspired to rob it, and had been engaged in fraudulent practices. When application was made for the bond the surety company required a certificate from the bank of the cashier's good character. Such certificate was made by the president without, so far as appeared, any direct authority from the board of directors, or any knowledge by them that such certifi-

BONDS OF OFFICERS—Continued.

- cate was made or required. *Held*, that the president's knowledge of the cashier's dishonesty was not to be imputed to the bank, so as to make it responsible for the misrepresentations contained in such certificate. *Ib.*
21. When a case goes twice to an appellate court, questions decided upon the first occasion will not be considered upon the second. *Mohrenstecher et al. v. Westervelt, 87 Fed. Rep., 157.*
 22. Error in denying a motion to compel the plaintiff to elect between causes of action is cured by instructions eliminating all but one cause. *Ib.*
 23. It is error to give instructions authorizing the jury, in determining whether a transaction by which the cashier of a national bank obtained possession of some of its funds was a misapplication thereof, to consider the fact that his indebtedness to the bank exceeded 10 per cent of its capital. *Ib.*
 24. Instructions that no devices for concealment, however elaborate, which a bank cashier may adopt to conceal a transaction amounting to a misappropriation of its funds, can protect him, are erroneous, when there is no evidence of any concealment whatever in respect to the transaction in question. *Ib.*
 25. The making of a loan exceeding 10 per cent of a national bank's capital, in the absence of fraud, is not a breach of the cashier's bond. *Ib.*
 26. To constitute a misapplication of the funds of a bank, it is necessary that some portion thereof shall be withdrawn from its possession or control, or that some conversion be made, so as to deprive the bank of the benefit thereof. Mere renewal of notes already in the bank's possession does not, of itself, constitute a misapplication of funds. *Ib.*
 27. The cashier of a bank having made large purchases of real estate, one of the sureties on his bond made inquiries of several officers of the bank, actively engaged in its affairs, as to whether the cashier had borrowed money of the bank in order to make such purchases, and was informed that the purchases were for the benefit of the bank, that no liability accrued therefrom to the cashier to the bank, and that the cashier's total indebtedness to the bank was but a few hundred dollars. *Held*, that the bank was estopped subsequently to deny these statements, when the sureties had relied thereon, and the cashier had in the meantime become insolvent. *Ib.*
 28. In a suit upon a bank cashier's bond, one of the sureties thereon was not allowed to testify to statements of bank officers in reference to the cashier's dealings with the bank, but the cashier himself was afterwards permitted to testify to practically the same effect as the testimony offered. *Held*, that the rejection was not harmless error, as the evidence could not be considered merely cumulative, in view of attacks made upon the cashier's credibility, and of his interest in misrepresenting his transactions, if illegal. *Ib.*

BOOKS, INSPECTION OF:

1. Code of Alabama, 1886, sec. 1677, which provides that stockholders of all 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 *mandamus* will lie against the officer having custody of the books to enforce the right. *Winter v. Baldwin 7 So., 734; 89 Ala., 483.*
2. The rights of stockholders are not curtailed nor the statute in conflict with U. S. Rev. St., 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. *Ib.*
3. The officers of a national bank can not be compelled to exhibit the books of the bank to State officers for the purpose of furnishing a basis for State taxation of the deposits as against the depositors. *First National Bank of Youngstown v. Hughes et al.; Second National Bank v. Same, 2 N. B. C., 176.*
4. A national bank may be compelled to disclose the names of its depositors and the amounts of their deposits under the compulsory process of a State court, in order to ascertain whether any money deposited therein, subject to taxation within the county, has not been duly returned for that purpose by the owners. *First National Bank of Youngstown v. Hughes and another, 6 Fed. Rep., 737.*
5. A Federal court can not, in such case, stay the proceedings in the State court by writ of injunction. *Ib.*
6. Under section 3177 of the Revised Statutes, U. S., authority is given to any collector, deputy collector, or inspector of internal revenue to enter in the daytime any building or place within his district where any articles or

BOOKS, INSPECTION OF—Continued.

objects subject to such taxation are made, produced, or kept, so far as it may be necessary for the purpose of examining such objects or articles, and the provision is that any owner of such building or place, or any person having the agency or superintendence of the same, who refuses to admit such officer or suffer him to examine such articles or objects shall for every such refusal forfeit five hundred dollars. *Held*, that under this provision paid bank checks, which were duly and sufficiently stamped at the time they were made, signed, and issued, are not articles or objects subject to taxation, and an officer of a bank where such checks are may lawfully refuse to suffer the collector to examine such checks. *United States, plaintiff in error, v. Mann, 95 U. S., 580; 1 N. B. C., 154.*

BRANCH BANKS:

1. A national bank located in another State can not keep an office for discount and deposit in New York, and can not maintain an action upon a note discounted at such office. *National Bank of Fairhaven v. The Phoenix Warehousing Co., 6 Hun., 71; 1 N. B. C., 784.*
2. Under Rev. St., sec. 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. Second National Bank of Springfield, 38 Fed. Rep., 883.*

BROKER:

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.*

CAPITAL STOCK. See Shareholders; Transfer of stock.

1. A national bank can acquire an interest in its own stock only by purchase to prevent a loss upon a debt previously contracted in good faith; and a provision in certificates of stock in such bank that they shall not be transferred until all the liabilities of the stockholder to the bank are paid is void and of no effect. *Conklin v. The Second National Bank, 45 N. Y., 655; 1 N. B. C., 693.*
2. Where a national bank made a loan upon the pledge of its own shares and afterwards sold the shares to obtain payment of the loan which exceeded the amount realized from the shares, *held*, that the owner of the shares could not on the ground that the statute forbids a national bank to take its own shares as security recover from the bank the amount realized upon the sale of the shares. *First National Bank of Xenia v. Stewart, 107 U. S., 676; 3 N. B. C., 96.*
3. The articles of association and the by-laws of a national bank prohibited the transfer of stock owned by any stockholder indebted to the bank until such indebtedness should be satisfied. *Held*, That the prohibition was invalid, under section 35 of the national banking act, and that the bank could not thus acquire a lien on the shares of the stockholders. *Bullard v. Bank, 18 Wall., 589; 1 N. B. C., 93.*
4. The right of creditors to look to unpaid portions of the capital stock as a fund for the payment of their claims is not created by State statutes, but is derived from general principles of law. The enforcement of such right, therefore, is not dependent upon remedies provided by State legislation; and if it appear that the State has, by statute, provided legal remedies for the enforcement of equitable rights, the creditor may, at his election, when proceeding in a Federal court, adopt the form of remedy appropriate in courts of equity, or may sue at law, under the statute. *First National Bank of Sioux City v. Peavey, 69 Fed. Rep., 455.*
5. The question whether the right of a creditor to look to unpaid capital stock is legal or equitable in its nature in any particular case, is to be determined, it seems, by the following principles: If a person has subscribed for or purchased the stock under such circumstances that the corporation itself, and through it its creditors, can call upon the stockholder for the unpaid portions of the stock, then this claim is one at law based upon the express or implied terms of the subscription or purchase. If, however, by the terms of the original subscription or purchase, no liability is assumed to make any further payments to the corporation on this stock, and it is agreed between the corporation and the stockholder that the

CAPITAL STOCK. See Shareholders; Transfer of stock—Continued.

stock shall be considered as full paid, then a creditor's right to look to unpaid portions of the stock is equitable, and can not be enforced by action at law, unless so provided by statute. *Ib.*

6. The A. Co. was organized with a capital of \$1,000,000, in 40,000 shares of \$25 each, all of which were subscribed for by the eight incorporators of the company. No cash was paid on the subscriptions, but property valued at \$220,000 was conveyed to the company in payment for the stock without application to any specific shares. Immediately after the organization of the company it was agreed by all the subscribers, at a stockholders' meeting, that 16,000 shares should be contributed by the subscribers to secure working capital, and that such shares should be issued to trustees, who were authorized to sell the same as full paid and nonassessable stock at not less than \$3 per share, two-fifths of the proceeds to be paid to the incorporators and three-fifths into the treasury of the corporation. It did not appear that enough of the stock so contributed was sold to equal \$220,000 at par value; but defendant purchased from one W., who was engaged on behalf of the company in selling the stock, 800 shares, in the belief that they were owned by W., and were fully paid, as they were stated on their face to be, having no knowledge or notice of the transactions leading to the sale of the stock or of the facts in regard to its payment. Afterwards, the company having become insolvent, a receiver of its property sued defendant for the amount of an assessment of \$15 per share on the subscriptions to the stock. *Held*, That the proceedings for the sale of the stock, as full paid, must be construed as an appropriation, by the shareholders and the corporation, of the unapplied credit of \$220,000 to the 16,000 shares contributed for sale, or to such of them as should be issued; and as it did not appear that enough of the stock was sold to equal the \$220,000, the stock purchased by defendant in the belief that it was full paid must be treated as being so in fact, and accordingly the defendant was not liable for the assessment. *Rood v. Whorton*, 74 Fed. Rep., 118.
7. Where suit is brought in equity to enforce subscriptions to the capital stock of a corporation as part of a trust fund for the benefit of the creditors of such corporation, the bill must be so framed as to be for the benefit of all the creditors who are entitled to the trust fund. *First National Bank v. Peavey (C. C.)*, 75 F., 154.
8. National banks have no authority to increase their capital stock except as provided by Rev. St., 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. *Winters v. Armstrong; Armstrong v. Stange; Same v. Wood*, 37 Fed. Rep., 508.
9. Such a subscription is impliedly conditioned on the subscription of the whole amount of the proposed increase and on the compliance by the corporation with all the requirements of the statute necessary to make the increase stock valid, and in case of noncompliance with such requirements there is a failure of consideration. *Ib.*
10. In an action by the receiver of a national bank to enforce subscriptions to a proposed increase of its capital stock, an allegation that the bank, subsequent to defendants' subscriptions, and with their knowledge, represented to the public by means of circulars, letter heads, etc., that its capital stock had been so increased and that defendants allowed their names to remain "upon the list of those subscribing for and entitled to such new or increase of stock," but without alleging that the public gave credit to the bank on the faith that the defendants were part owners of such increase of stock, or that they allowed themselves to be held out as actual stockholders does not show that they are estopped to plead the failure of the bank to comply with the statutory requirements in perfecting such increase. *Ib.*
11. The receiver stands in the shoes of the bank and can assert no rights against the subscribers which the bank could not have asserted. *Ib.*
12. 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. *Ib.*
13. Where one subscribes for shares in the increase of the capital of a national banking association in a certain amount, such subscription being paid in

CAPITAL STOCK. See Shareholders; Transfer of stock—Continued.

- full and the entry made on the stock book of the bank, he becomes a shareholder, although no stock certificate is issued. *Pacific National Bank v. Eaton*, 141 U. S., 227.
14. And the certificate of the Comptroller of the Currency approving the amount of increase that has been paid in, which amount includes what was paid by the dissenting subscriber, will be conclusive upon such subscriber. *Ib.*
 15. But if such subscriber has assented to or ratified the change he will be held a shareholder. *Delano v. Butler*, 118 U. S., 634.
 16. 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.
 17. 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. *Ib.*
 18. 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 afterwards reduced by the bank and the Comptroller of the Currency. *Butler v. Eaton*, 141 U. S., 240.
 19. The conditions imposed by Rev. St., sec. 5142, as to the validity of increase of national-bank capital were intended to secure actual cash payment of subscriptions and to prevent watering stock, not to invalidate bona fide subscriptions actually made and paid. *Aspinwall v. Butler*, 133 U. S., 595.
 20. Stockholder in national bank who, with knowledge of its insolvent condition and of all material facts, subscribes for increased stock to same amount as his original stock, and amount of proposed increase is afterwards reduced, can not question validity of proceedings for such increase to annul such subscription and payment. *Delano v. Butler*, 118 U. S., 634; *Pacific National Bank v. Eaton*, 141 *ib.*, 227; *Thayer v. Butler*, *ib.*, 234; *Butler v. Eaton*, *ib.*, 240.
 21. There can be no increase of the capital of a national bank until the Comptroller of the Currency approves thereof and issues his certificate, as provided by section 13 of the act of Congress providing for the organization of national banks. *Charleston v. People's National Bank*, 5 South Carolina, 103; 1 N. B. C., 398.
 22. The stockholders of the C. National Bank voted to increase its capital \$300,000, and M. subscribed and paid for 23 shares of the proposed increase. Only \$150,000 of such proposed increase was ever paid for, and the directors applied to the Comptroller of the Currency to approve the increase to the amount of \$150,000, which was refused. Afterwards the stockholders voted an increase of \$150,000, and applied for approval thereof, which was refused; but later the Comptroller, on his own motion, on the eve of the bank's insolvency, approved this increase. M. sued the bank and its receiver to recover the amount paid by him under his subscription to the first proposed increase. *Held*, That the Comptroller's refusal to approve the first increase to the extent of \$150,000 nullified the vote for the increase and M.'s subscription to the stock, leaving him in the position of a creditor of the bank for the amount paid in, and the subsequent proceedings, he not having participated therein, could not reanimate his contract of subscription. *Matthews v. Columbia National Bank of Tacoma et al.*, 77 Fed. Rep., 372.
 23. Under the national banking law (Rev. St., §5142) and the amendment of May 1, 1886 (24 Stat., 18), the action of the Comptroller of the Currency in approving of an increase in the capital of a national bank, and certifying that the amount thereof has been paid in, is conclusive, and the validity of the increase can not be assailed in a collateral proceeding such as an action to enforce the liability of the stockholders. *Latimer v. Bard et al.*, 76 Fed. Rep., 536.
 24. Where the capital of a national bank has been increased, and defendants have received their additional stock, and for several years held themselves out as stockholders, they can not, when the bank becomes insolvent and they are assessed to pay its indebtedness, deny their liability

CAPITAL STOCK. See Shareholders; Transfer of stock—Continued.

- upon the ground that the increase of capital was fraudulent, and that they could not have discovered the fraud with ordinary care. More diligence was required of them, and they are estopped by their laches. *Upton v. Tribilcock*, 91 U. S., 45, and *Sanger v. Upton*, *ib.*, 64, followed. *Ib.*
25. The officers, in taking the necessary steps for such increase, act as the agents of the stockholders, and such stockholders can not set up the fraud of the officers concerning the increase to defeat the claims of innocent creditors. *Ib.*
 26. Under the United States statutes national banks have the abstract power to increase their capital to such a limit as may be approved by the Comptroller of the Currency, and where stockholders have assented to an increase they can not set up any defects or irregularities in the exercise of the power as a defense in an action to enforce their liability. *Chubb v. Upton*, 95 U. S., 665; *Feeder v. Mudgett*, 95 N. Y., 295, followed. *Scovill v. Thayer*, 105 U. S., 143, and *Implement Co. v. Stevenson*, 13 C. C. A., 661, 66 Fed., 633, distinguished. *Ib.*
 27. A national bank reducing its capital can not retain, as a surplus or for any other purpose, any portion of the money which it received for retired stock, and having refused to permit shares thus retired to be transferred on its books, is liable for the value of the shares to the holder. *Seeley v. New York National Exchange Bank*, 78 N. Y., 608; 4 Abb. New Cases, 61; 2 N. B. C., 340.
 28. The capital of a national bank having become impaired by the nonpayment of the interest on some paper among its assets to the amount of \$71,000, in order to avoid an assessment by the Comptroller the stockholders reduced its capital stock and carried the bills and notes to the account of suspended or "bad debts," which were not thereafter included as assets, although retained in its custody. Some years afterwards the bank realized \$75,000 from collaterals pledged for the security of that paper. In a suit by a stockholder to recover his share of the amount realized proportioned to the amount of stock surrendered, held, that he could not recover. *McCann v. First National Bank of Jeffersonville*, 112 Ind., 354; 3 N. B. C., 434.
 29. Under Comp. Laws, secs. 3589, 4515, relating to the rescission of contracts procured through fraud, one induced to purchase bank stock by fraudulent representations as to its value may rescind the purchase and recover his notes given therefor against a holder of the notes having notice of the fraud. *Taylor v. National Bank (S. D.)*, 62 N. W., 99.
 30. The State legislature may authorize the sale under execution of national-bank stock. *In re Braden's Estate*, 30 A., 746; *Appeal of Wood*, *ib.*
 31. A certificate of stock in a national bank, though in due form, may be shown alunde to have been issued to the apparent stockholder solely as collateral security for money loaned. *Williams v. American National Bank of Arkansas City, Kans., et al.*, 85 Fed. Rep., 376.
 32. It is no defense to an action against a national bank for money had and received that the collateral security it gave to plaintiff was issued without authority of law. *Ib.*
 33. The certificate of the Comptroller of the Currency, approving an increase of the capital stock of a national bank, is conclusive of the existence of the facts authorizing such certificate, and a subscriber to the stock can not question its validity. *Tillinghast v. Bailey et al.*, 86 Fed. Rep., 46.
 34. Subscribers to a duly authorized increased issue of stock by a national bank, who accept certificates therefor, vote the stock by proxy, and take dividends thereon, can not question the validity of such stock as against the receiver after the bank has become insolvent. *Ib.*
 35. The certificate of the Comptroller of the Currency that the capital stock of a bank has been increased to a certain amount is conclusive of the sufficiency of the facts and the regularity of the proceedings requisite to an increase, and can not be questioned in any collateral proceeding. *Columbia National Bank of Tacoma et al. v. Matthews*, 85 Fed. Rep., 934.
 36. One who subscribes to a proposed increase of stock with knowledge that the stockholders had by a resolution authorized the officers, with the approval of the Comptroller, to increase the capital stock in any multiple of \$50,000 up to \$300,000, as the subscriptions shall be paid in, is estopped from questioning the regularity of the proceedings after the certificate of the Comptroller to such an increase is obtained. *Ib.*
 37. A stockholder who, by power of attorney, has authorized another to vote his stock at any and all stockholders' meetings "in the same manner as I should do were I there personally present," is estopped by the vote of his

CAPITAL STOCK. *See* Shareholders; Transfer of stock—Continued.

proxy as respects any irregularity in the proceedings or calls of the meeting, which he could have waived if personally present. 79 Fed. Rep., 558, reversed. *Ib.*

38. The action of the Comptroller in issuing a certificate approving an increase of the capital stock of a national bank is not subject to collateral attack, and a suit by a subscriber to such stock against a receiver of the bank, after its insolvency, for the recovery of his subscription, on the ground that such increase was illegal and the Comptroller's certificate void, is such an attack. *Brown v. Tillinghast, C. C., 93 Fed. Rep., 326.*
39. Under a resolution of the stockholders of a national bank proposing to increase the capital stock from \$200,000 to \$500,000, and authorizing the president and cashier whenever \$50,000 should be subscribed and paid to certify the same to the Comptroller, subscriptions to such increase, when paid and approved by the Comptroller in the amount of \$50,000, or any multiple thereof not exceeding \$300,000, were valid and binding on the subscribers. *Ib.*
40. Where a subscription to a part of an increase of the capital stock of a national bank has become binding by the terms of the original resolution authorizing the increase, the subscriber is not affected by the subsequent action of the shareholders in limiting the amount of such increase to a part only of that originally authorized, when the increase to the amount so limited has been approved by the Comptroller, and whether or not the action so limiting the increase was legally taken can not render his subscription illegal or revocable. *Ib.*

CASHIER. *See* Officers.

CERTIFICATE OF DEPOSIT:

1. National-banking associations may issue certificates of deposits. *Riddle v. First National Bank, 27 Fed. Rep., 503.*
2. Certificates of deposit in the ordinary form issued by a national bank to depositors and payable to order are not post notes within the prohibition of sec. 5183, Rev. St. *Ib.*
3. A certificate of deposit, payable to the order of the depositor on the return of the certificate, is not due or payable until demand made and return of the certificate. *Ib.*
4. Certain persons, directors of a savings and of a national bank, procured money from the former on notes made by a third person to them for the payment of stock of the national bank issued in the name of such third person for their benefit. These persons were behind in their accounts with the national bank, and the savings bank allowed them to overdraw their accounts with it to a large amount, which was used in settling their accounts with the national bank. Thereafter the savings bank delivered the notes and the check to the national bank, which issued to it a certificate of deposit for an amount covering the whole amount represented by them. *Held*, that this certificate of deposit was without consideration and void, and any loss accruing to the savings bank by virtue of the transactions was due to the fraud or incompetency of its own officers. *Murray v. Pauly, 56 Fed. Rep., 962.*
5. A certificate of deposit is evidence of so high and satisfactory a character as to the sum deposited that to escape its effect the maker must overcome it by clear and satisfactory evidence. Where the testimony, aside from the certificate, is balanced as to the amount deposited, the certificate will turn the scale. *The First National Bank of Lacon v. Myers, 83 Ill., 507.*
6. A certificate of deposit issued by a national bank, payable to the order of the depositor on return of the certificate properly indorsed and understood between the bank and the depositor not to be payable until a future day agreed upon, is not in violation of the national-banking act. *Hunt, Appellant, 141 Mass., 515; 3 N. B. C., 474.*
7. Suit against a bank upon a stolen certificate of deposit given by the defendant to the plaintiff, reciting that he had deposited in said bank a certain number of dollars, payable to his order in current funds on the return of the certificate properly indorsed. *Held*, that the instrument should be regarded as the promissory note of the bank, assignable under the statute, but that it was not negotiable as an inland bill of exchange, being made payable, not in money, but "in current funds." *The National State Bank of Lafayette v. Ringel, 51 Ind., 393.*
8. *Held*, therefore, that the payee could recover on said stolen certificate without giving a bond to indemnify the bank against a subsequent claim thereunder by another person. *Ib.*

CERTIFICATE OF DEPOSIT—Continued.

9. A person depositing money in a bank accepted from the cashier a certificate of deposit which made no mention of interest, but with a verbal agreement that interest should be paid. The cashier at the same time indorsed a memorandum of the rate of interest on the stub from which the certificate was taken. *Held*, that the stub should be read with the certificate as evidence of the entire contract. *Thomson v. Beal*, 48 Fed. Rep., 614.
10. A bank, on receiving certain notes as a special deposit, issued a certificate for the amount of the notes, made out a printed form, from which the words "in current funds" were erased and the words "in certain notes" substituted. The certificate was marked "Special deposit." Having been transferred, this certificate was sent by the holder to the bank for payment. The notes had not then been collected, and the cashier was directed to return the certificate, but, as the signature was torn, he was instructed to prepare and transmit a duplicate. In doing so he carelessly omitted to change the printed form by erasing "in current funds" and substituting "in certain notes." *Held*, that there was no ground for a claim that the second certificate was given in payment of the first, but that it was only a substitute for it, and that the receiver of the bank was only required to surrender to the holder the notes constituting the special deposit, for which the original was issued. *Niblack v. Cosler*, 74 Fed. Rep., 1000.
11. Knowledge by a member of a firm of the true consideration of a certificate of deposit, which the firm discounted with a bank, and which had been negligently altered in making out a duplicate, *held*, to be the knowledge of the bank, where such member was also its cashier, and, as such, acted as the sole representative of the bank in discounting the certificate. *Ib.*
12. The defendants unlawfully detained a certificate of deposit of the value of \$2,000 from the plaintiff. *Held*, that the plaintiff was entitled to recover damages for such detention equal to legal interest on the value of the certificate from the date of the demand therefor and refusal to the recovery, and this without any evidence that the plaintiff would have converted said certificate into money and put it to use, other than his right to do so and the defendants' illegal prevention of the exercise of such right. *Sleppy v. Bank of Commerce and others*, 17 Fed. Rep., 712.

CERTIFICATION OF CHECKS. See Collections.

1. A national banking association may "certify" a check. *Merchant's National Bank v. State National Bank*, 10 Wall., 604.
2. The certification of a check by a bank is, in effect, merely an acceptance and creates no trust in favor of the holder of the check and gives no lien on any particular portion of the assets of the bank. *People v. St. Nicholas Bank*, 28 N. Y. St., 427; 58 N. Y. St., 712.
3. A certified check has a distinctive character as a species of commercial paper, the certification constituting a new contract between the holder and the certifying bank. The funds of the drawer are, in legal contemplation, withdrawn from his credit and appropriated to the payment of the check, and the bank becomes the debtor of the holder as for money had and received. *National Commercial Bank v. Miller & Co.*, 77 Ala., 168.
4. Where the defendant has a right of election, on account of a tort committed, either to sue for the tort, or, waiving the tort, to sue for money had and received, the relation of debtor and creditor does not exist until he elects to sue for the money; and his creditors can not defeat his election by garnishment against the wrongdoer. But this principle does not apply where the garnishees, having received a check from the defendant, with authority to collect for deposit and use, have had the check certified by the bank on which it is drawn, before the service of the garnishment; being authorized to have it certified, and the relation of the parties being thereby changed they are liable to the defendant for the amount of the check as for money had and received, and that liability may be reached by garnishment. *Ib.*
5. A broker received coupon railroad mortgage bonds to cover future margins of a customer and pledged them to a bank as collateral security for any indebtedness he might owe it. Afterwards the bank advanced money and certified checks on the faith of these bonds, when broker did not have money on deposit equal in amount to the checks. *Held*, under sec. 5208, that although the certifications were unlawful the checks certified were good and valid obligations against the bank. *Thompson v. St. Nicholas National Bank*, 146 U. S., 240.
6. In an action by a bona fide holder of a check drawn on defendant, a national bank, and certified by its cashier: *Held*, that the defendant was liable,

CERTIFICATION OF CHECKS. See Collections—Continued.

although the drawer had no funds in the bank when the check was certified. *Cooke v. The State National Bank of Boston*, 52 N. Y., 96; 1 N. B. C., 698.

7. Where a postdated check is certified by the cashier of the bank on which it is drawn to be "good," by indorsement thereon before the day of its date, the instrument, upon its very face, communicates facts and information to persons receiving the same that the cashier, in making such certification, was not acting within the known limits of his power, and that he was clearly exceeding them. *The Clarke National Bank v. The Bank of Albion, impleaded, etc.*, 52 Barb., 592.
8. It appearing on the face of such paper that it was certified by the cashier before its payment could have been legally demanded and before it could be presumed that the drawer had made a deposit for its payment, this is, in the law, full notice to a purchaser. *Ib.*
9. To enable a holder of such check to recover of the bank upon it, it must appear that he became the owner and holder in good faith for a full and fair consideration in the usual course of business, and without notice of the cashier's want of power to make the certification. He must have parted with something of value upon the strength and in consideration of the transfer of the paper. *Ib.*
10. If he parted with nothing before the check was dishonored, he stands in privity with his immediate indorsers, and is affected by all that will affect them. *Ib.*
11. Crediting the indorsers with the avails of the check on the books of the holder is in no sense a paying over. The holder, upon receiving notice of dishonor, has an undoubted right to erase such credit, and to restore it only at the special instance of the indorsers from whom he received the check. *Ib.*
12. The receipt of a certified check is not, of itself, payment. Such a check does not cease to be commercial paper and become money. Certifying a check to be "good" is nothing more than a promise by the bank upon which it is drawn to pay it when presented, as in the case of the acceptance of the bill of exchange. If an accepted bill be protested for nonpayment, and the drawer duly notified thereof, he is bound to pay the bill, with damages and costs. The same is the law with regard to a certified check. *Bickford v. First National Bank of Chicago*, 42 Ill., 238.
13. As the acceptance of a bill of exchange does not discharge the drawer, so neither should the acceptance of a check, manifested by the word "good" placed upon it by the bank, discharge the drawer. They rest on the same principles. In this respect there is no difference between an uncertified and a certified check; the dishonor of either must make the drawer liable. *Ib.*
14. There is this difference, however, between a certified and an uncertified check: In case of the former, the amount of the check is supposed to be at once charged up against the drawer, and thus placed beyond his control, while the holder of an uncertified check may be anticipated by another, who also holds a check on which he may draw the money. The certificate is an unconditional promise on the part of the bank to pay the check on demand. The object in certifying the check is to give it a currency value and to enable the holder to use it as money. *Ib.*
15. Although it be the fact that certified checks pass from hand to hand as cash, still they are not cash or currency, in the legal sense of those terms, and they do not lose, on that account, any of their characteristics as bills of exchange, and therefore, when dishonored, the holder has a right to look to the drawer for payment. *Ib.*
16. In this case a check was drawn and certified and deposited in a bank after 10 o'clock a. m. and before 3 o'clock p. m. on a certain day, where it remained until the next morning, when it was taken, in the usual course of business, to the bank on which it was drawn. The bank was closed and continued so. The check was protested for nonpayment and due notice given. This was sufficient diligence to hold the drawer. *Ib.*
17. The holder of a certified check has the right to hold the drawee and acceptor as well as the drawer. So, where the acceptor has failed and made an assignment, the holder waives none of his rights against the drawer by giving notice to the assignee of the acceptor not to pay over any money to the drawer out of assets which might come to his hands in that capacity. *Ib.*
18. A certificate of a bank that a check is good is equivalent to an acceptance; it implies that a check is drawn upon sufficient funds in the hands of the drawee; that they have been set apart for its satisfaction, and that they

CERTIFICATION OF CHECKS. See Collections—Continued.

- shall be so applied whenever the check is presented for payment. *Merchants' National Bank v. State National Bank*, 10 Wall., 604; 1 N. B. C., 47.
19. National banks have the power to certify checks, and this power may be exercised by the cashier without special authorization. The directors may limit his exercise of this power as they deem proper, but such limitation will not affect a person ignorant thereof who deals with the cashier in relation to matters apparently within the scope of his power. *Ib.*
 20. A bank, knowing that the county treasurer of the county had not sufficient county funds in his hands to balance his official accounts, consented to give him a fictitious credit in order to enable him to impose upon the county commissioners, who were about to examine his accounts. They accordingly gave him a "cashier's check" for \$16,571.61, which he indorsed and took to the commissioners. They received it, but refused to discharge him or his bondsmen, and placed the check and such funds as he had in cash in a box and delivered them to his bondsmen. The latter deposited the money and the check in another bank in the same place, which bank brought suit against the bank which issued the check to recover upon it. *Held*, 1, that the circumstances under which the check was issued were a plain fraud upon the law, and also upon the county commissioners; 2, that their receipt of it and turning it over to the sureties was a single act, intended to assist the sureties in protecting themselves, and was inconsistent with the idea of releasing them from their obligations. *Thompson v. Sioux Falls National Bank*, 150 U. S., 231.
 21. Though the drawer of a check, before delivering it, has it certified, he will not be relieved from liability thereon, the bank having failed before payment thereof, though presented in due season. *Randolph National Bank v. Hornblower et al.*, 35 N. E., 850; 160 Mass., 401.
 22. Where the drawer of a check, before delivering it to the payee, has it certified as good by the bank upon which it is drawn, and the payee presents it in good season for payment, and gives due notice to the drawer of its nonpayment, and the bank had failed at the time of presentment for payment, the drawer will not be discharged from liability on the check. *Cincinnati Oyster and Fish Co. v. National Lafayette Bank*, 36 N. E., 833.
 23. As a general rule the certification of a check in the hands of the payee, the body of which is unaltered, releases the drawer from further liability and creates a direct liability from the bank to the payee, while as between the bank and the drawer it operates as a payment to that extent on his account; and although prior to its being certified the check may be countermanded by the drawer, after its certification it has passed beyond his control and he no longer has power to countermand its payment. *Meridian National Bank of Indianapolis v. First National Bank of Shelbyville*, 34 N. E., 608; 7 Ind. Ap., 322.
 24. The indorsement of a check by the person to whom it was actually issued, and by whom the drawer intended the money should be received, is an effectual indorsement to pass title to the check to a bank cashing the same; and the indorsement is not, as to such bank, invalidated by reason of the payee acting under an assumed and fictitious name when he was not impersonating any other individual. *Ib.*
 25. A bank, cashing in good faith a check so drawn and indorsed, may collect the amount thereof of the bank which has certified the same. *Ib.*
 26. The acceptance or certification of a bank check does not warrant the signatures of the indorsers to be genuine. *First National Bank v. Northwestern National Bank (Ill.)*, 33 N. E., 739.
 27. The certification by a bank of a note made payable at such bank, where the maker keeps an account, is an absolute promise by the bank to pay such note, not as the debt of another, but as its own obligation, entitling the holder to suspend any remedy against the maker and relax steps to charge an indorser, and can not be rescinded by the bank because made under a misapprehension of fact as to the sufficiency of the maker's account to meet the note. *Riverside Bank v. First National Bank of Shenandoah*, 74 Fed. Rep., 276.
 28. The payment of a note by the bank at which it is made payable, although made under misapprehension of the state of the maker's account with the bank, concludes the bank as against the holder of the paper who has surrendered it, and the payment can not be recovered back of the holder. *Ib.*
 29. A bank certifying a check without funds is not liable except to a bona fide holder. *Bowen v. Needles National Bank*, 87 Fed. Rep., 430.

CHECKS. See Certification of checks; Collections—Continued.

1. A check is, substantially, an inland bill of exchange, and the rules applicable to such bills are alike applicable to checks. *Bickford v. First National Bank of Chicago*, 42 Ill., 238.
2. The check of a depositor upon his banker, delivered to another for value, transfers to that other the title to so much of the deposit as the check calls for, which may again be transferred by delivery, and when presented at the bank the banker becomes the holder of the money to the use of the owner of the check, and is bound to account to him for that amount, provided the drawer has funds to that amount on deposit subject to his check at the time it is presented. These checks are received and passed and deposited with bankers as cash, subject, of course, to be made good if not paid on presentation. This is the legal effect of an ordinary uncertified check. *Ib.*
3. In order to fix the liability of the drawer of an inland bill of exchange or check in case of nonpayment, the holder should present the bill or check to the person or bank on which it is drawn, within business hours of the day next succeeding the receipt of the paper, and give notice of the dishonor to the drawer. *Ib.*
4. In the case of a deposit of a check drawn upon itself, the bank becomes at once the debtor of the depositor, and the title to the deposit passes to the bank. *Oddie et al. v. The National City Bank of New York*, 45 N. Y., 735.
5. Where a depositor draws his check on his banker, who has funds to an equal or greater sum than his check, it operates to transfer the sum named to the payee, who may sue for and recover the amount from the bank, and a transfer of the check carries with it the title to the amount named in the check to each successive holder. *The Union National Bank v. The Oceana County Bank*, 80 Ill., 212.
6. After a check has passed into the hands of a bona fide holder it is not in the power of the drawer to countermand the order of payment. *Ib.*
7. An instrument drawn by a depositor on a bank in the following form, after giving the date and the name of the bank, "Pay to A. and B., for account of C. & Co., ten hundred and eighteen 23-100 dollars," and signed by the depositor, is a valid bank check, and will operate to transfer to the payees an amount of the drawers' funds on deposit equal to the sum named on its face. The words "for account of C. & Co." do not change its character as a check. A bill or note, without at all affecting its character as such, may state the transaction out of which it arose or the consideration for which it was given. *The Ridgely National Bank v. Patton & Hamilton*, 109 Ill., 479.
8. A bank check payable to attorneys on account of a debt due from the drawers to the clients of the attorneys vests the legal title in the payee named as trustees for the clients, and a suit thereon against the bank is properly brought in the names of the payees. *Ib.*
9. A debtor gave his check on a bank for the amount of his indebtedness, payable to the attorneys of the creditor, which the bank refused to pay, alleging an agreement of the debtor to apply his deposits on other indebtedness. It was held that the bringing of an action by the creditor against his debtor did not estop him from bringing an action on the check in the name of his attorneys, the payees, against the bank. *Ib.*
10. M., who kept an account with the M. and M. Bank of Troy, deposited with that bank a check given for value, drawn by defendant, payable to the order of M., and indorsed by him in blank. Said bank credited the amount of the check in M.'s bank pass book, which was returned to him, and on the same day it mailed the check to plaintiff, its correspondent in New York, and its creditor, to be credited on account, and it was so credited. M. stopped payment of the check, and when plaintiff caused payment to be demanded of the drawee it was refused. Notice of presentation and protest was given to defendant, who subsequently paid the amount to M. In an action upon the check, *held*, that upon the deposit the M. and M. bank became the owner of the check, and as such could and did give a perfect title to its transferee, and that plaintiff was entitled to recover. *The Metropolitan National Bank of New York v. Lloyd*, 90 N. Y., 530.
11. The implied contract between a bank and its depositors is that it will pay the deposits when and in such sums as are demanded, the depositor having the election to make the whole payable at one time by demanding the whole or in installments by demanding portions; and whenever a demand is made by presentation of a genuine check in the hands of a person entitled to receive the amount thereof for a portion of the amount on

CHECKS. See Certification of checks; Collections—Continued.

- deposit, and payment is refused, a cause of action immediately arises, and the statute of limitations begins to run as against the installment so due and payable. *Viets v. The Union National Bank of Troy, 101 N. Y., 563.*
12. While a check drawn by a depositor against a general bank account does not operate as an assignment of so much of the account, it authorizes the payee, or one to whom he has indorsed and delivered it, to make a demand, and a refusal of the bank to pay on presentation gives the drawer a right of action, in case he has funds in bank to meet the check, and the refusal was without his authority. *Ib.*
 13. It is not enough to make an equitable assignment of money on deposit in bank that a check be drawn therefor; but where the money was deposited as the money of the holder of the check, though in the drawer's name, and that fact is communicated to the bank before any other right has accrued to the fund, the same becomes in equity the property of the holder of the check, and he may recover it from the bank. *Van Allen v. The American National Bank, 3 Lans., 517.*
 14. The holder of a check on a bank can not sue the bank for refusal to pay it on presentation, though the drawer have sufficient on deposit to meet it. *Creveling et al. v. Bloomsbury National Bank, 46 N. J., 255.*
 15. The implied engagement on the part of a banker to pay the checks of his depositor does not inure to the benefit of the holder of a check so as to enable him to enforce payment thereon against the bank prior to acceptance, and in the absence of assent by the banker the giving of the check does not operate as a transfer or assignment of the debt created by the making of the deposit. *First National Bank of Union Mills v. Clark, 134 N. Y., 368.*
 16. Where it is shown to be out of a bank's course of business to receive for collection checks drawn on it by its depositors, and a check on it drawn by one of its depositors in favor of another is presented by the latter and the amount thereof is credited on his pass book as a deposit, and the check is placed on the file of paid and canceled checks, and afterwards the amount of the check is also entered to his credit and charged against the drawer on the books of the bank, these facts constitute a payment of the check, and the amount of it can not be withheld by the bank on discovering that the check was an unauthorized overdraft and the drawer was insolvent. *City National Bank of Selma v. Burns, 68 Ala., 600.*
 17. A charge is erroneous and properly refused which affirms, as matter of law, that if the drawer and payee of a check are customers of the bank on which it is drawn the presentation of the check by the payee to the bank and the noting or entry of it by the bank on his pass book as a deposit do not operate as a payment of the check, and that if within a reasonable time the bank ascertains that the check is an unauthorized overdraft and offers to return it there is no liability to the depositor. *Ib.*
 18. In such case no presumption arises that the bank received the check merely for collection and in the capacity of agent for the holder; but a presumption of payment of the check does arise and the onus of overcoming that presumption rests upon the bank, and it can only be removed by evidence that such was not the intention of the parties, derived from the course of business with the depositor or from contemporaneous acts or declarations. *Ib.*
 19. If a holder of a check, with full knowledge that the drawer is without funds in the bank to meet it, and has no just reason to believe that the check will be honored in the absence of funds, he is wanting in good faith if he demands and receives payment, especially if it is known to him that the drawer is insolvent and the bank is ignorant of the insolvency. *Ib.*
 20. In such case, fraud being imputed to the holder of the check, knowledge of the want of funds must be clearly traced to him. It can not be inferred from the relations existing between him and the drawer, however intimate, unless connected with inculpatory facts or circumstances. *Ib.*
 21. A check drawn and delivered to the person to whose order it is payable, does not, without acceptance by the drawee, operate as an assignment of the sum in his hands for which it is given. It may be revoked by the drawer at any time before acceptance, and is revoked by his death; and there being no privity, expressed or implied, between the payee and the drawee, the former can maintain no action on it against the latter. *National Commercial Bank v. Miller & Co., 77 Ala., 168.*
 22. When a bank receives from a customer a check on another bank for the special purpose of collection, the title does not pass by the special indorsement for that purpose, nor does the receiving bank owe the amount until

CHECKS. See Certification of checks; Collections—Continued.

- the check is collected. But where the customer has a deposit account with the bankers, on which he is accustomed to deposit checks payable to himself, which are entered on his pass book, and to draw against such deposits, an indorsement of the words "For deposit" on a check so deposited "is, in the absence of a different understanding, presumptive of more than a mere agency or authority to collect," it is a request and direction to deposit the sum to the credit of the customer, and gives to the bankers authority, not only to collect, but to use the check in such manner as, in their judgment and discretion, having reference to the conditions and necessities of their business, may make it most available to their protection, and they may have it certified by the bank on which it is drawn. *Ib.*
23. When checks on another bank are handled by a depositor to the receiving teller of a bank and are by the teller credited on the depositor's pass book, they are only received for collection, and if not paid on presentation may be returned and the credit in the pass book canceled. *National Gold Bank and Trust Company v. McDonald, 51 Cal., 64.*
 24. If a customer of a bank hands the receiving teller a check drawn by another person upon the same bank, and at the same time hands him his pass book, and the teller receives the check and enters a credit for the amount in the pass book, but no entry is made on the books of the bank, and nothing else is said or done, and the drawer has no funds in the bank, the check may be returned to the depositor and the credit in the pass book canceled. *Ib.*
 25. In such case a finding by the court that the check was received as a cash deposit is erroneous. *Ib.*
 26. The fact that the cashier of a bank upon which a check is drawn takes the check and places it upon the "canceling fork" does not constitute such an acceptance as will prevent him from declining to pay and returning the same upon learning that the drawer has not sufficient funds, or if the check is not in proper form. *The National Bank of Rockville v. The Second National Bank of Lafayette, 69 Ind., 479.*
 27. Where the larceny of a bank check is charged, the question of its value is for the jury, and it is error to instruct them that a check drawn on a bank where the maker has funds sufficient to meet it is presumptively of some value. *Burrows v. State, 37 N. E., 271.*
 28. The act of Congress of March 3, 1869 (Rev. St., sec. 5208), making it unlawful for national banks to certify checks unless the drawer has at the time an amount of funds on deposit equal to the amount specified in the check, does not invalidate an oral acceptance of a check, or promise to pay a check, there being at the time sufficient funds of the drawer in possession to meet it. *First National Bank v. Merchants' National Bank, 7 W. Va., 544; 1 N. B. C., 915.*
 29. A check drawn on a national bank was presented for acceptance, whereupon the bank promised to pay it as soon as it received information that a certain draft left with it for collection was paid. The draft was paid and the bank informed. *Held*, That the acceptance was good and binding on the bank. *Ib.*
 30. The refusal of the bank to pay a check upon presentation gives the drawer a right of action in case he has funds in the bank to meet the check, and the refusal to pay was without authority. *Brooke v. Tradesmen's National Bank, 22 N. Y. St., 633; 68 Hun., 129.*
 31. The measure of damages will be the amount of actual loss the party has sustained, which may fairly and reasonably be considered as naturally arising from the breach of the contract, according to the usual course of things. *Ib.*
 32. The ordinary amount of damages in such case would be the amount of check, interests and costs. *Ib.*
 33. The immediate entering of a judgment against the drawer, and the seizure of his business by the sheriff, in consequence of the failure of the bank to pay the check, is not an injury for which the bank would be liable. *Ib.*
 34. The term "protest," as applied to inland bills of exchange, includes only the steps essential to charge the drawer and indorser. *Wood River Bank v. First National Bank of Omaha, 55 N. W., 239; 36 Neb., 744.*
 35. Bank checks in the country are regarded as inland bills of exchange, for the purpose of presentment and demand and notice of dishonor, and do not require a formal protest in order to charge the indorsers. *Ib.*
 36. They are also due upon presentation and not entitled to days of grace. *Ib.*
 37. A check operates as an equitable assignment pro tanto from the time it is drawn and delivered, as between the drawer and the payee or holder. *Hulings v. Hulings Lumber Company et al., 18 S. E., 620; 38 W. Va., 351.*

CHECKS. See Certification of checks; Collections—Continued.

38. A general assignment for the benefit of creditors does not defeat the check holder, although the check be not presented to the bank for payment until after such assignment. *Ib.*
39. In the absence of proof to the contrary, it will be presumed that the name of the payee appearing in a check was written in when the check was signed. *Fifth National Bank v. Central National Bank (Sup.)*, 31 N. Y. S., 541.
40. Evidence of a custom of passing checks payable to a person "or bearer" by delivery only does not affect the operation of Code, sec. 1761, requiring such checks to be construed as payable to a person "or order." *First National Bank v. Nelson (Ala.)*, 16 So., 707.
41. Where a person deposits in bank money held by him in a fiduciary capacity, mixing it with his own moneys, and afterwards draws checks against his account, such checks will be applied first to the moneys belonging to the drawer; and in such case the rule that checks will be applied to the deposits in the order in which the deposits were made does not apply. *Heidelberg v. National Park Bank (Sup.)*, 33 N. Y. S., 794.
42. Where a bank, in consequence of an error, fails to pay a depositor's check when presented, but discovers the error and pays the check five days later, the depositor can recover only nominal damages against the bank. *Burroughs v. Tradesmen's National Bank (Sup.)*, 33 N. Y. S., 864.
43. A tender of bank checks payable in sixty and ninety days is not a tender of payment. *Cady v. Case (Wash.)*, 39 P., 375.
44. A check, unless objected to, is a sufficient tender. *Wright v. Robinson et al.*, 32 N. Y. S., 463.
45. The crediting by a bank of the amount of a check to the account of a depositor indebted to it does not make the bank a bona fide holder for value of the check. *First National Bank v. Nelson (Ala.)*, 16 So., 707.
46. The indorser of an ordinary check is released from liability thereon where the indorsee might have presented the check for payment within twenty-four hours, but sent the same by a circuitous route, so that it was not presented until five days, when payment was refused. 55 N. W., 1064; 37 Nebr., 500, affirmed; *First National Bank v. Miller (Nebr.)*, 62 N. W., 195.
47. The indorsement of a bank draft by the payee to the order of a fictitious person in good faith, and believing him to be real, is not in law an indorsement to bearer, such not being the intention of the indorser; and the indorsement of the name of the fictitious indorsee by a third person without authority is a forgery, and does not protect the bank in payment of the draft. *Chism v. First National Bank (Tenn. Sup.)*, 36 S. W., 387.
48. A bank can not refuse to cash a check, although it knows that the check was drawn in payment of a bet made in violation of a law on the result of an election; and the fact that a check was so cashed is not ground on which the drawer can recover the amount from the bank. *McCord v. California National Bank (Cal.)*, 31 P., 51.
49. The giving of a check by a bank depositor for the full amount of the deposit does not operate as an assignment to the holder of the check, so as to enable him to enforce payment thereon against the bank prior to its acceptance of the check. *First National Bank v. Clark (N. Y. App.)*, 32 N. E., 38.
50. Title to a check payable to H. B., intended for N. B., can not be obtained under indorsement by H. B., made fraudulently, though the indorsee be deceived and pay value. *Sioux Valley State Bank v. Drovers' National Bank*, 58 Ill. App., 395.
51. Where a bank discounts a draft in advance of its acceptance, it is not a bona fide holder for value unless it has funds in its hands which it releases or fails to withhold from the drawer because of the acceptance. *First National Bank v. Wills Creek Coal Co. (Mich.)*, 63 N. W., 232.
52. The holder of a check can not sue the bank on which it is drawn until such check is accepted by the bank. *Commercial National Bank v. First National Bank (N. C.)*, 24 S. E., 524.
53. A stipulation, stamped on the face of a check, that it will not be paid to a certain company or its agents, is valid. *Id.*
54. A draft was drawn payable to the order of the drawer, and by it indorsed specially to the defendant corporation, and by defendant indorsed in bank, and cashed by the plaintiff bank for another corporation, whose indorsement was written above the indorsement of the defendant. *Held*, that the position of the indorsements was not notice to plaintiff that defendant was an accommodation indorser. *Marshall National Bank v. O'Neal (Tex. Civ. App.)*, 34 S. W., 344.

CHECKS. See Certification of checks; Collections—Continued.

55. Where the payee of a check deposited the same with a bank for collection, and said bank sent it for collection to defendant, and defendant received from the bank upon which the check was drawn a draft in payment thereof, defendant is not liable to the payee for the conversion of said draft, in the absence of a demand therefor, and neither a telegram sent to defendant by the drawer of the check, instructing defendant to hold the draft, nor an inquiry by the bank upon which the check was drawn as to whether defendant could hold the draft, is a sufficient demand on behalf of said payee. *26 N. Y. S., 1035 affirmed; Castle v. Corn Exch. Bank (N. Y. App.), 42 N. E., 518.*
56. The holders of a draft before maturity are not bound by the acts of indorsers after the transfer. *Bloch v. Creditors (La.), 16 So., 267; St. Louis National Bank v. Bloch. 1b.*
57. The payee of a forged check, who indorses it and receives full value therefor, guarantees its genuineness; and as to him, the indorsee is under no obligation to discover that it is forged, and may recover back the money so paid. *Birmingham National Bank v. Bradley (Ala.), 15 So., 440.*
58. Bank checks are due on presentation, and are not entitled to days of grace. *Wood River Bank v. First National Bank (Nebr.), 55 N. W., 239.*
59. Where the indorsee of a draft accepts the drawee's check in payment, instead of cash, and neglects to present it for payment or certification until the next day, and the check is dishonored in consequence of the delay, and the draft has to be protested for nonpayment, the drawer can not be held liable. *Merchants' National Bank of the City of New York v. Samuel et al., 20 Fed. Rep., 664.*
60. Plaintiff accepted in good faith a check in which the indorsement of the payee's name was a forgery, and after indorsing the same delivered it to defendant bank for collection. Defendant collected the check and paid the money to plaintiff, but on subsequently discovering the forgery paid back such amount to the bank on which the check was drawn without notifying plaintiff of the forgery or that it had paid back the sum collected. *Held*, that any fund belonging to plaintiff subsequently coming into possession of defendant could be legally applied to the reimbursement of the latter for the amount advanced on the check, plaintiff being chargeable with notice of the forgery. *Green v. Purcell National Bank (Indian Ter.), 37 S. W., 50.*
61. A regular customer of a bank sent to it a check with an unrestricted indorsement, and directed it to be placed to his credit. The check was received and credited and the customer so advised. On the day of receipt the bank sent the check to its correspondent for collection, paid a check drawn by the customer from a part of the proceeds of the credit, and closed its doors as insolvent. *Held*, that the check was not deposited for collection, but as cash for immediate use. *Williams v. Cox (Tenn. Sup.), 37 S. W., 282.*
62. Where a bank accepts a check on another bank as cash, giving therefor a sum of money, a certificate of deposit, and the balance in a credit to the account of a third person, such transaction creates merely the relation of debtor and creditor between the bank and its customer, and the latter can not, on the insolvency of the bank, follow up the check, or its proceeds, as his property. *Friberg v. Cox (Tenn. Sup.), 37 S. W., 283.*
63. Where a check drawn on another bank is deposited in an insolvent bank without any special instructions, and it is not placed, to the customer's credit, and immediately thereafter the receiving bank fails, and the check goes into the hands of the bank examiner and is afterwards collected, the proceeds are the property of the customer, and not of the bank. *Shoemaker v. Cox (Tenn. Sup.), 37 S. W., 286.*
64. The holder of a check can not sue the bank on which it is drawn, unless it has been accepted by the bank. *Pickle v. People's National Bank (Pickle v. Muse), 12 S. W., 919; 88 Tenn., 380.*
65. A Philadelphia bank, indebted to a New York bank for collections made, sent its cashier's check on another New York bank, with which it had a sufficient deposit for the amount, which check was duly paid through the clearing house. *Held*, that the transaction constituted a complete appropriation of the fund to the creditor bank, and its ownership was not affected by its restoring the money to the paying bank on its demand, made on the same day, on learning of the suspension of the drawer of the check, in accordance with the rules of the clearing house, for the protection of the paying bank in case the payment should prove to have been illegal.—*National Union Bank v. Earle (C. C.), 93 Fed. Rep., 330.*

CHECKS. See Certification of checks; Collections.—Continued.

66. The several payments and remittances made to the Chemical Bank by the Capital Bank before its insolvency were not made in contemplation of insolvency, or with a view to prefer the Chemical Bank. These checks and remittances were not casual, but were plainly made under a general agreement that remittances were to be made by mail, and that their proceeds were not to be returned to the Capital Bank, but were to be credited to its constantly overdrawn account; and when letters containing them were deposited in the post-office, such mailing was a delivery to the Chemical Bank, whose property therein was not destroyed or impaired by the insolvency of the Capital Bank, taking place after the mailing and before the delivery of the letters containing the remittances.—*McDonald, receiver, v. Chemical National Bank, 174 U. S., 610.*

CIRCULATION:

1. 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.*
2. The State can not tax the circulating notes of national banking associations. *Horne v. Greene, 52 Miss., 452.*
3. The State, until forbidden by Congress, has the power to tax national-bank bills. *Lilly v. The Board of Commissioners of Cumberland County, 69 N. C., 300.*
4. The circulating notes of national banks, known as "national currency," are not exempt from taxation by a State. *Board of Commissioners of Montgomery County v. Elston, 32 Ind., 27; 1 N. B. C., 425.*
5. The power of a State to tax the circulation of the national banks depends upon whether such circulation is for the use of the United States Government or for private profit. Congress can protect the circulation of these banks by forbidding the States to tax it. Until this is done the States have a right to tax it. *Ruffin v. Board of Commissioners, 69 N. C., 493; 1 N. B. C., 806.*
6. The tax of 10 per cent imposed by the act of July 13, 1866 (14 Stat. at Large, 146, sec. 9), on the circulation of State banks used for currency and paid out by the national or State banks is not repugnant to the Constitution, either on the ground that the tax is a direct tax, which must be apportioned among the several States, or that the act impairs franchises granted by the State. *Veazie Bank v. Fenno, 8 Wall., 533; 1 N. B. C., 22.*
7. Congress having undertaken, in the exercise of undisputed constitutional power, to provide a currency for the whole country, may constitutionally secure the benefit of it to the people by appropriate legislation, and to that end may restrain by suitable enactments the circulation of any notes not issued under its own authority. *Ib.*
8. The provision of section 3413 of the national-bank act, that "every national banking association, State bank or banker, or association, shall pay a tax of 10 per cent on the amount of notes of any town, city, or municipal corporation paid out by them" is constitutional, even where its effect is to tax an instrumentality of a State. *Merchants' National Bank of Little Rock v. United States, 101 U. S., 1; 2 N. B. C., 100.*
9. 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.*

COLLATERAL SECURITIES:

1. 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; 1 N. B. C., 169.*
2. And it may take for such purpose the stock of another national banking association. *National Bank v. Case, 99 U. S., 628.*
3. 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, 2 Cent. L. J., 692; 1 N. B. C., 315.*
4. 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.*
5. Where stockholder borrows money from bank and gives as security certificate of his shares of its stock, he is not entitled to recover when, on non-payment of loan, the bank sold his stock and applied proceeds to his credit. *First National Bank of Xenia v. Stewart, 107 U. S., 676.*

COLLATERAL SECURITIES—Continued.

6. Credit r of insolvent bank has the right to prove and have dividends upon his entire claim, irrespective of collateral security he may hold. *People v. Remington*, 121 N. Y., 328.
7. A pledgee of stock in a private corporation holding the certificates as collateral security, and having had the transfer duly entered on the books of the corporation, is liable to creditors as the owner thereof on the subsequent insolvency and dissolution of the corporation, and this liability is governed by the law in force when their debts were created (Rev. Code, 1867, sec. 1760), although it had been repealed or abrogated before the stock was transferred to him. *National Commercial Bank v. McDonnell*, 92 Ala., 387.
8. It is the duty of a receiver, if a secured debt is so reduced by dividends that the security will more than pay it, to redeem the security for the benefit of his trust. *West v. Bank of Rutland*, 19 Vt., 403; *Miller's Estate*, 82; *Penn. St.*, 113; *Bates v. Paddock*, 7 W. Rep., 222.
9. A sale of shares of stock pledged as collateral security, without notice to the pledgor, is not a conversion, when it appears that the stock was knocked down to a nominal purchaser without his knowledge or consent, and that the certificates, though changed into his name, were never delivered to him, but were retained by the pledgee until after a subsequent sale pursuant to notice. *Terry v. Birmingham National Bank*, 93 Ala., 599.
10. For an unauthorized sale of stock pledged as collateral security amounting to a conversion, the pledgor is entitled to recover, as damages, the market value of the stock at the time of the sale, with interest to the day of the trial; and the jury may, in their discretion, allow the highest market value at any time between the sale and the trial. *Ib.*
11. This suit was brought to recover the value of certain bonds, which, it is claimed, had been left at the bank as collateral security for money which the bank might, from time to time, advance the plaintiff. The plaintiff testified that on July 1, 1868, he went to the bank to obtain a loan upon this security; that the bonds could not be found, but that he received the money. The defendant requested the court to instruct the jury that "if the bonds were not found by the bank when the note of July 1 was offered and were not afterwards found, the jury are not authorized to find that they were taken and held as collateral security for the note of July 1." *Held*, that this instruction was properly refused. *Dearborn v. The Union National Bank of Brunswick*, 61 Me., 369.
12. A bank is bound to take only ordinary care of United States bonds pledged to it as collateral security for the payment of a note discounted by the bank. *Jenkins v. National Village Bank of Bowdoinham*, 58 Me., 275.
13. A writing, executed by the cashier, acknowledging the receipts by the bank, "to be returned to him on the payment of his note in four months, dated May 9, 1866," is not a contract which increases the common-law liability of the bank, even if the cashier had the authority to do so. *Ib.*
14. Securities taken by sureties for their indemnity inure to the benefit of the creditor. *Thornton v. National Exchange Bank*, 71 Mo., 221; 3 N. B. C., 513.
15. Creditors holding collateral security are liable for negligence in realizing thereon. *National Bank of Jefferson v. Bruhn et al.*, 64 Tex., 571.
16. In an action by a pledgee upon the debt secured by the pledge he is not required to account for nonnegotiable securities pledged to him by defendant, in the absence of any allegation or proof that he has lost or misappropriated them. *Marberry v. Farmers and Mechanics' National Bank*, 26 S. W., 215.
17. The cashier of a bank has no authority to assign collaterals belonging to himself, which were given to secure a loan to another person for the cashier's benefit. *Merchants' National Bank v. Demere*, 19 S. E., 38.
18. One who borrows money from a bank for the cashier thereof, on collaterals belonging to the cashier, is not entitled to credit for amount of such collaterals after they have been wrongfully withdrawn and converted by the cashier. *Ib.*
19. When shares of stock in a private corporation are pledged as collateral security for a debt, and default is made in the payment of the debt at maturity, the pledgee may file a bill in equity to foreclose the pledge by a sale under the order of the court, or he may exercise the implied power to sell without resorting to judicial proceedings; but if he elects to pursue the latter remedy, the sale must be at public auction, in the absence of a special agreement, and reasonable notice must be given to the pledgor; and if he sells privately, without notice, becoming himself the purchaser, the relation between him and the pledgor is not thereby dissolved. *Sharp v. National Bank of Birmingham*, 87 Ala., 644.

COLLATERAL SECURITIES—Continued.

20. If the pledgor, when notified of the irregular or unauthorized sale, accepts its benefits, giving his note for the balance of his debt remaining unpaid, this is presumptively a ratification of the sale, and he can not afterwards impeach it; but if he acted in ignorance of the fact that the pledgee himself was the purchaser, and did not intend to make an absolute and unconditional ratification without regard to the facts attending the sale, he may disaffirm it within a reasonable time after discovering that the pledgee was the purchaser. *Ib.*
21. If a part owner of certificates of stock pledges them, with the consent of the other owner, as collateral security for his own debt, and they are converted by the pledgee, the pledgor is entitled to recover as if he were the sole owner, the pledgee being estopped from denying his absolute ownership. *Ib.*
22. Rev. St., sec. 5242, which declares all deposits, all transfers of deposits, and all payments of money made by a national bank after an act of insolvency, or in contemplation thereof, to be null and void, does not render illegal the retention of a balance standing to the credit of an insolvent national bank with a correspondent on the day of its failure which has been pledged for the purpose of securing loans made by the correspondent to the insolvent bank. *Bell v. Hanover National Bank, 57 Fed. Rep., 321.*
23. Where a deposit with a correspondent has, long prior to the commission of the act of insolvency by a national bank, been pledged as collateral to secure the payment of loans made to the insolvent by its correspondent, neither the subsequent insolvency of the bank, nor the appointment of the receiver, destroys the lien of the correspondent, or its rights to dispose of the pledge to satisfy the debt secured. *Ib.*
24. Creditors of an insolvent national bank can not be required, in proving their claims, to allow credit for any collections made after the date of the declared insolvency from collateral securities held by them. *Chemical National Bank v. Armstrong, 59 Fed. Rep., 372.*
25. Rev. St. U. S., sec. 5242, which prohibits all transfers by any national banking association made after the commission of an act of insolvency, or in contemplation thereof, with a view to the 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 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.*
26. The plaintiff, a judgment creditor of the defendant, had the steamboat *Kinta* seized. The defendant had pledged it to the Third National Bank of New York, but remained in possession for his own account, and never completed the pledge by an actual delivery to the pledgee. The act of pledge was drawn up in the common-law form, and was intended to operate as a chattel mortgage. It contains, as to the form of the act, the essentials of an act of pledge. *Citizens' Bank of Louisiana v. Janin (Third National Bank of New York, Intervener), 15 So., 471, 46 La. Ann.*
27. The Third National Bank, as pledgee, claimed the proceeds of the sale. The property, when it was seized, was in the possession of the subtenant. It is not proved that the plaintiff colluded with the defendant and thereby gained an improper advantage. Pledge is not made perfect by the consent of the parties. It requires absolute possession. The alleged pledgee never was in possession during the tenure of the defendant. *Ib.*
28. It (the Third National) could not obtain possession through the agency of the sublessee, who held possession for his lessor, the defendant. *Ib.*
29. A pledge can not be made perfect by the sublessee's delivery of possession without the consent of his lessor. *Ib.*
30. The obligation of the lessor to account for the property, and whatever revenues were realized therefrom, binding between him and his creditor, the Third National Bank—the property not having been delivered—did not affect his other creditors, who could seize the property in his possession, or in that of his sublessee, who held possession for his lessor. *Ib.*
31. In an action by a bank on a promissory note, it appeared that the defendant delivered as security the promissory note of S., to which was annexed as collateral security a certificate of corporate stock in the name of S.; that defendant, with the consent of S., agreed that the bank might sell the stock and take in place of the note of S. the note of the purchaser, secured by the same stock reissued in the name of the purchaser; and

COLLATERAL SECURITIES—Continued.

- that the bank sold the stock and took in payment notes secured by the stock, payable to itself, with which notes defendant had no connection, and over which he had no control. *Held*, that as the bank had converted the stock to its own use, defendant's note must be credited with the value of the stock at the time of conversion. *Pauly v. Wilson*, 57 Fed. Rep., 548.
32. Plaintiff had in his possession collateral security for a debt due from a third party, who also owed the defendant. *Held*, that an agreement by the parties in interest that any sum received on such collateral security, in addition to the indebtedness first secured thereby, should be applied on the debt due from defendant operated as an equitable assignment to defendant of such surplus, if any there should be. *Second National Bank v. Sproat*, 56 N. W., 254.
 33. A clearing-house committee, created by the agreement of several banks, which receives deposits from such banks of securities at a fixed ratio on their capital stock, and issues certificates therefor to be used in paying balances, becomes an owner, for value, of the securities. *Philler v. Patterson* (Pa. Sup.), 32 A., 26.
 34. The fact that a transfer of a bill of lading to a bank as security was, after its doors were closed for the day, for the purpose of deposit and check does not affect its right as against the vendor who stops the goods in transit, though, before its doors are again opened, it learns of the insolvency of the vendee. *First National Bank v. Schmidt* (Colo. App.), 40 P., 479.
 35. As against the right of a vendor to stop goods in transitu, a bank to which the vendee has transferred the bill of lading as security is a holder for value, even though the transfer was for a preexisting debt, and not for a loan made on the promise of such transfer. *Ib.*
 36. Where the debt for which a note was pledged is paid pending an action on the note by the pledgee, the latter may continue the action, subject to all equitable defenses, holding the proceeds as trustee for the pledgor. *First National Bank v. Mann* (Tenn.), 27 S. W., 1015.
 37. The transferee of a note before maturity as collateral security for a loan made in good faith is a bona fide holder to the extent of the loan. *Pearce & Miller Engineering Company v. Brouer* (City Ct. N. Y.), 31 N. Y. S., 195.
 38. Where the holder of an indorsed note has exchanged collateral, held to secure such note, without the indorser's consent, the measure of the indorser's damages is the difference between the value of the collateral originally held and that for which it is exchanged, at the time of the exchange. *Nelson v. First National Bank of Killingly*, 69 Fed. Rep., 798.
 39. The fact that a creditor's claim is secured by mortgage or otherwise does not affect his right to prove for the full amount of the claim, nor does the fact that he has realized part thereof out of the collateral since the date of the receivership; but in the latter case he is entitled to dividends only until the balance of his debt is satisfied. *New York Security and Trust Co. et al. v. Lombard Inv. Co. of Kans. et al.*, 73 Fed. Rep., 537.
 40. The acceptance by a payee, as collateral of the note of a third party secured by mortgage payable after maturity of the original note, does not establish an extension of the time of payment of the original note to the date when the collateral note becomes payable, in the absence of evidence of an express agreement therefor. *Fisher v. Denver National Bank* (Colo. Sup.), 45 P., 440.
 41. One holding collaterals as security for a debt due at a certain time, and authorized by his contract to sell on maturity of the debt, need not demand payment before selling. *Franklin National Bank v. Newcombe* (Sup.), 37 N. Y. S., 271.
 42. One having collaterals as security for a note, which, by the terms of his contract he was at any time after maturity of the note at liberty to sell at private or public sale, with or without notice, can not be held liable by reason of selling them when the market was in poor condition, they having been sold two weeks after maturity of the note, at public sale, after notice. *Franklin National Bank v. Newcombe* (Sup.), 37 N. Y. S., 271.
 43. A person having notes in his possession as collateral security for a debt is bound, so far as the general owner of the notes is concerned, to use reasonable diligence to protect the security so held, and see that it is not outlaid. *Northwestern National Bank v. J. Thompson & Sons Manuf'g Co.* (C. C. A.), 71 F., 113.
 44. Where a debtor assigns to different persons assets as collateral security for their claims, after such claims are satisfied, from whatever source, if any balance from such assets remain, they are bound to return such balance to the debtor or to his representative. *Whittaker v. Amwell*, National Bank (N. J. Ch.), 29 A., 203.

COLLATERAL SECURITIES—Continued.

45. The maker of a note held by plaintiff gave to one J., who was accommodation indorser thereof, a second note, indorsed by defendant, to secure J. against loss by reason of his indorsement, and J. transferred the collateral note to plaintiff. *Held*, that plaintiff could sue on the collateral note, though J. had paid nothing on account of his liability as indorser, a creditor being entitled to all collaterals given by the principal debtor to his sureties. *Merchants and Manufacturers' National Bank v. Cummings (Sup.)*, 29 N. Y. S., 782.
46. A judgment creditor realized the amount of his demand from collateral security. The debtor notified him that the amount due was disputed, and required him not to apply the collateral to its payment until the amount was determined. The plaintiff, notwithstanding, applied the funds and satisfied the judgment of record. *Held*, that the defendant was entitled to have the entry of satisfaction struck off and be admitted to defend. *Guthrie v. Reid*, 107 Penn. St., 251; 3 N. B. C., 751.
47. A court has no power to order or authorize the receiver of a national bank to sell at private sale securities held by the bank as pledgee. *In re Earle*, 92 Fed. Rep., 22.

COLLECTIONS. See Checks; Certified checks.

1. Where the holder of a bill of exchange, payable at a distant place, deposits it with a local bank for collection, he thereby assents to the course of business of banks to collect through correspondents, and the correspondent of the local bank to which the bill is forwarded becomes his agent and is responsible to him directly for negligence in failing to present the bill for payment within the proper time. *Guelich v. The National State Bank of Burlington*, 56 Iowa, 434.
2. The payee of a check deposited it for collection with bank A on the same day it was made. The bank presented it for payment the next day shortly before 11 o'clock, and the drawee's check on bank B, only a few blocks distant, was taken in payment. The drawee became a bankrupt at 1 o'clock. Several checks given after this, one by the drawee on bank B, were paid before 1 o'clock. Before 3 o'clock bank A presented the check in question for payment, which was refused; whereupon it immediately went to the drawee, and, after recovering the original check, protested it. *Held*, that the drawer of the check was not liable thereon. *Anderson v. Gill*, 29 A., 527.
3. Where the payee of a check makes a demand on the drawee and receives something other than cash in payment, he can not, by making a second demand, though within the time allowed for presenting a check, undo the first, and render the drawer liable on the bankruptcy of the drawee. *Ib.*
4. Two bills of exchange, belonging to the plaintiff at Chicago, were indorsed for collection to a bank at Atchison, Kans., and by said Atchison bank to a bank at Kansas City, Mo., and by the latter to defendant, a bank at Hutchinson, Kans. *Held*, that they remain the property of plaintiff, all the indorsements being restrictive. *First National Bank of Chicago v. Reno County Bank*, 1 McCrary, 491.
5. An indorsement on a bill of exchange directing the drawee to pay to another "on account of" the indorser, or "for collection," is a restrictive indorsement, the effect of which is to restrict the further negotiability of the bill and to give notice that the indorser does not thereby give title to the bill or to its proceeds when collected. *Ib.*
6. Although there may be no privity between the owner of the bill and the last indorsee, yet if the latter collects the bill he is bound to pay the proceeds to the owner, and the latter may recover in assumpsit on the ground that the defendant has property in his possession which belongs to the plaintiff and refuses to pay the same over. *Ib.*
7. A bank receiving an indorsed note before maturity for collection is required to take the proper steps to fix the liability of the indorser. *West v. St. Paul National Bank*, 56 N. W., 54; 54 Minn., 466.
8. In an action by the owner of the note for neglect of that duty, resulting in the discharge of the indorser, the question of the solvency of the maker is material as affecting the measure of damages. *Ib.*
9. Insolvency may be shown prima facie by proof of general reputation. Proof of insolvency within a reasonable time after the maturity of the note held admissible. *Ib.*
10. A bank receiving for collection, from a correspondent, checks drawn upon it by a customer, with instructions to protest in case of nonpayment, is required, in case payment is refused for want of funds, to give notice to

COLLECTIONS. See Checks; Certified checks—Continued.

the bank from which they were received not later than the next day after dishonor; and when they are held for two days in order to enable the drawer to provide funds for payment thereof a jury will be warranted in finding that the bank intended to accept them and become liable thereon. *Wood River Bank v. First National Bank of Omaha, 55 N. W., 239.*

11. The indorsement of a draft to a bank "for collection," accompanied by a credit of the amount to the indorser's account, does not transfer title to the bank, and correspondent of the bank who collects draft for it is responsible therefor to indorser. *Tyson v. Western National Bank of Baltimore, 26 Atl. Rep., 520.*
12. The Winters National Bank sent to the Fidelity Bank a note of \$2,000 for collection and indorsed "Pay Fidelity National Bank, Cincinnati, Ohio, or order, for collection for account of the Winters National Bank, Dayton, Ohio. J. C. Reber, cashier." The Fidelity Bank forwarded it to the Drovers and Mechanics' Bank, which received payment thereof at maturity. Before the Fidelity Bank received notice and remittance of the \$2,000 it became insolvent and went into the hands of a receiver, who took the \$2,000 and credited the Winters Bank therewith. *Held*, that the Fidelity Bank did not own the note, and the Winters Bank was entitled to the full \$2,000 as against the Fidelity Bank's receiver. *In re Armstrong, 33 Fed. Rep., 405.*
13. Plaintiff sent to F bank a draft indorsed "For collection," accompanied with instructions to "collect and credit proceeds." F bank sent the draft to the defendant and the latter collected it, received the proceeds, and credited them to the F bank, in accordance with the usual course of business between the F bank and the defendant, and notified the F bank of the credit. The F bank suspended business before crediting plaintiff with the proceeds, but after they had been collected and after it had received notice of the credit. After the suspension of the F bank the receiver appointed over its affairs credited plaintiff with the proceeds of the draft on the books of the bank. *Held*, that the indorsement "For collection" was notice to the defendant of the qualified title to the F bank, and defendant could not acquire any better title to the draft or the proceeds than that of the F bank, and could not, as against the plaintiff, apply the proceeds to an account owing the defendant from the F bank, and that the defendant could only defeat an action brought to recover the proceeds in its hands by showing that the draft or its proceeds belonged to the F bank. *First National Bank of Circleville v. Bank of Monroe, 33 Fed. Rep., 408.*
14. *Held*, further, that the relation of principal and agent continue between the plaintiff and the F bank so long as the latter did not assume the relation of primary debtor to the plaintiff for the proceeds of the draft; that the plaintiff not having been credited with the proceeds by the F bank the relation between them remained that of principal and agent, and not debtor and creditor, and that the F bank, not having credited the plaintiff with the proceeds while it was a going concern, could not, by doing so subsequently, change the existing relation. *Id.*
15. *Held*, in an action brought by the plaintiff against the defendant to recover the proceeds of the draft the defendant, not having remitted the proceeds to the F bank, was liable to the plaintiff for the amount. *Id.*
16. Plaintiffs sent to a certain bank a bill of exchange indorsed to said bank for collection. At the time the bank received the bill of exchange it was insolvent to the knowledge of the managing officer, and on that day, or following morning, it failed. Prior to the failure it indorsed the bill of exchange to defendant bank, which collected it and kept the proceeds, crediting the insolvent bank, which was indebted to it, with the amount thereof. *Held*, that the first bank acquired no title because of its fraud in not disclosing its insolvency, and defendant had no better title, as plaintiffs' indorsement showed that the bank was merely plaintiffs' agent to collect the proceeds. *Peck et al. v. First National Bank, 43 Fed. Rep., 356.*
17. Plaintiff sent to defendant's bank paper indorsed "For collection and immediate return" to plaintiff, and the paper was collected and the proceeds mingled with other moneys of the bank, instead of forwarded to plaintiff. The bill contained an uncontroverted allegation that defendant's bank, at all times subsequent to the collection and at the time of defendant's appointment as receiver, had on hand cash to a greater amount than that due plaintiff. The bill asked to have the balance due plaintiff paid in full, on the ground that the bank by receiving the paper for collection and immediate return became a trustee, and that either its entire property

COLLECTIONS. See Checks; Certified checks—Continued.

- or the money in its vaults became impressed with the trust. *Held*, that if the mingling of the funds 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.
18. It was immaterial whether or not the bank stood in a fiduciary capacity to plaintiff, as the facts stated in the bill showed that the money collected could not be traced into any specific investment or fund, but had been indistinguishably mingled with the general assets. *Ib.*
 19. By agreement and custom the Fidelity Bank received drafts from its correspondent bank at E, and credited them to it as cash, with the understanding that any draft which was unpaid should be charged back to the correspondent. The latter forwarded drafts, which were credited to it but were not collected before the Fidelity Bank failed. The drafts were paid after the appointment of a receiver and the moneys actually came into his hands. The drafts were indorsed payable to the Fidelity Bank "for collection" for the bank at E. *Held*, that as the drafts were, when received, credited as cash to the bank at E, which had the right at once to draw against them, the indorsement for collection did not affect the result, and the bank had only the rights of a general creditor. *First National Bank of Elkhart v. Armstrong*, 39 Fed. Rep., 231.
 20. A draft sent to a bank specially indorsed for collection was paid by the drawee by check, which the bank collected through the clearing house. A memorandum was placed with the bank's cash, to indicate that the proceeds of the draft was the property of the sender. The bank was closed the next morning, and the receiver credited such proceeds to the sender of the draft on the books of the bank. *Held*, that the fund was not so mingled that it could not be traced and identified, and that the sender could recover the same. *First National Bank of Montgomery v. Armstrong*, 36 Fed. Rep., 59.
 21. Checks and drafts sent from one bank to another were indorsed "for collection," and credited "subject to payment," according to the dealings between the banks. Part of them were paid to the receiver of the latter bank after its failure, and the balance were credited to it by the payors. *Held*, that the amount paid the receiver should be accounted for as a trust fund, but the balance as a general debt. *First National Bank of Wellston v. Armstrong*, 42 Fed. Rep., 193.
 22. The claimant bank sent to the F bank a sight draft, drawn on a third party, indorsed "pay" F bank, or order, "for collection for" claimant bank. It was the practice for the F bank in its dealings with claimant to credit the latter on the day of receipt for all drafts, checks, etc., sent for collection that were payable at sight or on demand, and the balance thus created was subject to be drawn on; but if the paper was not paid it was charged back to claimant. On receipt of the draft the F bank notified claimant that it had been credited, "subject to payment;" but the credit was not drawn against nor were advances made on the faith of it. Claimant merely kept a memorandum of its transmission for collection. The F bank sent the draft to its reserve agent, indorsed, for collection, and the amount of it was counted as a part of the F bank's reserve fund, though this fact was not known to claimant. *Held*, that the indorsement, being restrictive, the F bank acquired no title to it, and that upon the insolvency of the F bank, before notification of the collection of the draft, the claimant was entitled to the proceeds of it in the hands of the collecting agent. *Fifth National Bank v. Armstrong, Farmers' National Bank et al., Interpleaders*, 40 Fed. Rep., 46.
 23. A bank which had received a draft for collection sent to its correspondent bank at the residence of the drawee, and the draft was paid to such correspondent. There were no mutual accounts between the two banks, but it was the custom of the correspondent to remit the proceeds of collections at stated periods. *Held*, that until this remittance was made, or the principal bank had given the original owner of the draft credit for the avails, the original owner of the draft, as the owner of the proceeds thereof, was entitled to recover them from the correspondent bank. *National Exchange Bank of Dallas v. Beal*, 50 Fed. Rep., 355.
 24. Though the correspondent was the agent of the first bank, and payment to it was to that extent a payment to the principal, yet until the proceeds were actually remitted to such principal and mingled with its general funds, or were so credited, the owner of the draft had the option to decline to consider it his debtor and to claim the proceeds in the hands of the agent. *Ib.*

COLLECTIONS. See Checks; Certified checks—Continued.

25. Where the principal fails, and a receiver is appointed, he takes the proceeds of the draft, when remitted to him, subject to the same right of reclamation by the owner that the latter had as against the agent. *Ib.*
26. Where, in such a case, there are mutual accounts between the two banks, the right of the agent to set off the amount of the collection against the principal's indebtedness to it can not be adjudicated in a suit in equity between the owner of the draft and the principal without making such agent a party. *Ib.*
27. Checks deposited in a bank by its customers for collection do not at once become the property of the bank; the bank continues to be the agent of the customer until the collection of the check, which remains, in the meantime, the property of the depositor. *Balbach et al. v. Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*
28. The rule is different where such checks are deposited to make good an overdrawn account of the customer or when the amount deposited by check is immediately drawn against. In that case the bank may hold the deposit until the overdraft is made good from other sources. *Ib.*
29. The indorsement by the customer of a check, deposited for collection, is only intended to put the paper in such shape that the bank may collect it, and not to thereby pass the title to the bank. *Ib.*
30. The practice which has grown up among banks to credit deposits of checks at once to the account of the depositor, and to allow him to draw against them before the collection, is a mere gratuitous privilege, which does not grow into a binding legal usage. *Ib.*
31. A, who for several years had kept an account with the Marine National Bank of New York, on May 5, 1884, deposited a sight draft, dated that day, and drawn by him on a corporation of Boston, Mass., which was indebted to him in the amount of the draft. The bank was insolvent at the time, but the draft was forwarded to its collection agent at Boston, and paid May 7, after the bank had failed and closed its doors. On several previous occasions A had deposited similar drafts, and been credited therewith as cash, and they were treated by him as cash deposits. On the occasion in question the bank credited plaintiff with the draft as a cash item. *Held*, that the draft was not the property of A when paid by the drawee, and that he was not entitled to recover the amount thereof from the receiver. *St. Louis & S. F. Ry. Co. v. Johnston, Receiver, etc., 27 Fed. Rep., 243.*
32. When a sight bill is credited by a bank to a customer as a cash item, with the latter's assent, the transaction is equivalent to a discount of the bill by the bank. *Ib.*
33. Where a check of a depositor is accepted by a correspondent bank in payment of a draft for collection, which charges the same to the drawee and credits the drawer without separating the amount from its general fund, it holds the money as agent for the drawer, who, after insolvency, becomes a mere general creditor, notwithstanding the State constitution provides that "depositors who have not stipulated for interest shall for such deposits be entitled in case of insolvency to preference of payment over all other creditors." *Anheuser-Bush Brewing Association v. Clayton, 56 Fed. Rep., 759.*
34. A bank in Ohio contracted with a bank in Pennsylvania to collect for it at par, at all points of Pennsylvania, and remit the 1st, 11th, and 21st of each month. In executing this agreement the Pennsylvania bank stamped upon the paper forwarded for collection, with a stamp prepared for it by the Ohio bank, an indorsement "Pay to" the Ohio bank, "or order, for collection for" the Pennsylvania bank. The Ohio bank failed, having in its hands or in the hands of other banks to which it had been sent for collection proceeds of paper sent it by the Pennsylvania bank for collection. A receiver being appointed, the Pennsylvania bank brought this action to recover such proceeds. *Held*, first, that the relation between the banks as to uncollected paper was that of principal and agent, and that the mere fact that the subagent of the Ohio bank had collected the money due on such paper was not a commingling of those collections with the general funds of the Ohio bank, and did not operate to relieve them from the trust obligation created by the agency, or create any difficulty in specially tracing them. *Commercial Bank of Pennsylvania v. Armstrong, 148 U. S., 50.*
35. Second, that if the Ohio bank was indebted to its subagent, and the collections when made were entered in their books as a credit to such indebtedness, they were thereby reduced to possession and passed into the general funds of the Ohio bank. *Ib.*

COLLECTIONS. See Checks; Certified checks—Continued.

36. Third, that by the terms of the agreement the relation of debtor and creditor was created when the collections were fully made, the funds being on general deposit with the Ohio bank, with the right in that bank to their use until the time of remittance should arrive. *Id.*
37. A bank received two drafts indorsed to it for collection, on account of the drawers, against two of its depositors. After acceptance by the latter the bank charged to each depositor's account the amount of the draft accepted by him. Before remitting to the drawers the bank assigned, having on hand cash sufficient to pay such drafts. *Held*, that the drawers were not entitled to a preference as to the funds on hand at the time the bank failed, where the assignee holds nothing which he or such drawers can identify with the drafts or trace as a payment of them. *Freiberg v. Stoddard*, 28 *Atl. Rep.*, 1111.
38. A national bank collected a note for plaintiff by accepting a draft for the amount on another party, which it forwarded to its correspondent for collection, and at the same time sent plaintiff a draft on the same correspondent as a remittance of the proceeds of his note. The correspondent received the money on the draft, sent it for collection, but before plaintiff's draft was paid by the correspondent the bank failed. *Held*, that the bank was only agent for plaintiff, and that the money derived from his note was a trust fund, which did not become a part of the bank's assets. *Foster v. Rincker*, 35 *P.*, 470.
39. B forwarded to bank a draft for collection. On July 22, 1893, bank made collection, and the same day forwarded its draft on New York. On July 26 bank failed, and a receiver was appointed. Draft was presented after the failure and payment refused. B brought suit to secure a preference in payment. *Held*, that when a draft is forwarded to a bank for collection, in the absence of instructions to the contrary, it is with the understanding that upon collection the title to the proceeds shall vest in the collecting bank, and that said bank shall remit to its correspondent the equivalent of such proceeds by the system of exchanges established by the universal custom among banks, and when this has been done no preference can arise. *Boeman et al. v. Clark et al.*, 38 *P.*, 211.
40. Where one deposits a draft with a national bank and the bank sends it to an agent for collection, who collects it, and the bank fails before receiving the avails, having been insolvent at the time of the deposit, the depositor may rescind the transaction for fraud and recover the avails from the agent. *Craigie v. Smith*, 14 *Abb. N. C.*, 409; 3 *N. B. C.*, 679.
41. Plaintiff sent a draft to a bank for collection. The bank collected it and then passed into the hands of a receiver without remitting. The bank had previously made similar collections for plaintiff, the proceeds of which were always remitted to him promptly and never credited to him as a deposit. *Held*, that plaintiff was entitled to be paid the entire proceeds of the draft out of the bank assets in the receiver's hands, since the bank was his trustee and not his debtor. *Hunt v. Townsend*, 26 *S. W.*, 310.
42. Under an agreement between plaintiff bank and the H. bank that the latter should collect notes and checks forwarded it by plaintiff for a commission and remit daily, the relation of principal and agent as to any paper ceased on collection, and the relation of creditor and debtor as to cash immediately arose. *First National Bank of Richmond v. Davis*, 19 *S. E.*, 280.
43. On failure of the H. bank, it being shown that its cashier had no knowledge of its insolvency till the failure, it is not chargeable as for a conversion of funds of plaintiff which it has mingled with its own funds, since, in the absence of such knowledge on the cashier's part, the contract, with its necessary implication as to the disposition to be made of plaintiff's money on collection, remained in force till the failure. *Id.*
44. Where plaintiff and defendant banks for several years had acted as agents for each other in the collection of checks, notes, and drafts, and where plaintiff sent defendant a note "for collection and credit" which on maturity was paid by a check and credit was immediately given on the books, but defendant failed and the check passed into the hands of a receiver. *Held*, that in view of the course of dealing the two banks stood in the relation of debtor and creditor with respect to the amount of the check, and it became part of the assets of the bank. *Franklin County National Bank v. Beal*, 49 *Fed. Rep.*, 606.
45. Whether the title to a check deposited with a bank passes to the bank before collection, so as to immediately create the relation of debtor and creditor between it and the depositor is a question of fact, depending upon the circumstances and course of dealing in each particular case. *City of Somerville v. Beal*, 49 *Fed. Rep.*, 790.

COLLECTIONS. See Checks; Certified checks—Continued.

46. Where a bank, in accordance with its custom, credited checks deposited by a customer at the close of each day's business, retaining the right to subsequently charge off the same if returned unpaid from the clearing house, and the bank became insolvent on a succeeding day, title in the checks passed to the bank, so as to create the relation of debtor and creditor. *Ib.*
47. 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.
48. 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 balance 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.
49. 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.
50. 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.*, 123 N. Y., 272.
51. 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*, 11 S. W., 411; *Manufacturers' National Bank v. Continental Bank et al.*, 20 N. W., 193.
52. A bank which collects a draft sent to it by another bank for that purpose, with directions to remit the proceeds to a third bank for the owner's account, does not thereby become a trustee, so that the fund can be followed into the hands of a receiver, although it had become mixed with the other cash of the bank before his appointment; especially when it appears that the business was carried on, and money paid out, for several days after the collection was probably made. *Merchants and Farmers' Bank v. Austin et al.*, 48 Fed. Rep., 25.
53. Where a bank sends paper to another bank for collection and credit on general account, the custom being to enter credit only when paper is collected, the relation being that of principal and agent until collection and receipt of money by the second bank, and if latter sends to another bank, which collects, but does not remit until latter bank has failed, the former can recover the proceeds from the receiver thereof. *Beal v. National Exchange Bank of Dallas*, 55 Fed. Rep., 894.
54. A bank which, upon a draft being deposited with it for collection, refuses to accept it as a deposit, but advances a small amount to the payee on her check, and charges her therewith on its books as an overdraft, and sends it for collection to its correspondent, and, upon receiving notice of its collection, credits the payee's account therewith, is the payee's agent; and the proceeds constitute a trust fund, which the payee is entitled to recover from the receiver. *Henderson v. O'Connor (Cal.)*, 39 P., 786.
55. Where a bank received a draft as agent for plaintiff, of which fact the indorsement was a notice to other banks, it did not thereby become indebted to plaintiff for the amount thereof till after collection and possession of the proceeds, either actually or by settlement with the parties; and defendant bank, to which the draft had been sent by the first bank for collection, could not escape liability to plaintiff by making payment to the first bank, or giving the credit to it on the account between the banks after the first bank had stopped payment. *Old National Bank v. German American National Bank*, 15 S. Ct., 221.

COLLECTIONS. See Checks; Certified checks—Continued.

56. A bank which has received a check for collection is not made liable to the drawee for its amount by the fact that, upon protest of the check for non-payment, it has accepted from the maker thereof a check upon another bank, payable to the order of its cashier, the drawee of the first check being absent from the city, which latter check is also protested for non-payment. *Citizens' Bank v. Houston (Ky.)*, 32 S. W., 397.
57. Where a draft upon a nonresident drawee is deposited for collection with a local bank, and by it transmitted to another bank for collection, according to custom, the local bank is not responsible for loss occasioned by the default of the latter bank, since such latter bank is the agent of the depositor. 58 Ill. App., 61, affirmed; *Waterloo Milling Co. v. Kuenster (Ill. Sup.)*, 41 N. E., 906.
58. Where a bank, on collecting drafts for another bank, transmits bank drafts to such bank, which credits the depositor with the amount of such drafts, and then collects only part of the drafts on account of the failure of the other bank, it has a right of action against the depositor for the deficit. *Ib.*
59. Where a check properly indorsed was sent by due course of mail for collection to the bank on which it was drawn, the drawer having sufficient funds on deposit to pay the check, and was returned unpaid through the negligent mistake of an employee of the bank, it constituted a refusal to pay. *Atlanta National Bank v. Davis, Ga.*, 23 S. E., 190.
60. A bank which, as collecting agent of another bank, collects at the sub-treasury a pension draft on which the payee's name has been forged after her death, indorsing the draft as collecting agent, and remits the proceeds, without knowledge of the forgery, is not liable to the United States for the amount so collected. *Onondaga Co. Sar. Bank v. United States (C. C. A.)*, 64 F., 703, distinguished; *United States v. American Exchange National Bank (D. C.)*, 70 F., 232.
61. Where a mortgage is sent to a bank for collection, with direction to remit, the relation of creditor and debtor is not established between the sender and the bank, where the latter fails to remit, and therefore, on the insolvency of the bank, a trust will be imposed on its assets in favor of the sender as against general creditors of the bank. *Wallace v. Stone (Mich.)*, 65 N. W., 113.
62. Where the owner of a check, which had been collected without her authority by a bank, accepted, with knowledge of the facts, part of the proceeds of the collection, and a note for the balance of her claim arising out of the transaction, she thereby ratified the collection, and the bank was, hence, not liable to her. *Hughes v. Neal Loan & Banking Co. (Ga.)*, 23 S. E., 823.
63. A bank holding a note for collection from one not a depositor, and which receives payment thereof by charging to the account of a depositor having sufficient to his credit to meet it, does not become thereby a debtor to the owner of the note, but holds the amount of the collection in trust for him; such trust being impressed on all the funds of the bank, which may be followed though they pass into the hands of a receiver. *People v. Merchants' Bank (Sup.)*, 36 N. Y. S., 989; *In re Friend*. *Ib.*
64. Where a note was placed in a bank for collection, with instructions to collect when due and apply the proceeds to the depositor's paper, and a person voluntarily selected by the bank to present the note at the place named for payment and receive payment thereon collected the note, the bank was liable for the proceeds to the owner. *First National Bank v. Craig (Kan. App.)*, 42 P., 830.
65. Where a bank in the State receives for collection a draft payable at another bank within the State, but transmits the draft to a foreign bank in the course of collection, which in turn transmits it to the bank at which it is payable, the last-named bank is responsible for its negligence in collection only to the foreign bank. *First National Bank v. Mansfield Savings Bank*, 10 Ohio Cir. Ct. R., 233.
66. Where a bank receives a draft for collection, and transmits it in the course of business to another bank, the cashier of the latter bank has no implied authority to agree to defend in behalf of his bank an action against the first bank by the drawer of the draft for negligence in collection. *Ib.*
67. In an action by the drawer to recover the proceeds of a draft collected by a bank the fact that the bank has credited such proceeds to the account of another bank from which the draft was received is no defense where the indorsement thereon showed that the sending bank held it for collection only, the money being subject to the order of the real owner, unless actually paid over to the sending bank before notice of the revocation of its agency. *Boykin v. Bank of Fayetteville (N. C.)*, 24 S. E., 357.

COLLECTIONS. See Checks; Certified checks—Continued.

68. That a check deposited with a bank for collection was unrestrictedly indorsed to the bank, and credit therefor given the depositor, does not pass the title to the bank where, on nonpayment of the check, its amount was to be charged up to the depositor so as to prevent its recovery by the depositor from a receiver appointed for the bank. *Armour Packing Co. v. Davis (N. C.), 24 S. E., 365.*
69. The owners of a draft on a bank indorsed it to the K. bank for collection, and it was sent by the latter bank to the clearing house, in due course, with other checks and drafts. The K. bank was closed before the balance against it on the clearing-house settlement was adjusted, and thereupon the clearing house called upon the drawee, also one of its members, to pay to it the amount of the draft. *Held*, that the payment being to a stranger to the draft, who had no interest in the proceeds nor authority to act as agent for the owners, it was no defense to an action by the owners against the drawee for the amount of the draft. *Crane v. Fourth St. National Bank (Pa. Sup.), 34 A., 296.*
70. A bank which has a draft for collection will not be excused for negligence in sending it direct to the drawee, instead of through a third person, if it would have been collected had it been sent at the time it was sent to a third person, though, had the bank delayed sending it as long as it might have without negligence, it would not have reached its destination in time to be collected. *First National Bank v. City National Bank (Tex. Civ. App.), 34 S. W., 458.*
71. A bank having a draft of \$2,000 for collection will not be held liable for negligence in sending it direct to the drawee bank, instead of through a third person, where, at 1 o'clock on the day on which it reached its destination, the drawee bank required \$1,000 to insure its ability to meet local checks which might be presented that day after the hour, and was furnished that amount by another bank for that purpose, to prevent a general run on local banks. *Id.*
72. A bank which receives checks to be transmitted to another place for collection without compensation fully discharges its duty by sending them in due season to a solvent and competent correspondent, with proper instructions for their collection, and is not liable for any loss occasioned by the negligence of such correspondent. *Anderson v. Alton National Bank, 59 Ill. App., 387.*
73. When a bank indorses commercial paper "for collection" and forwards the same to another bank for collection and remittance, the collecting bank, though it acts only as agent for the remitting bank, and has no mutual account with it, is not required to keep the moneys collected separate from all other moneys in its possession, and to remit the identical money, nor is the payer of such paper required to see that the identical money is remitted. *First National Bank of Richmond v. Wilmington and W. R. Co., 77 Fed. Rep., 401.*
74. Transfer of a note to a bank for collection gives it such ownership thereof that it can sue the maker thereon. *First National Bank v. Hughes (Cal.), 46 P., 272.*
75. That the correspondent has credited the account of the remitting bank with the proceeds of the collection does not preclude the owner from recovering such proceeds of the correspondent upon the insolvency of the remitting bank. *Branch v. United States National Bank (Neb.), 70 N. W., 34.*
76. The owner of negotiable paper placed it with a Boston bank to be transmitted to its New York correspondent for collection for the account of the owner, and the Boston bank so instructed the New York bank. *Held*, that the New York bank became the agent of the owner of the paper and was liable to him for negligence in making the collection. *Kelley v. Phoenix National Bank (Sup.), 45 N. Y. S., 533.*
77. Defendant bank received for collection a draft drawn on plaintiff, payable at another bank where he had funds and had left instructions to meet it. Defendant negligently failed to present the draft until the failure of the bank at which it was payable, so that plaintiff became discharged from liability thereon. *Held*, that plaintiff could not recover back the amount of the draft paid by him to defendant with knowledge of the facts, although he made the payment under protest and to save his credit. *Harvey v. Girard National Bank (Pa.), 13 A., 202.*
78. Collecting commercial paper is part of the regular business of banking, and a national bank will be liable for negligence in collecting a draft the same as any other bank or agent. *Mound City Paint and Color Co. v. Commercial National Bank, 9 P., 709; 4 Utah, 353.*

COLLECTIONS. See Checks; Certified checks—Continued.

79. Where the owner of a note sends it to a bank for collection only, and the maker's check is drawn on that bank for the amount thereof, and is delivered to it, and the note is thereupon canceled and surrendered, and the check is charged to the account of the maker, which was good for the amount, there is a collection of the amount from the general fund of the bank and a special appropriation of that amount to the payment of the note, and as between the owner of the note and the receiver of the bank the title to the money dedicated to the payment of the note remains in the owner. *Arnot v. Bingham*, 9 N. Y. S., 68; 55 Hun, 553.

CONSTITUTIONALITY:

1. Congress has the constitutional power to incorporate banks. *McCulloch v. Maryland*, 4 Wheat., 316; *Osborne v. Bank of the United States*, 9 Wheat., 738.
2. 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.
3. 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. *Ib.*
4. 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*, 8 Wall., 533.
5. 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.*, 25 Fed. Rep., 209.
6. 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.
7. 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.
8. National banking corporations, organized under the acts of Congress providing for their creation, are agencies or instruments of the General Government, designed to aid in the administration of an important branch of the public service, and are an appropriate constitutional means to that end. *Pollard v. The State ex rel. Zuber*, 65 Ala., 628.
9. The national banking act is an enabling act for associations organized under it, and one can not rightfully exercise any powers except those expressly granted, or such incidental powers as are necessary to carry on the business for which it was established. *Logan County National Bank v. Townsend*, 139 U. S., 67.

CONSTRUCTION OF LAW:

1. The Federal courts, when called upon to construe the general commercial law of Indiana in respect to a question which is a new one in the Federal courts, should give weight to the Indiana decisions, although they are not absolutely bound thereby. *The Farmers' National Bank of Valparaiso, Ind., v. Sutton Manufacturing Company*, 52 Fed. Rep., 191.
2. The intention of the legislature, clearly expressed in a constitutional enactment, should not be defeated by too rigid adherence to the letter of the statute, or by technical rules of construction. Any construction should be disregarded which leads to absurd consequences. *Oates v. First National Bank of Montgomery*, 100 U. S., 239; 2 N. B. C., 35.
3. The Federal courts are not bound by decisions of State courts upon questions of general commercial law. *Ib.*
4. In a statute which contains invalid or unconstitutional provisions, that which is unaffected by those provisions, or which can stand without them, must remain. If the valid and invalid are capable of separation, only the latter are to be disregarded. *Supervisors of Albany v. Stanley*, 12 Fed. Rep., 82.
5. Where the State and Federal courts have concurrent jurisdiction, a State statute of limitation may be pleaded as effectively in a Federal court as it could be in a State court; and in such cases the Federal courts will

CONSTRUCTION OF LAW—Continued.

- follow the decisions of the local State tribunals and will administer the same justice which the State courts would administer, between the same parties. *Price, Receiver of Venango National Bank, v. Yates, 19 Alb. L. J., 295; 2 N. B. C., 204.*
6. Repeals by implication are not favored by the courts, and in the absence of express words of repeal it is the duty of the court to give effect to a prior statute, if it can be done, unless the repugnancy between the two is so absolute and palpable as to be recognized at once. *United States v. Cooke Co. National Bank, 25 Int. Rev. Record, 266; 2 N. B. C., 128.*
 7. It is the peculiar province of the supreme court of the State to determine the meaning of the statutes of such State, and with such determination courts of the United States will hesitate to place upon a State statute any construction which will bring such statute in conflict with a statute of the United States, and therefore render it void. *Davenport National Bank v. Mittelebuscher, Collector, et al., 15 Fed. Rep., 225.*
 8. The punctuation of a statute is not made to be relied on, and must be disregarded if it requires a construction which is repugnant to a sense of justice. *United States v. Voorhees, 9 Fed. Rep., 143.*
 9. Where Congress has enacted a law covering a particular case, such law must prevail in the Federal courts though it differs from the State law. *Stephens v. Bernays, 42 Fed. Rep., 488.*
 10. Among the assets of an insolvent national bank were three mortgages which were sought to be impeached by the assignees of the mortgagor as having been given in violation of the insolvency law of the State. Plaintiff, receiver of the bank, claimed that the State law was inoperative upon the assets of a national bank and was ineffectual to divest him of the title acquired by the mortgages. *Held*, that the mortgages were governed by the State law, and the bank took them with all the limitations imposed by the laws of the State upon them. *Witters, Receiver, etc., v. Sowles et al., 32 Fed. Rep., 758.*
 11. As the Supreme Court of the United States has decided that it has authority to reexamine the judgment of a State court as to the power of national banks under the act of Congress, a State court should follow its decisions on the question. *First National Bank of Aberdeen v. Andrews et al.; Young v. Same, 34 P., 913; 7 Wash., 261.*
 12. By the provisions of Rev. Stat. U. S., § 5134, subd. 2, requiring an association formed for the purpose of conducting a national bank to designate in its organization certificate "the place where its operations of discount and deposits are to be carried on," the town or city is meant, and not the office or building. *61 Ill. App., 33, affirmed; McCormick v. Market National Bank (Ill. Sup.), 44 N. E., 381.*

CONVERSION.

1. 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.*
2. And it is liable, after the conversion, for all the obligations of the old institution. *Coffey v. The National Bank of Missouri, 46 Mo., 140; Kelsey v. The National Bank of Crawford, 69 Penn. St., 426.*
3. 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. McIntyre, 40 Ohio St., 528.*
4. And such association will be liable to the depositors of the former bank. *Eans v. Exchange Bank, 79 Mo., 182.*
5. 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.*
6. The conversion of a State bank into a national bank, with a change of name, under the national-bank act does not affect its identity or its right to sue upon liabilities incurred to it by its former name. *Michigan Insurance Bank v. Eldred, 143 U. S., 293.*
7. No authority other than that conferred by act of Congress is necessary to enable any State bank to become a national banking association. *Casey v. Galli, 94 U. S., 673.*

CONVERSION—Continued.

8. When a State bank is converted into a national banking association all of the directors at the time will continue to be 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 E. L., 308.
9. 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. *Ib.*
10. A national bank, changed from a State bank, may maintain an action on a continuing guaranty for loans held by it before the change—for loans both before and after the change. *City National Bank of Poughkeepsie v. Phelps*, 97 N. Y., 44; 49 Am. Rep., 513; 3 N. B. C., 627.
11. A State bank paid its president money to reimburse him for money which he falsely represented he had paid to its creditor. The State bank was afterwards changed to a national bank, and the creditor recovered judgment against it for his debt. *Held*, that it could maintain an action against the president for money had and received, although the State statute provided that the State bank should be continued a body corporate for three years for the purpose of prosecuting and defending suits, closing its concerns, and conveying its property. *Atlantic National Bank v. Harris*, 118 Mass., 147; 2 N. B. C., 454.
12. The provisions in the Statute in New York of April 11, 1859 (Laws of 1859, chap. 236), as to the redemption of circulating notes issued by a State bank, and the release of the bank if the notes should not be presented within six years, do not apply to a State bank converted into a national bank under the act of March 9, 1865, and not "closing the business of banking." *Metropolitan National Bank v. Claggett*, 141 U. S., 520.
13. The conversion of a State bank in New York into a national bank, under the act of the legislature of that State of March 9, 1865 (N. Y. Laws of 1865, chap. 97), did not destroy its identity or its corporate existence, nor discharge it as a national bank from its liability to holders of its outstanding circulation, issued in accordance with State laws. *Ib.*
14. No authority from a State is necessary to enable a State bank to become a national bank. *Casey v. Galli*, 94 U. S., 673; 1 N. B. C., 142.
15. The conversion of a State bank into a national bank, under the act of Congress of June 3, 1864, did not work an annihilation or dissolution, but only a change of the bank. *Maynard v. Bank*, 1 Brewster, 483.
16. Such change does not adeem a residuary legacy in certain shares of the bank, limited upon a life estate in such shares, which is to become an absolute one in case the bank should pay off or refund its stock by reason of the expiration of its charter or from any other cause. The change is not equivalent in law to a paying off in fact, and the residuary legatee is entitled to the stock, on the death of the legatee, for life. *Ib.*
17. A State statute authorizing the State banking institutions to become banking associations under the laws of the United States, and providing for the surrender and extinction of their State charter, and "that said bank, etc., may continue to use its corporate name for the purpose of protecting and defending suits instituted by or against it, and of enabling it to close its affairs, but not for the purpose of continuing under the laws of this State its business," etc., is not in conflict with the national banking act. *Thomas v. Farmers' Bank of Maryland*, 46 Md., 43; 2 N. B. C., 248.
18. A national bank which, being authorized by the owner of notes in its possession to sell them to a third party, purchases them itself and converts them to its own use, is liable to their owner for their value, as for a conversion, even though it was not within its power to sell them as the owner's agent. *First National Bank v. Anderson*, 172 U. S., 573.

COSTS.

1. A receiver of a national bank, bringing suit against stockholders in a circuit court in another jurisdiction, is not exempted by Rev. St., § 1001, from being required by the court to give security for costs. *Platt v. Adriaance*, 90 Fed. Rep., 772.
2. Under Rev. St., § 1001, as constructed in *Bank v. Mixter*, 5 Sup. Ct., 944, 114 U. S., 463, no security need be given by a receiver of an insolvent national bank on an appeal taken by direction of the Comptroller of the Currency. *Robinson v. Southern National Bank*, 94 Fed. Rep., 22.

CRIMINAL LAW. See False entries; Indictment.

1. The willful misapplication of the moneys and funds of a national banking association, made an offense by sec. 5209, Rev. St., 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.*
2. 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. *United States v. Fish, 24 Fed. Rep., 585.*
3. A loan in bad faith, with intent to defraud the association, is a willful misapplication within the meaning of the statute. *Ib.*
4. 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.*
5. 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. *In the matter of Van Campen, 2 Ben., 419.*
6. 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.*
7. It is not a willful misapplication of the moneys of the association within the meaning of sec. 5209, Rev. St., for a president who is insolvent to procure the discounting by the association of his note not well secured. *Ib.*
8. To constitute the offense of a willful misapplication of the moneys, funds, or credits of the association within sec. 5209, Rev. St., 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 afterwards 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.*
9. 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. *Ib.*
10. 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. Tuller, 34 Conn., 280.*
11. 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.*
12. It is not a conspiracy against United States, under sec. 5540, Rev. St., nor a willful misapplication of money of bank, under sec. 5209, for president and director of bank to cause shares of its stock to be purchased with its money and held on trust. *United States v. Britton, 108 U. S., 192.*
13. It is not a willful misapplication of bank money by the president, under sec. 5209, for him to procure the discount by bank for his own benefit of an unsecured note on which both maker and indorser are insolvent to his knowledge. *Ib., 193.*
14. Nor is president liable for a criminal violation of that section solely by reason of permitting a depositor who is largely indebted to bank to withdraw his deposits without first paying such indebtedness. *Ib.*
15. The procuring by two or more directors of the declaration of a dividend at a time when there are no net profits to pay it is not a willful misappropriation of money of bank within sec. 5204, Rev. St. *Ib., 199.*

CRIMINAL LAW. See False entries; Indictment—Continued.

16. 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 sec. 5209, Rev. St. *In the matter of Van Campen*, 2 Ben., 419.
17. 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. *Ib.*; *United States v. Harper*, 33 Fed. Rep., 471.
18. 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. Keiner*, 92 Penn. St., 372; *Commonwealth v. Felton*, 101 Mass., 204.
19. 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.
20. The word "embezzle," as found in the United States Rev. St., is used to describe a crime which a person has an opportunity to commit by reason of some office or employment, and which may include some breach of confidence or trust. *United States v. Conant*, 9 Cent. L. J., 129; 2 N. B. C., 148.
21. Section 1025 of the Rev. St. provides: "No indictment * * * shall be deemed insufficient * * * in a matter of form only." *Held*, that anything that forms a part of the description of the crime is not a "matter of form." *Ib.*
22. Embezzlement, abstraction, and willful misapplication of the moneys, funds, etc., of a national bank, as described in Rev. St., sec. 5209, constitute three separate crimes or offenses, which, under Rev. Stat., sec. 1024, may be joined in one indictment, but must be stated in separate counts. *United States v. Cadwallader*, 59 Fed. Rep., 677.
23. 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., 555.
24. 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. Tuller*, 34 Conn., 280.
25. 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.
26. Purchase of stock in violation of sec. 5201, Rev. St., made with intent to defraud, and by officers named in sec. 5209, is not punishable under latter section. *United States v. Britton*, 107 U. S., 655.
27. Rev. St., sec. 5209, relating to national banks, provides that officers or agents thereof who willfully misapply any of its moneys, or who make any false entry or reports with intent to injure or defraud it, or to deceive any officer of a bank, or any agent appointed to examine its affairs, and "every person" who, with like intent, aids or abets any officer or agent in any violation of the section, shall be guilty, etc. *Held*, that persons not officers or agents of a national bank may be aiders and abettors of the president of the bank in violation of such statute. *Coffin v. United States*, 15 S. Ct., 394.
28. Acts eighteenth general assembly, chap. 153, secs. 1 and 2, making it a felony for "any officer" of a bank to receive deposits with knowledge that the bank is insolvent, apply to officers of national as well as other banks. *State v. Fields (Iowa)*, 62 N. W., 653.
29. Acts eighteenth general assembly, chap. 153, secs. 1 and 2, making it a felony for "any officer" of a bank to receive deposits with knowledge that the bank is insolvent, are not void, in so far as they apply to national bank officers, as an attempt to control and regulate the operations of national banks. *Ib.*
30. An indictment under Rev. St., sec. 5209, for willfully misapplying the moneys, funds, and credits of a national bank of which defendant was president, as well as a director and agent, must supplement the allegation of willful misapplication by allegations showing how the misapplication was made, and that it was an unlawful one. *Batchelor v. United States*, 15 S. Ct., 446.

CRIMINAL LAW. See False entries; Indictment—Continued.

31. If much the larger number of the jury are for conviction, a dissenting juror should consider whether a doubt in his own mind is a reasonable one which makes no impression upon the minds of others equally honest and equally intelligent with himself, who have heard the same evidence with an equal desire to arrive at the truth, and under the sanction of the same oath. On the other hand, if a majority are for acquittal, the minority ought to seriously ask themselves whether they may not reasonably, and ought not to, doubt the correctness of a judgment which is not concurred in by most of those with whom they are associated, and to distrust the weight and sufficiency of that evidence which fails to carry conviction to the minds of their fellows. *United States v. Allis, 73 Fed. Rep., 165.*
32. An indictment under Rev. St., 1889, sec. 3581, charging a bank officer with receiving a deposit knowing that the bank was insolvent, is not defective because each count concludes with the words "did take, steal, and carry away." *State v. Sattley (Mo. Sup.), 33 S. W., 41.*
33. Rev. St., 1889, § 3581, providing that any bank officer who shall receive or assent to the reception of a deposit, or who shall create or assent to the creation of any indebtedness by the bank, knowing that it is in a failing condition, shall be guilty of larceny, and punished, etc., sufficiently prescribes the nature of the crime, as required by Const., art. 12, § 27. *Ib.*
34. The receiving of a deposit, and issuing of a certificate therefor, creates "an indebtedness," within Rev. St., 1889, § 3581, making it a crime for any bank officer to create or assent to the creation of any indebtedness by the bank, knowing its insolvency, etc. *Ib.*
35. On the trial of a bank officer for receiving deposits knowing that the bank was insolvent, evidence that depositors demanded their money, and of the refusal of the bank employees to pay them, is admissible, whether or not defendant personally heard the demands, to show the failure of the bank to meet its obligations in the ordinary course of business. *Ib.*
36. If a bank employee, by authority of his superior officer given before the latter had knowledge that the bank was insolvent, receives a deposit after its insolvency, such officer, unless he revoked the authority after he became aware of the condition of the bank, will be liable to prosecution under Rev. St., 1889, § 3581, making it a crime for a bank officer to assent to the receipt of a deposit knowing that the bank is in failing circumstances. *Ib.*
37. An instruction, in the language of the statute, that the failure of the bank "is prima facie evidence of knowledge on the part of its cashier that the same was in failing circumstances," coupled with a statement that "prima facie evidence is such that raises such a degree of probability in its favor that it must prevail unless it be rebutted or the contrary proved," is not erroneous. *Ib.*
38. Where an indictment under Rev. Stat., 1889, § 3581, contains a count for receiving a deposit knowing that the bank is insolvent, and another count for assenting to the creation of an indebtedness by the bank with such knowledge, and the evidence shows but one transaction, which consisted in receiving a deposit and issuing a certificate therefor, a general verdict of guilty, without specifying on which count, is sufficient. *Ib.*
39. Two or more persons, partners as bankers, may jointly commit the crime of receiving deposits with knowledge that they and the bank are insolvent. *State v. Smith (Minn.), 64 N. W., 1022.*
40. On trial of an indictment of a banker for receiving deposits when insolvent, it was proper to charge that, though the deposit was received by defendant's son after defendant had instructed him to refuse deposits, if defendant, on learning that the deposit was so received, placed it among the funds of the bank, he "knowingly accepted and received" it within the statute. *State v. Eifert (Iowa), 65 N. W., 309.*
41. Where there has been no administration on the estate of a deceased insolvent who had fraudulently conveyed his property in his lifetime, a simple contract creditor is not debarred from filing a bill against the fraudulent grantee to subject the property fraudulently conveyed to the satisfaction of his claim. *Merchants' National Bank v. McGee (Ala.), 19 So., 356.*
42. One who has an interest in a company for the benefit of which the president of a national bank criminally misapplies its funds may be guilty as an aider and abettor in such misapplication, although the president has no interest in or relation to him or to said company, and although he has no interest in the bank, or with the president thereof, of any kind. *State v. Teahan, 50 Conn., 92, distinguished; Coffin v. United States, 16 S. Ct., 943.*

CRIMINAL LAW. See False entries; Indictment—Continued.

43. It is not necessary to the guilt of aiders and abettors who are not officers of the bank that they should have a common purpose with the principal to subserve joint interests with him by the misapplication of the bank's funds. *Ib.*
44. Persons who have no official relation to a national bank may be indicted, under Rev. Stat., § 5209, as aiders and abettors of some officer of the bank in criminal misapplication of its funds, or in the making of false entries in its books. *Ib.*
45. If a violation of the statute is committed by an officer of the bank and by an outsider, the officer must be prosecuted as the principal, and the other can only be prosecuted, under the terms of the statute, as an aider and abettor. *Ib.*
46. An indictment charging the aiding and abetting of an officer of a national bank in making false entries, etc., is not defective because it charges the principal offender with having made the false entry with intent to injure and defraud the bank, and also with intent to deceive agents appointed to examine the bank's affairs, whereas it merely charges the aider and abettor with an intent to deceive such agents; for it is immaterial that the principal offender may have had several intents, if both principal and aider and abettor were actuated by the criminal intent to deceive such agents. *Ib.*
47. An indictment for aiding and abetting one H., the president of a bank, in the criminal misapplication of its funds, charged that, on a specified date, the said H. misapplied a named sum, by causing the same to be paid out on the checks of a company having no moneys in the bank. The aiding and abetting clause charged that the accused did "on [specifying the same date] aid and abet said H., as aforesaid, to wrongfully," etc., misapply the moneys of the bank, "to wit," specifying an identical sum. *Held* (overruling a contention that the words "said" and "as aforesaid" did not refer to the same moneys previously charged to have been misapplied by the president), that the language sufficiently connected the acts charged against the aider and abettor with the offense stated against the principal. *Ib.*
48. An indictment for violating the national banking laws averred that the bank in question had been "heretofore" created and organized under the laws of the United States. *Held*, that even if it were assumed that the word should have been "therefore" in order to make it certain that the bank had been incorporated prior to the finding of the indictment, the result was only an imperfect statement of what the law implies to be true after verdict. *Ib.*
49. On the trial of persons charged with aiding and abetting the president of a national bank in criminally misapplying its funds and making false entries in its books, the court charged that if the jury were satisfied that the president did knowingly and purposely make, or cause to be made, the false entries as charged, they could not find the defendants guilty as aiders and abettors, unless they were satisfied that defendants, "with like intent, unlawfully and knowingly did or said something showing their consent to, and participation in, the unlawful and criminal acts" of the said president, "and contributing to their execution." *Held*, that this language was not open to the objection that the expression "unlawful and criminal acts" might have been understood as relating to unlawful and criminal acts of the president generally. *Ib.*
50. Under Rev. Stat., § 3581, making it a crime for any bank officer to "receive or assent" to the reception of any deposit of money, knowing the bank to be insolvent, a conviction can not be had on an indictment charging merely that defendant "did receive" the deposit, on proof of an "assent" to the reception of the deposit. *State v. Wells (Mo. Sup.), 35 S. W., 615.*
51. An indictment against its president for defrauding a national bank, described the bank as the "National Granite State Bank," "carrying on a national banking business at the city of Exeter." The evidence showed that the authorized name of the bank was the "National Granite State Bank of Exeter." *Held*, that the variance was immaterial. *Putnam v. United States, 162 U. S., 687.*
52. Conversations with a person took place in August, 1893. In December, 1893, he testified to them before the grand jury which found the indictment in this case. On the trial of this case his evidence before the grand jury was offered to refresh his memory as to those conversations. *Held*, that that evidence was not contemporaneous with the conversations, and would not support a reasonable probability that the memory of the witness, if impaired at

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the time of the trial, was not equally so when his testimony was committed to writing; and that the evidence was therefore inadmissible for the purpose offered. *Ib.*

53. On the trial of a national-bank president for defrauding a bank, a witness for the Government was asked, on cross-examination, as to the amount of stock held by the president. This being objected to, the question was ruled out as not proper on cross-examination, the Government "not having opened up affirmatively the ownership of the stock." *Held*, that as the order in which evidence shall be produced is within the discretion of the trial court, and as the matter sought to be elicited on the cross-examination for the accused was not offered by him at any subsequent stage of the trial, no prejudicial error was committed by the ruling. *Ib.*
54. When an offense against the provisions of Rev. Stat., section 5209, is begun in one State and completed in another, the United States court in the latter State has jurisdiction over the prosecution of the offender. *Ib.*
55. The proof of guilt in this case was sufficient to warrant the court in leaving to the jury to decide the question of the guilt of the accused. *Ib.*
56. The sentence on both counts having been distinct as to each, the entire amount of punishment imposed will be undergone, although the conviction and sentence as to the second count are set aside. *Ib.*
57. *Coffin v. United States*, 156 U. S., 432, affirmed on the following points: (1) That the offense of aiding or abetting an officer of a national bank in committing one or more of the offenses set forth in Rev. Stat., section 5202, may be committed by persons who are not officers or agents of the bank, and consequently it is not necessary to aver in an indictment against such an aider or abettor that he was an officer of the bank or occupied any specific relation to it when committing the offense; (2) that the plain and unmistakable statement of the indictment in that case and this, as a whole, is that the acts charged against Haughey were done by him as president of the bank, and that the aiding and abetting was also done by assisting him in the official capacity in which alone it is charged he misapplied funds. *Coffin v. United States*, 162 U. S., 664.
58. Instructions requested may be properly refused when fully covered by the general charge of the court. *Ib.*
59. When the charge, as a whole, correctly conveys to the jury the rule by which they are to determine, from all the evidence, the question of intent, there is no error in refusing the request of the defendant to single out the absence of one of the several possible motives for the commission of the offense, and instruct the jury as to the weight to be given to this particular fact independent of the other proof in the case. *Ib.*
60. The refusal to give, when requested, a correct legal proposition does not constitute error, unless there be evidence rendering the legal theory applicable to the case. *Ib.*
61. When it is impossible to determine whether there was evidence tending to show a state of facts adequate to make a refused instruction pertinent, and there is nothing else in the bill of exceptions to which the stated principle could apply, there is no error in refusing it. Several other exceptions are examined and held to be without merit. *Ib.*
62. A bank president, not acting in good faith, has no right to permit overdrafts when he does not believe, and has no reasonable ground to believe, that the moneys can be repaid; and, if coupled with such wrongful act, the proof establishes that he intended by the transaction to injure and defraud the bank, the wrongful act becomes a crime. *Ib.*
63. When the principal offender in the commission of the offense, made criminal by Rev. Stat., section 5209, and the aider and abettor were both actuated by the criminal intent specified in the statute, it is immaterial that the principal offender should be further charged in the indictment with having had other intents. *Ib.*
64. The first clause of section 5209 of the Revised Statutes provides for three distinct offenses: First, embezzlement; second, abstraction; and, third, willful misapplication of the moneys, funds, or credits of the bank by any president, director, cashier, teller, clerk, or agent of any association organized as a national banking association. *United States v. Lee*, 12 Fed. Rep., 816.
65. It was the intention of Congress to make criminal the misapplication and conversion of the funds of national banking associations without regard to whether or not the party so misapplying received any of the funds or other advantage, directly or indirectly. *Ib.*

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66. If it appears that the funds of the banking association have been abstracted or willfully misapplied by defendant, he is precluded from denying that it was done with unlawful intent. *Ib.*
67. It is not a necessary ingredient of the offense of making a false entry in a report under Rev. St., sec. 5209, that the report shall be one of those mentioned in sections 5211, 5212, or one which the bank is bound by law to make. It is sufficient if the report is one made in the due course of business. *United States v. Potter*, 56 Fed. Rep., 83, 97, disapproved; *United States v. Booker*, 80 Fed. Rep., 376.
68. When it is made to appear to the court during the trial of a criminal case that, either by reason of facts existing when the jurors were sworn, but not then disclosed and known to the court, or by reason of outside influences brought to bear on the jury pending the trial, the jurors, or any of them, are subject to such bias or prejudice as not to stand impartial between the Government and the accused, the jury may be discharged and the defendant put on trial by another jury; and the defendant is not thereby twice put in jeopardy, within the meaning of the fifth amendment to the Constitution of the United States. *Simmons v. United States*, 142 U. S., 148.
69. The judge presiding at a trial, civil or criminal, in any court of the United States may express his opinion to the jury upon the questions of fact which he submits to their determination. *Ib.*
70. An indictment on Rev. Stat., sec. 5209, is sufficient which avers that the defendant was president of the national banking association; that by virtue of his office he received and took into his possession certain bonds (described), the property of the association, and that, with intent to injure and defraud the association, he embezzled the bonds and converted them to his own use. *Claasen v. United States*, 142 U. S., 140.
71. In a criminal case a general judgment upon an indictment containing several counts and a verdict of guilty on each count can not be reversed on error if any count is good and is sufficient to support the judgment. *Ib.*
72. Upon writ of error no error in law can be reviewed which does not appear upon the record, or by bill of exceptions made part of the record. *Ib.*
73. Under sec. 5 of the act of March 3, 1801, entitled "An act to establish circuit courts of appeals, and to define and regulate in certain cases the jurisdiction of the courts of the United States, and for other purposes," a writ of error may, even before July 1, 1891, issue from this court to a circuit court in the case of a conviction of a crime under sec. 5209 of the Revised Statutes where the conviction occurred May 28, 1890, but a sentence of imprisonment in a penitentiary was imposed March 18, 1891. *In re Claasen*, 140 U. S., 200.
74. A crime is "infamous" under that act where it is punishable by imprisonment in a State prison or penitentiary, whether the accused is or is not sentenced or put to hard labor. *Ib.*
75. Such writ of error is a matter of right, and under sec. 999 of the Revised Statutes the citation may be signed by a justice of this court as an authority for the issuing of the writ under sec. 1004. *Ib.*
76. At the time of the conviction no writ of error from this court in the case was provided for by statute, nor was any bill of exceptions, with a view to a writ of error, provided for by statute or rule, and therefore a mandamus will not lie to the judge who presided at the trial to compel him to settle a bill of exceptions which was presented to him for settlement after the sentence, nor can the minutes of the trial, as settled by the judge by consent, and signed by him, and printed and filed in July, 1890, and on which a motion for a new trial was heard in October, 1890, be treated by this court, on the return to the writ of error, as a bill of exceptions properly forming part of the record. *Ib.*
77. A criminal court in the southern district of New York, sitting as a circuit court therein, under sec. 613 of the Revised Statutes, and composed of the three judges named in that section, to hear a motion for a new trial and an arrest of judgment in a criminal case previously tried by a jury before one of them, is a legally constituted tribunal. *Ib.*
78. A justice of this court on allowing such writ and signing a citation had authority also to grant a *supersedeas* and stay of execution. *Ib.*
79. Upon a plea of guilty to three indictments found under section 5209, Rev. St., U. S., one for the misapplication of funds of a national bank by the accused while cashier thereof, one for false entries to conceal such misapplication, and the third for making a false statement with intent to deceive the examining officers, the district court pronounced sentence

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upon the accused as follows: "That the prisoner be confined at hard labor in the State prison of the State of New Jersey for the term of five years upon each of the three indictments above named, said terms not to run concurrently, and from and after the expiration of said terms until the costs of this prosecution shall have been paid." *Held*, that the words "said terms not to run concurrently" are uncertain and incapable of application, and therefore void; and that the sentences commenced at once and ran concurrently. *United States v. Patterson, Keeper, etc.*, 29 Fed. Rep., 775.

80. The judgment of the district and circuit courts of the United States in criminal cases is final, and can not be reviewed by writ of error; but if a judgment, or any part thereof, is void, either because the court that renders it is not competent to do so for want of jurisdiction, or because it is rendered under a law clearly unconstitutional, or because it is senseless and without meaning, and can not be corrected, or for any other cause, the party imprisoned by virtue of such judgment may be discharged on habeas corpus. *Ib.*
81. On a habeas corpus the decision should be made upon the actual status of the case at the time of the decision, and not according to the state of things when the writ was allowed. When, at the time the writ of habeas corpus for the discharge of a prisoner, under three sentences of five years, each running concurrently, was allowed, the first term of five years had not expired by lapse, although at least one of the sentences had been satisfied by means of remissions for good conduct. *Held*, that the five years having entirely elapsed since the allowance of the writ, the question of the applicability of the remission for good conduct to all the sentences may be waived, and the prisoner discharged. *Ib.*
82. When an officer of a national bank, indicted under Rev. St., § 5209, for making false entries in the report of the condition of such bank in respect to amounts of overdrafts and of loans and discounts, has testified that certain overdrafts, in respect to which the depositors had consulted the bank officers and obtained permission to overdraw, were treated by the officers and directors of the bank as temporary loans, and were reported by him among loans, and not among overdrafts, in the belief that they might properly be so reported, it is error to charge the jury that the defendant was required by law to place, under the heading "Overdrafts" in the report, all sums drawn out by depositors in excess of their deposits, and that the transfer of any such sums to the heading "Loans and discounts" was the making of a false entry, since such charge takes from the jury the right to consider, upon the question of intent, the explanation given by the defendant, while, if they believed such explanation, and that the defendant acted in good faith, the entries were not false within the meaning of the statute. Mr. Justice Harlan dissenting. *Graves v. United States*, 165 U. S., 323.
83. Where a transaction by a national-bank officer with intent to defraud is entered on a deposit slip, entry of the contents of such slip upon the books of the bank by him, or by his direction, is making a "false entry" within Rev. St., § 5209. *Agnew v. United States*, 165 U. S., 36.
84. On trial of the president of a bank for conversion of its funds, the cashier who has testified as a witness for defendant may be asked, on cross-examination, whether he did not resign because of transactions of the defendant similar to that charged in the indictment. *Ib.*
85. The evidence showed that defendant, president of a national bank, without authority of the directors, purchased \$20,000 bonds, of little value, at a great discount, and had them placed in the assets of the bank, and to his credit at face value, giving his written guaranty for the principal and interest, which, by reason of his financial condition, was almost worthless. *Held*, that it was not error to refuse to charge that, from the guaranty, the jury might find that there was no intent to defraud the bank. *Ib.*
86. A charge to the effect that if defendant, a bank president, purchased bonds which were worthless, or of but little value, placed them among the assets of the bank at a greatly exaggerated value, and had such exaggerated value placed to his own credit, these facts create a presumption of an intent to defraud the bank, which "throws the burden of proof upon the defendant," and that evidence to overcome the presumption "must be sufficiently strong to satisfy you beyond a reasonable doubt that there was no such guilty intent," is not error, where the character of such evidence and the nature of a reasonable doubt are sufficiently explained in other portions of the charge. *Ib.*

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87. A charge that if the defendant "either embezzled or willfully misapplied" the funds or credits of the bank, "whereby, as a necessary, natural, or legitimate consequence, its capital was reduced, or placed beyond the control of the directors, or its ability to meet its engagements or obligations, or to continue its business, was lessened or destroyed, the intent to injure or defraud the bank may be presumed," is correct. *Ib.*
88. It is not reversible error to refuse to charge that, if defendant used the proceeds of a check belonging to the bank, and which he had caused to be placed to his credit, in the payment of a debt of the bank, the jury must find that he did not fraudulently embezzle the amount, especially where defendant's explanation of the transaction is satisfactory. *Ib.*
89. Evidence of the commercial rating of a president of a bank at the time of an alleged conversion by him of its funds, by purchasing for the bank, without authority, and having placed to his credit, worthless bonds, which he had guaranteed, and the testimony of the cashier of another bank as to whether, at the time of transaction, he considered defendant's guaranty for such an amount good, are irrelevant. *Ib.*
90. Under rule 11 of the circuit court of appeals (21 C. C. A., cxi, and 78 Fed. Rep., cxi), requiring the assignment of errors to quote the full substance of evidence alleged to have been erroneously admitted or rejected, and to set out the part of the charge referred to totidem verbis, assignments that "the court erred in permitting evidence as shown in bills of exceptions numbers two and three," which errors can only be ascertained by a careful reading of a voluminous record, and that "the court erred in its charge," etc., referring to marked lines and numbers in the written opinion for instructions erroneously given and refused, will not be considered. *Gallot v. United States, 87 Fed. Rep., 446.*
91. The death of the principal before indictment is no obstacle to the prosecution and punishment of one charged with aiding and abetting an officer, clerk, or agent of a national bank to abstract, misapply, or embezzle the funds thereof, in violation of Rev. St., § 5209, which makes such offense a misdemeanor. *Ib.*
92. A juror who says he has an impression or opinion as to guilt or innocence of defendant, formed from newspapers and rumors, that it would require evidence to remove it, but that it would yield to evidence, and that he can and will give the defendant a fair and impartial trial according to the evidence that may be adduced before him, is competent. *Ib.*
93. Where an indictment contains many counts, all alike, except as to amounts of money and dates of misapplication, it is sufficient to read one count in full to the jury, explain the difference, and state the amount and date charged in each of the other counts. *Ib.*
94. One indictment in thirty-six counts charged defendant with aiding in the abstraction of thirty-six specified amounts of money, at thirty-six specified dates. Another indictment charged him with aiding in the misapplication of the same amounts, upon the same dates. The two were tried together, and the jury returned a verdict of "guilty as charged." *Held*, that the verdict was definite, certain, responsive to the issues, and not a double conviction, the sentence imposed by the court being imprisonment for a less term than the maximum under any one count. *Ib.*
95. An indictment under Rev. St., §. 5209, against officers of a national bank and a depositor, charged willful misapplication of the funds of the bank, with intent to injure and defraud the bank. On the trial it appeared that the depositor made and deposited fictitious checks, which were credited to his account. *Held*, that it was necessary to show that some portion of the funds were withdrawn from the possession or control of the bank, or a conversion in some form was made thereof, so that the bank would be deprived of the benefit thereof. *Dow et al. v. United States, 82 Fed. Rep., 904.*
96. In such a case, a statement by the court to the jury that under a State statute it is made a misdemeanor to draw a check on a bank where there are no funds to meet it, tends to mislead the jury, and constitute error. *Ib.*
97. The mere fact of payment by the officers of a national bank of a check which creates an overdraft does not necessarily constitute a fraudulent misapplication of the funds of the bank. *Ib.*
98. Under such an indictment, where the issues involve the intent with which certain acts were done, the trial court is justified in giving a reasonably wide latitude to the introduction of evidence tending to show the relations of the parties, the mode in which the business was carried on, and the knowledge which the officers had of the character of the operations carried on by the depositor. *Ib.*

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99. If, in an indictment under Rev. St., § 5209, it is the purpose of the Government to charge the making of false entries in the books of the bank because of the receiving and crediting of checks drawn thereon by parties who had no funds there, the indictment should set forth a description of the checks, with an averment of the reasons why they were to be deemed false or valueless. *Ib.*
100. If an overdraft is made and allowed under circumstances justifying it, or even under circumstances making it a fraud upon the bank, the entry of the transaction just as it occurred on the books of the bank is not a false entry, under Rev. St., § 5209. *Ib.*
101. Where an indictment consists of numerous counts, the trial court may, in the exercise of sound judicial discretion, require the Government to elect certain counts upon which it will ask conviction; but where the counts are all for transactions connected together, or of the same class, their joinder is proper under Rev. St., § 1024, and the exercise of the court's discretion will not be disturbed, except in a clear case of improvidence or abuse. *Gardes v. United States; Girault v. Same, 87 Fed. Rep., 172.*
102. Where, during the trial, a juror becomes disqualified, and the court adjudges a mistrial, a plea of former jeopardy is not good on a second trial, even though all parties were willing to proceed with eleven jurors. *Ib.*
103. Where defendants have been arraigned, and have waived reading of the indictment, they may not subsequently complain if the whole indictment is not read at the trial, but such parts of it are read and such explanations made of the other parts as may give the jury the clearest comprehension of it. *Ib.*
104. Where the jury finds accused guilty upon all counts of an indictment, "Guilty as charged," without specifying the counts, is a proper form of verdict. *Ib.*
105. Where the verdict is sustained by one good count in the indictment, it must stand, even if all the other counts are bad. *Ib.*
106. Where, after mistrial, and before a new trial, amendments are made to purely formal parts of certain counts of an indictment, and the defendants are not rearraigned, even if the irregularity is material, it can affect only the counts so amended, and the error is cured by arrest of judgment on such counts. *Ib.*
107. Where the statute under which a prisoner is sentenced provides for imprisonment, but not at hard labor, the words "at hard labor" should not be inserted in the sentence, even if hard labor is a part of the discipline of the prison at which the sentence is to be served. *Ib.*
108. In a prosecution against a national-bank president for unlawfully certifying checks, it is not error to instruct the jury that the presumption is that he had knowledge of the condition of the account upon which the checks were drawn, where the same instruction cautions them that such presumption may be rebutted by evidence that the defendant did not in fact have such knowledge. *Spurr v. United States, 87 Fed. Rep., 701.*
109. In order to convict a national-bank officer of wrongfully certifying checks, it is not necessary to show that he had actual knowledge that the account against which the checks were drawn was not sufficient; it is enough if he willfully refrained from investigation in order to avoid knowledge. *Ib.*
110. Upon the trial of the president of a national bank for certifying checks without funds evidence of speculations by the cashier with funds of the bank, with defendant's knowledge, is admissible for its bearing upon the right of the latter to rely upon the former's representations as to the state of the customers' accounts. *Ib.*
111. The period of time within which collateral transactions offered to show a guilty intent must have occurred is largely discretionary with the court. *Ib.*
112. Upon the trial of a national-bank officer for official misconduct, evidence as to the defendant's reputation for honesty and integrity should be limited to such reputation down to the time of the failure of the bank. *Ib.*
113. In general, where no attempt has been made to impeach the defendant's testimony, he may not add to the weight of his evidence by evidence of his general reputation for truthfulness. *Ib.*
114. A plea of former jeopardy set up certain prior proceedings had in the same court under the same indictment. Counsel for the Government having objected thereto, the court treated his objection as a demurrer to its sufficiency in law, and thereupon overruled the plea. The trial then went on, without objection by defendant to the subsequent proceedings. *Held*, that there was no error in thus proceeding with the cause without first

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- setting down the plea for trial, as the only question arising thereon was one of law, which was finally disposed of by the former ruling. *United States v. Peters*, 87 Fed. Rep., 985.
115. Rev. St., § 1025, forbidding the court to quash an indictment for defect of form, makes it unnecessary, in criminal indictments, to repeat an averment contained in the first count, where subsequent counts refer back to the first, and are thereby rendered sufficiently explicit in stating the offense. *Ib.*
 116. An indictment charged the making of false entries in the books of a national bank for the purpose of showing that on a certain date a county treasurer deposited \$10,000 "special," which was drawn out again a few days later. Evidence was offered by the Government to prove that no such deposit was made, and the treasurer himself was called by it, and testified that he had some recollection of having deposited a large sum about the time in question. Thereupon his books were produced, and after he had testified that he believed them to be correct he was permitted to testify as to the entries therein on the dates referred to. By these entries it did not appear that \$10,000 had been either deposited in bank or drawn from the cash on hand. The treasurer, however, then reiterated his former statement, and was even more positive that he had made the deposit. *Held*, that, in view thereof, there was no prejudicial error in admitting his testimony as to the book entries. *Ib.*
 117. If money is left with a national bank in a sack, with the express understanding that it is not to be mingled with the bank's funds, but the identical bills or coins are to be returned in the same condition, and this is done to make a showing of money to a bank examiner, as if it were the money of the bank, then the entry thereof on the books of the bank as money deposited is a false entry. *Ib.*
 118. If the jury be charged that a false entry on the books of a national bank alone gives rise to the presumption, not only that the entry was made with criminal intent, but also with knowledge of its falsity, but elsewhere in the charge it was said that a false entry must be known to be false, and designed and intended to deceive, the charge is not erroneous. *Ib.*
 119. Where the court has several times stated to the jury that the indictment charges the making of false entries in the books of the bank, with intent to deceive the bank examiner, and the making of false reports, with intent to deceive the Comptroller, it is not misleading to thereafter say that defendant is guilty if he made such false entries and report "with the intent mentioned in the statute," although the statute mentions several other intents. *Ib.*
 120. A depositor may knowingly overdraw his account, and be innocent of any unlawful purpose; but if he does so for considerable amounts, without the knowledge and consent of the proper officials, and with a fraudulent intent that the moneys of the bank shall be applied to their payment by the teller without the knowledge or consent of the proper officials, he is guilty. *United States v. Kenney*, C. C., 90 Fed. Rep., 257.
 121. An intent to injure or defraud a national bank, within the meaning of Rev. St., § 5209, does not necessarily involve malice or ill will towards the bank. It is sufficient that the unlawful intent is such as, if carried into execution, will necessarily or naturally injure or defraud the bank. *Ib.*
 122. If, at the time defendant drew checks upon a national bank, he knew or had reason to believe that they were to be fraudulently paid by the teller out of the funds of the bank, and not from any funds to which defendant could legitimately resort, he had a guilty intent; and it is immaterial that he intended finally to recompense the bank, through successful operations in stocks or otherwise. *Ib.*
 123. If there was a fraudulent understanding between defendant and the paying teller that checks drawn by defendant in favor of a firm of stock brokers were to be paid out of funds of the bank, when defendant had no funds or only insufficient funds to his credit, and that such debts were not to be charged in his account, but were to be fraudulently concealed until he should make deposits sufficient to meet them, defendant had a guilty intent to injure or defraud the bank. *Ib.*
 124. An averment in an indictment under Rev. St., § 5209, for embezzlement by an officer of a national bank, that the money embezzled was lawful legal-tender money of the United States, is surplusage and need not be proved. *Porter v. United States*, C. C., 91 Fed. Rep., 494.

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125. In a prosecution of an officer for making false entries in the books of a national bank and in the report made to the Comptroller, with intent to deceive the bank's directors and any agent of the Comptroller, proof that the entries made were false, and known to be so by defendant; that they were made in the books, and afterwards carried into a report made by the bank to the Comptroller, and were calculated to deceive the agent of the Comptroller, raises a presumption that such was the intention in making them, though such presumption is not conclusive. *United States v. Youtsey, C. C., 91 Fed. Rep., 864.*
126. To constitute embezzlement by an officer of funds of a national bank, within the meaning of Rev. St., § 5209, with intent to defraud the bank, there must be an unlawful conversion by the officer to his own use of funds intrusted to him, with intent to injure or defraud the bank, while abstraction or misapplication consists of the conversion, with a like intent, of funds not especially intrusted to his care. *Ib.*
127. Under the provisions of Rev. St., § 5209, making it a crime for an officer, clerk, or agent of a national bank to make any false entry in any book, report, or statement of the association, with intent to defraud or to deceive any officer of the bank, or any agent appointed to examine the affairs of the bank, an officer is chargeable for a false entry made by a clerk under his direction, the same as though he had made it in person. *Ib.*
128. Where defendant, as cashier of a national bank, discounted certain notes, credited the proceeds to the makers, procured the credit to be transferred to himself, and with it paid certain other notes then held by the bank, thus effecting a substitution of securities, the fact that he knew the makers of the notes taken up to be solvent, and the makers of the new notes to be insolvent, and the collateral security deposited therewith to be insufficient in value to pay them, raises a presumption that he intended by the transaction to injure or defraud the bank, though such presumption is not conclusive. *Ib.*
129. Where an officer of a national bank is charged with several offenses, under Rev. St., § 5209, in making at different times false entries in the books, reports, or statements of the association, such offenses may be charged in different counts of the same indictment, as provided in Rev. St., § 1024, as "acts or transactions of the same class of crimes or offenses." *United States v. Berry (D. C.), 96 Fed. Rep., 842.*
130. A letter taken by some person from a box marked as containing private papers of the president of a national bank, and given to officers of the United States, is not, by reason of the manner in which it was obtained, inadmissible in evidence on behalf of the Government in a prosecution of the president for a violation of the national banking law. *Bacon v. United States (C. C. A.), 97 Fed. Rep., 35.*
131. Books of account of a national bank, in which the record of its daily business was kept, are admissible, without further proof, against an officer of the bank on trial for making false returns of its condition. *Ib.*
132. Books of a national bank, obtained by the officers of the United States from the receivers of a State bank, which succeeded such national bank, are not inadmissible against an officer of such bank on trial for making false reports, on the ground that they were obtained in violation of the constitutional provision against unreasonable searches and seizures. *Ib.*
133. Prior false reports held admissible on the question of intent, on the trial of the president of a national bank for making a false report. *Ib.*
134. The admission of expert testimony as to the meaning of certain entries in a report made by a national bank to the Comptroller against an officer of the bank on trial for making a false report of its condition is not prejudicial error, were it appears that such entries were correctly interpreted. *Ib.*
135. The fact that a depositor in a national bank has given the bank an "overdraft note," which has not in fact been discounted, does not warrant the bank in reporting an overdraft by such depositor under the head of "loans and discounts." *Ib.*
136. To constitute the offense of making a false report of the condition of a national bank, within Rev. St., § 5209, it is not necessary that such report, when made by an officer of the bank to the Comptroller, should have been made in response to a call or request of the Comptroller. *Ib.*
137. An indictment charging a defendant as an officer of a national bank with having made a false statement in a report made to the Comptroller is not required to set out such report in full, but is sufficient if it identifies the report by its date and sets out the particular statement claimed to be false. *Dorsey v. United States (C. C. A.), 101 Fed. Rep., 746.*

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138. An issue as to the guilt of a defendant on a charge of making false entries in a report made as an officer of a national bank *held* to be for the jury under the evidence. *Ib.*
139. A special instruction requested by a defendant in a prosecution for violation of the national banking law, and refused, *held* to have been covered by the general charge. *Ib.*
140. Evidence *held* sufficient to support a conviction for unlawful abstraction of money from a national bank by an officer. *Ib.*
141. In a prosecution of an officer of a national bank for making false entries in its books, evidence *held* sufficient to show that certain notes shown to have been owned by the bank and to have been rediscounted, but which had become lost or destroyed, bore the bank's indorsement. *Ib.*
142. On the trial of a defendant charged with offenses against the national banking law while acting as an officer of a bank, evidence of other transactions, not counted upon, but taking place at about the same time as those charged, and showing that defendant acted in bad faith towards the bank, is admissible on the question of intent. *Ib.*
143. Where a defendant was charged in several counts with making false entries in the books of a national bank, an instruction to find for defendant on such counts was properly refused where there was sufficient evidence to go to the jury on any one of them. *Ib.*
144. An indictment of the president of a national bank for causing a false entry to be made in the books of the bank *held* sufficient, in the absence of an application for a bill of particulars, although it did not specify the manner in which the defendant "caused" the entry to be made. *McKnight v. United States, 98 Fed. Rep., 208.*
145. Under an indictment based upon Rev. St., § 5209, charging an officer of a national bank with having made false entries in its books with the intent to deceive the officers and directors of the bank and any agent appointed by the Comptroller to examine the affairs of the bank, and to injure and defraud the association, it is sufficient to prove the wrongful intent in either particular charged. *Ib.*
146. The president of a national bank can not be convicted, under Rev. St., § 5209, of the crime of making false entries in reports made by such bank to the Comptroller upon evidence that he signed and verified reports containing false entries, where it is also shown that such entries were not made by him or by his direction. *United States v. Booker, 98 Fed. Rep., 291.*
147. Indictment charging one, as president, director, and agent of national bank, with willfully misapplying its assets, is not bad for duplicity. *Jewett v. United States (C. C. A.), 100 Fed. Rep., 832.*
148. Indictment for misapplying assets of national bank *held* not bad, for want of certainty, because it does not allege how funds were misapplied by defendant. *Ib.*
149. Indictment for misapplying assets of national banking association need not allege that association is carrying on a banking business. *Ib.*
150. Misapplication of assets of national bank by agent appointed to assist in liquidation is an offense, within Rev. St., § 5209. *Ib.*
151. President of national bank, appointed as agent to assist in liquidation, is liable to indictment for misapplication of assets as agent, under Rev. St., § 5209, though he is also a trustee for creditors. *Ib.*
152. President of national bank, appointed to close its affairs in liquidation, is an agent, within meaning of Rev. St., § 5209, punishing misapplication of assets of national bank. *Ib.*
153. Under indictment for misapplying assets of national bank, under Rev. St., § 5209, defendant may be convicted of misapplication of assets in his actual possession. *Ib.*

DEPOSITS:

1. The relation of banker and depositor is that of debtor and creditor. Deposits on general account belong to the bank and are part of its general fund. The bank becomes a debtor to the depositor to the amount thereof, and the debt can only be discharged by payment to the depositor or pursuant to his order. *The Aetna National Bank v. The Fourth National Bank, 46 N. Y., 82.*
2. The contract has none of the elements of a trust. For a breach on the part of the bank of the obligation resulting from the relation between the parties the depositor alone can sue. *Ib.*
3. General deposits in a commercial bank on account of the depositor, without being complicated by any other transaction than that of the depositing

DEPOSITS—Continued.

- and withdrawing of the moneys, transfers the ownership of the money to the bank; and the relationship with reference thereto, as between the bank and the depositor, is simply that of debtor and creditor. *Collins v. State, 15 So., 214.*
4. A deposit made in the usual course of business vests in the bank, and can not be recovered by the depositor on the ground of fraud, though the bank was insolvent and failed on the next day, and though the deposit was made in reliance on representations of the president that the bank was all right, unless the officers of the bank knew of its insolvency at the time of the deposit. *New York Breweries Co. v. Higgins, 29 N. Y. S., 416.*
 5. A trustee who deposits in a bank and causes to be credited to his private account money of the trust fund without giving notice that it is not his private property or making any special agreement in regard to it, thereby converts it to his own use; so that the bank, in the absence of any notice that it is not his private property, may apply it as such. *School District v. First National Bank, 102 Mass., 174.*
 6. Where an agent deposits in a bank, to his own account, the proceeds of property sold by him for his principal under instructions thus to keep it, a trust is imposed upon the deposit in favor of the principal, and his right thereto is not affected by the fact that the agent at the same time deposits other moneys belonging to himself; nor is it affected by the fact that the agent, instead of depositing the identical moneys received by him on account of his principal, substitutes other moneys therefor. *Fan Allen v. The American National Bank, 52 N. Y., 1.*
 7. Where an agent or trustee has deposited money belonging to his principal or beneficiary in a bank to which he is himself indebted, and the bank, without his authority and in ignorance of the true ownership of the fund, has applied it on the debt, the owner is not debarred from recovering it from the bank if it can be identified. *Burnett, adm'r., v. The First National Bank, 38 Mich., 630.*
 8. A bank is not chargeable with interest on sums deposited to the credit of customers to be drawn against by check until payment be demanded, unless upon special contract. *Parkersburg National Bank v. Als., 5 W. Va., 50.*
 9. Unlike checks, cash deposited by customers with the bank ceases to be the property of the depositor, and becomes the property of the bank, creating at once the relationship of debtor and creditor. *Balback et al. v. Frelinghuysen, Receiver, etc., 15 Fed. Rep., 675.*
 10. Plaintiff made a certain payment to defendant bank, and received in exchange a note signed by a firm composed of the officers of the bank, and the business of which was transacted in the bank's office. He subsequently gave a check to his wife, which was also exchanged at the bank office for a similar note. Plaintiff and his wife could both read and write, and had transacted considerable business with the banks. Plaintiff retained the notes for two years, and upon the failure of the firm began suit to re-form the notes and change them into certificates of deposit of the bank on the ground that he intended to deposit his money with the bank. *Held*, that plaintiff was not entitled to a decree. *Murphy v. First National Bank (Iowa), 63 N. W., 702.*
 11. Where several deposits in bank have been made on the same account, and the title to one of the deposits is disputed, checks drawn on the account will be first applied to the deposits not in dispute. *Hauptmann v. First National Bank (Sup.), 31 N. Y. S., 364.*
 12. Testimony that the cashier of a bank failed to enter deposits on its books is not admissible as against the depositor to show that the deposits were made with the cashier in his individual capacity. *U'Herbette v. Pittsfield National Bank (Mass.), 38 N. E., 368.*
 13. An envelope, on which the sums paid into and drawn out of a bank by a depositor are entered by the cashier, is admissible against the bank to show the state of his account. *Ib.*
 14. A national bank, not designated as a depository of public moneys, which receives, under the permissive authority of law and the regulations of the Post-Office Department, deposits of money made by postmasters in their official capacity, thereby assumes a fiduciary relation to the Government, and becomes a bailee of the Government, so as to become directly responsible to it for any moneys which it knowingly or negligently allows the postmaster to withdraw by private check, or otherwise appropriate to his own use; and where, after the removal of the postmaster, he deposits a sum to make good a shortage in his balance, the bank can not apply it in discharge of a debt due it from him personally. *United States v. National Bank of Asheville et al., 73 Fed. Rep., 379.*

DEPOSITS—Continued.

15. By reason of this trust relation, equity has jurisdiction of a bill by the Government to require an account and settlement of the moneys so deposited with it; and this remedy is not affected by the fact of a cumulative remedy at law against the postmaster on his official bond. *Ib.*
16. Where a bank knows that money deposited with it to the general credit of a depositor is held in trust by such depositor, the bank has no right to apply such deposit to the payment of a note due to it from the depositor; 57 Ill. App., 107, reversed. *Clemmer v. Drivers' National Bank* (Ill. Sup.), 41 N. E., 728.
17. An indictment under a statute declaring it an offense if an officer of a bank shall receive a deposit, "knowing, or having good reason to believe, the establishment to be insolvent," is not sufficient where it does not allege the insolvency, but merely follows the words of the statute, as there would be no offense if the bank was not insolvent, though the officer believed it was. *State v. Bardwell* (Miss.), 18 So., 377.
18. Where one mails to a bank money and checks for deposit, but the bank refuses to acknowledge receipt thereof, and persistently denies such receipt, the relation of depositor and depositee is not created. *Miller v. Western National Bank* (Pa. Sup.), 33 A., 684.
19. Where a bank positively and repeatedly denies one's right to make any claim upon it in respect of currency and checks mailed by him to it for deposit, the depositor need not make demand before bringing suit on account of such deposit. *Ib.*
20. On trial on an indictment under Comp. St. 1895, §§ 637, 638, for receiving a deposit in an insolvent bank, defendant offered to show that the deposit was made by a customer whose account was at the time overdrawn in an amount larger than the deposit. Held, that the evidence was admissible as tending to show that the deposit was made and accepted as an application on the depositor's indebtedness to the bank. *Nichols v. State* (Neb.), 65 N. W., 774.
21. When a customer of a bank who has overdrawn his account makes a deposit, the presumption is, in the absence of evidence, that the deposit was general, and was made and received toward the payment of the overdraft. *Ib.*
22. A bank depositor, on rumors of its insolvency, went to withdraw his deposits, but was informed by the vice-president and director that the bank was perfectly solvent, and that "we have got all the money you want. You need never have any fears of this bank as long as I am in it." Such depositor, relying on such representations, permitted his deposit to remain. It was in fact insolvent when the representations were made. Held, that such vice-president and director was personally liable to such depositor for the money lost by the failure of the bank. *Townsend v. Williams* (N. C.), 23 S. E., 461.
23. A person deposited money with a bank, taking from it a deposit slip in the form used for general deposits. Upon such slips were the words, "Security for signing bond to be held by bank." Subsequently the depositor, in order to change the security so the \$700 would be available for one purpose and \$800 for another, drew an ordinary check, which was marked "Paid," and a certificate of deposit for \$800 made out, to be held by the surety, and \$700 to secure other bondsmen. The first-named certificate was afterwards paid by the bank. The depositor testified that the deposit was a special one. Held, a general deposit and not a trust fund in the hands of a receiver. *Dearborn v. Washington Sav. Bank* (Wash.) 42 P., 1107; *Watson v. Sheafe*, *ib.*
24. A deposit made in a bank at a time when the officers knew that it was insolvent can not be recovered from the assignee unless it can be identified and traced into his hands. *In re Commercial Bank* (Ct. Insolv.) 2 Ohio N. P., 170.
25. In an action by a bank to recover money advanced on a draft, for goods sold, deposited with it by the vendor, where it claims that the deposit was made for collection, and the depositor that it was a sale, it is proper to instruct that if it was a sale the bank could not recover, though there is evidence that the vendee, after the deposit, paid part of the price for which the draft was drawn directly to the vendor. *Bank of Guntersville v. Webb* (Ala.), 19 So., 14.
26. An instruction that if an illiterate depositor, to whom a bank cashier fraudulently gave a deposit slip showing a deposit of a draft for collection instead of as a discount, "within a reasonable time, and on his first opportunity," repudiates the transaction as shown by the slip, would make no difference, is not objectionable as leaving to the jury the question of reasonable time. *Ib.*

DEPOSITS—Continued.

27. Where a bank cashier, in receiving from an illiterate person a draft sold to the bank, fraudulently makes out his deposit slip for him so as to show a deposit for collection, and the depositor subsequently, on discovering the fraud, repudiates the transaction as a deposit for collection, and, on an issue as to whether the transaction was a purchase or a deposit for collection, the bank admits that the slip was a receipt for the draft, and the depositor claims that it was one for the proceeds, it is proper to refuse to instruct for the bank that the retention of the slip by the depositor after repudiation, and using it as evidence of its demand against the bank, rendered it binding on him. *Ib.*
28. Where a bank cashier, in receiving from an illiterate person a draft sold to the bank, fraudulently makes out his deposit slip for him so as to show a deposit for collection, it is error to admit evidence that the bank required the cashier to pay the draft on failure to collect it, on the issue as to whether the bank was liable as purchaser or as receiver for collection only. *Ib.*
29. On an issue as to whether the delivery of a draft to a bank was a purchase or a deposit for collection, the depositor may testify to his illiteracy to explain his accepting the deposit slip; and, having on cross-examination given the name of the person who first informed him of its contents, he may testify when and where the information was given. *Ib.*
30. One who draws a check on a bank in which he has sufficient funds for its payment, not encumbered by an earlier lien in favor of the bank, may sue such bank for damages on its refusal to pay the check to the drawee. *Mt. Sterling National Bank v. Green (Ky.), 35 S. W., 911.*
31. A bank may properly refuse to honor the check of a depositor who is indebted to it on a past-due note for an amount greater than the sum on deposit. *Ib.*
32. The duty which a bank holding a note owes to an endorser thereon, to appropriate a deposit in the bank to payment of the note, exists only where the maker of the note, at its maturity, has a deposit sufficient to pay it, and not previously appropriated to any other purpose, and does not apply to a deposit made after the maturity of the note, or to a deposit by a prior indorser, though he be in fact the principal debtor, and the maker be an accommodation maker. *First National Bank v. Peltz (Pa. Sup.), 35 A., 218.*
33. Decedent deposited bonds and coupons with a bank, and took a writing, signed by the cashier, acknowledging their receipt, and that they were "to be sold, and the proceeds placed to her credit." Held, that a delivery of the receipt, with an indorsement thereon, signed by decedent, requesting the cashier to "let" plaintiff "have the amount of the within bill" and with the intention to pass title thereto, constituted a valid gift of the money due from the bank. *Crook v. First National Bank (Wis.), 52 N. W., 1131.*
34. A deposit slip issued by a banker, acknowledging the receipt of the amount of money therein named, is intended merely to furnish evidence, as between the depositor and the bank, that on a given day there was deposited a given sum, and not that such sum remains on deposit, and hence the delivery of a deposit slip to a third person by the depositor does not operate as an assignment of the deposit. *First National Bank v. Clark (N. Y. App.), 32 N. E., 38.*
35. A conversation between a bank depositor and a third person, to whom he had delivered the deposit slip, and in whose favor he had drawn a check for the amount, in which he stated that the deposit would not be available for ten days, and that he wanted the check discounted immediately, which was accordingly done, and the money paid him by such third person, does not, as a matter of law, operate as an assignment of the deposit to such third person; and a finding by the jury that it did not will not be disturbed on appeal. *Ib.*
36. Designating a national bank as a depository of public moneys does not constitute it an agent of the Government, or render the Government liable for moneys lost by a failure of such bank. *Branch v. The United States, 1 N. B. C., 363.*
37. Such bank does not become a custodian of public moneys deposited with it, but it becomes a debtor to the United States the same as it does to other depositors for individual deposits. *Ib.*
38. Certain moneys coming into the possession of the clerk of a Federal court pending a litigation were by him deposited in a national bank which had been designated as a depository of public moneys. The bank failed.

DEPOSITS—Continued.

- Held*, that the United States were not liable for the money so deposited. *Ib.*
39. Defendant, who had money on deposit in a national bank, when demanding payment thereof, was induced by an officer of the bank to sign a promissory note, which was represented to him to be a receipt for the money. He was unable to read English. *Held*, that he was not liable to the bank upon the note. *Resh v. First National Bank of Allentown*, 93 Penn. St., 397; 3 N. B. C., 724.
 40. Plaintiff, who was unable to read, deposited money in a national bank and took a certificate of deposit therefor, which the officers of the bank represented was a certificate of the bank. It was, on its face, the certificate of a private banking firm, composed of some of the officers of the bank. *Held*, that the bank was liable for the amount of the deposit. *Zeigler v. First National Bank of Allentown*, 93 Penn. St., 393; 39 Am. Rep., 753; 3 N. B. C., 721.
 41. Where the officers of a bank, when they received a deposit which they applied to the payment of a debt due from the depositor to the bank, knew or had reason to believe that the deposit contained moneys belonging to others, for whom the depositor was but the agent or factor, the persons who were in equity the owners of the money were entitled to recover it from the bank. *Union Stock Yards National Bank v. Moore et al.*, 79 Fed. Rep., 705.
 42. A postmaster at Lewiston, Idaho, with intent to defraud the Government, and without receiving any money, issued post-office orders upon the postmaster at Pueblo in favor of the Stockgrowers' Bank. He mailed the orders to the bank with a letter purporting to be written by one Wilson, and directed the bank to draw the money and hold it subject to said Wilson's order. The bank, without knowledge of the fraud, obtained the money as directed, but in doing so acted as a principal without disclosing their agency in the matter. The Lewiston postmaster, under the name of Wilson, subsequently drew the greater part of the money from the bank, and suit was afterwards brought against it by the United States to recover the money so obtained on the order. *Held*, that the bank was liable. *United States v. Stockgrowers' National Bank of Pueblo*, 30 Fed. Rep., 912.
 43. Money deposited in a bank without stipulation as to place of payment is payable to the depositor at the bank. *McBee v. Purcell National Bank (Indian Ter.)*, 37 S. W., 55.
 44. Where, after the maturity of a promissory note held by a bank, and due protest and notice thereof, the maker makes a general deposit in the bank of an amount sufficient to pay the note, this does not of itself, as between the bank and an indorser, operate as a payment. In the absence of any expressed agreement or directions it is optional with the bank whether or not to apply the money in payment; it is under no legal obligation so to do. *The National Bank of Newburgh, respondent, v. Daniel Smith, appellant*, 66 N. Y., 271.
 45. The mere discounting of paper, and placing the amount thereof to the credit of a depositor who already has a large balance to his credit, does not make the bank a purchaser for value so as to protect it against infirmities in the paper. Entering the amount of the discount to the credit of the depositor simply creates the relation, between the bank and the depositor, of debtor and creditor; and as long as that relation remains and the deposit is not drawn out the bank has simply promised to pay the depositor, has parted with no value, and is not entitled to the protection of a bona fide holder of paper. *Ib.*
 46. A trust can not be implied from a mere deposit in a bank by one person of his own money in the name of another. *Beaver v. Beaver (N. Y.)*, 22 N. E., 940; 117 N. Y., 421.
 47. Although the relation between a bank and its depositor is that merely of debtor and creditor, yet the fund does not change its character from the fact that the money has been deposited in bank to the credit of the depositor. If the money in his hands was impressed with a trust in favor of another the deposit will remain subject to the same trust. *Third National Bank v. Stillwater Gas Co.*, 30 N. W., 440; 36 Minn., 75.
 48. A firm made an assignment, parts of its assets consisting of a sum on deposit in defendant bank. The assignee made demand for the deposit, which was refused, and he brought suit. After the demand, but before suit, a note against the assignors, held by the bank at the date of the assignment, matured. *Held*, that it could not be set off in the suit by the assignee. *Chipman v. Ninth National Bank (Pa.)*, 13 A., 707.

DEPOSITS—Continued.

49. Where a national bank receives State funds subject to check and to withdrawal on seven days' notice, giving security therefor, and agreeing to pay interest on daily balances, the transaction is a deposit and not a loan. *State of Nebraska v. First National Bank of Orleans*, 88 Fed. Rep., 947.
50. It is within the power of a national bank to give bond to secure State funds deposited with it, and sureties on such bond are bound thereby. *State of Nebraska v. First National Bank of Orleans*. *Ib.*
51. Checks delivered to a bank by a depositor for collection and deposit at a time when the bank was insolvent, as must have been known by its officers, and which had not been collected when the bank closed its doors, remain the property of the depositor, and may be recovered by him from the receiver. *Richardson v. Denegre*, 93 Fed. Rep., 572.
52. A fund deposited with a national bank, which it agreed to hold for the special purpose of paying certain bonds of a school district, and which it could not legally receive as an ordinary deposit or mingle with its own funds, constituted a trust fund, recoverable by the district from its receiver, though it was in fact mingled with the funds of the bank, where a sufficient amount of cash remained on hand at the time the bank suspended business and came into the hands of the receiver. *Merchants' National Bank v. School Dist. No. 8, of Meagher County, Mont.*, 94 Fed. Rep., 705.
53. Neither a bank nor its receiver can deny the receipt of money deposited with the bank as a trust fund on the ground that no money was actually deposited, where it received and accepted credit for the amount with a correspondent, and received the money thereon in due course of business. *Ib.*
54. One who made a general deposit in a bank can not recover such deposit from a receiver on the grounds that the bank was insolvent and known to be so by its officers when the deposit was made, and that the fraud authorized him to rescind the contract, unless the money deposited can be identified in the hands of the receiver, or it appears that the funds coming into his hands were increased by that amount. *Quin v. Earle*, 95 Fed. Rep., 728.
55. To constitute fraud on the part of a bank in receiving a deposit when insolvent, which will authorize the depositor to rescind the contract and recover the deposit from a receiver subsequently appointed, the officers must have known or believed the bank to be insolvent at the time the deposit was received, and the fact that they knew it to be in an embarrassed condition is insufficient to establish the fraud. *Ib.*
56. The title to checks and drafts deposited in a bank for credit to the depositor's account remains in such depositor until they are collected, although the amount thereof is at the time entered on his book as a credit. *City of Philadelphia v. Eckels (C. C.)*, 98 Fed. Rep., 485.
57. The title to funds deposited in an insolvent national bank before banking hours, where the bank was taken in charge by the examiner before the time for opening arrived and was not thereafter opened for business, held to have remained in the depositor, and the funds to be receivable by him from the receiver. *Ib.*
58. Where a clearing house collected checks and drafts for an insolvent national bank on the day it had been closed by the Comptroller, and from the proceeds paid the balances due from the bank, leaving a balance to its credit, such balance must be presumed to include the proceeds of paper which had been deposited in the bank, and the title to which still remained in the depositors. *City of Philadelphia v. Aldrich (C. C.)*, 98 Fed. Rep., 487.
59. It is not essential to the right of a depositor to recover from the receiver of an insolvent bank money deposited after it was known by its officers to be insolvent that he should be able to trace the identical money, but it is sufficient if the money which came into the receiver's hands was increased by the amount of the deposit. *Richardson v. New Orleans Debenture Redemption Co. (C. C. A.)*, 102 Fed. Rep., 780.
60. When a bank receives a deposit after hopeless insolvency, the fraud avoids the implied contract between the parties by which the relation of debtor and creditor would ordinarily arise and prevents the money deposited from becoming the property of the bank, and a trust is the equitable result. *Ib.*
61. Checks and drafts delivered by a depositor to a bank known by its officers to be insolvent, for collection and credit, but not collected before the bank closed its doors, remain the property of the depositor, and they or their proceeds may be reclaimed from the receiver. *Ib.*

DEPOSITS—Continued.

62. Money deposited in a bank on the day it closed its doors, and when it was known by its officers to be insolvent, remains the property of the depositor, and may be recovered by him from the receiver where it is shown that it went to increase the sum which came into his hands. *Richardson v. New Orleans Coffee Co. (C. C. A.), 102 Fed. Rep., 785.*
63. The right of a depositor to recover a deposit made on the day a bank closed its doors was not affected by the sale by the bank to him on the same day of drafts which were not paid, and for which he gave checks covering the amount deposited. *Ib.*
64. A bank has the right to charge to the account of a general depositor the amount of notes of such depositor held by it which are due, and such right is not affected by the fact that the depositor is the receiver of a railroad, and as such made the deposits, where he also executed the notes in the same capacity. *Durkee v. National Bank (C. C. A.), 102 Fed. Rep., 845.*

DEPUTY COMPTROLLER:

1. A certificate signed by the Deputy Comptroller of the Currency as "Acting Comptroller of the Currency" is a sufficient certificate by the Comptroller of the Currency within the requirements of Rev. St., par. 5154. *Keyser v. Hitz, 133 U. S., 138.*
2. The Deputy Comptroller of the Currency being authorized by law to act for the Comptroller in certain contingencies, the courts will presume, in the absence of any showing to the contrary, that the deputy, in acting for the Comptroller in any particular instance, has acted lawfully. *Young v. Wemp et al., 46 Fed. Rep., 354.*

DIRECTORS: See Officers.

DISTRICT ATTORNEY:

1. 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 in the United States giving a compensation to a district attorney for such services. *Bashaw v. United States, 47 Fed. Rep., 40.*
2. The 56th (now 153d) section of the act providing that suits under it in which officers of the United States are parties shall be conducted by the district attorney of the district is directory only. *Kennedy v. Gibson, 8 Wall., 498.*
3. District attorney can not recover compensation for services in conducting suit arising out of the provisions of the national banking law in which the United States or any of its agents or officers are parties. *Gibson v. Peters, Receiver, 150 U. S., 342.*
4. The expenses of a receivership can not be held to include compensation of district attorney for conducting a suit in which the receiver is party, and he can not receive any compensation for services so rendered or offered to be rendered. *Ib.*

DIVIDENDS:

1. Equity has jurisdiction of a suit by the receiver of an insolvent national bank against all its shareholders to recover dividends unlawfully paid to them out of the capital at times when the bank had earned no net profits, and was in fact insolvent, it being in effect a suit to execute a trust, to undo a fraud, and to prevent a multiplicity of suits. *Hayden v. Thompson et al., 71 Fed. Rep., 60.*
2. A bill by the receiver to recover the dividends illegally paid may be brought without an express order from the Comptroller of the Currency. *Ib.*
3. It can not be urged as a defense to such suit that the remedies provided by the national banking act are exclusive, the right to recover diverted trust funds not being dependent on statute. *Ib.*
4. The fact that some of the defendants participated in but one or two of the sixteen dividends on which the suit was based, that others participated in more, and others in all the dividends, does not render the bill multiparous. *Ib.*
5. The national courts, sitting in equity, act or refuse to act in analogy to the statute of limitations of the States in which they are sitting. *Ib.*
6. A stockholder in an insolvent bank who receives a dividend from funds properly belonging to the creditors holds it under an implied and not an express trust in favor of the creditors, and hence limitations run in his favor against an action to recover the dividend. *Ib.*
7. The rule that the time limited for beginning an action for fraud shall not commence to run while defendant conceals it does not apply when the concealment is by a third person. *Ib.*

DIVIDENDS—Continued.

8. In the absence of fraud, the cause of action to recover the dividend wrongfully paid arose when the payment was made, and not upon the appointment of the receiver and the discovery that the other assets of the bank were insufficient to pay its debts. *Ib.*
9. A bank has a right to accumulate a surplus before declaring dividends on its stock. *Reynolds v. Bank of Mt. Vernon (Sup.)*, 39 N. Y. S., 623.
10. Where complainant has a decree in equity that defendant pay her dividends on stock held by her, and defendant has against complainant an unsatisfied judgment at law for an assessment on said stock, the court, on motion, will order the amounts to be paid under the decree applied on the judgment, though the judgment was at a former term and complainant intends to appeal therefrom. *Sowles v. Witters et al.*, 40 Fed. Rep., 413.
11. Liquidation dividends of a national bank belong to the holder of the shares, whether those shares be recorded upon the books of the bank or not, and must be paid to the holder of such shares on demand. *Bath Sav. Inst. v. Sagadahoc National Bank, Me.*, 36 A., 996.
12. A receiver of an insolvent national bank may maintain a suit in equity in any district against all the stockholders within the court's jurisdiction to recover back unearned dividends received by them, and unlawfully paid from the bank's capital when insolvent, on the ground that it is a suit to follow trust funds. *Hayden v. Brown*, 94 Fed. Rep., 15.
13. A secured creditor of an insolvent national bank may prove and receive dividends upon the face of his claim as it stood at the time of the declaration of insolvency, without crediting either his collaterals or collections made therefrom after such declaration, subject always to the proviso that dividends must cease when, from them and from collaterals realized, the claim has been paid in full. *Merrill v. National Bank*, 173 U. S., 131.
14. The receiver of an insolvent national bank may recover from a stockholder dividends declared and paid after the bank became insolvent where necessary to meet the demands of creditors. *Hayden v. Williams*, 96 Fed. Rep., 279.
15. The receiver of a national bank can not recover a dividend paid to a stockholder not at all out of profits, but entirely out of capital, when the stockholder receiving such dividend acted in good faith, believing the same to be paid out of profits, and when the bank, at the time such dividend was declared and paid, was not insolvent. *McDonald, Receiver, v. Williams*, 174 U. S., 397.
16. The receiver of a national bank can not recover from a stockholder in an action at law the sum received by him on a partial distribution of the capital of the bank, made and received in good faith during voluntary liquidation, when the bank was at the time solvent, and retained sufficient assets to pay all its liabilities, although it subsequently became insolvent. *Lawrence v. Greenup (C. C. A.)*, 97 Fed. Rep., 906.

ESTOPPEL:

1. 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.
2. 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. Slemmons*, 34 Ohio St., 142.
3. Where a national-banking association has entered into a contract which it is not authorized to make, a party who has enjoyed the benefit of such contract can not question its validity. *Casey v. La Société de Crédit Mobilier*, 2 Woods, 77; *German National Bank v. Meadowcroft*, 95 Ill., 124.
4. Where officer of a bank guaranteed payment in name of bank and sold the note, the bank by retention and enjoyment of the proceeds is estopped to deny officer's act. *People's Bank v. National Bank*, 101 U. S., 181.
5. The organization of a national bank under the national-banking act may be put in issue by a party who has not estopped himself. But a party who has accepted as payee a promissory note payable at a banking institution which the parties to the note style a national bank, and has sold and transferred the note to such banking institution, can not be allowed to raise that issue by merely averring want of knowledge or information sufficient to form a belief as to whether the institution is a body corporate, etc. *Huffaker v. National Bank of Monticello*, 12 Bush, 287; 1 N. B. C., 504.
6. If upon inquiry by the surety, the cashier, knowing that he is a surety, inform him that the note is paid, intending that he should rely upon his statement,

ESTOPPEL—Continued.

- and the surety does so, and in consequence changes his position by giving up securities, or indorsing other notes for the principal, or the like, the bank will be estopped to deny that such note is paid. *Cochecho National Bank v. Haskell et al.*, 51 N. H., 116.
7. A stockholder of a private corporation, when sued by its creditors, is estopped from denying the legal existence of the corporation, or insisting that its charter has been forfeited by noncompliance with statutory provisions for which a forfeiture might be judicially declared. *National Commercial Bank v. McDonnell*, 92 Ala., 387.
 8. When an officer of a bank loaned money for his individual benefit upon pretended collateral security of the bank. Held, that his bank was estopped to deny the loan and is liable therefor, as the lender dealt with him solely in his official capacity. *Stewart v. Armstrong*, 56 Fed. Rep., 167.
 9. Vice-president of bank, also manager of a commercial house, substituted as collateral notes to order of his house, and indorsed by them without consideration. Held, that, as against holders of collateral, the house was estopped to deny that these notes were properly pledged as security for a loan to his bank. *Ib.*
 10. The estoppel upon his bank exists only in favor of lender. Hence, his house has no remedy against it for any liability enforced by the lender on account of its indorsed notes so pledged. *Ib.*
 11. 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.
 12. A person who received dividends on shares of stock standing in his name on the books of a national bank is estopped from denying his liability on the ground that he returned the same by check to an officer of the bank. He is presumed to be the owner of the stock when his name appears upon the books of the bank, and the burden of proof is upon him to show that he is not in fact the owner. *Finn v. Brown*, 142 U. S., 56.
 13. 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.
 14. In such suit stockholder is estopped to deny existence or validity of corporation. *Ib.*
 15. 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; *Platt v. Beebe*, 57 N. Y., 339.
 16. A corporation which received and used the proceeds of a discount of notes by its president is estopped to deny his authority to discount the paper. *German National Bank v. Louisville Butchers' Hide and Tallow Co. (Ky.)*, 29 S. W., 882.
 17. Where the cashier, intrusted by its directors with its entire management, has been accustomed in having paper rediscounted to guarantee its payment, the bank will be estopped from denying his authority to so guarantee it. *First National Bank v. Stone (Mich.)*, 64 N. W., 487.
 18. Where the president of a bank procures advancements to be made to a relative by the bank, promising to become liable therefor, and not to receive payment of any part of the amount which such relative owes him individually until the bank was paid, he is estopped to claim the benefit of a priority given his debt in a mortgage executed by such relative over that due the bank, and whatever benefit accrues to him under such mortgage is subordinate to the claim of the bank. *Brown v. Farmers and Merchants' National Bank (Tex. Civ. App.)*, 31 S. W., 216.
 19. A bank which causes property owned by it to be conveyed by a deed regular in form to a worthless corporation, organized by its own directors, and then loans such corporation money, takes its notes and discounts them with strangers, by representing them as prime paper and on the strength of such corporation's apparent ownership of such property, is thereafter estopped, as against the holders of the notes, to assert that the conveyance was ultra vires. *Butler et al. v. Cockrill*, 73 Fed. Rep., 945.
 20. The holder of part of the bonds of an insolvent corporation is not estopped to set up the invalidity or want of consideration of other of the bonds not in the hands of innocent holders. *Farmers & Merchants' National Bank v. Waco Electric Railway & Light Co. (Tex. Civ. App.)*, 36 S. W., 131; *Metropolitan Trust Co. v. Farmers & Merchants' National Bank*, *ib.*

ESTOPPEL—Continued.

21. In order to constitute a ratification of an unauthorized act, the act relied on as such ratification must be performed with knowledge of the material facts in the absence of circumstances creating an equitable estoppel. *Columbia National Bank v. Rice (Neb.)*, 67 N. W., 165.
22. The fact that the bank stamped the original note "Paid," instead of "Renewed," in the belief that the forged signature of the surety on the renewal note was genuine, does not estop it from enforcing its claim against the surety on the original note, though the surety, seeing the latter in the hands of the principal, believed it had been paid, and signed other notes of the principal as surety to his damage. *Lyndonville National Bank v. Fletcher (Vt.)*, 34 A., 38.
23. After a party has recovered judgment against a corporation, as such, and obtained the appointment of a receiver therefor, he can not in the same suit deny its corporate entity and seek to hold the stockholders thereof liable as partners. *First National Bank v. Dovetail Body & Gear Co. (Ind. Sup.)*, 42 N. E., 924.
24. A bank which received a letter from another bank, asking in regard to the character and financial standing of a certain person, without any intimation as to the making of a loan, is not estopped, as against a loan subsequently made by the inquiring bank, to claim a chattel mortgage lien on the man's property, because, in its answer it merely stated the man's character and assets above his indebtedness, without stating that he was indebted to it. *First National Bank v. Marshal & Isley Bank (Mich.)*, 65 N. W., 604.
25. Statements of a mortgagor, made for the purpose of obtaining credit for a corporation of which he was a member, that he had sold to it the mortgaged property, would not conclude the mortgagee, unless it had knowledge thereof at the time, and kept silent. *Id.*
26. One who has demanded a certain amount as a balance due on a trade is not estopped from suing for a greater amount, and may explain the demand. *First National Bank v. Lynch (Tex. Civ. App.)*, 25 S. W., 1042.
27. A partner who is made known by his fellow-partner to a third person, in order to obtain credit, can not afterwards claim to be a dormant partner as to such person, so as to relieve him from the necessity of giving notice upon retiring from the partnership. *Milmo National Bank v. Carter (Tex. Civ. App.)*, 20 S. W., 836.
28. The fact that a party to a contract which is void as against public policy has received the benefits therefrom does not estop him when sued thereon from setting up such defense. *Brown v. First National Bank (Ind. Sup.)*, 37 N. E., 158.
29. The maker of a note payable at Tuscaloosa Fence Factory is estopped in a suit thereon by an innocent purchaser for value to deny the existence of such a place. *Brown v. First National Bank (Ala.)*, 15 So., 435.
30. A wife, jointly with another person, signed a note to her husband's order, and delivered it to him to have discounted, and with the proceeds pay a debt of his. The husband applied to a bank official, who had notice that the note was made without consideration, but did not have notice that the proceeds were to be applied for the husband's benefit, and the official offered to discount it by a check to the wife's order, which the husband accepted, and afterwards procured his wife to indorse and deliver to him, she knowing that it was the proceeds of her note. *Held*, that the wife was estopped from setting up against the bank that she was a mere surety on the note. *Hackettstown National Bank v. Ming. (N. J. Ch.)*, 27 A., 920.
31. H., being indebted to a national bank for a considerable sum, for which the bank held certain corporate stock as collateral security, in writing authorized the president and directors of the bank to sell at their discretion all the stock and apply the proceeds of the sale upon his indebtedness. Thereafter, after giving H. ample notice of an intention to sell, the stock was sold and transferred to three of the directors of the bank, at a price above the market value, and the amount received from the sale applied upon the indebtedness of H. H. received an itemized statement of the proceeds of the sale and of its application upon his indebtedness, to all of which he made no objection. Five years thereafter H. commenced an action against the bank for the purpose of obtaining a decree redeeming the stock, and for an accounting. *Held*, that the action could not be maintained: First, because by his silence he was estopped; and second, because of delay in bringing suit. *Hayward v. Eliot National Bank*, 96 U. S., 611; 2 N. B. C., 1.

ESTOPPEL—Continued.

32. A national bank purchased the stock of a dealer in wall paper at a sale under an execution in its favor, and afterwards organized a corporation to take and dispose of this stock, such corporation being managed by the officers of the bank and controlled by it. In order to dispose of the stock with advantage, new stock was purchased on credit, the bank, through its cashier, informing the seller, upon inquiry, of the relation between the bank and the corporation, and that the bank would see that the bills were paid if the goods were sold. *Held*, that whether or not it was within the powers of the bank to purchase new stock to help the sale of that bought on execution sale, the bank, having received and appropriated the proceeds of the goods purchased, was estopped to set up in a suit for the price a want of power to make the purchase. *American National Bank v. National Wall Paper Co.*, 77 Fed. Rep., 85.
33. A national bank which returns its capital for taxation is not thereby estopped from setting up that the same was not subject to taxation, and refusing to pay the tax. *Brown v. French*, 80 Fed. Rep., 166.
34. The judgment in an action is conclusive in a subsequent action between the same parties upon the same cause as to all questions which might have been presented and determined in the first suit; but in a subsequent action between the same parties upon a different cause it is conclusive only upon such questions as were actually litigated and determined in the first suit. *Lawrence v. Stearns*, 79 Fed. Rep., 878.
35. One who has been prosecuted to judgment upon a cause of action based on the negligent act of another, who has been called in to defend and has defended the suit, may sue such other party for indemnity, and rest his case upon the former adjudication, it being shown that it was in consequence of such negligence that the former judgment passed. *Ib.*
36. The cashier of a bank does not act as its agent or representative in answering an inquiry addressed to him by another bank as to the business standing of a third person; and the bank is not bound or estopped by statements so made by him, his act being one not relating to the business of his bank, but simply one of customary courtesy rendered without consideration. *First National Bank of Manistee, Mich., et al., v. Marshall and Isley Bank of Milwaukee, Wis.*, 83 Fed. Rep., 725.
37. The failure of the officers of a bank, in answering a general inquiry from another bank as to the character and standing of a customer, to disclose the fact that the customer was indebted to their bank, and that it held liens on certain of his property, will not estop it to assert such liens as against a mortgage subsequently taken by the inquiring bank, in the absence of any fraudulent intent. *Ib.*
38. Subscribers to the capital stock of a national bank previously organized and carrying on business, who accepted certificates of stock representing a portion of the original capital stock, obtained by the bank in some manner from the former holders, are estopped, after the lapse of five years, during which they retained the stock, received two dividends, and paid one assessment thereon, to deny that they are stockholders, in a suit by the receiver, on the bank's insolvency, to collect a further assessment, on the ground that they supposed they were purchasing a part of an issue of increased stock which the bank had voted to issue, but the issuance of which had not then been authorized by the Comptroller. *Rand v. Columbia National Bank*, 94 Fed. Rep., 349; *Same v. Tillinghast*, *Ib.*
39. Less than two years having elapsed from the payment of the first dividend to the filing of this bill, and the other creditors of the bank not having been harmed by the delay, no presumption of laches is raised, nor can an estoppel properly be held to have arisen. *Merrill v. National Bank*, 173 U. S., 131.
40. The investment by the First National Bank of Concord, New Hampshire, of a part of its surplus funds in the stock of the Indianapolis National Bank, of Indianapolis, Ind., was an act which it had no power or authority in law to do, and which is plainly against the meaning and policy of the statutes of the United States and can not be countenanced; and the Concord corporation is not liable to the receiver of the Indianapolis corporation for an assessment upon the stock so purchased, made under an order of the Comptroller of the Currency to enforce the individual liability of all stockholders to the extent of the assessment. The doctrine of estoppel does not apply to this case. *First National Bank of Concord v. Hawkins*, 174 U. S., 364.
41. Plaintiff sued the receiver of a national bank for money loaned the bank for which bank stock had been given as collateral security. The receiver

ESTOPPEL—Continued.

defended on the theory that the transaction was a purchase of the stock. At the trial, plaintiff and another testified positively that plaintiff contracted for the loan with the bank cashier on the terms claimed by plaintiff. The receiver's evidence showed that after his appointment he furnished plaintiff, at her request, with a list of stockholders, in which her own name appeared, and that she did not disclaim being a stockholder, and did not begin suit for two years thereafter. Certain entries on the bank's books showed plaintiff to be a stockholder, but she had not received for the certificates she held on the bank's books, and it did not appear that she knew of the entries. In the letters to the Comptroller and to defendant, written after the bank's insolvency, plaintiff, who was unexperienced in business matters, referred to herself as a stockholder. *Held*, that the evidence did not estop plaintiff from showing that she was not a stockholder, and that that issue was properly submitted to the jury. *American Nat. Bank v. Williams*, 101 Fed. Rep., 943.

42. In an action by the receiver of a national bank to recover an assessment on stock alleged to be held by the defendant as executrix, a copy of entries in the stock book of the bank showing the issuance of a certificate of stock to the estate of the defendant's testator, identified as a true copy by the deposition of the former cashier, who testified with the book before him, is admissible against the defendant to prove such entries. *Brown v. Ellis*, 103 Fed. Rep., 834.
43. As between the shareholders of a national banking association, the books of the bank are public records, and the entries therein are admissible against them as evidence of the facts they show. *Ib.*
44. The certificate of the Comptroller of the Currency, issued to a national bank, approving a reduction of its capital stock, is in itself proof of such reduction. *Ib.*
45. The original order of the Comptroller of the Currency levying an assessment on the shares of a national bank, over his official signature and seal, proves itself, and fixes the liability of the shareholders from its date, no demand being necessary. *Ib.*
46. Depositions taken under a commission issued to "A. C. Strong," a notary public of a certain county, are not inadmissible because they were taken and certified by "Alfred C. Strong," as a notary public of such county, who is shown to be the same person. *Ib.*
47. Where depositions are taken for use in a Federal court under the provisions of Rev. St., 863-865, upon a commission issued to a notary public, it is not essential that he should attach his official seal to his certificate. *Ib.*
48. Where, in the taking of depositions for use in a Federal court under the provisions of Rev. St., 863-865, both parties were present by counsel, and the testimony on both direct and cross examination was taken in shorthand and reduced to writing by the stenographer in the presence of the magistrate, witnesses, and counsel, a failure to object to such proceedings, either at the time of taking or when the depositions were offered in evidence, was a waiver of the right to have them excluded because the testimony was not reduced to writing by either the magistrate or the witnesses, as required by section 864. *Ib.*

EVIDENCE:

1. 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 *multiel 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; *Merchants' National Bank of Bangor v. Glendon*, 120 Mass., 97.
2. The certificate of the Comptroller of the Currency duly made is sufficient evidence of the appointment of the receiver in an action brought by him. *Platt v. Beebe*, 57 N. Y., 339; 1 N. B. C., 725.
3. 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*, 94 U. S., 673.
4. Under the national banking act a copy of the certificate of organization of a United States national bank, which is certified by the Comptroller of the Currency and authenticated by his seal of office, is competent evidence in a State court. *Tapley v. Martin*, 116 Mass., 275; 1 N. B. C., 611.
5. In an action by "The West River National Bank of Jamaica, Vermont," *held*, that the certificate of the Comptroller of the Currency of the existence of a

EVIDENCE—Continued.

- corporation under the name of "The West River National Bank of Jamaica," described as located in the town of Jamaica, Vermont, was admissible under the general issue for the purpose of proving the plaintiff's corporate existence. *Thatcher v. West River National Bank*, 19 Mich., 196; 1 N. B. C., 622.
6. It is no objection to the admission in evidence of the certificate of the organization of a national bank that the notary before whom it was acknowledged was one of the shareholders of the bank. The Comptroller's certificate of compliance with the act of Congress removes any objection which might otherwise have been made to the evidence on which he acted. *Ib.*
 7. A certificate signed by the Deputy Comptroller of the Currency as "Acting Comptroller of the Currency" is a sufficient certificate by the Comptroller of the Currency within the requirements of Rev. St., sec. 5154. *Aspinwall v. Butler*, 133 U. S., 595.
 8. 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.
 9. In an action by a national bank plaintiff may prove that it is a corporation de facto by parol evidence; that it is carrying on a general banking business as a national bank, authorized by the general laws of the United States, under the name by which it has sued, the court taking judicial notice of such laws. *Yakima National Bank v. Knipe*, 33 P., 834; 6 Wash., 348.
 10. In accordance with the provisions of the Minnesota statute (Gen. St., 1878, c. 26, § 8; Gen. St., 1894, § 2275) making the certificate of protest of a bill or note of any notary public of that or another State evidence of the fact therein certified, such a certificate is competent evidence in a Federal court sitting in Minnesota of the presentment, demand, dishonor, or notice of dishonor of a note drawn in Minnesota and payable and protested in Connecticut. *Nelson v. First National Bank of Killingley*, 69 Fed. Rep., 798.
 11. A letter written in the ordinary course of business by a clerk in the office of one sought to be charged as indorser of a note, acknowledging the receipt of notice of the protest thereof, is competent evidence of the sending of the notice. *Ib.*
 12. Upon the question of the value of stock in a corporation which has been placed in the hands of a receiver, under a statute of the State creating it, in proceedings for its dissolution as insolvent, the opinions of competent witnesses as to the value of the stock are admissible, as is also evidence of the amount and value of the assets and liabilities of the corporation at different times between the appointment of a receiver and the sale of the assets in accordance with the statutory requirements. *Ib.*
 13. Upon the same question it is also admissible to prove the amounts realized at the sales made of the property of the corporation by the receiver, under the order of the court, in the regular course of the insolvency proceedings, though taking place at a time remote from that to which the inquiry as to the value of the stock relates. *Ib.*
 14. A witness ought not to be permitted to give an opinion as to the value of an article when it does not appear that he has acquired any correct information from which to form an opinion, or that he has formed any opinion whatever. *Ib.*
 15. When evidence which may have been irrelevant or otherwise open to an objection seasonably taken has been admitted without objection, the witness being examined and cross-examined by the respective parties, it is not error to deny a motion to strike out such evidence, made after its tendency and effect have been disclosed. *Farmers and Traders' National Bank of Covington, Ky., v. Greene et al.*, 74 Fed. Rep., 439.
 16. When the books of a bank are offered in evidence by one party to a suit, the other party is entitled to avail himself of any part of the evidence contained therein, such as the state of a particular account. *Blanchard v. Commercial Bank of Tacoma*, 75 Fed. Rep., 249.
 17. In an action to recover a sum alleged to have been loaned to a bank, the receiver thereof claimed that the loan was to the president of the bank personally. He also contended that the bank's books should not be considered as evidence that the loan was to the bank, because they were not properly kept, and he offered to show by expert testimony what would have been the proper method of entering the transaction if the loan had been made to the bank. *Held*, that this evidence was properly excluded, as it did not appear that there was any such ambiguity in the account as to require expert evidence in relation thereto. *Ib.*

EVIDENCE—Continued.

18. Where a jury is waived and the court makes special and general findings, an appellate court is not required to weigh the evidence and determine the preponderance thereof, but will only consider whether the pleadings and special findings are adequate to support the judgment. *Walker v. Miller*, 8 C. C. A., 331; 59 Fed. Rep., 370, followed.
19. On an issue as to whether the deposits of plaintiff's testator in defendant bank were interest bearing, evidence of the value of the use of money in vicinity of the bank, and that testator received interest on similar deposits in other banks, and that one bank offered him 5 per cent on any money that he might deposit, is admissible in rebuttal of defendant's evidence that the agreement between the parties, by which testator's account should be interest bearing, was abrogated by a subsequent agreement that it should not bear interest. *Merwin, J., dissenting. McLoghlin v. National Mohawk Valley Bank (Sup.)*, 20 N. Y. S., 171.
20. An instruction that a party alleging fraud must prove it by a preponderance of the evidence, so clear that it leaves the mind well satisfied that the charge is true, requires too high a degree of proof, since it is sufficient if the jury believe a material fact in issue, from the evidence, even if the proofs do not generate a belief which entirely satisfied the mind. *Hutehinson National Bank v. Crow*, 56 Ill. App., 558.
21. The certificate of organization of a national bank, issued by the Comptroller of the Currency, is competent evidence of the incorporation of the bank. *National Bank of Commerce v. Galland (Wash.)*, 45 P., 35.
22. Where the cashier of a bank, who assumed to be acting as such, applied to another bank in the usual course of business to discount a note produced by him, payable to himself, and regularly indorsed by him in both his individual and official capacity, neither the fact that he appeared to be the payee and first indorser and his bank the second indorser, nor that the avails of the note were received by him personally, was conclusive evidence that the indorsement of his bank was unauthorized or for his own accommodation. *Merchants' National Bank v. McNeir (Minn.)*, 53 N. W., 178.
23. In an action by a bona fide holder on bonds of a school district, purporting to have been issued in satisfaction of a judgment against the district, as authorized by acts 17th Gen. Assem., c. 132, the defense was that such bonds had been fraudulently issued after the judgment had been already satisfied by a prior issue of bonds. Held, that, after a showing that a diligent search had been ineffectually made for the records of the district authorizing the first issue of bonds, and after the then secretary of the district identified one of such bonds as having been issued in payment of the judgment in question, and had partly described the others, such bonds purporting on their face to have been issued by the officers of the district, and having been afterwards found to be valid obligations of the district by a court of competent jurisdiction, were themselves properly admitted in evidence. *First National Bank v. District Tp. of Doon (Iowa)*, 53 N. W., 301.
24. Depositing in the post-office a letter properly addressed, with postage prepaid, is prima facie evidence that the sendee received it. *Ripley National Bank v. Latimer*, 2 Mo. App. Rep'r, 967.
25. In an action to recover the amount paid to the payee and indorser of a check, on the ground that the amount of the check had been raised, where experts had testified that writing could be removed by acids without leaving any trace, and there was evidence that the name of the payee and amount in the check in question had been altered, but none that the check had been subjected to acids, experienced cashiers were properly allowed to testify as to the genuineness of the check, though not shown to be experts as to the effect of acids on writing. *Birmingham National Bank v. Bradley (Ala.)*, 19 So., 791.
26. On an issue whether a check had been raised in amount, it was error to admit in evidence a check which bore evident signs of having been altered, as a result of experiments with acids which had been made thereon, for the purpose of showing that an alteration could not be made without detection. *Ib.*
27. The testimony on another trial of an officer of a corporation with relation to previous corporate acts can not be proved as an admission binding upon the corporation. *Columbia National Bank v. Rice (Neb.)*, 67 N. W., 165.
28. Proof of false statements knowingly made by the purchaser of goods, whereby he is shown to be possessed of a large amount of property over and above his liabilities, is admissible under an allegation that, being insolvent, he knowingly concealed his insolvency from the vendor. *First National Bank v. McKinney (Neb.)*, 66 N. W., 280.

EVIDENCE—Continued.

29. In an action on a note dated on Sunday the burden is on plaintiff to show that it was in fact executed on a day which was not Sunday. *Hauerwas v. Goodloe (Ala.)*, 13 So., 567.
30. In an action by a bank on a note dated on Sunday its "discount register" is not admissible in evidence to show that the note in suit was a renewal of a note which matured on Sunday, and that the renewal note was made on a certain week day after its date and dated back to the date of the maturity of the first note, according to the custom of the bank. *Ib.*
31. In an action by a bank on a note dated on Sunday it is not error to admit evidence that the note is in the handwriting of the bank's cashier, and that he was not in the employ of the bank until after the date of the note, and that the note is a renewal note, and dates back. *Ib.*
32. Where defendant, in a suit by a mortgagee against the mortgagor for the mortgaged property, claims payment of the debt the burden is on him of proving such payment. *First National Bank v. Hellyer (Kan.)*, 37 P., 130.
33. The testimony of a witness in another case may be proven by anyone who heard it, and the reporter's notes are not the only or best evidence. *German National Bank v. Leonard (Neb.)*, 59 N. W., 107.
34. The testimony of a witness in an action to which he was not a party may be proved in a subsequent action to which he is a party as an admission. *Ib.*
35. Parol evidence is admissible to show that the word "accounts," as used in an assignment, for the purpose of security, of the "good and collectible accounts" of the assignor, covered not only such accounts as showed an unconditional liability on the part of the debtor at the date of the assignment, but also partially executed contracts and consignment contracts which called for payment in the future and on conditions to be performed. *Preston National Bank v. Emerson (Mich.)*, 60 N. W., 981.
36. As against bona fide purchasers of a note signed in blank on the back thereof by a third person before delivery to the payee, parol evidence is not admissible to show that such person signed as accommodation indorser, and not as joint maker, as presumed by law. *Salisbury v. First National Bank (Neb.)*, 56 N. W., 727.
37. In an action by one bank against another on a note, and for money loaned, where defendant asserts that plaintiff bought the note, proof of the negotiations for the loan, and that defendant received its proceeds, is not incompetent as varying the written instrument. *First National Bank v. California National Bank (Cal.)*, 35 P., 639.
38. Where the genuineness of the signatures of certain letters alleged to have been written by plaintiff were in question, and she admitted her signature to a certificate of stock, it was not error to send the stock book to the jury for a comparison of signatures. *Rose v. Winnsboro National Bank (S. C.)*, 19 S. E., 487.
39. An unsigned entry on a deed is inadmissible to show the time it was filed for record. *First National Bank v. Cody (Ga.)*, 19 S. E., 831.
40. Parol evidence is admissible to show that a note, though in the possession of the payee, was delivered with the understanding that it would not be binding upon the makers unless signed by other persons. *Merchants' National Bank v. McNulty (Tex. Civ. App.)*, 31 S. W., 1091.
41. In an action for malicious prosecution of an attachment it is not error to refuse to permit plaintiff to testify whether defendant had any motive in procuring the issuance of the attachment other than an honest desire to collect a debt, and to limit him to a statement of the facts. *Hamer v. First National Bank (Utah)*, 33 P., 941.
42. In an action by a national bank against a maker of a promissory note the fact that the note is made payable at the plaintiff bank is not conclusive evidence that such bank is a corporation. *Hungerford National Bank v. Van Nostrand*, 106 Mass., 559; 1 N. B. C., 589.
43. Under the acts of Congress authorizing questions arising on a trial or hearing before two judges in the circuit court, and upon which they are divided in opinion, to be certified to the Supreme Court of the United States for decision, each question certified must be one of law and not of fact, nor of mixed law and fact, and it must be a distinct point or proposition clearly stated, and not the whole case nor the question whether upon the evidence the judgment should be for one party or for the other. *Williamsport National Bank v. Knapp*, 119 U. S., 357; 3 N. B. C., 184.
44. An indorser on certain notes made a compromise with the indorsee by which he gave his notes for a part of the amount due, he to be released from liability on the original notes upon payment of the compromise notes at maturity. *Held*, that evidence that money with which he made part pay-

EVIDENCE—Continued.

- ment on the compromise notes was borrowed by him was not admissible on an issue as to whether the indorsee, after accepting such payments, was estopped to hold him liable on the original notes. *Humphreys v. Third National Bank of Cincinnati*, 75 Fed. Rep., 852.
45. An indorsee of a note agreed to receive, in compromise of an indorser's liability thereon, secured notes for a less amount, the indorsee to have the right, if the compromise notes were not paid when due, to sue the indorser for the balance remaining due on the original notes, after applying thereon the partial payments made on the compromise notes, and the proceeds of the security given therefor. Held, that the indorsee did not, by receiving part payments on the compromise notes after their maturity, waive the right to sue the indorser on the original notes. 66 Fed. Rep., 872, affirmed. *Ib.*
 46. Nor did he waive his right to proceed on the original note by failing to tender back the compromise notes or the security given therefor. *Ib.*
 47. Where the facts do not appear on the face of the judgment, oral evidence is admissible to show how credits thereon came to be allowed and what they were allowed for. *Ib.*
 48. Where it is not shown that a certain collection made by a receiver of an insolvent national bank was forwarded by a correspondent of the bank, nor included in the list of items sent, it is not sufficiently traced; and this though the receiver testifies that the item was collected for the forwarding bank. *Richardson v. Louisville Banking Co.*, 94 Fed. Rep., 442.
 49. A bill by the receiver of the bank to set aside a preferential transfer of notes, in violation of Rev. St. § 5242, is not sustained by proof that the notes were put into the transferee's hands for payment by him, and that, instead of paying them, he wrongfully kept them. *Alabama Iron and Railway Co. v. Austin*, 94 Fed. Rep., 897.
 50. Where an order dismissing a law case is pleaded in bar in an equity suit, and no proof is offered except the order itself, defendant can not show the nature of the law case by affidavit after trial. *Ib.*
 51. In a suit between the receiver of a national bank and a stockholder, the books of the bank are evidence to establish acts of the corporation and its financial condition at a particular time, though not as to dealings between the corporation and the defendant. *Hayden v. Williams*, 96 Fed. Rep., 279.
 52. In an action by the receiver of an insolvent national bank to recover an assessment from defendant as a stockholder, where defendant held stock in another bank as collateral, in lieu of which, on the consolidation of the two banks, it had caused stock in the consolidated bank to be issued to a third person, plaintiff was held to have the burden of proving that such exchange was without the authority of the pledgor, so as to amount to a conversion of the original collateral. *Wilson v. Merchants' Loan & Trust Co. of Chicago, Ill. (C. C. A.)*, 98 Fed. Rep., 638.
 53. In a suit by a park board to recover funds alleged to have been misappropriated by its treasurer, from a bank to which funds were paid, evidence of the insolvency of the treasurer, and that such fact was known to the bank, may be shown in support of the charge of misappropriation, although not directly alleged. *McNulta v. West Chicago Park Com'rs (C. C. A.)*, 99 Fed. Rep., 900; *West Chicago Park Com'rs v. McNulta*, *Ib.*
 54. Allegations in a pleading by the receiver of a national bank against the directors, charging them with negligence in permitting the cashier to manage the affairs of the bank without supervision, are not admissible against the successor of such receiver in an action against him by a third party to establish a liability of the bank. *School Dist. of City of Sedalia, Mo., v. De Weese (C. C.)*, 100 Fed. Rep., 705.
 55. Evidence held insufficient to create an estoppel which would prevent a defendant, sued for an assessment as a stockholder of a national bank, from showing that he was not in fact the owner of the stock. *Tourtlot v. Stolteben (C. C.)*, 101 Fed. Rep., 362.

EXECUTION:

1. 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. Pahquoque Bank*, 14 Wall., 333.
2. A sheriff in Texas has no power to levy upon or sell land lying outside his county, and his deed, describing by metes and bounds land purporting to have been levied on and sold, part of which lies outside his county, is void as to such part. *Short v. Hepburn*, 75 Fed. Rep., 113.

EXECUTION—Continued.

3. The imperfect description of property in a notice of sheriff's sale under execution will not necessarily vitiate the sale where the description is sufficiently certain so that no one is deceived as to the identity of the property sold. *Grundy County National Bank v. Rulison*, 61 Ill. App., 388.
4. Where judgment has been rendered in a State court against a national bank, and upon the execution issuing thereon a return of nulla bona has been made by the sheriff of the county where the bank is located, and the bank has ceased to discharge its functions as a fiscal agent of the United States, and is disposing of its assets which can not be reached by levy and sale under the common-law execution among its stockholders, thereby endangering the safety of those assets and the judgment debt of the creditor, equity will relieve by the grant of injunction and the appointment of a receiver. *Merchants and Planters' National Bank v. Trustees of Masonic Hall*, 2 N. B. C., 220.
5. A bill by a judgment creditor for discovery, showing that when the execution was returned unsatisfied, and when the bill was filed, there was property, within the knowledge of the creditor, subject to levy on execution, fails to show that the legal remedy has been exhausted, and is demurrable. *Merchants' National Bank of Chicago et al. v. Sabin et al.*, 34 Fed. Rep., 492.
6. That a national bank for which no receiver has yet been appointed is in charge of an examiner appointed by the Comptroller to investigate its affairs does not exempt its tangible assets from execution upon final judgment. *Kimball v. Dunn*, 89 Fed. Rep., 782.

EXPIRATION OF CORPORATE EXISTENCE:

Under the act of Congress, July 12, 1882, extending for the purpose of liquidation the franchises of such national banking associations as do not extend the periods of their charters, and making applicable to them the statute relating to liquidation of banking associations, such an association may continue to elect officers and directors for the purpose of effecting liquidation. But after the expiration of the term of its charter the stock of such an association is not transferable so as to give the transferee the right to share in the election of directors, and such transferee, not being a stockholder, is ineligible as a director under Rev. Stat., sec. 5145. *Richards v. Attleboro National Bank*, 148 Mass., 187; 3 N. B. C., 495.

EXTENSION OF CORPORATE EXISTENCE:

1. The identity of a national bank is not affected by the extension of its term of existence. *Trustees of First Presbyterian Church v. National State Bank*, 29 A., 320.
2. The committee provided for by the fifth section of act of Congress of July 12, 1882, to appraise the national-bank shares of shareholders who do not assent to amendments to the articles of association may correct a mistake made by them in their approval within thirty days therefrom. *First National Bank of Clarion v. Brenneman's Executors*, 114 Penn. St., 315; 3 N. B. C., 755.

FALSE ENTRIES:

1. 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., 860.
2. 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*, 33 Fed. Rep., 471.
3. It may be made personally or by direction. *Ib.*
4. 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 sec. 5209, Rev. St., 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.
5. 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*, 2 Ben., 419; *United States v. Fish*, 24 Fed. Rep., 535.

FALSE ENTRIES—Continued.

6. 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 Rev. St., sec. 5209, which declares such false entries to be a misdemeanor. *United States v. Hughitt, 45 Fed. Rep., 47.*
7. Where false entries were made by a bookkeeper in a statement requested by a national-bank examiner, purporting to give the balance due to depositors, which statement it was the duty of the examiner to make and not the bookkeeper, an indictment for making "false entries in a statement of the association" will not be sustained. *United States v. Ege, 49 Fed. Rep., 852.*
8. In an indictment of an officer of a national bank under sec. 5209, Rev. St., for making false entries in a report to the Comptroller of the Currency, it is no defense that such entries were made by a clerk and verified by the officer without actual knowledge of their truth, since it was his duty to inform himself. *United States v. Allen, 47 Fed. Rep., 696.*
9. A "false entry" in a report by a national-bank officer or a director to Comptroller of the Currency within the meaning of sec. 5209 is not merely an incorrect entry made through inadvertent negligence or mistake, but is an entry known to the maker to be untrue and incorrect and by him intentionally entered while so knowing its false and untrue character. *United States v. Graves, 53 Fed. Rep., 634.*
10. In determining whether a certain false entry, made by a national-bank officer in a report to the Comptroller, was made with intent to deceive or defraud, etc., within the meaning of the statute, the jury are authorized to infer the intent if the natural and legitimate result of such false entry would be to deceive any other officer or officers of the bank or any agent appointed to examine into its affairs. *Ib.*
11. In determining whether defendant made a "false entry" within the meaning of the statute when he included in such reports as "Loans and discounts" of the bank amounts which were being carried on the books of the bank as "overdrafts," the jury will not consider whether other national banks followed the same practice; but the jury, in determining whether such entry, if a "false entry," was made with intent to deceive and defraud, may consider whatever knowledge defendant is shown to have had as to practice of any other national bank in this respect. *Ib.*
12. It is not necessary to complete the offense of making a "false entry" in a report to the Comptroller of the Currency of the condition of a national bank, with intent to deceive or defraud, that any person shall have been in fact actually deceived or defrauded, for the making of such a "false entry" with the intent to deceive or defraud is sufficient. *Ib.*
13. Under sec. 5209 of the national-bank act it is an indictable offense to make a false entry in a report to the Comptroller of the Currency, or to aid and abet the making of such an entry. *United States v. French et al., 57 Fed. Rep., 382.*
14. It is not a "false entry" to enter under heading of "Loans and discounts" items which, on books of the bank and for convenience of its officers, have been temporarily withdrawn from that heading, and which are, from day to day, carried on the books of the bank under heading of "Suspended loans" while awaiting action of directors as to same being withdrawn from character of loans and entered up as a loss on profit and loss account. *United States v. Graves, 53 Fed. Rep., 634.*
15. The president and assistant cashier of a national bank are indictable as principals, under Rev. St., sec. 5209, for making a false entry in a report, although neither of them actually signed or attested the report. *Cochran v. United States, 15 S. Ct., 628.*
16. The assistant cashier of a bank is indictable under Rev. St., sec. 5209, for making a false entry in a report to the Comptroller, although he is not one of the officers authorized by section 5211 to make such a report; for he may be regarded as within the category of "clerk or agent," within the terms of section 5209. *Ib.*
17. An indictment under Rev. St., sec. 5209, for making a false entry in a report to the Comptroller need not allege that such report was made by the banking association, or that it was actually verified by the oath or affirmation of the president or cashier, or attested by the directors, as required by section 5211; but it is sufficient to aver that defendant made such false entry "in a certain report of the condition of the First National Bank, * * * made to the Comptroller of the Currency in accordance with the provisions" of Rev. St., sec. 5211. *Ib.*

FALSE ENTRIES—Continued.

18. The jury are warranted in finding that false entries were made with guilty intent from the testimony of defendant that the said entries were made under his direction, with the knowledge that they were not transactions of the day on which they were entered in the books of the bank. *United States v. Folsom, 38 P., 70.*
19. The "false entry" in the books or reports of a bank, which is punishable under Rev. St., sec. 5209, is an entry that is knowingly and intentionally false when made. It is not the purpose of the statute to punish an officer who, through honest mistake, makes an entry in the books or reports of the bank which he believes to be true, when it is in fact false. *United States v. Allis, 73 Fed. Rep., 165.*
20. If a president or cashier makes a false entry in a report of the condition of the bank to the Comptroller of the Currency, the jury are authorized to presume, from the false entry itself, in the absence of any explanation or of any other testimony, that he knew it to be false. This presumption results from the fact that it is the duty of the officer who verifies the report to know the condition of the bank, and if the report is false there is a prima facie presumption that he knew it. *Ib.*
21. A false entry, either in the books of the bank or in a report of its condition, is punishable only when the jury find that it was made by the defendant, or by his direction, with the intent either (1) to injure or defraud the bank, or some other corporation, or some firm or person; or (2) to deceive some officer of the bank; or (3) to deceive some agent appointed or thereafter to be appointed to examine the affairs of the bank. If any one of these intents is present the offense is complete. *Ib.*
22. Where an entry in the books or in a report of the bank's condition is in fact false, the jury are authorized to infer, from the false entry itself, an intent of the defendant to injure or defraud the bank, or some other corporation or individual, or to deceive some officer of the association, or an agent appointed to examine into the condition of the bank, if such would be the natural and probable consequence of the false entry. *Ib.*
23. A false entry made in the books or reports of a bank by a clerk, bookkeeper, or other subordinate employee, by the command or direction of the president of the bank, is a false entry made by the president, and he is liable to punishment for it if he gives the direction knowing the entry to be false, or with the intent to defraud, deceive, etc. *Ib.*
24. If a false entry in the books or reports is made with a criminal intent, it is no defense that another false entry is also made, which offsets the former entry with a like intent; but changes of this character are not as strong evidence of an intent to injure or defraud the bank, or to deceive its officers or examiners, as false entries which enable the officer making them to withdraw the funds of the bank without consideration. *Ib.*
25. Every overdraft, whether made by previous arrangement or not, whether secured or not, and whether drawing interest or not, is a loan, and is required by the law and the rules prescribed by the Comptroller to be listed and reported as an overdraft. It is, therefore, no defense to a charge of false entries in respect to overdrafts that they had been arranged for or secured, or that interest was to be paid upon them by agreement, if such false entries were made with a criminal intent; but in determining the intent the jury may consider the testimony of defendant that he considered the overdrafts as loans. *Ib.*
26. If the president of a bank makes or causes to be made false entries in its books, or in reports to the Comptroller, with the intent to deceive or defraud, etc., it is no defense that he struggled to save the bank from failure and to provide money to pay its depositors by sacrificing his own property and borrowing money from others. *Ib.*
27. Rev. St., § 5209, making embezzlement, abstraction, or willful misapplication of the property of a national banking association by an officer or agent a misdemeanor, applies to an agent in liquidation appointed by the stockholders. *United States v. Jewett, 84 Fed. Rep., 142.*
28. Averments in an indictment that the defendant was appointed agent in liquidation for a national banking association, and accepted that office, are not inconsistent with further averments that he afterwards acted as president, clerk, and director of the association. *Ib.*
29. An indictment against a defendant for the embezzlement and abstraction of the property of a national banking association is not demurrable because it charges the receipt of the property by him in different capacities, both as an officer and as an agent of the association. *Ib.*

FALSE ENTRIES—Continued.

30. An averment in an indictment against an officer and agent of a national banking association that the defendant "did steal, abstract, take, and carry away" property of the association does not charge two offenses. *Ib.*
31. An allegation that defendant, an officer and agent of a national banking association, did secretly, in a manner and by particulars to the jurors unknown, willfully, unlawfully, and fraudulently convert to his own use, and misapply, from said association to himself, certain funds, sufficiently charges the offense of "willful misapplication" of property, under Rev. St., § 5209. *Ib.*
32. Under Rev. St., § 5209, prohibiting "every * * * cashier * * * of any" national bank from making "any false entry in any * * * report * * * with intent to injure or defraud," etc., and prescribing a like penalty for "every person who, with like intent, aids or abets any officer," etc., the intent is a material ingredient under each clause; and therefore an indictment which, after duly charging the act and intent in respect to the cashier, merely charges another person with aiding and abetting him to make said false entries "in manner and form as aforesaid," is open to demurrer. *United States v. Berry et al., 85 Fed. Rep., 208.*

FORFEITURE OF CHARTER:

1. Forfeiture of the privileges and powers of a national bank must be determined by a suit brought by the Comptroller of the Currency and until determined it may do business, and no person, by a conspiracy to evade its regulations, may escape liability for borrowed money loaned by it upon personal security in the manner authorized. *Stephens v. Monongahela National Bank, 88 Penn. St., 157; 32 Am. Rep., 438; 2 N. B. C., 398.*
2. Under Rev. St., sec. 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 case 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 sec. 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. *Welles v. Graves, 41 Fed. Rep., 459.*
3. The forfeiture of the rights, privileges, and franchises of a bank authorized by Rev. St., sec. 5239, for violation by its directors of the provisions of the banking act, comes within sec. 1047, limiting suits for any penalty or forfeiture accruing under the laws of the United States to five years. *Ib.*
4. The right to maintain an action under Rev. St., sec. 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. In an information charging that "the banking association and the directors thereof did knowingly permit," etc., the allegation that the association, aside from the directors, permitted the doing of the alleged acts, tenders an immaterial issue, and should be stricken out on motion. *Trenholm, Comptroller, v. Commercial National Bank, 38 Fed. Rep., 323.*
6. As the section only refers to acts done by the directors, or by the executive officers with the knowledge of the directors, an information, seeking a forfeiture, which charges that the association did the act is insufficient. *Ib.*
7. It seems that to maintain a suit by the receiver of a national bank to enforce the liability of its directors, arising under the provisions of Rev. St., § 5239, it must appear that a forfeiture of the charter of the bank has been adjudged by a court of the United States, at the suit of the Comptroller of the Currency as provided in that section. *Welles v. Graves, 41 Fed. Rep., 459, reaffirmed. Hayden v. Thompson, 17 C. C. A., 592; 71 Fed. Rep., 60, distinguished. Stephens v. Overstolz, 43 Fed. Rep., 771, disapproved. Gerner v. Thomson et al., 74 Fed. Rep., 125.*

FORGERIES:

1. A depositor owes a duty to the bank to make an examination of his pass book and vouchers within a reasonable time; and if loss would result to the bank from his failure to do so he can not recover for forged checks paid

FORGERIES—Continued.

- by the bank and charged to his account. *First National Bank v. Allen, 14 So., 335.*
2. Where the examination is committed to a clerk or agent who has himself committed the forgeries, his concealment of such forgeries will not relieve the depositor from the consequences of the failure to discover the fraud and notify the bank. *Ib.*
 3. But if the omission of the depositor to discharge such duty has resulted in no injury to the bank, the depositor may recover. *Ib.*
 4. Where, however, forgeries by the same person are committed after the depositor is chargeable with knowledge of the fact, the failure of the depositor to give the bank notice may estop him to dispute the genuineness of such checks. *Ib.*
 5. Plaintiff bank paid defendant bank money on a forged order, made payable at plaintiff bank, bearing the general indorsement of the payee and of defendant, the latter being "For collection." The person by whom the order purported to be drawn was a customer of plaintiff, and had directed it to pay orders drawn by him. The forgery was not discovered for four weeks. *Held*, that an answer alleging that at the time of the payment the payee had property from which the order could have been collected, but that before the discovery of the forgery the payee had departed with his property, was not sufficient to prevent recovery of the money paid defendant, as it did not show how long the payee and the property remained within reach, and therefore failed to show loss to defendant by unreasonable delay of plaintiff in discovering the forgery and notifying defendant. *Indiana National Bank v. First National Bank, 36 N. E., 332.*
 6. In an action against a bank by a depositor to recover the amount of checks drawn by plaintiff, but alleged to have been paid by defendant on indorsements of the payees' names forged by plaintiff's cashier, part of whose duty was to fill in the body of checks for plaintiff to sign, pay bills, and keep the accounts, it appeared that the money on the checks in question had been obtained by plaintiff's cashier, but there was no evidence that any payees had been named in them, the canceled checks having been destroyed by the cashier. *Held*, that plaintiff could not recover, as it would not be presumed that the cashier committed forgery in addition to the embezzlement, when he could have avoided forgery by making the checks payable to "cash" or "bearer," in which event defendant would not be liable. *National Board of Marine Underwriters v. National Bank of the Republic, 29 N. Y. S., 698.*
 7. Defendant bank received a check drawn on plaintiff for collection. After plaintiff had remitted to defendant, and defendant had paid the holder of the check, it was discovered that the payee's name was forged. *Held*, that delay of plaintiff in notifying defendant of the forgery did not relieve defendant from liability, where the only evidence of injury from the delay was that of defendant's cashier, who said: "If more seasonable notice had been given the forger would have been arrested earlier, and more favorable results might have arisen." *Third National Bank v. Merchants' National Bank, 27 N. Y. S., 1070.*
 8. In an action by a bank which has paid to another bank a check drawn on the former bank and transferred to the latter by a forged indorsement, it is immaterial whether the signature of the drawer of the check is genuine, since both parties are estopped to deny its genuineness. *First National Bank v. Northwestern National Bank (Ill.), 38 N. E., 739.*
 9. The defendant, as collecting agent of the Bellaire Bank of Ohio, collected at the subtreasury, New York, a pension draft on which the payee's name was forged after her death. The defendant, in making the collection, indorsed the draft as collecting agent of the Bellaire Bank, as appeared by the terms of its indorsement, and on collection at once paid over the money to the principal, without notice of the forgery, before this action was commenced. *Held*, that the defendant was not liable. *The case of Onondaga Co. Sav. Bank, 12 C. C. A., 407; 64 Fed. Rep., 703, distinguished. United States v. American Exchange National Bank, 70 Fed. Rep., 232.*
 10. Defendants, who were note brokers at Omaha, and who had done business as such with the plaintiff bank in Iowa, sent to plaintiff by mail a list of commercial paper offered for sale, including a note described as made by seven persons jointly to the order of one B., and indorsed by B., and another. The list sent plaintiff was headed by defendants' business card as brokers, and it contained sundry items of information about the parties to the note, purporting to be the result of inquiries as to their solvency and standing, and indicating that the same were good. Plaintiff pur-

FORGERIES—Continued.

chased the note, and, by defendants' directions, remitted the sum paid therefor to a bank in Chicago. Defendants received from such sum only their commission for selling the note, the balance being paid to B., for whom they sold it. It afterwards proved that all the signatures on the notes, except that of B., were forgeries, and that of B., although at the time of the sale of the note, reported to be solvent, was in fact insolvent and wholly worthless. Plaintiff sued defendants to recover the amount paid for the note on an alleged warranty of genuineness. *Held*, that there was nothing in the note or in the circumstances of the transaction between plaintiff and defendants to justify an assumption that defendants had any interest in or ownership of the note, but, on the contrary, that the plaintiff bank must have known that it was taking title as the indorsee of B., and that defendants were acting as brokers only, and, accordingly, that defendants, having acted only as agents of a disclosed principal, could not be held personally liable for the note. *Monticello Bank v. Bostwick et al.*, 71 Fed. Rep., 641.

11. The forgery of the maker's name to a renewal note, delivered by the payee to the holder of the original note, does not discharge the maker from liability on such original note, as the giving of a forged note in lieu of it does not operate as payment. *Second National Bank v. Wentzel (Pa. Sup.)*, 24 A., 1087.
12. In an action on a note by a bank against the indorser, who alleges his signature to be a forgery, evidence by the cashier and teller of the bank that the indorser had admitted the genuineness of his signature on another note, not in evidence, and that such other signature was precisely the same as the signature to the note in suit, is not competent for the purpose of estopping the indorser from denying such signature. *Ib.*
13. Testimony by the teller of the bank that the indorser had admitted his signature to a note for which the one in suit was given as a renewal is properly stricken out as irrelevant, where the teller subsequently acknowledges that the indorser's admission related to another note, not connected with the one in suit. *Ib.*
14. Evidence by defendant, on cross-examination, denying that he had received the proceeds of other notes, not in suit, which had been indorsed by him, and which had been negotiated by the maker, who also negotiated the one in suit, can not be contradicted by plaintiff in rebuttal, since such cross-examination related to an irrelevant matter. *Ib.*
15. In an action against an indorser on a renewal note, who was released from liability on the original note because it was not protested for nonpayment, it is error to charge that there may be a recovery if the indorsement on the first note was genuine, notwithstanding the indorsement on the renewal note was a forgery; but the jury having found for the indorser, plaintiff can not complain of such instruction. *Ib.*
16. An admission by the indorser of a note as to the genuineness of his signature, made to the holder after it had discounted the same, does not estop him from denying the genuineness of the alleged indorsement on a renewal note given by the maker, the indorser having been released from liability on the original note by reason of its nonprotest for nonpayment. *Ib.*
17. A bank, which holds a note made by two persons as principal and surety, in accepting, in good faith, at maturity, a renewal note to which the name of the surety was forged by the principal, is not bound to know the handwriting of the surety, and is, hence, not guilty of negligence, entitling the surety to a discharge from liability on the original note, in failing to compare the surety's signatures on the two notes, respectively, with reference to ascertaining the genuineness of that on the renewal note. *Lyndonville National Bank v. Fletcher (Vt.)*, 34 A., 38.
18. The right of the United States Government to recover money paid on a check on the Treasury, under a forged indorsement, is conditioned on promptness in giving notice to the person to whom the check was paid. *United States v. Clinton National Bank*, 28 Fed. Rep., 357.
19. A bank clerk, whose duty it was to prepare exchange for the cashier's signature, so drew a draft for \$25 to his own order that the amount could be readily altered, and, after procuring the cashier's signature by pretending that he wished to make a remittance of that amount, altered the draft so that it presented the appearance of a genuine draft for \$2,500, and thereafter indorsed it, and procured it to be discounted. *Held*, that the forgery by the clerk, and not the negligence of the bank, was the proximate cause of the loss, and the bank was not liable therefor. *Exchange National Bank of Spokane v. Bank of Little Rock*, 58 Fed. Rep., 140.

FORGERIES—Continued.

20. The bank was not liable on the ground that the forger was its confidential employee, because in this transaction he acted as a purchaser and not as an employee, and because the purchase of the draft was complete, and he was the owner of it when the forgery was committed. *Ib.*
21. A bank held entitled to recover from a depositor the amount of a check forged by an agent of such depositor, and indorsed and deposited by him under a power of attorney authorizing such indorsement and deposit, which check was credited to the depositor's account, and the amount drawn and embezzled by the agent. *Warren-Scharf Asphalt Pav. Co. v. Commercial Nat. Bank, Fed. Rep., 181.*
22. A bank is not guilty of negligence or of a violation of the usual rules and customs of banking, by crediting at once as cash to the account of a depositor the amount of a check indorsed and delivered for deposit by the authorized agent of the depositor; and permitting such amount to be subsequently drawn out by the agent prior to the collection of the check does not constitute an overdraft. *Ib.*

GUARANTY:

1. A personal guaranty, given by stockholders and directors to another bank in consideration of loans, discounts, or other advances to be made for the repayment of any indebtedness thus created, imposes a liability on the guarantors when acted upon by the guaranty, though no notice of the acceptance of the guaranty was given, for the contract shows a personal interest of the guarantors in the advances constituting a consideration moving to them. *Doud et al. v. National Park Bank, 54 Fed. Rep., 846.*
2. Receivers were appointed for an insolvent investment company, incorporated under the laws of Missouri, whose liabilities consisted mainly of guaranties, in various forms, indorsed on bonds, secured by real estate mortgages, executed by borrowers to the company, and subsequently sold and transferred by it to investors with the guaranties mentioned. *Held*, that the rights of such investors were governed by the State statute relating to assignments for benefit of creditors, which provides that the assignment shall be "for all the creditors of the assignor in proportion to their respective claims" (Rev. St. Mo. 1889, § 424); that, in the distribution of the property of such company, all claims should be allowed which, at the time of the appointment of the receivers, (1) furnished a present cause of action against the guarantor, or (2) constituted direct obligations on its part, whether due or to become due, or (3) which, though not then matured, or not constituting direct obligations, thereafter matured or would mature, or become direct obligations, before any order of distribution was made; and that all claims should be rejected (1) which arose on guaranties of collection, as distinguished from guaranties of payment, where no proceedings had been taken by the holder to collect from the maker or from the mortgaged premises, or (2) which were not matured, and in respect to which there had been no default of interest, or (3) in which by agreement between the holder and maker, without the assent of the guarantor, the time of payment of the principal obligation had been extended. *New York Security & Trust Co. et al. v. Lombard Inv. Co. of Kansas et al., 73 Fed. Rep., 537.*
3. A claim against a guarantor of payment matures, so as to become a direct obligation, not only on the date the guaranteed debt becomes due, but on default in payment of interest or other preliminary obligation, when, by the terms of the contract, such default is made to precipitate maturity of the debt. *Ib.*
4. Receivers were appointed for an insolvent investment company, which had sold and transferred obligations secured by mortgage, with guaranties of payment thereof, but with a provision that, in case of default, it should have two years within which to collect and pay over the amount of the debt. *Held*, that claims arising on these guaranties were provable against the receivers where default had occurred and the two years had expired, whether these two events had occurred both before the appointment of the receivers, or one before and one after such appointment, or both after the appointment; and, further, that such claims were provable after default, although the two years should not expire before the order of distribution. *Ib.*
5. A guaranty of collection of an obligation secured by mortgage which is transferred by the guarantor is an undertaking to pay the debt on condition that the person to whom the guaranty is given shall diligently proceed against the principal debtor and the mortgage security, and, in default of such diligence, the guarantor is released. *Ib.*

GUARANTY—Continued.

6. An investment company selling and transferring an obligation secured by mortgage agreed, by indorsement thereon, "first, to guarantee the payment of the coupons attached hereto at the maturity thereof; second, to collect at its own expense, and to pay over the principal hereof at maturity, provided the same is paid by the maker; third, in event of default being made by the maker, to collect at its own expense and to pay over the principal hereof within two years from maturity of the same," with interest at 6 per cent per annum. *Held*, that this was a guaranty, not of collection merely, but of payment. *Ib.*
7. Payment of interest in advance on a note is not of itself evidence of an agreement for the extension of time of payment sufficient to release a surety from liability. *American National Bank v. Love*, 62 Mo. App., 378.
8. Where one of several sureties, after all have signed, but before the debt has been paid, obtained a mortgage from the principal as indemnity, it inures to the benefit of his cosureties. *Farmers & Traders' National Bank v. Snodgrass (Or.)*, 45 P., 758.
9. Where one purchased negotiable paper from the president of a bank with a guaranty of payment executed by him apparently in behalf of the bank, on his representation that the paper belonged to the bank, and the transaction occurred in the banking house where the president was apparently engaged in performing his duties as such, the bank was liable on the guaranty. *City National Bank v. Thomas (Neb.)*, 65 N. W., 895.
10. Where a promissory note is transferred, and the collection of it is guaranteed by the payee in the following form, to wit: "This note is transferred, and the collection of the same guaranteed to the holder hereof," the makers can make any defence to a suit commenced by an assignee that could have been made to a suit if commenced by the payee, notwithstanding the assignee may take the note before due and without knowledge of any infirmity in the note. *Omaha National Bank v. Walker et al.*, 5 Fed. Rep., 399.
11. A contract by a national bank to indemnify one for loss incurred as surety on an attachment bond is not void on the ground of public policy, the loss having occurred, though the bond is not given for the benefit of the bank. *Seever v. Commercial National Bank of Ogden*, 77 Fed. Rep., 957.
12. The vice-president of a national bank, upon making a transfer for value of certain notes belonging to the bank (the bank being the correspondent of the transferee), executed this guaranty: "In accordance with your telegram I herewith hand you ten notes of \$5,000 each." "We debit your account \$50,000." "This bank hereby guarantees the payment of the principal sum and interest of said notes." This was done in behalf of the bank, and the notes were also endorsed by the same individual as vice-president of the bank. It was done with the knowledge and consent of the president and cashier of the bank, but without authority of the directors, as a board, or the majority of its members individually. *Held*, that the bank was liable on the guaranty. *People's Bank of Belleville v. Manufacturers' National Bank of Chicago*, 101 U. S., 181; 2 N. B. C., 97.
13. F. owed H. & Co., on account, about \$22,000. He settled this in part by a cash payment and in part by a transfer of promissory notes payable to himself, the payment of two of which, for \$5,000 each, was guaranteed by him in writing. H. & Co. transferred these notes to a bank as collateral to their own note for about \$13,000. They then became insolvent and assigned all their estate to P., as assignee, for distribution among their creditors. The bank sued F. on his guaranty. He set up in defence that his indebtedness to H. & Co. grew out of dealings in options in grain and other commodities to be settled on the basis of "differences," and that it was invalidated by the statutes of Illinois, where the transactions took place. The court held that he could not maintain the statutory defence as against a bona fide holder of the guaranteed notes, and gave judgment against him. Execution on this judgment being returned unsatisfied, a bill was filed on behalf of the bank to obtain a discovery of his property and the appointment of a receiver, to which F. and the maker of the notes, and R., with others, were made defendants. P., the assignee of H. & Co., was, on his own application, subsequently made a defendant. An injunction issued, restraining each of the defendants from disposing of any notes in his possession due to F. Subsequently to these proceedings F. assigned to R. the two notes which H. & Co. had transferred to the bank. P., as assignee of H. & Co., filed a cross bill in the equity suit, showing that the judgment in favor of the bank was in excess of the balance due the bank by H. & Co. R. filed an answer and a cross bill in that suit, setting up his claim to the said notes, and maintaining that the judgment in favor of the bank was invalid, as being in conflict with the

GUARANTY—Continued.

statutes of Illinois. *Held*, (1) that the liability of F. upon the guaranty was, as between the bank and him, fixed by the judgment in the action at law; (2) that all the bank could equitably claim in this suit was the amount actually due it from H. & Co., which was considerably less than the amount of the face of the notes; (3) that the transfer and guaranty of the notes to H. & Co. were void under the Illinois statutes, and passed no title to them or their assignee; (4) that R. was the equitable owner of the notes, and was entitled to receive them on payment to the bank of the amount of the indebtedness of H. & Co. to it; (5) that the assignment to R. having been made in good faith and for a valuable consideration, he was a person interested in the object to be attained by the proceedings within the intent of the statute. When, by filing a replication to a plea in equity, issue is taken upon the plea, the facts, if proven, will avail the defendant only so far as in law and equity they ought to avail him. *Pearce v. Rice*, 142 U. S., 28.

14. A national bank went into voluntary liquidation in September, 1873. Before that it had become liable to a State bank as guarantor on sundry notes made by a third person, and which were discounted for it by the State bank. In August, 1874, transactions took place between the maker of the notes and the State bank and the person who acted as the president of the national bank whereby the maker was released from further liability on the notes, but such acting president attempted to continue by agreement the liability of the national bank as guarantor. In a suit begun in October, 1876, a judgment on the guaranty was obtained in May, 1880, by the State bank against the national bank. In a suit brought by a creditor against the national bank and its stockholders to enforce their statutory liability for its debts, the court, on an application made in June, 1887, enquired into the liability of the stockholders to have the claim of the State bank enforced as against them in view of the transactions of August, 1874, and disallowed that claim. *Held*, (1) it was proper to reexamine the claim; (2) the judgment against the bank was not binding on the stockholders, in the sense that it could not be reexamined; (3) the guaranty of the bank was released as to the stockholders by the release of the maker of the notes; (4) the rights of the stockholders could not be affected by the acts of the president done after the bank had gone into liquidation. *Schrader v. Manufacturers' National Bank of Chicago*, 133 U. S., Jan. 20, 1890, page 67.
15. A written promise and guaranty of the payment of a promissory note, "with all legal or other expenses of or for collection," executed by the indorser before the maturity of the note, covers reasonable attorney's fees incurred in the collection of the debt. *McGhee v. Importers and Traders' National Bank*, 93 Ala., 192.
16. When a promissory note is indorsed to A. B. with the word "cashier" added, it is presumptively the property of the bank of which he is the cashier, as shown by parol evidence, and the bank may sue on it without indorsement by him and without making him a party. *Id.*
17. The act of Congress authorizing the organization of national banks confers upon them no authority, either in express terms or by implication, to guarantee the payment of debts contracted by a third person, and solely for his benefit; and acts of this nature, whether executed by the cashier or the board of directors, are necessarily ultra vires. *Commercial National Bank et al. v. Pirie et al.*, 32 Fed. Rep., 799.
18. The presentation by a merchant seeking to purchase goods of a written guaranty, by a national bank, of payment for any goods he may purchase, even if it implies a representation that the bank is financially sound, is not of itself a fraudulent representation, such as will justify a rescission, since the seller is chargeable with knowledge that in law such a guaranty by a national bank is ultra vires and void. *Id.*
19. Whether goods are bought with a preconceived fraudulent intent not to pay for them is a question for the jury if there is evidence tending to show such an intent, but not of so conclusive a character as to convince all reasonable minds that such must have been his purpose. *Id.*
20. To vest a mortgagee of chattels with the rights of an innocent purchaser, a preexisting debt alone is not sufficient, but, if any considerable sum of money is paid at the time of the execution of the mortgage, and as part of its consideration, then the mortgagee may be an innocent purchaser as to the full amount of his loan. *Id.*
21. An action for wrongful conversion against one who has sold goods in his possession is not maintainable where defendant had a valid lien upon the property; so that his refusal to surrender it upon demand was not a tort. *Id.*

GUARANTY—Continued.

22. An agreement by a national bank to guarantee the payment of a debt of a third party solely for his benefit is ultra vires. *Bowen v. Needles National Bank*, 87 Fed. Rep., 430.
23. A promise by a bank to pay any checks that may be drawn upon it by a certain person is not a certification of such checks, but a guaranty. *Ib.*
24. A national bank has no power to lend its credit to any person or corporation, or to become guarantor of the obligations of another, except in the case of the transfer of promissory notes discounted, which is in the ordinary course of banking. *Bowen v. Needles National Bank*, 94 Fed. Rep., 925.

INCREASE OF CAPITAL STOCK. See Capital stock.

INDICTMENT. See False entries.

1. An indictment under act of July 12, 1882, amending sec. 5208, making it a misdemeanor to "certify any check" drawn by a person not then having on deposit sufficient money to meet same, need not allege delivery of check by bank after certification. *United States v. Potter*, 56 Fed. Rep., 83.
2. When indictment alleges certification as accomplished, authentication will not be presumed as an essential part thereof, and hence it is unnecessary to allege absence of required credit or deposit at time of authentication. *Ib.*
3. The indictment in charging, in the language of sec. 5208, that the drawer of the check had not on deposit, at the time it was certified, "an amount of money equal to that specified" in the check is sufficient. *Ib.*
4. The indictment does not charge two offenses in the same count, because it alleges therein that the check was certified "before the amount thereof had been entered to the credit of the drawer on the books of the bank," and also at a time when the drawer did not "have on deposit an amount of money equal to" the amount of the check. *Ib.*
5. An indictment against the president for "aiding and abetting" cashier in certifying check under prohibition can not be sustained. *Ib.*
6. 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*, 26 Fed. Rep., 616.
7. An indictment against the president of a national bank alleging that he "unlawfully and willfully and with intent to injure and defraud the said association for the use, benefit, and advantage of himself did misapply certain of the money and funds of the association which he * * * then and there, with the intent aforesaid, paid and caused to be paid" to certain persons named, was bad for failure to allege the fact that made such payment unlawful or criminal. *United States v. Eno*, 56 Fed. Rep., 218.
8. It is not essential that such indictment should allege that the acts charged were done without the knowledge and assent of the directors of the association. *Ib.*
9. In indictment under Rev. St., sec. 5209, for willfully misapplying the funds of a national bank, it is not necessary to charge that the funds had been previously intrusted to defendant, since such act may be done by an officer or agent of the association without his having previously received the funds into his manual possession. *United States v. Northway*, 129 U. S., 327.
10. In indictment charging president of a bank with aiding and abetting its cashier in the misapplication of its funds, it is not necessary to aver that he then and there knew that the person so aided and abetted was the cashier. *Ib.*
11. A form of indictment which sufficiently describes and identifies the crime of abstracting the funds of a national bank created by Rev. St., sec. 5209, sufficiently states the character and capacity of the bank. *Ib.*
12. An indictment for willfully misapplying funds of a national bank (Rev. St., sec. 5209), charging in general words fraudulent misapplication and intent to defraud the bank, and describing specifically funds misapplied and the manner of misapplication, need not negative every possible theory consistent with the honest purpose in the disposition of the funds specified. *Evans v. United States*, 14 S. Ct., 934; *ib.*, 939.
13. An indictment charging directors of a national banking association with making false entries in a report of condition to the Comptroller of the Currency can not be sustained under sec. 5209. *United States v. Potter*, 56 Fed. Rep., 83.
14. The use in an indictment, under sec. 5209, of the words "then and there," in alleging that the defendant was president or director of such bank

INDICTMENT. *See False entries—Continued.*

- and made alleged false entries, is not uncertain or repugnant merely because in one place they may refer to the whole of a day and in another to only one instant of the day. *Ib.*
15. The omission of the signs for dollars and cents in the recital of alleged false entries in reports and misnomer of reports are immaterial where reports are set out by their tenor in the indictment. *Ib.*
 16. It is not necessary to allege specifically in such indictment that the reports were transmitted to the Comptroller of the Currency or that they were published. *Ib.*
 17. Allegations that the false entries were made with intent to "injure and defraud the said association and certain persons to the grand jurors unknown" are sufficient. *Ib.*
 18. An indictment against the president of a national bank, under sec. 5209, for making false entries in the books of the bank, charging that it was done "with intent to defraud said association and certain persons to the grand jurors unknown" is sufficient so far as concerns the allegations of intent. *United States v. Potter, 56 Fed. Rep., 97.*
 19. When indictment alleges that the false entries indicated that there was then in the paying teller's department of the bank certain amount in gold, legal tenders, and gold certificates, when in fact such amount was not there, it is not necessary that it should further allege that such amount was not then in other departments of the bank. *Ib.*
 20. In addition to the entries themselves, the indictment need set out the context only when it so modifies the entries as to be in presumption of law a part of them. *Ib.*
 21. The fact that the note teller's and paying teller's books, in which the president is charged with making the false entries, are usually kept by those officers without interference by the president does not invalidate indictment thereon. *Ib.*
 22. Counts charging false entries by the president in reports of condition of the bank, which allege that reports were made in conformity to the law, and then set them out by their tenor, are bad for their failure to allege specifically that the reports were verified and attested by the cashier. *Ib.*
 23. Where the entry whose tenor is set forth contains the words "See schedule," it is not a valid objection to the indictment that these words are not explained. *United States v. French et al., 57 Fed Rep., 332.*
 24. It is sufficient if the indictment allege the substance of the reports in question without setting them out in full. *Ib.*
 25. An allegation in an indictment under sec. 5209 that defendant "did make a certain false entry in a certain report of the association" will not be construed to mean that the entry was made after the report was completed and was, in fact, an alteration. *Ib.*
 26. The preparation and completion of the report, the making of the false entry therein, its verification, attestation, and delivery to the Comptroller may be considered as simultaneous, and there is no repugnance in failing to allege that any or all of these things occurred in consecutive order. *Ib.*
 27. Though the counts in an indictment under this section for aiding and abetting the cashier in making such false entries described defendant as "being then and there a director" of the bank in question, it can not be held that they charge him in aiding and abetting in his official capacity. *Ib.*
 28. Counts in such indictment which charge defendants with procuring and counseling the false entry before the facts are valid, for such acts are covered by the clause of the section extending the penalty to anyone who "abets" an officer or agent in the acts prohibited. *Ib.*
 29. Indictment against president for false entry on books, held sufficient in form and averments. *United States v. Britton, 107 U. S., 655.*
 30. Indictment against president for fraudulent purchase of stock of the bank is bad if it fails to state for whose use purchase was made, or if it states that it was for use of the bank, or if it does not aver that it was not made to prevent loss on previous debt. *Ib.*
 31. Indictment for perjury against officer for false statement under sec. 5211, Rev. St., is bad if, prior to act of 1881, chapter 82, his oath verifying report was taken before notary appointed by a State. *United States v. Curtis, 107 U. S., 671.*
 32. An indictment of persons for aiding and abetting a president of a national bank in misapplying its funds and making false entries in its books, with intent to defraud it, in violation of Rev. St., sec. 5209, need not specifically set out the act or acts by which the aiding and abetting were consummated. *Coffin v. United States, 15 S. Ct., 394.*

INDICTMENT. *See False entries—Continued.*

33. An indictment of H. and other persons for violation of Rev. St., sec. 5209, averred that "said H., then and there being president" of a certain national bank, "by virtue of his said office as president, aforesaid," "misapplied the funds," with intent to defraud, etc., and that such other persons did unlawfully, feloniously, "knowingly," and with intent to defraud, aid and abet the "said H., as aforesaid." *Held*, that the indictment averred that the aiders and abettors knew that H. was president of the bank at the time it is averred the acts were committed. *Ib.*
34. Such indictment charged that H. did misapply the moneys of the bank with intent to convert a certain sum to the use of a specified company by causing it to be paid out of the moneys of the bank on a check drawn on the bank by such company, which check was then and there cashed and paid out of the bank's funds, which sum, and no part thereof, was such company entitled to withdraw from the bank, because it had no funds therein, and that said company was then and there insolvent, as H. well knew, whereby said sum became lost to the bank. *Held*, that the indictment averred the actual conversion of the sum misapplied. *Ib.*
35. Where an indictment under Rev. St., sec. 5209, against a president of a national bank and others, for misapplying the funds of the bank, avers that such funds were misapplied with intent to convert the same to the use of a certain company, "and to other persons to the grand jury unknown," the Government need not prove want of knowledge in the grand jury as to such persons; and, in the absence of evidence on the subject, the verity of the averment will be presumed. *Ib.*
36. No person, other than a witness undergoing examination and the Government attorney, can be present at the sessions of a grand jury; and an indictment should be quashed where an expert witness remained in the jury room while another witness was being examined and put questions to him. *United States v. Edgerton, 80 Fed. Rep., 374.*
37. An indictment should be quashed when it appears that defendant was compelled by subpoena to attend before the grand jury, and give material testimony, without knowing that his own conduct was under investigation. *Ib.*

INJUNCTION:

1. Section 5242, Rev. St., providing that no injunctions shall issue from a State court against a national bank before final judgment, does not deprive the Federal court of power to issue such injunction or to continue after removal of the case an injunction previously granted by a State court. *Hower v. Weiss Maltling and Elevator Co. et al., 55 Fed. Rep., 356.*
2. State courts have no power to grant before final judgment an injunction prohibiting a national bank from disposing of securities in its possession. *Freeman Manufacturing Company v. National Bank of Republic, 35 N. E., 865.*
3. The provisions of the national-bank act, forbidding such injunctions, were not repealed by St. U. S. 1882, c. 290, sec. 4, or St. U. S. 1887, c. 373, sec. 4, or St. U. S. 1888, c. 866, sec. 4. *Ib.*
4. A bill which seeks to restrain the sale by a bank of property pledged as collateral security to a note discounted by it, on the ground that the president of the bank secretly agreed that he would see to the payment of the note without sale of the collateral, does not state a case for equitable relief, since such agreement, being against the interest of the bank, should not be enforced for the benefit of a party to it. *Breyfogle et al. v. Walsh et al., 71 Fed. Rep., 898.*
5. A decree dismissing an injunction because wrongfully sued out is conclusive as to the wrongful suing out when offered in evidence in an action for damages against the surety on a bond, the undertaking of which is that the principal will pay all damages which may be adjudged by reason of the injunction, although the surety may not have been a party to the injunction and there may have been no damages adjudged against the principal. *Bunt v. Rheum, 3 N. W., 667; 52 Iowa, 619, distinguished. Shenandoah National Bank v. Read (Iowa), 53 N. W., 96.*
6. A prayer for injunction to preserve property from sale pending litigation can not be made a ground of equity jurisdiction when the property had been sold when the bill was filed, which fact complainants knew, or might have known. *Cecil National Bank v. Thurber (C. C. A.), 59 F., 913.*
7. A bank recovered judgment at law by default on a note made by a wife to the order of her husband, and subsequently the wife obtained an order opening the judgment, with unrestricted leave to plead. She pleaded that she occupied the position of surety on the note and was a married

INJUNCTION—Continued.

woman, and also that it was a contract made with her husband and therefore void at law. The bank then filed a bill in equity for an injunction against setting up these defenses at law. On the trial of the issues thus raised the defense of suretyship was not sustained. *Held*, that the bank was in effect compelled to come into equity by defendant pleading that the contract was between husband and wife, and that, having established its case there on the merits, defendant should not be permitted to litigate it again in the law courts. *Hackettstown National Bank v. Ming* (N. J. Ch.), 27 A., 920.

8. When a valid judgment has been obtained in a State court against a national bank and the lien thereof has attached to its property, before the appointment of a receiver, Rev. St., § 720, applies to prohibit the issue of an injunction by a Federal court, at the suit of the receiver, to restrain the enforcement of such judgment. *Baker v. Ault et al.*, 78 Fed. Rep., 394.
9. A Federal court will enjoin a sale of the real estate of a national bank to enforce payment of taxes illegally assessed against its capital stock, under a law which would make the sale a cloud on its title, though the State law gives an action at law to recover back taxes illegally exacted. *Brown v. French*, 80 Fed. Rep., 166.
10. On injunction to restrain the enforcement of a judgment on a note against the maker, it appeared that the payee, before maturity, transferred it to a bank as collateral; that the maker, in ignorance of the fact, paid it to the payee, without receiving the note, upon his representation that he had forgotten to bring it. After maturity the bank, pursuant to an agreement with a person who knew that it was up as collateral, obtained judgment on it and assigned the judgment and all other collateral paper to him on his paying the principal debt. Among the collaterals were notes, on which this person was a surety for a greater amount than the principal debt. *Held*, that equity required the bank to resort first to the other collaterals which it held, and this equity was not changed by reducing the note to judgment, and that the assignee got no greater rights than the bank had, and therefore could not collect the judgment, whether the transaction be considered as a purchase by him or as a part payment of his own obligation. *Barhorst et ux. v. Armstrong et al.*, 42 Fed. Rep., 2.

INSOLVENT BANKS. See Preferred claims; Receiver.

1. 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.
2. 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. *National Bank of Commonwealth v. Mechanics' National Bank*, 94 U. S., 437; *White v. Knox*, 111 U. S., 784.
3. 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. *Armstrong v. Stange*, 37 Fed. Rep., 568.
4. The directors of a national bank voted to increase the capital stock "to \$1,000,000," and that the stockholders "have the right to take new stock at par to an equal amount to that then held by them." No subscription books were opened, and the plaintiff did not subscribe for any of the new stock, but paid the bank a sum equal to the amount of stock then held by her, taking a receipt therefor "on account of subscription to new stock." The new stock subscribed for and paid in did not amount to enough to make the capital stock \$1,000,000, and the directors then voted that the capital stock be increased by the sum paid in. The Comptroller of the Currency was notified that the capital stock of the bank had been increased to that extent, and he issued a certificate authorizing the bank to carry on business with that amount of capital stock. The amount paid in, as above, was used by the bank in its general business, and lost within a month after the certificate was issued, the bank having suspended. The plaintiff demanded back the amount paid in by her. *Held*, that she was entitled to recover it, with interest from the date of her demand. *Eaton v. Pacific National Bank*, 144 Mass., 260; 3 N. B. C., 433.
5. A national bank determined to increase its capital stock from \$300,000 to \$500,000. The new stock subscriptions amounted to only \$130,060. The bank advertised an increase to \$430,060. This was never authorized by vote of the stockholders, nor certified to or approved by the Comptroller of the Currency. The plaintiff subscribed and paid \$2,000 for so much of

INSOLVENT BANKS. See Preferred claims; Receiver—Continued.

- the originally proposed increase. *Held*, that plaintiff did not become a stockholder, and when the bank became insolvent was entitled to judgment against the receiver for the amount so paid. *Schierenberg v. Stephens*, 32 Mo. App., 314; 3 N. B. C., 528.
6. Rev. St., secs. 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.
 7. A national bank does not lose its corporate existence by mere default in paying its notes and the appointment of a receiver. *Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383.
 8. Such associations may be sued, though a receiver has been appointed and is administering its concerns. *Ib.*
 9. A creditor of an insolvent national bank, who establishes his debt by suit and judgment after refusal of Comptroller to allow it, is entitled to share in dividends on debt and interest so established as of day of failure of bank, not for subsequent interest. *White v. Knox*, 111 U. S., 784.
 10. The personal property of an insolvent bank in hands of a receiver is exempt from State taxation. *Rosenblatt v. Johnston*, 104 U. S., 462.
 11. A creditor of a national bank is entitled to interest on the amount of his dividend from the time it was declared by a receiver of the bank until paid. *Armstrong v. American Exchange National Bank*, 133 U. S., 433.
 12. 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.
 13. 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. Doud*, 35 Fed. Rep., 340.
 14. A suit against a national bank to enforce the collection of a demand is abated by a decree dissolving the corporation and forfeiting its rights and franchises. *National Bank v. Colby*, 21 Wall., 609; 1 N. B. C., 109.
 15. The claims of depositors in a suspended national bank are, when proved to the satisfaction of the Comptroller of the Currency, on the same footing as if they were reduced to judgments. *National Bank of Commonwealth v. Mechanic's National Bank*, 94 U. S., 437; 1 N. B. C., 133.
 16. National banks are not subject to the bankrupt act, and bankruptcy courts have no jurisdiction as against such associations. If insolvent, they can be wound up only in the mode provided by the national banking act. *In re Manufacturers' National Bank*, 5 Bissell, 499; 1 N. B. C., 192.
 17. The plaintiff, a citizen of New York, claiming title by assignment to the bonds deposited with the Treasurer of the United States to secure the circulation of a national bank, filed a bill setting forth that the Comptroller of the Currency and the Treasurer refused to recognize his right to the bonds or their proceeds; that the Comptroller had appointed one K., a citizen of New York, receiver of the said bank, and intended to sell the said bonds and to pay the proceeds, after redeeming the circulation of the bank, to the general creditors of the bank, or to K. as such receiver, and that K. claimed as such receiver an interest adverse to the plaintiff in said bonds. The bill made the Comptroller, the Treasurer, and K. parties defendant, and prayed a decree establishing the plaintiff's title and requiring the Comptroller and the Treasurer to deliver to the plaintiff the surplus of the bonds after redeeming the notes of the bank, and annulling the appointment of K. as receiver. K. demurred to the bill for lack of equity. *Held*, that the demurrer must be sustained. *Van Antwerp v. Hulburd*, 8 Blatchford, 282; 1 N. B. C., 219.
 18. Per Woodruff, J. (1) The plaintiff could not question the validity of K.'s appointment as receiver; (2) that, as the court could not grant the relief as to the Comptroller and Treasurer, it could not as to K.; (3) that, as under the national banking act the proceeds of the bonds could never come into the possession of K., he had no concern in the suit; (4) that the allegation that plaintiff was informed and believed that K. claimed an interest in the bonds adverse to the plaintiff was not sufficient to sustain the bill. *Ib.*
 19. Per Hall, J. The residuary interest of the bank in the bonds was a part of the assets of the bank, to which K., as receiver, was entitled, unless the plaintiff's claim thereto was good, and that therefore the bill presented a

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- question of property between plaintiff and K., but that, as plaintiff and K. were residents of the same State, the circuit court had not jurisdiction. *Ib.*
20. Where a national bank is declared in default by the Comptroller of the Currency, and a receiver is appointed, and a sufficient fund is realized from its assets to pay all claims against it and leave a surplus, the Comptroller should allow interest on the claims during the period of administration before appropriating the surplus to the stockholders of the bank. *Chemical National Bank v. Bailey, 12 Blatchford, 480; 1 N. B. C., 260.*
 21. An action of assumpsit to recover such interest will not lie against the Comptroller of the Currency or the receiver of the bank, but will lie against the bank. *Ib.*
 22. Where a bank has by reason of its own default been placed in the hands of a receiver, a demand of payment by a depositor is no longer a necessary condition precedent to a right of action for the deposit, and the deposit bears interest from the time of such default. *Ib.*
 23. The receiver of a national bank holds the same title to the assets of the bank that the bank itself held; and he has no greater rights in enforcing their recovery than the bank itself would have had. *Casey v. La Société de Crédit Mobilier de Paris, 2 Woods, 77; 1 N. B. C., 285.*
 24. Insolvent debtors of an insolvent national bank assign, giving preferences in favor of the bank. Quære, whether the debt preferred shall carry interest. *Held*, that where there is nothing in the language of the assignment, or in the circumstances under which the debt was created, to negative the presumption that the debt should bear interest, and nothing in the conduct of the receiver of the national bank to estop him from claiming interest, in such a case interest must be paid. *Bain et al. v. Peters, 44 Fed. Rep., 307.*
 25. The question whether a savings bank should be paid in full by an insolvent national bank, pursuant to the State law (Laws N. Y., 1882, chap. 409, sec. 282; *Bank v. Davis, 26 N. Y. Supp., 200; 73 Hun., 357*), or pro rata, as provided by the Rev. St., secs. 5236, 5242. *Held*, upon a motion to remand, to be a controversy "arising under the laws of the United States." *Auburn Savings Bank v. Hayes, 61 Fed. Rep., 911.*
 26. The receipt by a bank of the proceeds of a fraudulent sale of stock belonging to it, and the subsequent appointment of a receiver, give its creditors no such right in the proceeds as will prevent the purchaser from rescinding the sale and requiring restitution. *Merrill v. Florida Land and Improvement Co., 60 Fed. Rep., 17.*
 27. When a bank has become hopelessly insolvent, and its president knows that it is so, it is a fraud to receive deposits of checks from an innocent depositor, ignorant of its condition, and he can reclaim them or their proceeds; and the pleadings in this case are so framed as to give the plaintiff in error the benefit of this principle. *St. Louis and San Francisco Railway Co. v. Johnston, 133 U. S., 566.*
 28. Sureties on indebtedness of insolvent bank are not entitled to prove any claim against it by reason of the enforcement of their liability as such. *Stewart v. Armstrong, 56 Fed. Rep., 167.*
 29. Where an indorser pays a note to a bank and takes a receipt containing an order for a surrender of the note on return of the receipt, the relation between the bank and the indorser is not that of debtor and creditor, but is a fiduciary relation, entitling the indorser, on the bank becoming insolvent without applying the money on the note or procuring its surrender, to have the assets in the hands of its receiver applied in payment thereof. *Massey v. Fisher, 62 Fed. Rep., 958.*
 30. The fact that the money was not marked, and by a mingling with other funds of the bank lost its identity, does not affect the right to recovery in full, if it can be traced to the vaults of the bank and it appears that a sum equivalent to it remained continuously therein until removed by the receiver. *Ib.*
 31. The appointment of a receiver for an insolvent national bank under act of Congress of June 30, 1876, sec. 1, which authorizes the Comptroller, when satisfied of the insolvency of a banking association, to appoint a receiver "who shall proceed to close up such association and enforce the personal liability of the shareholders" does not dissolve the corporation. *Chemical National Bank v. Hartford Deposit Company (Ill. Sup.), 41 N. E., 225.*
 32. One induced to subscribe for certificates alleged to represent an increase of the capital stock of a national bank at a time when no increase had been authorized, on false representations of the cashier as to the bank's condi-

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- tion, it being in fact insolvent at the time, is entitled to a judgment against the bank and its receiver for the purchase money paid. *Newbegin v. Newton National Bank* (C. C. A.), 66 Fed. Rep., 701.
33. A contract between two national banks that the proceeds of paper, discounted by one for the other, should not be drawn on in advance of the maturity of such paper, is not affected by the subsequent fraud of the bank obtaining the discount in reporting such proceeds to the Comptroller of the Currency as part of its cash reserve. *Fisher v. Tradesmen's National Bank* (C. C. A.), 64 Fed. Rep., 706.
34. A contract by which one bank pledges any of its property in the hands of another bank, as collateral to notes discounted for and guaranteed by it, authorizes the discounting bank to hold a deposit balance, standing to the credit of the borrowing bank at the time of its insolvency, as collateral to any liability, then or at maturity of the discounted notes, until the amount of the lien has been ascertained. *Fisher v. Continental National Bank* (C. C. A.), 64 Fed. Rep., 707.
35. A statement by the president of a bank, for the purpose of procuring from another bank a discount of paper, that such former bank is in good condition, when in fact it is hopelessly insolvent in consequence of the president's own malversation, is a fraud, and entitles the discounting bank to recover back the proceeds of the discount. *Fisher v. United States National Bank* (C. C. A.), 64 Fed. Rep., 710.
36. The fact that an insolvent national bank has gone into voluntary liquidation does not absolve it from liability to be garnished. *Birmingham National Bank v. Mayer* (Ala.), 16 So., 520.
37. Rev. Stat., sec. 5242, which invalidates all transfers of the notes, bonds, or bills of exchange of a national bank after the commission of an act of insolvency with a view to the preference 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 afterwards 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 collection runs from the date of the acceptance. *In re Armstrong*, 41 Fed. Rep., 381.
38. Sections 5151 and 5239, Revised Statutes, exclude banking associations from none of the remedies for the collection of debts, claims, and dues for the bank or its creditors provided by the general rules and principles of law and equity, but they impose upon shareholders and directors additional liabilities and subject them to proper remedies for their enforcement. *Hayden v. Thompson*, 67 Fed. Rep., 273.
39. In the State of Nebraska a suit to recover from an innocent shareholder of an insolvent national bank an unearned dividend which he has received in good faith without notice of any fact that would lead a reasonably prudent man to learn that the dividend was not earned is barred in four years from its receipt. *Ib.*
40. The fact that trustees holding lands in trust for a national bank formally and regularly execute a deed thereof to a third party itself raises a presumption that the deed was made pursuant to a regular resolution of the bank's board of directors, and the deed must be held sufficient to convey the legal title where there is nothing to rebut the presumption. *Butler et al. v. Cockrill*, 73 Fed. Rep., 945.
41. A bank for which certain mill property was held in trust caused the same to be conveyed to a corporation, organized among its own officers and directors, with a view to loaning to such corporation money wherewith to repair and operate the mills and make them salable. The bank directors who subscribed for stock in the mill corporation had a secret agreement with the bank that, after a sale of the property was effected, the proceeds should be first applied to repay the amount of their subscriptions. The money was loaned accordingly, the bank taking the mill company's notes, and discounting them with innocent third parties. No sale was effected, and the bank and mill company failed, and all their property went into the hands of the bank's receiver. Thereafter the mill company gave to such subscribers its own notes, secured by mortgage, for the amounts paid on the stock, and the notes were then transferred to alleged innocent purchasers. Held, that these notes were without consideration, that this was a futile attempt to divert the property of an insolvent corporation from its creditors to its stockholders, and that the proceeds of the receiver's sale of the mill property must be equally distributed among the holders of the notes given by it to the bank for the borrowed money, the receiver

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- taking for the bank's creditors the proportion applicable to such of the notes as were retained by the bank. *Id.*
42. A depositor who receives an ordinary certificate of deposit, and whose money is mingled with the other funds of a bank, is not entitled, on the insolvency of the bank, to any preference over other creditors, even though the banker promised him to keep his money separate from the other funds. *Bayor v. American Trust and Savings Bank (Ill. Sup.), 41 N. E., 622.*
 43. On the insolvency of a bank which has collected notes sent to it for collection, and failed to remit the proceeds, a trust will be imposed on the assets of the bank in favor of the person sending them, as against the general creditors of the bank, if it is proven that the moneys collected were deposited in the bank and commingled with other funds of the bank, or if they went into property represented by the assets in the hands of the assignee of the bank. *Winstandley v. Second National Bank (Ind. App.), 41 N. E., 956.*
 44. The California "Bank commissioners' act" (St. 1877-78, p. 740, as amended by St. 1886-87, p. 90) provides in section 11 that if the commissioners shall find that any bank has violated its charter or law, or is conducting business in an unsafe manner, they shall require it to discontinue such practices; and in case of refusal, or whenever it shall appear to the commissioners unsafe for the bank to continue business, they shall notify the attorney-general, who may commence suit to enjoin the transaction of business by such bank; and, upon the hearing of such suit, the court may issue the injunction, and direct the commissioners to take such proceedings against the bank as may be decided on by its creditors. The section also empowers the commissioners to supervise the affairs of banks in process of liquidation, limit the number of their officers and employees, and requires reports to the commissioners by such banks. *Held*, that a court in which proceedings are instituted by the attorney-general against a bank pursuant to such statute has no jurisdiction to appoint a receiver of the property of the bank in such proceedings, though the bank commissioners and the creditors of the bank consent, and though there are provisions in the Code of Civil Procedure authorizing the appointment of receivers in other proceedings. *Murray v. American Surety Co. of New York (C. C. A.), 70 Fed. Rep., 341.*
 45. Where a plaintiff sent a note and mortgage to a bank with directions to collect the same and "forward draft" for the amount, less its collection fee the money received by the bank in payment thereof was not impressed with a trust in plaintiff's favor so as to entitle her to recover the whole amount as a preferred claim from a receiver appointed for the bank after the collection was made, though said bank was insolvent at the time it received said note and mortgage, and though payment was made by the mortgagor with a check drawn on the bank. *Sayles v. Cox (Tenn.), 32 S. W., 626.*
 46. Where, between suspension by a bank and commencement of an action for and resulting in its dissolution and appointment of a receiver, one liable to it as indorser on notes takes assignments of deposit accounts, he may offset them against his liability, in an action by the receiver, unless it be shown that the bank was insolvent at the time of the assignment of the accounts; and this is not shown by the recital in an agreed statement of facts that, at the commencement of the action to dissolve, the bank "was insolvent, having suspended its business" on a certain day. *Higgins v. Worthington (Sup.), 35 N. Y. S., 815.*
 47. Where a check payable to two persons as Government officers is indorsed by one of them for both, by indorsement showing their official character, and deposited in a bank to be credited to his individual account, and thereby becomes mingled with the funds of the bank, the fact that the check was intrusted to them as officers can not be urged by the payees to charge the proceeds as a trust fund in the hands of an assignee in insolvency of the bank, in an action to which the Government is not party, and in which the authority of the depositing payee to act for his copayee is not denied. *Meldrum v. Henderson (Colo. App.), 43 P., 148.*
 48. A creditor of an insolvent national bank is entitled to prove the whole amount of the claims against it held by him, without reference to the collateral held to secure such claims. *Armstrong v. Bank, 8 C. C. A., 155; 59 Fed. Rep., 372; 16 U. S. App., 465, followed. Merrill v. National Bank of Jacksonville, 75 Fed. Rep., 148; 173 U. S. Rep., 131.*

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49. It seems that an accounting of the assets which have come to the hands of the receiver in an insolvent national bank can not be decreed in a suit to which the Comptroller of the Currency is not a party. *Id.*
50. In a suit against a receiver of an insolvent national bank to establish the claim of a creditor and his right to a dividend, the decree should not direct the payment of a dividend by the receiver, since the assets of such bank are, under the statutes, entirely within the control and disposition of the Comptroller of the Currency, but such decree should direct that the claim of the creditor, as established, be certified to the Comptroller, to be paid in due course of administration. *Id.*
51. Where a railroad company is in the hands of a receiver, though at the instance of the holders of a mortgage, the court has no power to appropriate the corpus of the property to the payment of claims for operating expenses in preference to the prior mortgage debts, in the absence of a statute, at the time the mortgage was executed, giving such claims a prior lien on the corpus of the property. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co.* (Tex. Civ. App.), 36 S. W., 131; *Metro-politan Trust Co. v. Farmers and Merchants' National Bank*, *ib.*
52. While the N. Bank was in embarrassed circumstances, plaintiff was induced, by the fraudulent misrepresentations of its cashier, to subscribe, in May, 1890, for 62 shares of a proposed increase of its capital stock, and to pay in a large sum of money therefor. In the following November the bank failed, and the plaintiff, who lived at a distance, in another State, receiving then his first intimation that anything was wrong, proceeded to make inquiries, and, as a result, instituted proceedings before the Comptroller of the Currency to have the stock standing in his name declared void, and himself not a stockholder. These proceedings failing, he took steps in May, 1891, to have a bill filed to rescind his subscription. At the request, however, of parties who were trying to reorganize the bank, he consented to withdraw such suit, and surrender his stock to be canceled, upon an express agreement that it should be without prejudice to his right to sue the bank for the fraud by which he had been induced to subscribe and pay his money therefor. Plaintiff did not participate in the reorganization, and consistently maintained that he was not a stockholder, and that the bank was liable to him for the money paid. Upon the reorganization the creditors of the bank accepted in settlement a payment in cash and certain certificates of indebtedness. In November, 1891, plaintiff brought this action against the bank to recover the money paid by him, as a deposit. In December, 1892, the bank failed again. *Held*, that the occurrence of the insolvency of the bank before the commencement of plaintiff's action did not preclude him from rescinding his subscription and recovering back the money paid for his stock. *Newton National Bank v. Neubegin* (C. C. A.), 74 Fed. Rep., 135.
53. In an action for an alleged balance, it appeared that defendants McG. and W. illegally undertook to corner the lard market; that McG. was a partner in the firm through whom the transactions were carried on, but that W. was not; that the deal ruined the firm, and that the receiver for it undertook to effect a settlement; that defendants were personally liable for a part of the indebtedness by their indorsements on the firm's notes, and that at the receiver's solicitation they agreed to contribute a certain sum each on consideration of a release from all creditors; that the receiver thereupon submitted the firm's proposition to pay 50 per cent of the indebtedness, in full settlement of all unsecured claims, stating that the affairs of the firm were in great confusion and that unless the compromise were effected the matter would "only terminate after long, vexatious, and fruitless litigation;" that all of the creditors accepted the payment and signed a release in full. *Held*, that the transaction was a valid compromise. (Winslow and Pinney, JJ., dissenting.) *Continental National Bank v. McGeoch* (Wis.), 66 N. W., 606.
54. Where, on the issue of a fraudulent preference of a creditor, the verdict and findings cover all the material, controverted, and issuable facts, a party can not urge, on appeal, certain transactions in evidence from which a preference might have been found, where there was no request for the trial court to submit them to the jury for determination. *Id.*
55. Where a corporation borrowed money, and directed its officers to pay over the same to another creditor, the authority of the officers to pay over said money terminated by the appointment of a receiver for said corporation. *First National Bank v. Dovetail Body and Gear Company* (Ind. Sup.), 42 N. E., 924.

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56. Remittances made by a national bank to its correspondents, in the ordinary course of business, before the commission of any act of insolvency, are not void under Rev. St., § 5242, though the bank is in fact insolvent at the time, and is closed by the bank examiner before the remittances are actually received by the correspondent banks. *Hayden v. Chemical National Bank*, 80 Fed. Rep., 587; 174 U. S. Rep., 610.
57. The Third National Bank in New York was the correspondent of the Albion bank, a country bank. W., during part of the time in which the transactions in controversy took place, was cashier, and during the remainder was president of the Albion bank. During all the time W. practically managed that bank, and his codirectors and other officers had little or no oversight of its affairs. He was engaged in stock speculations on his own account in New York, and drew from time to time for his own purposes in favor of K. & Co., his brokers, on the bank balance with the Third National Bank. K. & Co. from time to time returned to that bank sums to be credited to the Albion bank. The latter bank eventually became insolvent, being ruined by fraudulent operations of W., who disappeared, and was put in the hands of a receiver, who brought suit against K. & Co. to recover the sums so paid to them by W. out of the balance to the credit of the bank with the Third National. K. & Co. claimed to offset the return payments made by them to the Third National, but the trial court ruled that they were not entitled to do it, and no question in respect of them was submitted to the jury. *Held*, that the defendants were entitled to have it submitted to the jury whether the other directors and officers of the Albion bank might not in the exercise of proper and reasonable care have ascertained that these moneys had been deposited to the credit of the Albion bank, and whether they would or would not have accepted such deposits as the return of the moneys to the bank. *Kissam v. Anderson*, 145 U. S., 435.
58. The time of commencement of judicial proceedings to avoid a statute bar may be shown by parol. *Witters, Receiver, v. Sowles and others, assignees*, 32 Fed. Rep., 765.
59. A case will not be reopened for the introduction of newly discovered evidence where such evidence is merely cumulative and its sources were well known to the parties at the first hearing. *Ib.*
60. Proceedings upon a decree will be stayed for the purpose of allowing parties to take and file testimony newly discovered, when such testimony appears to be material and its materiality was not so direct and apparent that the failure to discover and produce it on the first hearing amounted to laches. *Ib.*
61. Defendant was heavily indebted to the bank of which he was cashier, and within four months of the filing of a petition by a creditor to have him declared an insolvent (under Rev. Laws Vt., sec. 1870) transferred certain securities to the bank with a view to preferring it over his other creditors. *Held*, that knowledge on the part of defendant of his insolvency affected the bank of which he was cashier with such knowledge and made the transfer of such securities void, under Rev. Laws Vt., sec. 1860, which provides that a conveyance made by an insolvent, or one in contemplation of insolvency, within four months before the filing of a petition of insolvency by or against him, with a view to giving a preference to certain of his creditors, the latter having knowledge of his insolvency, is void. *Witters v. Sowles and others*, 32 Fed. Rep., 762.
62. Other securities were deposited by the cashier with his bank and an equal amount of his own paper withdrawn. *Held*, that title to the securities immediately vested in the bank, and, such deposit taking place more than four months before the filing of the petition in insolvency, the transfer did not come within the purview of the statute. *Ib.*
63. Defendant, being indebted to the bank of which he was cashier, transferred to it on the books of another bank the stock which he held in the latter, but did not deposit the certificates for such stock in his own bank and take up his paper held by it until some time later. *Held*, that the title of defendant's bank to the stock transferred dated from the deposit of the certificates with it and not from the transfer on the books of the other bank. *Ib.*
64. A national-bank examiner is not an officer or agent of the bank and has no authority as such to act for the bank and can not bind it by any act done in its behalf. *Ib.*
65. In an action against the receiver of a bank for dividends upon a debt for a deposit in the name of "S., trustee," the mere general statement of S. that

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the money deposited was his daughter's, in connection with evidence that she owned property of which he had the management and from which the fund deposited might have been derived, it not being shown that it was derived therefrom, is not sufficient to enable the daughter to recover. *Soules et al. v. Witters*, 35 Fed. Rep., 463.

66. Where a bank, knowing its insolvency, receives from a customer as cash a check on a foreign bank and sends the paper to its correspondent, who credits the check to it as cash, and subsequently pays the proceeds thereof to a receiver appointed for it in the meantime, it is presumed, in an action by the depositor against the receiver to recover the proceeds, that the correspondent credited the check to the bank before its failure. *Eriberg v. Cox* (Tenn. Sup.), 37 S. W., 283.
67. The burden is on one who transferred a draft to a bank prior to its failure, and who seeks to follow and reclaim the proceeds as against a receiver, to show that they were not received and mingled with the other funds of the bank before the failure; and, where they were placed to its credit by a correspondent on the same day the receiver was appointed, in the absence of further proof as to the exact time it will be presumed that the credit was given before the receiver was appointed. *Klepper v. Cox* (Tenn. Sup.), 37 S. W., 284.
68. Money received by a bank and entered to the depositor's general credit as cash can not be reclaimed after the insolvency of the bank on the ground that the bank officials had knowledge of the insolvency when they received the deposit, there being no means of identifying and separating it from the funds on hand when the receiver took charge. *Bruner v. First National Bank* (Tenn. Sup.), 37 S. W., 286.
69. Where a bank, knowing its insolvency, receives a check, which it credits to the depositor as cash, and then sends to a correspondent, who, after the failure of said bank, but without notice thereof, credits the check to it as cash, and subsequently pays over the proceeds to the receiver, the depositor may recover such proceeds as a preferred claim. *Ib.*
70. The president of a bank, having embezzled funds of the bank on deposit with its reserve agent, replaced such funds with money borrowed by him on the bank's note without the director's knowledge, and such borrowed money was thereafter drawn out to pay the bank's lawful debts. Held, that the bank having received the benefit of the loan through its president, it was affected with his knowledge of the loan, and hence was liable to the lender as for money had and received to its use. *Ditty v. Dominion National Bank of Bristol, Va.* (C. C. A.), 75 Fed. Rep., 769.
71. The president of a bank has authority by virtue of his office to make a valid assignment of a judgment in favor of the bank. *Guernsey v. Black Diamond Coal and Mining Co.* (Iowa), 68 N. W., 777.
72. Where a depositor in a bank obtains from it two drafts upon another bank, paying therefor by checks against his deposit, the relation between the bank and the depositor with respect to such drafts remains that of debtor and creditor, and is not changed to a fiduciary relation, entitling the depositor, upon the bank becoming insolvent before the drafts are paid, to have the assets in the hands of its receiver applied by preference to the payment of such drafts in full. *Jewett et al. v. Yardley*, 81 Fed. Rep., 920.
73. A stockholder in a national bank is liable to the receiver thereof on a note given to the bank for capital stock. *Hepburn v. Kincannon* (Miss.), 21 So., 569.

INTEREST: See Usury; Insolvent banks.

1. The provision in sec. 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.
2. Bank may take the rate of interest allowed by the State to natural persons generally, and a higher rate where State banks of issue can take it. *Ib.*
3. 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.

INTEREST. *See Usury; Insolvent banks—Continued.*

4. May charge rate of interest allowed to natural persons in the State or Territory where bank is located, but can not take more, even on discount of paper for third party, without it being usury. *Ib.*
5. 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, 11 Bank Mag., 787; 1 N. B. C., 360; First National Bank v. Gruber, 87 Penn. St., 468.*
6. 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.*
7. 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. *Hines v. Marmolejo, 60 Cal., 229.*
8. Under Rev. St., sec. 5197, authorizing national banks to charge any rate of interest allowed by the law of the State wherein such bank is organized, and the statute fixing a legal rate of interest, a national bank in Colorado may charge interest at any agreed rate. *Rockwell v. Farmers' National Bank, 36 P., 905.*
9. As act of 1873 (70 Ohio Laws, 178) repeals the statute fixing the rate of interest for banks of issue, a national bank may charge interest at 8 per cent under Rev. St., sec. 3181. *La Dow v. First National Bank, 37 N. E., 11.*
10. The decisions of the United States Supreme Court teach that the statute referred to is to be liberally construed in favor of national banks, and even when the language of the statute would restrict them to a less rate of interest than is allowed to individuals the intentment of the law must be presumed to have been otherwise. *Tiffany v. National Bank of Missouri* held that the intent of the law was to put national banks on an equal footing with State banks; to allow the State banks to charge any amount of interest and national banks only 8 per cent would violate that intention; to say that national banks could only charge 7 per cent would be to say that the State had prescribed no rate of interest. *National Bank of Jefferson v. Bruhn & Williams, 64 Tex., 571.*
11. Where drafts are from time to time deposited in a bank, some of them being payable on demand and some on time, an agreement between the bank and the depositor that credit shall be given for such drafts on the day after their deposit, the depositor being charged the full legal rate for any overdraft, does not constitute usury when such agreement is made in good faith in order to save involved calculations. *Timberlake et al. v. First National Bank, 43 Fed. Rep., 231.*
12. Charging a depositor, by agreement, at the end of each month, with interest at the full legal rate on his overdraft, and adding such charge to the overdraft, does not constitute usury. *Ib.*
13. Under Code Miss., 1880, which only allows interest on the amount of money actually lent, a national bank in that State can not deduct interest in advance. *Ib.*
14. Under the national banking act, any national bank in Pennsylvania can charge and take the same rate of interest as any State bank of issue is authorized to charge. *First National Bank of Mount Pleasant v. Tinstman, 36 Legal Intelligencer, 228; 2 N. B. C., 182.*
15. Interest on dividends should not be allowed in favor of one who voluntarily delayed presenting his claim until long after the dividends were declared, although the delay was due to a mistaken belief that he had a right to pay his claim in full from collaterals in his hands. *Chemical National Bank v. Armstrong, 59 Fed. Rep., 372.*
16. The refusal of a creditor to accept the receiver's offer to allow part of a claim without prejudice to a suit for allowance of the remainder, or to the receiver's right to still further reduce the claim if the court should hold such reduction proper bars the creditor's right to interest on subsequent dividends on the part offered to be allowed, although it is subsequently adjudged that the whole of his claim should have been allowed; but he is entitled to interest on the dividends on the part rejected. *Ib.*
17. In 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.*

INTEREST. See Usury; Insolvent banks—Continued.

18. There is an established rate of interest in Washington (10 per cent), and the fact that by special contracts different rates may be collected does not affect the question, and therefore a national bank may charge that rate. *Yakima National Bank v. Knipe*, 33 P., 834; 6 Wash., 348.
19. The fact that there are several entries in the books of a bank and in the pass book of a depositor of allowance of interest on his account is not sufficient to prove a contract by the bank to pay interest while the deposit should remain, where it is proven that after the entries were made the officers of the bank, on several occasions, told the depositor that it was against their rules to pay interest, and that they would not pay it, and that he apparently acquiesced. *McLoughlin v. National Mohawk Valley Bank*, 139 N. Y. St., 514; 34 N. E. 1095.
20. Rev. St. U. S., sec. 5197, authorizes national banks to take interest at the rate allowed in the State where the bank is located, and, when no rate is fixed by the laws of such State, they are authorized to take interest at a rate not exceeding 7 per cent. Held, that since 1 Hill's Code, sec. 2796, and Sess. Laws 1893, page 29, allow individuals and State banks to take any rate of interest agreed to in writing by the parties to the contract, national banks have the same privilege. *Wolverton v. Exchange National Bank* (Wash.), 39 P., 247.
21. A stockholder in a bank is not entitled to interest from the bank, either on ordinary dividends declared or on money due him from a reduction of capital stock, for a period during which the bank was prevented from paying him the same by attachments of his stock in suits of other parties, though the money thus belonging to him was during such time mingled by the bank with its general assets, the bank being ready and willing to pay over the same but for the attachments. *Mustard v. Union National Bank*, 29 A., 977; 86 Me., 177.
22. An order directing payment of interest by the receiver of a national bank from date of judicial demand is erroneous, as funds coming into the hands of a receiver are turned over to the Comptroller, and could not earn interest, and any payment of interest would necessarily be taken from some other trust fund; and this particularly where the involved circumstances of the case made it impossible to pay over the amount without investigation and an accounting. *Richardson v. Louisville Banking Co.*, 94 Fed. Rep., 442.
23. No interest is recoverable against the fund in the hands of the receiver of an insolvent national bank on recovery in a suit to establish a claim against the bank, made necessary solely by the disallowance of the claim by the receiver. *Merchants' Nat. Bank v. School Dist. No. 8, of Meagher County, Mont.*, 94 Fed. Rep., 705.
24. In a suit against the receiver of a national bank for money loaned the bank while it was a going concern, it was error to permit plaintiff to recover interest on the loan after the bank's suspension and the appointment of a receiver, since debts of an insolvent bank must be liquidated by the receiver as of the date when insolvency supervenes, and the amount of all debts computed as of that day. *American Nat. Bank v. Williams*, 101 Fed. Rep., 943.
25. In the provisions in Rev. Stat., § 5197, that when no rate of interest "is fixed by the laws of the State or Territory, or district," in which a bank is situated it "may take, receive, reserve, or charge a rate not exceeding seven per cent," the words "fixed by the laws" must be construed to mean "allowed by the laws." *Daggs v. Phoenix National Bank*, 177 U. S. Rep., 549.

JURISDICTION: See Actions.

1. 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 sec. 5209 or sec. 5239, Rev. St., the circuit court has no jurisdiction. *Whittemore v. Amoskeag National Bank*, 134 U. S., 527.
2. 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.
3. State courts have jurisdiction of suits by and against national banking associations. *Bank of Bethel v. Pahquioque Bank*, 14 Wall., 383; *Ordway v. Central National Bank*, 47 Md., 217, and *Claflin v. Houseman*, 93 U. S., 130.
4. 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. Tracy*, 11 Blatch., 101.

JURISDICTION. See Actions—Continued.

5. 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.
6. 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. *Talmage v. Third National Bank*, 27 Hun., 61.
7. 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. McVay*, 31 Ohio St., 231; *Bletz v. Columbia National Bank*, 87 Penn. St., 87.
8. 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.
9. The defense of usury may be set up in action brought in a State court. *National Bank of Winterset v. Eyre*, 52 Iowa, 114.
10. A national banking association is, for jurisdictional purposes, a citizen of the State in which it is located. *Davis v. Cook*, 9 Nev., 134.
11. The offense of making false entries in the books of a bank, for which an officer of the bank is liable to punishment under sec. 5209, Rev. St., since it is not a crime of which the State courts have concurrent jurisdiction, under sec. 5328, Rev. St., is exclusively cognizable by the Federal courts. *In re Eno*, 54 Fed. Rep., 669.
12. Under the provisions of the act of August 13, 1888, national banks are deemed to be, for jurisdictional purposes, citizens of the State wherein they are located, and they no longer possess the right of removal on the ground that they are Federal corporations. *Burnham et al. v. First National Bank of Leoti*, 53 Fed. Rep., 163.
13. 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. *Utlar County Savings Institution v. Fourth National Bank*, 8 N. Y., 162.
14. The provision that the Federal courts shall not have jurisdiction of an action on a promissory note or other chose in action by an assignee thereof, unless the action might have been maintained in such courts if no assignment or transfer had been made (act August 13, 1888), does not apply to the indorsement and transfer of the payee of notes which were made to him merely that he might, as agent of the maker, raise money for it by negotiating them with third persons. *Wachusett National Bank v. Sioux City Stove Works*, 56 Fed. Rep., 321.
15. A suit on the official bond of the cashier of a national bank, conditioned for a faithful performance of the duties thereof, "according to law and the by-laws" of the bank, involves a Federal question and is maintainable in a Federal court irrespective of the citizenship of the parties. *Walker et al. v. Windsor National Bank*, 56 Fed. Rep., 76.
16. In a suit which is properly brought in a Federal court, because it involves a Federal question, the court has full jurisdiction of the defendant, who, though a resident of another district, waives his personal privilege of being sued in his district by voluntarily appearing. *Ib.*
17. The exemption of national banks from suits in State courts in other than their own county or city, by act of February 13, 1875 (18 St., 316, chap. 80), was a personal privilege which could be waived by appearing to such suit and not claiming the immunity. *First National Bank v. Morgan*, 132 U. S., 141.
18. The provision in act of July 12, 1882 (22 St., 163, chap. 290, sec. 4), respecting suits by or against national banks, refers only to suits brought after the passage of that act. *Ib.*
19. This court has jurisdiction to review a judgment in State courts involving the question whether a national bank is exempted from liability to account for bonds purchased by it on condition of selling back on demand. *Logan County National Bank v. Townsend*, 139 U. S., 67.
20. When transaction of transfer of national-bank shares does not present a case arising under national banking act, no Federal question is involved. *Le Sassier v. Kennedy*, 123 U. S., 521.
21. State courts have no jurisdiction of actions to recover penalties imposed by the national banking act. *Missouri River Telegraph Company v. First National Bank of Sioux City*, 74 Ill., 217; 1 N. B. C., 401.
22. When a State bank acting under a statute of the State calls in its circulation issued under State laws and becomes a national bank under the laws

JURISDICTION. See Actions—Continued.

- of the United States, and a judgment is recovered in a court of a State against the national bank upon such outstanding circulation, the defense of the State statute of limitations having been set up, a Federal question arises which may give this court jurisdiction in error. *Metropolitan National Bank v. Claggett*, 141 U. S., 520.
23. The act of Congress of July 12, 1882, repealing inconsistent acts and providing that the jurisdiction of suits in which a national bank should be a party should be the same as if it were a State bank at the same place, prevents the removal of a cause in which a national bank is a party from a State to a Federal court on the mere ground that it is a national bank. *Leather Manufacturers' National Bank v. Cooper, jr.*, 120 U. S., 778; 3 N. B. C., 208.
 24. Under St. U. S., 1888, chap. 866, sec. 4, providing that in actions against national banks the Federal courts "shall not have jurisdiction other than such as they would have in cases between individual citizens of the same State," an action to compel the directors of a national bank to declare a dividend may be maintained in a State court. *Hiscock v. Lacy (Sup.)*, 30 N. Y. S., 860; 9 Misc. Rep., 578.
 25. 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. *Ib.*
 26. 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.
 27. 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 suits rest 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*, 28 Fed. Rep., 737.
 28. An action between a receiver of an insolvent national bank and a depositor does not present a Federal question under Rev. St., sec. 5242, avoiding preferences to creditors of such an insolvent bank. *Tehan v. First National Bank et al.*, 39 Fed. Rep., 577.
 29. A receiver of an insolvent national bank is an officer of the United States within the meaning of sec. 563, Rev. St., 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." *Stephens v. Bernays*, 41 Fed. Rep., 401.
 30. 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. *Ib.*
 31. 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. Postwick*, 88 N. Y., 52.
 32. 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.
 33. 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.
 34. The Federal courts have jurisdiction of suits by receivers of national banks to collect the assets thereof without regard to the citizenship of the plaintiff. *Fisher v. Yoder*, 53 Fed. Rep., 565.
 35. A Federal court is not deprived of jurisdiction otherwise vested in it of a suit against the executors of an estate by the fact that the estate is in the possession of a State probate court for purposes of administration, and the Federal court has jurisdiction to adjudge whether a liability exists, but can not issue execution to enforce the same. *Wickham v. Hull et al.*, 60 Fed. Rep., 326.
 36. A suit against the receiver of a national bank to compel him to pay out of the funds in his hands as receiver moneys claimed by the complainant in a suit arising under the laws of the United States, and can be removed into the Federal court. *Hot Springs Independent School District, etc., v. First National Bank of Hot Springs*, 61 Fed. Rep., 417.
 37. The tenth subdivision of sec. 629, Rev. St., which confers upon the circuit court of the United States jurisdiction of all suits by or against any national-

JURISDICTION. See Actions—Continued.

- banking association established in the district for which the court is held, has been repealed by the proviso to sec. 4 of the act of July 12, 1882. *National Bank of Jefferson v. Fare et al.*, 25 Fed. Rep., 200.
38. A Federal court has jurisdiction of an action brought by the receivers of an insolvent national bank in the name of the bank, to realize its assets, irrespective of the citizenship of the parties. *Linn County National Bank v. Crawford (C. C.)*, 69 F., 532.
 39. A suit against a receiver appointed by a Federal court for a cause arising out of his management of the property committed to his charge is one arising under the laws of the United States and may be removed from a State to a Federal court without regard to the citizenship of the parties or the nature of the controversy. *Jewett v. Whitcomb et al.*, 69 Fed. Rep., 418.
 40. It seems that where a State statute creates a right in favor of creditors, and provides a remedy for the enforcement thereof, this remedy, whether at law or in equity, must be adopted by the Federal courts. If the State statute does not create the right, but only redeclares a right existing in the absence of statute, then the form of remedy in the Federal courts is determined by principles which differentiate legal and equitable jurisdiction. *First National Bank of Sioux City v. Peavy*, 69 Fed. Rep., 455.
 41. The California "bank commissioners' act" (St. 1877-78, p. 740, as amended by St. 1886-87, p. 90) provides in section 11 that if the commissioners shall find that any bank has violated its charter or law, or is conducting business in an unsafe manner, they shall require it to discontinue such practices; and in case of refusal, or whenever it shall appear to the commissioners unsafe for the bank to continue business, they shall notify the attorney-general, who may commence suit to enjoin the transaction of business by such bank; and, upon the hearing of such suit, the court may issue the injunction and direct the commissioners to take such proceedings against the bank as may be decided on by its creditors. The section also empowers the commissioners to supervise the affairs of banks in process of liquidation, limit the number of their officers and employees, and require reports to the commissioners by such banks. Held, that a court in which proceedings are instituted by the attorney-general against a bank, pursuant to such statute, has no jurisdiction to appoint a receiver of the property of the bank in such proceedings, though the bank commissioners and the creditors of the bank consent, and though there are provisions in the Code of Civil Procedure authorizing the appointment of receivers in other proceedings. *Murray v. American Surety Co. of New York*, 70 Fed. Rep., 341.
 42. The exercise by a court, in purely statutory proceedings, of a power not authorized by the statute, is null and void, and may be collaterally attacked. *Ib.*
 43. The Federal courts have jurisdiction of actions brought by the receiver of an insolvent national bank to realize its assets, irrespective of the citizenship of the parties; and it is immaterial to such jurisdiction whether the action is brought in the receiver's own name, as receiver, or by him in the name of the bank. *Linn County National Bank v. Crawford*, 69 Fed. Rep., 532.
 44. A suit brought in a State court can be removed to a Federal court on the ground of diverse citizenship only when the defendant is a nonresident of the State in which it is brought. *Thurber v. Miller*, 14 C. C. A., 432, 67 Fed. Rep., 371, followed. *Wichita National Bank et al. v. Smith*, 72 Fed. Rep., 568.
 45. A national bank can not remove a suit upon the ground that it is a Federal corporation. *Ib.*
 46. A cause can not be removed upon the ground that it involves a Federal question unless that fact appears from the plaintiff's complaint. *Ib.*
 47. Where a judgment recovered in a State court against a county is assigned to a citizen of another State, the assignee may sue thereon in the proper Federal court, although the original judgment is still in force. The assignee has a right to have judicially determined its right to enforce payment of the indebtedness, and the action is not to be considered as brought merely to vex defendant. *First National Bank of Buchanan County v. Deuel County*, 74 Fed. Rep., 373.
 48. The United States circuit court has jurisdiction of a suit brought by the statutory receiver of a national bank, without reference to the citizenship of the parties. *Short et al. v. Hepburn*, 75 Fed. Rep., 113.
 49. It is within the discretion of the court to have the jury retire during arguments as to the admissibility of evidence. *Birmingham National Bank v. Bradley (Ala.)*, 19 So., 791.
 50. The fact that the State supreme court, in affirming a judgment, decided against an immunity from liability expressly claimed under the laws of the

JURISDICTION. *See Actions—Continued.*

United States, does not give jurisdiction to the Federal Supreme Court, if such immunity was not claimed in the trial court. *Chemical National Bank v. City Bank*, 16 S. Ct., 417.

51. A receiver of a national bank, appointed by the Comptroller of the Currency, is an officer of the United States, and entitled to sue in the Federal courts, by virtue of Rev. St., § 629. *Thompson v. Pool* (C. C.), 70 F., 725.
52. The circuit court of appeals has no jurisdiction to review a judgment rendered before act March 3, 1891, creating that court, was passed. *United States v. National Exchange Bank* (C. C. A.), 53 F., 9.
53. Held, that the plaintiff, a national bank, had the right to bring suit, in the United States circuit court of the district where the bank was located, upon two notes indorsed to it by the payee, who was also a citizen of the State and resident of the district. *Commercial Bank of Cleveland v. Simmons*, 1 N. B. C., 294.
54. That a national bank does not sue by virtue of any right conferred by the judiciary act, but by virtue of the right conferred upon it by the act of 1864, authorizing and creating it, and which constitutes its charter; that, having no right to sue under the judiciary act, the limitation in the 11th section as to suits on indorsed notes and choses in action does not apply. *Ib.*
55. The circuit court has no jurisdiction of a suit by a private person to restrain, interfere with, or control the Treasurer of the United States or the Comptroller of the Currency in the discharge of their duties in respect to bonds deposited with the Treasurer to secure the redemption of circulating notes of a national bank. The provisions of sections 56 and 57 of the national-banking act explained. *Van Antwerp v. Hulburd*, 7 Blatchford, 426.
56. State courts have jurisdiction of suits brought by national banks, it not having been taken away by section 57 of the national-banking act. *First National Bank of Montpelier v. Hubbard and others*, 49 Vermont, 1.
57. A national bank can not be sued in the Federal court outside of the district where it is located. Service on the cashier when found within another district does not give jurisdiction. *Main, assignee, v. Second National Bank of Chicago*, 6 Bissell, 26.
58. National banks may, by reason of their character as such, sue in the Federal courts. *First National Bank of Omaha v. County of Douglas*, 1 N. B. C., 267.
59. A district court of the United States may order the receiver of a national bank to compromise doubtful debts under section 50 of the national-banking act (13 Stat. at Large, 115), which authorizes receivers to compromise such debts "on the order of a court of record of competent jurisdiction." *Petition of Platt*, 1 Benedict, 534.
60. A banking association organized under act of Congress of 1864, chapter 106, can be sued in a State court only in the city or county where it is located. *Crocker v. Marine National Bank of New York*, 101 Massachusetts, 240; 1 N. B. C., 575.
61. National banks, like any other corporations, and the receivers of them, may sue and be sued in the State courts of their domicile. *Adams v. Davis*, 29 La. Ann., 315; 1 N. B. C., 510.
62. The receiver of a national bank, is amenable to the jurisdiction of a State court in a parish other than that in which the bank was located and in which he has his domicile. *Ib.*
63. In an action by a national bank of New York against a national bank of West Virginia, held, that the defendant was not deprived of the right to demand a removal of the cause from the State court to a Federal court. National banks are "citizens" of the State in which they are organized and located. *Chatham National Bank of New York v. Merchants' National Bank of West Virginia*, appellant, 4 Thompson & Cook, 196; 1 N. B. C., 769.
64. Defendant served a notice of appearance on December 15, but did not file a petition for the removal of the cause from a State to the Federal court until January 7, the petition stating that defendant then entered its appearance and had not done so before. Held, a valid compliance with the Federal statute requiring the defendant "at the time of entering his appearance in the State court" to file his petition. *Ib.*
65. Section 7 of the act creating the circuit court of appeals (26 Stat., 828) gives no jurisdiction of an appeal from an interlocutory order dismissing a restraining order and denying an injunction. *Robinson v. City of Wilmington et al.*, 60 Fed. Rep., 469.
66. The act of July 12, 1882, to enable national banks to extend their corporate existence, placed national and other banks, as to their right to sue in the Federal courts, on the same footing, and consequently a national bank can

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- not, in virtue of a mere corporate right, sue in such court. *Union National Bank of Cincinnati v. Miller, Treasurer of Hamilton County, Ohio, 15 Fed. Rep., 703.*
67. But national banks may, like other banks and citizens, sue in such courts, whenever the subject-matter of litigation involves some element of Federal jurisdiction. Thus a suit by a national bank against a county treasurer to enjoin the collection of a personal tax upon its property, alleged to be made in violation of the act of Congress permitting the State to tax national banks, presents a case arising under a law of Congress, and is therefore maintainable in a Federal court. *Ib.*
 68. The power given the Federal courts to order the production of books and papers (Rev. St., sec. 724) includes power to grant an inspection before trial, with permission to make copies. *Exchange National Bank of Atchison v. Washita Cattle Co., 61 Fed. Rep., 190.*
 69. A national bank is not authorized to sue in any circuit court of the United States without regard to citizenship. It is to be regarded, for the purpose of jurisdiction, as a citizen of the State in which it is established or located. *St. Louis National Bank v. Allen et al., 5 Fed. Rep., 551.*
 70. An action to enforce a right conferred by section 5219 of the Revised Statutes, regarding the taxation of property in the shares of national banking associations, is a suit arising "under the laws of the United States" within the meaning of the act of March 3, 1875. *Stanley v. Board of Supervisors of Albany Co., 6 Fed. Rep., 561.*
 71. A suit by or against a corporation created by an act of Congress is a suit arising under the laws of the United States within the meaning of section 2 of the removal act of 1875, and may be removed from a State court. *Cruikshank v. Fourth National Bank, 16 Fed. Rep., 888.*
 72. State courts have jurisdiction of suits against national banks to recover money paid as usury. *Dow v. Irasburgh National Bank of Orleans, 50 Vt., 112; 28 Am. Rep., 493; 2 N. B. C., 421.*
 73. To give this court jurisdiction on appeal from a State supreme court under the national banking act, the "title, right, privilege, or immunity specially set up or claimed" must be claimed by the plaintiff in error for him self, and not for a third person in whose title he has no interest. *Miller v. National Bank of Lancaster, 106 U. S., 542; 3 N. B. C., 52.*
 74. Defendant, a bookkeeper in a national bank, without authority filled a draft signed in blank by the assistant cashier, issued it, and fraudulently changed his book entries to cover the crime. *Held*, on an indictment for forgery, that the crime was within the jurisdiction of the State courts. *Hoke v. People, 122 Ill., 511; 3 N. B. C., 372.*
 75. A State court has jurisdiction of an action on contract brought by a resident of the State against a national bank located in another State, and except as against a national bank which has committed or is contemplating an act of insolvency. *Robinson v. National Bank of New Berne, 58 How. Pr., 306; 2 N. B. C., 309.*
 76. An attachment can issue against a national bank from a State court. *Ib.*
 77. In an action of debt on sec. 5198, U. S. Rev. Stat., to recover twice the amount of interest, at the rate of 9 per cent, received by a national bank in Pennsylvania, upon the discount of notes, where plaintiffs had judgment for \$2,150.38, *held*, that this amount was insufficient to give jurisdiction to the Supreme Court of the United States. *Williamsport National Bank v. Knapp, 119 U. S., 357; 3 N. B. C., 184.*
 78. A Federal court has jurisdiction of a creditor's bill between citizens of different States, though based upon the judgment of a State court, and notwithstanding the existence of statutory legal remedies in the State courts. *First National Bank of Chicago v. Steinway et al., 77 Fed. Rep., 661.*
 79. Under the provision in the judiciary act of 1887-88 that "the provisions of this section" shall not affect the jurisdiction of the circuit courts in cases for "winding up the affairs" of any national bank, the circuit courts have at least concurrent jurisdiction (whether exclusive or not is not decided) with the State courts in cases of that kind, without regard to the citizenship of the parties. *Lake National Bank v. Wolfborough Savings Bank et al., 78 Fed. Rep., 517.*
 80. A State court appointed a receiver of a national bank, but he never obtained possession of its property. The original complainant discontinued, and the defendant filed a motion to dismiss, but no formal order of dismissal was entered. *Held*, that the pendency of the suit in that condition was no bar to a subsequent suit between the same parties in a Federal court for the appointment of a receiver, etc. *Ib.*

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81. A national bank, sued in a State court, can not enforce the removal of the cause to the Federal court on the ground that the latter has exclusive jurisdiction. *Pettiton v. Noble*, 7 Biss., 449; 2 N. B. C., 120.
82. The district court of the United States has jurisdiction of a bill in equity filed by a national bank. *Fifth National Bank of Pittsburgh v. Pittsburgh and Castle Shannon Railroad Company*, 1 Fed. Rep., 190; 2 N. B. C., 190.
83. Stockholders have no standing in court to interfere for the protection of their company until the board of directors of the company have neglected or refused an application to take the proper steps to protect the interests of the company. *Id.*
84. The Federal courts have jurisdiction over all suits by and against national banks, irrespective of subject-matter. Joining merely nominal or personal parties has no effect either to confer or exclude the jurisdiction; but trustees, executors, and the like are not formal parties within the meaning of the rule where in fact interested in the litigation. Accordingly, where two or three persons claiming a certain fund which was in the custody of a national bank brought their bill in equity against the bank and a third claimant, and the bank exhibited its cross-bill, praying that the parties might interplead, held, to confer jurisdiction. *Foss v. First National Bank of Denver*, 3 Fed. Rep., 185; 2 N. B. C., 104.
85. Banks organized under the acts of Congress as national banks are not entitled by force of such acts to have any suit or proceeding in the State court wherein they are parties defendant removed to the Federal court. *Wilder v. Union National Bank*, 12 Chicago Legal News, 84; 2 N. B. C., 124.
86. To authorize a removal on the ground that the controversy involves a question arising under Constitution and laws of the United States, it must fully appear from all the record that a Federal question is presented. So, where, in a petition for removal to the Federal court, the defendant states that certain laws of the State of Illinois infringe upon or violate the tenth section of Article Two of the Constitution of the United States, but fails to state in what respect, or how the rights, either of the plaintiff or defendants, are affected by the operation of those laws, the record does not show sufficiently that it is a case coming within the Federal jurisdiction. *Id.*
87. If the record presents a Federal question that a right of action or defense arises under the Constitution and laws of the United States, the citizenship of the parties has nothing to do with it. *Id.*
88. National banks are not authorized to institute suits in the Federal courts out of the districts where they are established when the amount in controversy does not exceed \$500. *St. Louis National Bank v. Brinkman*, 1 Fed. Rep., 45; 2 N. B. C., 141.
89. State courts have no jurisdiction of the offense of embezzlement of the funds of a national bank. *People v. Fonda*, 62 Mich., 401; 3 N. B. C., 501.
90. A Federal court has jurisdiction of a suit to enjoin State taxing officers from enforcing collection of a tax upon shares of stock in a national bank where the protection sought is based upon the ground that the State statute under which such officers are proceeding in making their assessment is in violation of the fourteenth amendment to the Constitution and of Rev. St., §5219. *Third National Bank of Pittsburg v. Mylin, Auditor-General et al.*, 76 Fed. Rep., 385.
91. A receiver of a national bank appointed by the Comptroller of the Currency, when sued in a State court on a claim of less than \$500 has no power to remove the case to a Federal court. *Hallam v. Tillinghast*, 75 Fed. Rep., 849.
92. A national bank located in one State may bring suit against a citizen of another State in the circuit court of the United States for the district wherein the defendant resides by reason alone of diverse citizenship. *Petri v. Commercial National Bank of Chicago*, 142 U. S., 644.
93. This court has jurisdiction of an appeal from a decree of a circuit court requiring stockholders in an insolvent national bank to pay a given percentage on their stock which the Comptroller of the Currency had ordered collected and such further sums as may be necessary to pay the debts of the bank. *Germania National Bank v. Case*, 131 U. S., CXLIV App.
94. A bill in equity was filed in a State court by a creditor of a partnership to reach its entire property. The prayer of the bill was that judgments confessed by the firm in favor of various defendants, some of whom were citizens of the same State with the plaintiff, might be set aside for fraud. On the allegations of the bill there was but a single controversy as to all of the defendants. One of the defendants, who was a citizen of a different State from the plaintiff, removed the entire cause into a circuit court of the United States. After a final decree for the plaintiff, and on an ap-

JURISDICTION. *See Actions—Continued.*

- peal therefrom, this court held that the case was not removable under section 2 of the act of March 3, 1875, 18 Stat., 470, and reversed the decree and remanded the case to the circuit court with a direction to remand it to the State court, the costs of this court to be paid by the petitioner for removal. *Graves v. Corbin; First National Bank of Chicago v. Corbin*, 132 U. S., 571.
95. The E. Co., being indebted to the plaintiff, executed to it three promissory notes, and pledged certain chattels to secure their payment. Subsequently the E. Co. confessed judgment in a State court in favor of the S. bank, then in the hands of a receiver. The receiver caused an execution issued from the State court to be levied on the same chattels which had been pledged to plaintiff. Plaintiff then filed a bill in equity in the State court against the bank and its receiver, the E. Co., and the sheriff, to restrain the sale of the chattels and determine the rights of the parties. The receiver applied to remove this suit to the Federal court. *Held*, that the subject-matter of the controversy, the pledged chattels, was within the jurisdiction and control of the State court, and therefore beyond the jurisdiction of the Federal court, either original or by removal. *Kelly, Maus & Co. v. Sioux City National Bank et al.*, 81 Fed. Rep., 3.
 96. The Federal courts have no jurisdiction of a suit in equity against a national-bank receiver, appointed by the Comptroller, unless the amount in controversy exceeds \$2,000. *Smithson v. Hubbell et al.*, 81 Fed. Rep., 593.
 97. In a suit by a creditor of an insolvent national bank, in behalf of himself and all other creditors, to enjoin the receiver and the Comptroller from paying dividends on an alleged fraudulent claim which has been allowed by them, the jurisdictional amount is to be determined solely by the amount of complainant's own claim, and not by the aggregate of all the claims of those whom he assumes to represent or by the amount of the dividends, payment of which is sought to be enjoined. *Ib.*
 98. Under section 4 of the act of Congress of July 12, 1882, a national bank can not remove a suit against it from the State court upon the sole ground that it is a corporation organized under a law of the United States, and that therefore the suit is one arising under the laws of the United States. *Cooper v. Leather Manufacturers' National Bank*, 29 Fed. Rep., 161.
 99. When a complainant invokes the protection of a law of the United States the Federal courts have jurisdiction when it is apparent that the case depends upon a construction of that law. *Richards et al. v. Incorporated Town of Rock Rapids*, 31 Fed. Rep., 505.
 100. A party does not waive the right of removal by remaining in the State court and contesting the case on the merits, if the State court, upon due application, wrongfully refused to order a removal of the cause. *Ib.*
 101. The right of removal is not defeated or lost if the petition therefor is filed in the State court after motion made, the decision of which does not affect the merits of the controversy. *Ib.*
 102. Section 5219, Rev. St., U. S., provides that shares in the national banks may be subjected to the imposition of a State tax, but the same shall not be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such State. Under this section, before the assessment of the shares in a national bank can be held invalid, it must be shown that there is in fact a higher burden of taxation imposed upon money thus invested than is imposed upon other moneyed capital, and it is insufficient to show merely that the State laws provide a different mode or manner of taxing moneyed capital invested in savings banks or other corporations. *Ib.*
 103. Sections 818-820, Code, Iowa, providing for the taxation of the shares of national banks, and chapter 60 of the Laws of 1874, providing for the organization of saving banks, and enacting that the shares of stock therein are taxable, but that deposits are not, are not in contravention of section 5219, Revised Statutes of the United States, there being no discrimination against national banks or the capital therein invested. *Ib.*
 104. The owners of shares in national banks are, under section 5219, Rev. St., U. S., entitled to the right of deduction given to taxpayers under section 814 of the Code of Iowa, which provides that from the gross amount of money and credits held by one liable to taxation may be deducted all debts due and owing. *Ib.*
 105. Act Con., March 3, 1887, sec. 4, declares that national banking associations are, for the purpose of all actions by or against them, at law or in equity, to be deemed citizens of the States in which they are respectively located, but "the provisions of this section shall not be held to affect the jurisdic-

JURISDICTION. See Actions—Continued.

- tion 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." *Held*, that a receiver of a national bank may still maintain a suit in the United States circuit court, without reference to the citizenship of the parties or to the amount involved, to recover a claim due the bank. *Armstrong v. Trautman et al.*, 36 Fed. Rep., 275.
106. This court has jurisdiction to review a judgment of the highest court of a State holding a national bank liable, under statute of the State, as a shareholder in a State savings bank, when the answer sets up that the stock of the savings bank was issued to it without authority of law, and the motion for a new trial and the specifications of error, which were the basis of appeal from the trial court to the supreme court of the State, assert such want of power under the laws of the United States. *California Bank v. Kennedy*, 167 U. S., 362.
107. A suit to recover property acquired by the removing defendant, as receiver of a national bank, by authority of the laws of the United States, arises under the laws of the United States, within the meaning of the removal act of 1888 (25 St., U. S., 434). *Sowles v. Witters et al.*, 43 Fed. Rep., 700.
108. Said act provides that the petition for removal shall be filed at or before the time the defendant is required to plead. A rule of the chancery court provided that the subpoena should require defendant's appearance on the first day of a stated term, and that he should answer within forty days from the return day or the day fixed for entering appearance. A subpoena required the defendant to answer on the first day of the April term, but the suit was not entered until the last day of court. The next stated term began on the second Tuesday in September. *Held*, that a petition for removal filed September 4 was in apt time. *Ib.*
109. The State courts have jurisdiction of an action brought against the officers of a national bank to recover damages on account of alleged deceit practiced by such officers in making a false report of the condition of the bank. *Barnes v. Swift (Super. Ct. Sn.)*, 3 Ohio N. P., 291.
110. The assets of an insolvent national bank are not brought under the control or protection of the Federal courts by being taken into custody by a receiver appointed by the Comptroller of the Currency, nor by their transfer from the receiver to an agent of the shareholders appointed pursuant to the act of Congress to wind up the affairs of the bank. *Snokomish County v. Puget Sound National Bank (C. C.)*, 81 Fed. Rep., 518.
111. Unless it voluntarily appears, a foreign corporation can not be made a party defendant to a suit in a Federal court by one of its creditors, who seeks the appointment of a receiver, an accounting, and to enforce the individual liability of stockholders who are within the jurisdiction of the court. *Elkhart National Bank v. Northwestern Guaranty Loan Company et al.*, 87 Fed. Rep., 252.
112. The corporation and all its stockholders are necessary parties defendant to a creditor's suit for the appointment of a receiver, an accounting, and to enforce the personal liability of stockholders, and, if the corporation can not be brought in, the suit must be dismissed. *Ib.*
113. A receiver of an insolvent national bank, appointed by the Comptroller of the Currency, against whom an action is brought in a State court to recover less than \$2,000, has no right to remove the same to a Federal court. *Follett v. Tillinghast*, 82 Fed. Rep., 241.
114. A suit by a national bank against its former managing officers to charge them with losses sustained by reason of their having made loans to one individual in excess of 10 per cent of the capital stock, and other loans without personal security, in violation of the national banking statutes, the right of recovery being claimed under Rev. St., § 5239, is one arising under the laws of the United States. *National Bank of Commerce of Tacoma, Wash., v. Wade et al.*, 84 Fed. Rep., 10.
115. A national bank may maintain a suit against its directors to enforce their liability under Rev. St., § 5239, for losses resulting from a violation of the statutory requirements in conducting the business of the bank. A suit by the Comptroller for dissolution of the association and an adjudication of such violations is not a condition precedent to the enforcement of such liability. *Ib.*
116. A suit by a national bank against its former officers and directors under Rev. St., § 5239, to recover for losses resulting from their mismanagement in violation of the provisions of the national banking law, is cognizable in equity, where the transactions involved are complicated, and the con-

JURISDICTION. *See* Actions—Continued.

- version of securities into money is required before the extent of the liability can be ascertained, and when, therefore, the remedy at law is not complete or adequate. *Ib.*
117. The fact that a suit by the Comptroller for the forfeiture of the charter of a national bank for violations of the banking statutes is barred by limitation does not operate to bar a suit by the bank against its officers and directors, under Rev. St., § 5239, to charge them with losses resulting from such violations. *Ib.*
 118. The statute does not commence to run against a suit by a national bank against its managing officers to enforce their liability under Rev. St., § 5239, for losses resulting from acts in violation of the national banking law, until such officers have surrendered control of the bank to their successors. *Ib.*
 119. The rule that, in order to warrant the removal of a cause to the circuit court on the ground that it arises under the laws of the United States, that fact must be shown in the plaintiff's pleading, does not operate to prevent a removal, where the original pleading alleges that defendant is a national banking association, and where a receiver thereof, appointed by the Comptroller of the Currency is subsequently made a defendant and petitions for removal. *Speckart et al. v. German National Bank et al.*, 85 Fed. Rep., 12.
 120. A receiver of an insolvent national bank is an officer of the United States. *Ib.*
 121. In a suit in a State court against an insolvent national bank and others, charging a conspiracy to defraud, and seeking the recovery from the bank of moneys alleged to have been thus obtained, a subsequently appointed receiver of the bank is a proper party defendant. *Ib.*
 122. It seems that in such a suit, in a State court, the receiver of the national bank is not a necessary party. *Ib.*
 123. Such an action falls within the description of "cases for winding up the affairs" of a national bank, under section 4 of the judiciary act of 1875, as amended in 1887 and 1888 (25 Stat., 433), which preserves in such cases the jurisdiction of the Federal courts, and the receiver of the bank, intervening as such, is entitled to have the cause removed. *Ib.*
 124. It seems that a State court is a "court of competent jurisdiction" to adjudicate upon disputed claims against insolvent national banks. *Ib.*
 125. The rule requiring that, where the ground for removing a cause to the Federal court is diverse citizenship, that ground must exist not only at the time of removal but also when the suit was commenced, has no application where a receiver of an insolvent national bank intervenes as such and seeks the removal of a case which is under the head of "winding up the affairs" of the bank. *Ib.*
 126. Circuit courts have jurisdiction of actions by receivers of national banks to collect assessments made by the Comptroller, without regard to the amount involved. *Brown v. Smith*, 88 Fed. Rep., 565.
 127. When the jurisdiction of a Federal court in an action by the receiver of a national bank depends solely on the official character of the plaintiff as such receiver, such jurisdiction is lost by a sale and transfer by the plaintiff of all his interest in the subject-matter of the litigation. *Weaver v. Kelly*, 92 Fed. Rep., 417.
 128. A receiver for an insolvent national bank, appointed by the Comptroller of the Currency, may sue in a Federal court, without regard to his citizenship or the amount in controversy. *Myers v. Hettinger*, 94 Fed. Rep., 370.
 129. Equity has jurisdiction of a bill by a receiver of a national bank to set aside a transfer of notes made by the bank to prefer a creditor. *Alabama Iron and Railway Co. v. Austin*, 94 Fed. Rep., 897.
 130. As the controversy in this case involved the question on what basis dividends in insolvency should have been declared, and therein the enforcement of the trust in accordance with law, this court has jurisdiction of it in equity. *Merrill v. National Bank*, 173 U. S., 131.
 131. The Comptroller's certificate authorizing an increase of the capital stock of a national bank is conclusive of the existence of all the facts necessary to authorize such increase, in favor of the public and against the subscribers to such stock. *Pailey v. Tillinghast (C. C. A.)*, 99 Fed. Rep., 801.
 132. The receiver of an insolvent national bank may maintain a suit in equity to enforce an assessment against stockholders, where such assessment is less than the full amount of their liability; and, where there is a common question of law involved as to a number of the stockholders, they may be joined as defendants. *Ib.*
 133. Where the stockholders of a national bank authorized an increase of the capital stock, a portion of the amount was subscribed for and paid in, and

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certificates issued to the subscribers, who retained and received dividends thereon for three years, the action of the stockholders in then reducing the amount of the proposed increase to the amount which had been so subscribed, and of the Comptroller in approving such increase, *held* valid, although the bank was then insolvent, and the subscribers *held* bound as stockholders. *Ib.*

134. An action against a receiver of a national bank in his official capacity is one arising under the laws of the United States, of which a Federal court has jurisdiction. *McDonald v. State of Nebraska, 101 Fed. Rep., 171.*

LEASE:

1. Where a national bank takes a lease for a long term, its insolvency and dissolution soon afterwards, and the appointment of a receiver who refuses to take possession of the leased premises, do not entitle the lessor to damages out of the assets, the rent having been paid for the time during which the bank was in possession. *Fidelity Safe Deposit and Trust Co. v. Armstrong, 35 Fed. Rep., 567.*
2. A national bank which, when a receiver is appointed for it, is in arrears for rent under an existing lease may be afterwards sued for damages caused by its failure to carry out the provisions of the lease. *Chemical National Bank v. Hartford Deposit Company (Ill.), 41 N. E., 225.*
3. In a suit against a national bank in arrears for rent under an existing lease at the time a receiver was appointed for it, for damages for failure to carry out the lease, the receiver need not be made a party. *Ib.*
4. A claim for rent which was due nine days before the suspension of the bank is an existing demand which is entitled to be proven up for participation in the distribution of the assets. *Chemical National Bank v. Hartford Deposit Co., 16 S. Ct., 439.*
5. In a suit against a national bank in arrears for rent under an existing lease at the time a receiver was appointed for it, for damages for failure to carry out the lease, the receiver need not be made a party. *Chemical National Bank v. Hartford Deposit Co. (Ill. Sup.), 41 N. E., 225.*
6. The legal existence of a corporation is not cut short by its insolvency and the consequent appointment of a receiver; and there is nothing in the statutes relating to national banks which takes them out of the operation of this general rule. *Chemical National Bank v. Hartford Deposit Company, 161 U. S., 1.*
7. After passing into the hands of a receiver appointed by the Comptroller of the Currency under the provisions of the Revised Statutes, a national bank remains liable, during the remainder of the term, for accrued and accruing rent under a lease of the premises occupied by it, although the receiver may have abandoned and surrendered them; but if the lessor, in the exercise of a power conferred by the lease, reenters and relets the premises, the liability of the bank after the reletting is limited to the rent then accrued and unpaid and the diminution, if any, in the rent for the remainder of the term after the reletting. *Ib.*
8. By section 5136 of the Revised Statutes a contract of lease, at a large rent, of an office to be occupied "as a banking office, and for no other purpose," for the term of five years, determinable at the end of any year by either party, executed by a national bank as lessee, after having duly filed its articles of association and organization certificate with the Comptroller of the Currency, but not having been authorized by him to commence the business of banking, is void, can not be made good by estoppel, and will not support an action against the bank to recover anything beyond the value of what it has actually received and enjoyed. *McCormick v. Market Bank, 165 U. S., 538.*
9. In an action against a national bank upon a contract, each party relied on section 5136 of the Revised Statutes, by which a national bank, upon filing its articles of association and organization certificate with the Comptroller of the Currency, becomes a corporation, with power "to make contracts" and other corporate powers, but is prohibited to "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." The defendant relied on the prohibition. The plaintiff relied on the exception to the prohibition, and also contended that, under the general power to make contracts, the contract sued on was valid as between the parties, even if contrary to the prohibition. *Held*, that a judgment for the defendant in the highest court of the State might be reviewed by this court on writ of error. *Ib.*

LIABILITY OF BANK:

1. 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.
2. A bank receiving a certificate of deposit for collection, and mailing it to the drawer with a request for a remittance, is guilty of negligence. *First National Bank of Evansville v. Fourth National Bank of Louisville*, 56 Fed. Rep., 967.
3. A bank is charged with notice of letters duly mailed to it and received by the general bookkeeper, whose duty it is to open and distribute mail matter, although he conceals such letters to hide certain irregularities in his office, and thereby prevents their coming into the hands of the other bank officers. *Ib.*
4. The E. bank, on May 8, 1888, mailed to the L. bank for collection a certificate of deposit issued by P. & Co., which, the next day, negligently mailed it to P. & Co. with request to remit. On June 1 the L. bank credited the E. bank with the item in account current for May, and wrote that nothing had been heard from P. & Co. On June 22 the L. bank wrote that repeated letters about the item had remained unanswered. The L. bank now charged the E. bank with the item. No further correspondence ensued. P. & Co. continued in good credit until after January 1, 1889, when they failed. Held that the L. bank was not responsible for more than nominal damages. *Ib.*
5. Where bank acquires title to real estate by conveyance from its president, who held same under deed reciting full payment of purchase money, and bank has no actual knowledge that purchase money was not in fact paid, it is an innocent purchaser without notice, and is not chargeable with constructive notice because of the knowledge of its president. *First National Bank of Sheffield et al. v. Tompkins*, 57 Fed. Rep., 20.
6. If a cashier, without authority to buy coin in behalf of his bank, does so buy it, and it goes into the funds of the bank, it is liable. *Merchants' National Bank v. State National Bank*, 10 Wall., 604.
7. Where a bank issues a certificate of deposit, payable on its return properly indorsed, it is liable thereon to a bona fide holder to whom it was transferred seven years after its issue, notwithstanding a payment thereof to the original holder. Such certificate is not dishonored until presented. *National Bank of Fort Edward v. The Washington County National Bank*, 5 Hun., 605.
8. Where a cashier, in payment of his individual indebtedness, gives his creditor a cashier's draft drawn by himself on his bank's correspondent, and the same is received in good faith by the creditor, with no knowledge or notice that the draft is drawn fraudulently, and the same is paid by the correspondent to the creditor, the bank can not recover from the creditor the money so paid. *Goshen National Bank v. State*, 36 N. E., 316.
9. A bank is bound by the act of its cashier in drawing checks in its name, though with the intent of embezzling the proceeds, and payment of the checks by the drawee is binding on the bank. *Phillips v. Mercantile National Bank of the City of New York*, 35 N. E., 982.
10. Checks drawn by the cashier of a bank, payable to fictitious persons, whose names he indorses thereon, are in effect payable to the bearer, and the payment of such checks by the drawee is binding on the bank, as, in transmitting them made and indorsed, the bank is so far concluded by his acts as to be estopped from denying their validity. *Ib.*
11. The fact that the payees in the checks, whose names were indorsed thereon by the cashier, were customers of the bank does not vary the rule applicable to fictitious payees, where the cashier did not intend to deliver the paper to the customers, as the fictitiousness of the maker's direction to pay does not depend upon the identification of the name of the payee with some existing person, but upon the intention underlying the act of the maker in inserting the name. *Ib.*
12. A settlement of a claim against a bank made by a director who had been specially delegated by the bank to take charge of the matter, and who acted under the direct advice of the president of the bank, is binding on the bank. *Waxahachie National Bank v. Vickery*, 26 S. W., 876.
13. Where one pays a debt due by him to a bank upon the demand of an officer thereof, whom he finds employed in its business, to said officer, over its counter, without knowledge that the officer's authority is so limited that

LIABILITY OF BANK—Continued.

- he is not authorized to receive the money, it is a payment to the bank, and the latter is bound thereby. *The East River National Bank v. Gove*, 57 N. Y., 597.
14. When a bill of exchange, payable at —, was sent to a bank for collection, and the bank, treating it as a bank check and not entitled to days of grace, presented it for payment, and had it protested, etc., on the day of its maturity, without days of grace, by means of which the indorser was discharged, and it was in evidence that the bank was notified by the indorser at the time that he claimed the paper to have days of grace. *Held*, that the bank was liable to the person who deposited the paper for collection for damages for its negligence in not presenting the check, as required by law, and causing notice of its nonpayment to be given to the indorser. *The Georgia National Bank v. Henderson*, 46 Ga., 487.
 15. A national bank, by its cashier, issued its certificate of deposit for money to be paid on a note of the depositor or lent for his use. *Held*, that the bank was liable thereon, although the cashier embezzled much more of the bank's funds. *First National Bank of Monmouth v. Brooks*, 22 Ill. App., 238; 3 N. B. C., 387.
 16. Upon deposit in a city bank of funds for transmission to the credit of a country bank, for the use of the depositor, the city bank becomes a trustee of the depositor; and where the country bank, by reason of its failure before the deposit was made, becomes unable to receive the deposit, the city bank is liable to the depositor, in an action for money had and received, for the amount of the deposit. *Union Stock Yards National Bank v. Dumond* 37 N. E., 863; *Dumond v. Merchants' National Bank*, *ib.*, 864.
 17. The fact that the city bank deposited the money with another city bank, which was the correspondent of the country bank, does not exempt the former bank from such liability, where the depositor was unacquainted with the custom of the banks in making such deposits, and did not consent thereto. *Ib.*
 18. Nor will the city bank in which the money was finally deposited be liable therefor, at the suit of the depositor, where the money was left with it with instructions to credit it to the country bank generally, without any intimation that it was to be credited to that bank as the money of the depositor. *Ib.*
 19. The First National Bank of Decatur having advanced a sum of money to the owner of a lot of whisky, the latter employed the bank to ship the whisky for him to New York to be sold, and out of the proceeds the bank was to retain the money advanced and a reasonable commission for shipping and selling. The whisky was shipped and sold accordingly, and the proceeds received by the bank. *Held*, that the bank was liable to the owner of the whisky for the money so received, and this independently of the question whether national banks are, by their charters, authorized to sell produce on commission. *First National Bank of Decatur v. Priest*, 50 Ill., 321.
 20. A national bank is liable for fraudulent representations made by it through its cashier to another bank as to the financial responsibility of a customer. *Nevada Bank of San Francisco v. Portland National Bank*, 59 Fed. Rep., 338.
 21. Representations by one bank to another that a certain business corporation "is prosperous," "well organized," "doing a large business," and are "valued customers of ours;" that an investigation of its business and responsibility had been made by the vice-president and cashier of the bank, coupled with the transmission of an annual statement, which (as alleged) is known to be false—are representations of fact, and not of opinion, and are actionable if fraudulently made. *Ib.*
 22. Fraudulent representations as to the financial responsibility of another for the purpose of procuring him credit are actionable, though containing no statement as to the amount of credit it is safe to extend. *Ib.*
 23. False representations concerning the financial responsibility of another, made for the purpose of procuring him credit, negligently and carelessly, without investigation, when investigation would disclose their falsity, imply a fraudulent intent, and are actionable. *Ib.*
 24. The signature of a bank cashier, with his official title appended, to a letter bearing the bank's name at the head, is the signature of the bank, within the meaning of a statute providing against liability for representations as to the credit, skill, or character of another, unless there is a memorandum thereof in writing, signed by the "party to be charged." *Ib.*
 25. A bill of exchange, drawn on defendant, was sent by plaintiff to a bank for collection, and on presentation to defendant was accepted by its treasurer

LIABILITY OF BANK—Continued.

- and redelivered to the bank. On the same day defendant's treasurer learned that the drawer of the bill had failed two days before. On the next day defendant's treasurer applied to the bank's cashier for leave to revoke the acceptance and erase the indorsement, which the cashier declined to do, and notice was thereupon given the bank to refuse payment of the bill. At the time of the acceptance the drawer had no funds in defendant's hands, but was indebted to it. No fraud was shown on plaintiff's part. *Held*, that the defendant was bound by its acceptance. *Trent-Title Company v. Fort Dearborn National Bank of Chicago*, 54 N. J., 33.
26. The general rule is that where a bank delivers a note or bill to a notary public for demand, protest, and notice, it will not be liable for the default of the latter. *Wood River Bank v. First National Bank of Omaha*, 55 N. W., 239; 36 Neb., 744.
 27. But where such bill remains in the bank to be protested for nonpayment by the president and manager thereof, a notary public, and who, although aware of the instructions to the contrary, delays noting for protest or giving notice, in consequence of which the indorsers are discharged, such notary will be held to be the agent of the bank and the latter will be liable for his negligence. *Ib.*
 28. Where a bank, on presenting a draft which it has for collection, receives a check drawn on a bank in the same place, it is bound to present the check on the same day, and, failing in this, is liable to the drawer thereof for the loss occasioned thereby, the bank drawn on having suspended at the end of the day. *Morris v. Eufaula National Bank (Ala.)*, 18 So., 11.
 29. Where money is deposited with the cashier of a bank under an agreement that it shall be invested by the bank in bonds and stocks, the bank is liable for the return of the money, no investment having been made, though the agreement for its investment by the bank was ultra vires. *L'Herbette v. Pittsfield National Bank (Mass.)*, 38 N. E., 368.
 30. A bank obtained a loan from plaintiff, giving therefor the personal note of its cashier. *Held*, that the bank was liable to plaintiff for the amount of the loan, on account for money had and received. *Chemical National Bank v. City Bank (Ill. Sup.)*, 40 N. E., 328.
 31. A debt incurred by a national bank, for which it receives and retains the consideration, is not void because incurred in violation of Rev. St. U. S., sec 5202, providing that no national bank shall be indebted or in any way liable to an amount exceeding the amount of its capital stock paid in, except on circulation, deposits, special funds, or declared dividends. *Ib.*
 32. Drafts for part of a fund in the hands of a debtor of the drawer do not, without acceptance by the drawee, constitute an appropriation of part of such fund, or an equitable assignment thereof. *Bosworth v. Jacksonville National Bank (C. C. A.)*, 64 F., 615.
 33. A national bank whose vice-president borrows money in the name of another bank and appropriates it to his own use, is not liable therefor unless he was specially authorized to borrow the money, or his act was ratified. *8 C. C. A.*, 155; 59 F., 372, modified to accord with *Bank v. Armstrong*, 14 S. Ct. 572; 152 U. S., 346; *Chemical National Bank v. Armstrong*, 65 Fed Rep., 573.
 34. Where the president of a banking corporation, having control and management of its business, entered into a conspiracy with a merchant whereby the latter was to purchase of wholesale dealers a large amount of goods on credit, on which the bank was to take a mortgage in an amount largely in excess of a loan which was to be made the merchant, under which it was to sell the goods, the proceeds of such sale to be given one-third to the bank and two-thirds to the merchant, leaving the creditors unpaid; and in pursuance thereof, goods were bought of the value of \$10,000, on which the bank loaned \$1,000, taking a mortgage for \$9,960; and before the bills for the goods became due the bank foreclosed the mortgage and took possession thereunder, and sold the goods for \$5,300, which was divided according to the agreement—the bank was liable to each of the defrauded creditors for the amount of goods so sold by each. *Johnston Fife Hat Co. v. National Bank (Okl.)*, 44 P., 192.
 35. A bank is liable to a special depositor for the loss of his deposit through its diversion by the bank's officers. *El Paso National Bank v. Fuchs (Tex. Civ. App.)*, 34 S. W., 203.
 36. Mine owners indebted to a bank made their note, and executed a deed of trust to the bank's cashier, to secure the indebtedness. The note was not paid at maturity, and without the payment of any money to him or to the bank and without authority, the cashier released the deed of trust, and

LIABILITY OF BANK—Continued.

- two other papers were executed between the parties. One was an absolute deed of the property to the cashier; the other, an agreement whereby he was to work the mines till the indebtedness of the bank was paid from the proceeds, and certain amounts paid to the grantors, after which he was to become the absolute owner. Subsequently a creditor of the bank attached the property as belonging to the bank. *Held*, that the bank could not be held to have adopted the contract of its cashier, since it must have done so in its entirety, and the agreement to operate the mines would have been ultra vires. *Weston v. Esty (Colo. Sup.)*, 45 P., 367.
37. An order to a bank to pay, to persons named, a specified sum, out of a special fund, belonging to the drawer, in the hands of such bank, constitutes an assignment of such fund to the persons named in the order, to the amount specified, whether the bank accepts the order or not. *Central National Bank v. Spratten (Colo. App.)*, 43 P., 1048.
 38. The president of a bank, having embezzled funds of the bank on deposit with its reserve agent, replaced such funds with money borrowed by him on the bank's note, without the directors' knowledge, and such borrowed money was thereafter drawn out to pay the bank's lawful debts. *Held*, that the bank, having received the benefit of the loan through its president, it was effected with his knowledge of the loan, and hence was liable to the lender as for money had and received to its use. *Ditty v. Dominion National Bank of Bristol, Va.*, 75 Fed. Rep., 769.
 39. In an action against a national bank to recover bonds deposited with it for safe-keeping, without compensation, and which the bank alleged were stolen from its vaults, *held*, (1) that the bank was liable only for gross negligence; (2) that its failure to give prompt notice of the robbery was a question for the jury as bearing on the question of negligence; and (3) that while the mere voluntary act of the cashier in receiving the funds would not subject the bank to liability, yet if the deposit was known to the directors and they acquiesced in its retention, a contract relation was created by which the defendants would be held bound. *First National Bank of Carlisle v. Graham (79 Pennsylvania State, 106.) Affirmed 100 U. S., 699.*
 40. Whether or not a national bank has the power to take bonds, etc., on deposit for safe-keeping, it is not liable for the loss of such property so taken without compensation, unless it has been guilty of gross negligence contributing to the loss. *De Haven v. Kensington National Bank (81 Pennsylvania State, 95).*
 41. In an action to recover of a bank the value of bonds deposited for safe-keeping by plaintiff, and stolen by the teller of the bank, *held*, that the bank, being a gratuitous bailee, was not liable, although an examination of the teller's accounts after the theft proved them to have been falsely kept, and showed that he had been abstracting funds for two years, and although it was known to the president of the bank that he had dealt once or twice in stocks. Mistaken confidence is not a ground of liability in such cases. *Scott, plaintiff in error, v. National Bank of Chester Valley (72 Pennsylvania State, 471).*
 42. A national bank received from a customer bonds as collateral security for a debt then existing and for future obligations. Afterwards, and after the customer had paid his indebtedness, the bonds were stolen from the bank. *Held*, (1) that the bank was not a gratuitous bailee of such bonds; (2) that it had power to take the bonds as security for existing or future loans; (3) that it was liable if it failed to exercise ordinary care and diligence in keeping the bonds; and (4) that the measure of damage was the value of the bonds when stolen, and not when demand of them was made. *Third National Bank of Baltimore, appellant, v. Boyd, 44 Maryland, 47; 1 N. B. C., 545.*
 43. A bank is not liable for the default of a prudently chosen correspondent at the acceptor's residence, to whom it sent a draft received for collection. *Third National Bank of Louisville v. Vicksburg Bank, 61 Miss., 112.*
 44. A bank is liable for deceit where, through its board of directors, it causes false statements to be made in regard to the financial condition of a customer, for the purpose of furthering its own interests, by increasing its deposits or selling its collateral, and loss results to a third person from such statements. *Hindman v. First Nat. Bank (C. C. A.), 98 Fed. Rep., 562.*
 45. H., as vice-president of a Cincinnati bank, made application to a New York bank for a loan of \$300,000. The request was granted, and that amount was placed to the credit of the Cincinnati bank upon the books of the New York bank. Immediately thereafter H. fraudulently caused himself

LIABILITY OF BANK—Continued.

to be personally credited upon the books of his own bank with a like sum of \$300,000. The action of H. in negotiating the above loan with the New York bank was unauthorized by the board of directors of the Cincinnati bank, but after the arrangement had been made that bank drew out by check the money that had been placed to its credit by the New York bank and used the same in discharging its valid obligations. *Held*, that by so using the money obtained from the New York bank by H. in his capacity of vice-president the Cincinnati bank became bound to account for the same as for money had and received, and could not escape liability to the New York bank upon the mere ground, supposing it to be true, that it was not permitted by its charter to borrow money. The fraud perpetrated by H. upon his own bank in having himself personally credited upon its books with the amount of the loan was a matter with which the New York bank had no connection, and its right to recover could not be affected thereby. The liability of the Cincinnati bank rested upon the fact, and the implied obligation arising therefrom, that that bank used in its business and for its benefit the money which the other bank placed to its credit in consequence of the loan negotiated by H., who assumed to represent it. There is nothing in the acts of Congress authorizing or permitting a national bank to appropriate and use the money or property of others without incurring liability for so doing. This case and *Western National Bank v. Armstrong*, 152 U. S., 346, distinguished. *Aldrich v. Chemical Nat. Bank*, 176 U. S. Rep., 618.

LIEN. See Preferred claims.

1. An association has equitable lien upon dividends declared for any just debt due to it from the shareholders. *Hagar v. Union National Bank*, 63 Me., 509.
2. Bank can not acquire a lien on its own stock held by its debtors, even if its by-laws are framed with that intention. *Bullard v. Bank*, 18 Wall., 589.
3. Loans by bank to stockholder do not give lien to bank on his stock. *Ib.*; *Bank v. Lanier*, 11 Wall., 369.
4. A national bank organized under the law of 1864 can not, even by specific provisions for the purpose in its articles of association and in its by-laws, acquire a lien on its own stock held by its debtor. *Delaware, Lackawanna and Western Railroad Company v. Oxford Iron Company*, 38 N. J. Eq., 340; 3 N. B. C., 582.
5. When by general law a lien is given to a corporation upon the stock of a stockholder in the corporation for any indebtedness owing by him to it, that lien is valid and enforceable against all the world, and a sale of the stockholder's stock to a person ignorant of the lien will not discharge it and thus authorize the purchaser to demand and receive a transfer of it so discharged. *Hammond v. Hastings*, 134 U. S., 401.
6. 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. *Armstrong v. Chemical National Bank*, 41 Fed. Rep., 234.
7. A bank has a lien on a note deposited for collection by a debtor before maturity of his own debt, remaining uncollected and unassigned in its hands after his debt matures, for its payment. *Gibbons v. Hecox (Mich.)*, 63 N. W., 519.
8. There can be no vendor's lien in favor of a bank which causes lands held in trust for it to be conveyed to a corporation for the purpose of giving such corporation the appearance of ownership and the power and opportunity to deal with strangers as the owner, when in reality it takes the lands in trust for the bank. There can be no vendor's lien when there is no actual sale. *Butler et al. v. Cockrill*, 73 Fed. Rep., 945.
9. The lien of an attachment in execution takes effect at the time the writ is served on the garnishee, and can not be subsequently defeated by an assignment of the attached property to the garnishee, prior to service on defendant. *National Bank of Spring City v. National Bank of Pottstown (Com. pl.)*, 11 Montg. Co. Law Rep'r, 64.
10. One claiming a lien on attached property, superior to the attachment plaintiff, can not, in a cross bill, traverse the affidavit for attachment. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Civ. App.)*, 36 S. W., 131; *Metropolitan Trust Co. v. Farmers and Merchants' National Bank*, *Ib.*
11. Where a creditor is entitled to a lien for debts represented by certain items on an open account, and is not entitled to a lien under other items, the

LIEN. See Preferred claims—Continued.

- creditor may apply a payment made on the account generally to those items under which no lien exists. *Union National Bank v. City of Cleveland*, 10 Ohio Cir. Ct. R., 222.
12. In a suit in equity to enforce a judgment lien against real estate of the debtor the judgment is, as between the judgment creditor and other judgment creditors of the debtor, conclusive of the justness and amount of the debt, and can not be impeached except for fraud. *First National Bank v. Huntington Distilling Co. (W. Va.)*, 23 S. E., 792.
 13. Where a building contract makes a certificate from the county clerk that no liens are unsatisfied of record an absolute condition of payment of any money under the contract, and does not expressly limit the protection of this provision to the owners of the building, such provision is also for the benefit of persons entitled to mechanics' liens, and an assignment of moneys due under the contract will be subject to the satisfaction of any such liens duly filed after such assignment, and before such certificate is obtained. 27 N. Y. S., 951, affirmed. *Bates v. Salt Springs National Bank (Sup.)*, 34 N. Y. S., 598.
 14. A contract between a corporation and its factor, whereby the corporation appoints the factor its general selling agent and agrees to consign all its products to him, does not give the latter a lien for advances on money due the corporation for goods sold and delivered by the corporation directly to the purchaser, since possession is essential to a factor's lien. *Warren v. First National Bank (Ill. Sup.)*, 38 N. E., 122.
 15. A vendor's lien expressly reserved in deed is not affected by failure to record the deed or by its destruction after record. *Texarkana National Bank v. Daniel (Tex. Civ. App.)*, 31 S. W., 704.
 16. A mortgage of a stock of goods, providing that all stock replaced after the sale of any of the stock conveyed should be substituted therefor and be liable for the debt, is ineffectual to create a lien on after-acquired goods. *First National Bank v. Lindenstruth (Md.)*, 28 A., 807.
 17. Moller & Co., brokers and agents for Hunt, by an absolute power of attorney, having authority from her to pledge her stocks for a loan of \$35,000, contracted with defendant for the loan, giving their own note therefor, secured by pledge of the stock. Defendant knew that the loan was for Hunt, and was to be used to pay for a portion of the stocks, and that the stocks belonged to her. Held, that defendant could not hold the same as security for other loans made by it to M. & Co. *Talmage v. Third National Bank of the City of New York*, 91 N. Y., 531; 3 N. B. C., 603.
 18. Plaintiff tendered before suit the \$35,000 and interest, and on this being refused, tendered \$46,000. Held, not a conclusive admission that defendant had a lien for the latter sum. *Ib.*
 19. A national bank may be sued in the county where the plaintiff resides. *Ib.*
 20. The controversy in this case involves the allowance, in favor of the trustee in bankruptcy of S., of liens upon certain bonds, owned in fact by C. and D., though ostensibly belonging to C. only, as pledged to secure, by express agreement, the general balance of account of a New Orleans bank, of which C. was president; and also, by implication from the usage of the banking business in which S. was engaged, C.'s general balance. *Reynes v. Dumont; Dumont v. Fry*, 130 U. S., 354.
 21. The court is of the opinion upon the evidence that the bonds were pledged to secure the remittance by the bank to S. of "exchange bought and paid for"—that is, bills drawn against shipments and purchased by advances to the shippers—and that they can not be held to make good a debit balance of the bank created by the nonpayment of certain drafts drawn by it directly on Europe and unaccompanied by documents. *Ib.*
 22. A banker's lien rests upon the presumption of credit, extended in faith of securities in possession or expectancy, and does not arise in reference to securities in possession of a bank under circumstances, or where there is a particular mode of dealing, inconsistent with such lien. *Ib.*
 23. The pledge of these bonds to guarantee the remittance by the bank as before stated, and the circumstances under which they were left in the possession of S. and had been made use of by C., precludes the allowance of the banker's lien claimed on behalf of S. as against the ultimate indebtedness of C. *Ib.*
 24. The receipt by D. and the assignee of C. of the remaining bonds and money realized from bonds or coupons, after the satisfaction of the amounts decreed as liens by the circuit court, did not deprive D. and C.'s assignee of the right of appeal. *Ib.*

LIEN. See Preferred claims—Continued.

25. Where the objection of want of jurisdiction in equity because of adequate remedy at law is not made until the hearing on appeal, and the subject-matter belongs to the class over which the court of equity has jurisdiction, this court is not necessarily obliged to entertain such objection, even though, if taken *in limine*, it might have been worthy of attention. *Ib.*
26. A contract lien of a national bank on shares of its capital stock to secure a loan which it has made thereon is valid, since Revised Statutes, United States, section 5201, forbidding national banks to loan on their capital stock, provides no penalty for its violation, and only subjects the bank to proceedings by the United States to annul its charter. *Buffalo German Insurance Company v. Third National Bank (Sup.)*, 43 N. Y. S., 550.
27. A bank has no lien on the deposit of a customer for an indebtedness owing to it by him, which has not matured, though he be insolvent. *Homer v. National Bank of Commerce (Mo. Sup.)*, 41 S. W., 790.

LIMITATION OF ACTIONS:

1. Under the statute of limitations of Washington, an action against a stockholder of an insolvent national bank to recover an assessment must be brought within two years. (*C. C.*), *Aldrich v. Skinner*, 98 Fed. Rep., 345.
2. A cause of action to recover an assessment from a stockholder of an insolvent national bank does not accrue until the receiver is authorized by law to bring suit therefor, which is not until the assessment has been ordered by the Comptroller, and the time fixed for its payment, before it shall become delinquent has expired. *Ib.*
3. The liability of a stockholder in a national bank, who has made full payment for his stock, to pay assessments for the benefit of the bank's creditors, is not contractual but is a conditional liability, imposed by law as an incident to ownership of the stock. *Ib.*
4. No limit of time having been prescribed by the Federal statutes within which an action must be brought to enforce an assessment against a stockholder in an insolvent national bank, such an action is governed as to limitation by the statute of the State where it is brought, by virtue of Rev. St., p. 721. *Ib.*
5. Under the statute of limitations of Washington, an action against a stockholder of an insolvent national bank to recover an assessment must be brought within two years after such assessment has been made by the comptroller and has become delinquent. *Aldrich v. McClaine (C. C.)*, 98 Fed. Rep., 378.
6. Fraud or concealment which will prevent the running of limitation against an action must be that of the defendant. *School Dist. of City of Sedalia, Mo., v. De Weese (C. C.)*, 100 Fed. Rep., 705.
7. The cashier of a bank, as agent for a school district, resold bonds which he had redeemed on behalf of the district, and converted the proceeds to his own use, stating to the directors that he had been unable to obtain such bonds. The directors were also negligent in failing to make inquiry from third persons, which would have disclosed the facts. Held, that limitation began to run against an action by the district to charge the bank from the time of the conversion. *Ib.*
8. The surrender by a state treasurer of certificates of deposit issued by a national bank to his predecessor in his official capacity, and the crediting of the amount to his own account as treasurer, at a time when the bank was in fact insolvent, can not affect the liability of the bank or its receiver to the State for the amount actually deposited. *McDonald v. State of Nebraska (C. C. A.)*, 101 Fed. Rep., 171.
9. Whether the receiver of a national bank can plead the statute of limitations to an action on a claim against the bank which was not barred at the time of his appointment, *quære*. *Ib.*
10. An action in Nebraska by the receiver of a national bank to recover an assessment against a stockholder is barred by the statute of limitations of the State in four years from the time fixed by the Comptroller for the payment of such assessment. *McDonald v. Thompson (C. C. A.)*, 101 Fed. Rep., 183.

LIQUIDATION:

1. A national bank may go into voluntary liquidation and be closed by a vote of two-thirds of its shareholders, although contrary to the wishes and against the interests of the remainder. *Watkins v. National Bank of Lawrence*, 32 P., 914.
2. 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

LIQUIDATION—Continued.

- its affairs are completely settled. *National Bank v. Insurance Company*, 104 U. S., 54; *Ordway v. Central National Bank*, 47 Md., 217.
3. 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.
 4. 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*, 6 Biss., 301.
 5. The Comptroller may appoint a receiver for a bank that has voted to go into voluntary liquidation. *Washington National Bank of Tacoma v. Eckels*, 57 Fed. Rep., 870.
 6. 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*, 41 Kans., 475.
 7. Without express authority from the shareholders in a national bank, its officers, after the bank goes into liquidation, can only bind them by acts implied by the duty of liquidation. *Ib.*
 8. Creditors of a national bank, who, after it suspends payment and goes into voluntary liquidation, receive in settlement of their claims bills receivable, indorsed or guaranteed in the name of the bank by its president, can not claim as creditors against the shareholders, as the original debt is paid. *Ib.*
 9. A national bank went into voluntary liquidation. All the stockholders but one united in organizing a new national bank under a different name. He knew that the greater part of the assets were sold to the new bank, and he accepted dividends from nearly all such assets. *Held*, (1) that he had no right to share in the earnings of the bank; (2) the old bank had no good will to sell independent of the value of the unexpired lease of its banking house. *First National Bank of Centralia v. Marshall*, 26 Ill. App., 440; 3 N. B. C., 401.
 10. A national bank in voluntary liquidation may still sue and be sued by its name for the purpose of closing its business, and a creditor may maintain a suit upon a disputed claim, although he has filed a bill under the act of June 30, 1876, section 2, to enforce the individual liability of shareholders. *Central National Bank of Baltimore v. Connecticut Mutual Life Insurance Company*, 104 U. S., 54; 3 N. B. C., 20.
 11. Under the act of Congress of July 12, 1892, extending for the purpose of liquidation the franchises of such national banking associations as do not extend the periods of their charters, and making applicable to them the statute relating to liquidation of banking associations, such an association may continue to elect officers and directors for the purpose of effecting liquidation. But after the expiration of the term of its charter the stock of such an association is not transferable, so as to give the transferee the right to share in the election of directors, and such transferee, not being a stockholder, is ineligible as a director under Rev. St., sec. 5145. *Richards v. Attleboro National Bank*, 148 Mass., 187; 3 N. B. C., 495.

LOANS:

1. Section 5200, Rev. St., which provides that the total liabilities to any association or 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.
2. The prohibition of Rev. St., sec. 5200, that the total liabilities of any national bank to any person, company, corporation, or firm for money borrowed, including in them "the liabilities of the several members thereof, shall at no time exceed one-tenth part" of the capital stock actually paid in does not prevent a bank from recovering of a person to whom it has lent a sum greater than 10 per cent of its capital stock the excess of the loan over such limit. *Corcoran v. Batchelder*, 147 Mass., 541; 3 N. B. C., 491.

LOANS—Continued.

3. 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*, 77 Penn. St., 96.
4. 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.
5. Where a State bank makes a loan to one person of an amount in excess of one-tenth part of its capital, and is afterwards converted into a national bank, it may, after conversion, extend the time for payment of such loan without violating sec. 5200, Rev. St. *Allen v. The First National Bank of Xenia*, 23 Ohio St., 97.
6. Defendant sued by national bank for moneys it loaned him can not set up as bar that they exceed one-tenth of capital paid in. *Gold Mining Co. v. Rocky Mountain National Bank*, 96 U. S., 640.
7. Placing by one bank of its funds on permanent deposit with another is a loan within this enactment. *Bank v. Lanier*, 11 Wall., 369.
8. Rev. St., sec. 5200, providing that the amount for which any one individual or firm shall be indebted to a national bank shall not exceed a certain sum, when such a bank violates the provision by lending to one person an amount in excess of the limit, such a person can not set up the violation of the statute as a defense to his liability on the note. If a penalty is to be enforced against the bank, it can be done only at the instance of the Government. A contract entered into by the bank in violation of this section is not void. *Wyman v. Citizens' National Bank of Faribault*, 29 Fed. Rep., 734.
9. Rev. St., sec. 5202, providing that national banks shall not contract liabilities in excess of their paid-up capital stock, except upon notes of circulation, accounts for deposits, etc., does not intend that such items of liability shall be excluded in determining whether the indebtedness of a bank exceeds its paid-up capital stock at the time it incurs a liability as guarantor. *Weber et al. v. Spokane National Bank*, 50 Fed. Rep., 735.
10. Rev. St. U. S., sec. 5202, providing that no national bank shall be indebted or in any way liable to an amount exceeding the amount of its capital stock paid in, except on circulation, deposits, special funds, or declared dividends, does not prohibit a national bank from incurring indebtedness up to the amount of its paid-up capital, for any purpose within its powers, though its circulation, deposits, special funds, and declared dividends exceed the amount of its paid-up capital. *Weber v. Spokane National Bank (C. C. A.)*, 64 F., 208.
11. In an action against a national bank and its receiver on a promissory note, defendants may avail themselves of the defense that the note was executed in violation of Rev. St., sec. 5202, providing that national banks shall not contract liabilities in excess of their paid-up capital stock. The note being void as to bank, it is not estopped to set up the defense in question. *Ib.*
12. A business man accepting the note of a national bank is presumed to know the financial condition of the bank, and that at the time of the execution of the note it had already incurred indebtedness in excess of the limit prescribed by law. *Ib.*
13. Loans by a national bank to an individual or company in excess of one-tenth of its paid-up capital are not void. The loan may be collected, though the bank is exposed to forfeiture of its franchise and the officers participating are declared personally liable. *Stewart v. The National Union Bank of Maryland*, 2 Abb. U. S., 424; 1 N. B. C., 175.
14. A mortgage given a bank could not be attacked by a third person on the ground that it was ultra vires of the bank to take such security, or that the loan made by the bank, which the mortgage secured, was more than 10 per cent of the bank's capital. *Smith v. First National Bank (Nebr.)*, 63 N. W., 796.
15. The loaning by a national bank to an individual of more than the national banking law allows can not be taken advantage of either by the debtor or another creditor of his. *McCartney v. Kipp (Pa. Sup.)*, 33 A., 283.
16. Where, for a debt actually due him, a creditor held the note of a debtor, which he discounted, indorsed, and delivered to a bank at a rate of discount greater than the rate of interest allowed by law, but no greater than the rate provided for in the note, the transaction was not necessarily a loan, in which the note was delivered as collateral. *Becker's Investment Agency v. Rea (Minn.)*, 65 N. W., 928.

LOANS—Continued.

17. A national bank, having joined with other persons in a partnership to operate a mill, can not be prevented from recovering moneys loaned to the firm on the ground that it had no power to become a partner in the mill. *23 S. W., 334*, affirmed. *Cameron v. First National Bank (Tex. Civ. App.), 34 S. W., 178*.
18. Where a bank has received the proceeds of a discount, and used them, it can not dispute its cashier's authority to apply for the discount.—*Tradesmen's National Bank v. Bank of Commerce (Sup.), 39 N. Y. S., 554*.
19. The promoters of a railroad corporation on their individual credit borrowed money of banks, which was used in constructing the road, and paid themselves by stock issued to them. They afterwards caused to be issued by the company 200 bonds of \$2,000 each, and turned over to such banks \$134,000 of the bonds in payment of the money borrowed, the banks having knowledge of the facts. Held, that the banks acquired such bonds without consideration. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Civ. App.), 36 S. W., 131; Metropolitan Trust Co. v. Farmers and Merchants' National Bank, Ib.*
20. A national bank loaned money and took stock in a corporation as collateral security therefor. Held, that it had not exceeded its power. *Canfield v. The State National Bank of Minneapolis, 1 N. W. Rep., 173*.
21. Loans to any person or company in excess of one-tenth part of the capital stock of a national bank are not void, and in an action to recover such loans the defendant can not interpose the defense that they were in violation of the national bank act. *Union Gold Hill Mining Co. v. Rocky Mountain National Bank, 96 U. S., 640*.
22. Where a national bank which is a depository of the funds of a municipality, acting by its president, makes in absolute good faith, and in pursuance of a custom of the banks of the city, advances not authorized by law to a commission for building a court-house upon checks regularly drawn and indorsed, and the legislature, by a subsequent act, authorizes the repayment of such advances, the bank can recover the full amount with interest, although a part of the money so advanced was fraudulently misappropriated by certain of the city officials who were also directors in the bank. *Mayor, etc., of New York v. Tenth National Bank, 111 N. Y., 446; 3 N. B. C., 655*.
23. A., the president of defendant, a national bank in Vermont, applied to the plaintiff, a banking corporation in Canada, for a loan for his railroad of \$50,000, which he had been unable to obtain from defendant. Plaintiff's manager told him the money could not be loaned as an individual loan, as its individual loans were too near the limit allowed by law, but that it would deposit that amount with defendant if desired. A. assented, and they agreed the deposit should draw interest at 6 per cent while it remained, and that bonds should be deposited as security. Plaintiff drew two drafts for the amount on a Boston bank, delivered them to defendant and received the collaterals, and entered the transaction on its books as a loan to defendant. Defendant indorsed the drafts, forwarded them to the Boston bank, from which it received credit for them, and has always retained their avails. About a year afterwards defendant failed and a receiver was appointed, who rejected the claim of plaintiff when presented for payment, and defendant brought suit. Held, that the transaction was not a loan to A. individually, but to defendant; that plaintiff was entitled to a judgment, to be paid by the Comptroller from the assets ratably with other claims, and that the amount due should be adjusted as of the time when the receiver was appointed, and so certified by the receiver to the Comptroller, to be paid in due course of administration. *Eastern Township Bank v. Vermont National Bank of St. Albans and another, 22 Fed. Rep., 186*.
24. As a national bank has no authority to loan the money of other persons, it is not liable for a loan made by its cashier for a depositor, even though the loan was made as the result of a conspiracy with the president with intent to defraud the depositor. *Grow v. Cockrill (Ark.), 39 S. W., 60*.
25. The rule announced in *Western National Bank v. Armstrong* (14 Sup. Ct., 572; 152 U. S., 346), that the vice-president or cashier of a national bank has no power to borrow money on its behalf unless specially authorized by the directors, is not applicable in a case where a general and long-established usage is shown between corresponding banks, prevailing in both cities where the lending and borrowing banks were respectively situated, of lending and borrowing through the executive officers of the banks, no further authority being furnished or demanded, the presumption being that such usage was known and acquiesced in by the directors of the bor-

LOANS—Continued.

- rowing bank in the absence of notice to the contrary to its correspondents. *Armstrong v. Chemical National Bank of City of New York*, 83 Fed. Rep., 556.
26. The vice-president of a national bank was engaged in outside speculations, to which the cashier and teller were privy, and in which funds of the bank were used. All were directors. Two of the remaining six directors were employees of the vice-president, whom he had qualified to act by gifts of stock, and the remainder were selected by him for the purpose of giving him full control and management of the bank, which he exercised, borrowing money and pledging the securities of the bank therefor, and using large amounts of its funds and securities in his speculations, to the knowledge of a minority of the directors, and without inquiry or investigation on the part of any. *Held*, that such knowledge and conduct on the part of the directors gave implied authority to the vice-president to borrow money on behalf of the bank. *Ib.*
 27. Where, by usage between two correspondent banks, one rendered a monthly statement to the other, which returned a reconciliation sheet noting any matter of difference, which was settled by correspondence, such a statement, showing a loan by the bank making it to the other, was notice of such loan to the directors of the latter, and a failure to notice or object to it was a ratification, though in fact the books of the borrowing bank showed the transaction to have been a deposit to its credit by its vice-president, and the amount was credited to his individual account and used by him, the discrepancy having been overlooked by the bookkeepers who checked the statement. In such case the negligence of the employees was chargeable to the directors, whose agents they were. *Ib.*
 28. If, for the purpose of enabling a bank to borrow without having its printed statements show it as a borrower, another bank credits a sum to the borrower's account, and charges the same to a special account, and takes an individual guaranty note from the borrower's directors, amounts drawn on the credit constitute a loan to the bank, and not to its directors. *American Exchange National Bank of New York v. First National Bank of Spokane Falls et al.*, 82 Fed. Rep., 961.
 29. Upon the question whether a loan was made to the defendant bank itself, and secured by a guaranty note of its directors individually, or was made to the directors upon their own note, there was conflicting testimony as to the original agreement, but it appeared that interest was charged to the bank, and by it entered on its books under profit and loss; that the note itself was a promise to repay loans made to the bank; that the bank's cashier, in transmitting the note, referred to it as a guaranty; and that the loan was credited to the bank, and drawn on by it in the ordinary method and course. *Held*, that there was sufficient evidence of a loan to the bank to warrant a submission to the jury. *Ib.*
 30. On the question whether a loan was made to a bank or to its directors, the private arrangements of the directors as to how the transaction should be entered on the bank's books would not be controlling as against the lender. *Ib.*
 31. A corporation may become liable upon contracts assumed to have been made in its behalf by an unauthorized agent by appropriating and retaining, with knowledge of the facts, the benefits of the contract. *Ib.*
 32. The fact that the directors of a bank unite in making a guaranty note to secure a loan to the bank previously arranged for by the cashier is evidence of ratification of the cashier's act. *Ib.*
 33. If the directors of a bank have long pursued an established custom of holding meetings and transacting business at the bank during business hours whenever a sufficient number were present, the custom would carry with it a standing notice to each director and enable those present to proceed, in the absence of a controlling by-law or statute. *Ib.*
 34. A bank which discounts the notes of a corporation depositor and credits the proceeds to its account is not bound, in order to protect the validity of the notes, to see that the money when paid out on checks of the corporation, drawn in the regular course of business, is properly applied to the uses of the corporation. *First National Bank of Hailey v. G. F. B. Min. Company*, 89 Fed. Rep., 439.
 35. Where a national bank receives State funds subject to check, and to withdrawal on seven days' notice, giving security therefor, and agreeing to pay interest on daily balances, the transaction is a deposit and not a loan. *State of Nebraska v. First National Bank of Orleans*, 88 Fed. Rep., 947.

MANDAMUS:

1. Mandamus is the proper remedy when a mandate of the U. S. Supreme Court has been disregarded. *In re City National Bank of Fort Worth*, 153 U. S., 246.
2. Mandamus does not lie to compel the officers of a private corporation to issue stock to a person entitled thereto. *State v. Carpenter*, 37 N. E., 261.
3. When the officers of a corporation refuse, on demand, to issue a certificate of stock to a person entitled thereto, the remedy is by action for damages, or to enforce the issue and delivery of such certificate in equity, rather than by mandamus. *Ib.*
4. If, as alleged, the assignee's only remedy is a mandamus to compel the levy of a tax, then it has a right to obtain a judgment in the Federal court to enable it to invoke the power of that court in the granting and enforcement of the mandamus proceeding. *First National Bank of Buchanan County v. Duel County*, 74 Fed. Rep., 373.
5. Compliance with a mandate of this court which leaves nothing to the judgment or discretion of the court below may be enforced by mandamus. *City National Bank of Fort Worth v. Hunter*, 152 U. S., 512.
6. This court can not entertain an appeal from a judgment executing its mandate if the value of the matter in dispute upon the appeal is less than \$5,000. *Ib.*
7. No appeal lies from a decree for costs. *Ib.*

MARRIED WOMEN:

1. 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.
2. A married woman in the District of Columbia may become a holder of stock in a national banking association and assume all the liabilities of such a shareholder, although the consideration may have proceeded wholly from the husband. *Keyser v. Hitz*, 133 U. S., 138.
3. In Vermont a married woman is competent to become a stockholder in a corporation and to contract to charge her separate property with the payment of any liability which is implied from entering into that relation. *Witters v. Soules*, 38 Fed. Rep., 700.

MORTGAGE. See Real estate.

1. A national bank has a right to take a chattel mortgage for the purpose of securing a previously contracted debt, and to enforce the same. *Spafford v. The First National Bank of Tama City*, 37 Iowa, 181; 1 N. B. C., 486.
2. The Iowa statute provides that corporations organized thereunder must, by their articles of incorporation, fix a maximum of indebtedness, which shall not exceed two-thirds of their capital stock; this provision not to apply, however, where corporate bonds are issued and secured "by an actual transfer of real estate securities," which shall be a first lien on unincumbered real estate, worth at least twice the amount loaned thereon. (McClain's Code, § 1611.) *Held*, that the execution and delivery by the corporation of a mortgage on its own real estate to secure bonds was a transfer of real estate securities within the meaning of the statute. *First National Bank of Montpelier v. Sioux City Terminal Railroad and Warehouse Co. (Trust Co. of North America, Intervener)*, 69 Fed. Rep., 441.
3. A terminal and warehouse company executed a lease of its property for a term of 100 years, and shortly afterwards mortgaged the same to secure an issue of bonds. The lease and mortgage mutually referred to each other, and the lease contained a provision, with an express covenant by the lessee, for the payment to the trustee under the mortgage of so much of the rental as was necessary to pay interest on the bonds and the costs of the trusteeship. *Held*, that the two instruments were to be construed in *pari materia*, and that consequently the lease was not a prior incumbrance to the mortgage, within the meaning of a statute requiring corporate bonds to be secured by mortgage upon unincumbered real estate. *McClain's Code*, § 1611. *Ib.*
4. Upon a question as to whether property mortgaged by a corporation was worth twice the amount of the bonds secured by the mortgage, as required by statute, *held*, that where it appeared that the bonds were sold in open market for from 90 to 95 cents on the dollar, in cash, it could not be held that the security, at the time it was given, did not meet the statutory requirement. *Ib.*

MORTGAGE. See Real estate—Continued.

5. The fact that a trust deed to secure bonds was not in strict accordance, in some particulars, with the resolution authorizing it, is not sufficient ground for holding it invalid, where, subsequent to its execution, the board of directors recognized its existence and validity by directing the issuance of the amount of bonds which the deed was given to secure. *Ib.*
6. Where a corporation executed a lease for 100 years, and shortly afterwards a mortgage of the same property, and the two instruments mutually referred to each other, so as to be in *pari materia*, held, that there was no ground for a contention that the estate created by the mortgage could not take effect until the expiration of the lease, and that consequently the mortgage was void, as creating a perpetuity. *Ib.*
7. Where the description of property covered by a mortgage is found to have been inserted before the execution and delivery of the mortgage, and the mortgage is otherwise complete, the defense can not be made to a foreclosure that certain collaterals, which were to have been embraced in the mortgage, had been omitted in violation of the mortgagors' rights. *Des Moines National Bank v. Harding (Iowa)*, 53 N. W., 99.
8. A landlord who is to receive as rent for a farm a share of the crop, to be delivered by the tenant, has such an interest in the crop that he may, before its division, make a valid mortgage thereon, which will attach to his share as soon as segregated, and will take precedence of a garnishment of the tenant by a creditor of the landlord after the execution of the mortgage. *Riddle v. Dow (Iowa)*, 66 N. W., 1066; *Thompson National Bank v. Same*. *Ib.*
9. A mortgagee of chattels who releases a part of the mortgaged property is not thereby precluded from enforcing his mortgage upon the remainder as against another creditor whose rights are in no way prejudiced by such release. *Ballinger National Bank v. Bryan (Tex. Civ. App.)*, 34 S. W., 451.
10. A mortgage taken for the purpose of defrauding creditors of a mortgagor is not merely voidable as to such creditors, but is void. *First National Bank v. Marshall (Kan. Sup.)*, 43 P., 774.
11. Giving a chattel mortgage to secure an overdue note, the time of payment of which is by the terms of the mortgage extended for thirty days, such mortgage to remain after the overdue note is paid, as additional security for the payment of several demand notes already secured by a real-estate mortgage, does not postpone payment of the demand notes for any definite time, so as to discharge the sureties thereon. *Fallkill National Bank v. Sleight (Sup.)*, 37 N. Y. S., 155.
12. A mortgage given by a wife on her separate estate in settlement of a debt of her husband is not binding on her, though she gave it under the impression that the creditor could, for some reason, subject the property to payment of the debt, and intended, in giving it, to effect a compromise of what she regarded as a doubtful claim against her property. *First National Bank v. Bayliss (Ga.)*, 23 S. E., 851.
13. A complaint, in an action to foreclose a mortgage held as collateral, against the principal debtor and the mortgagor, which set out the mortgage note, which had been assigned to plaintiff, and also the note of the principal debtor, and demanded judgment against the mortgagor and the principal debtor for a deficiency, was not demurrable, on the ground that it united different causes of action. *First National Bank v. Lambert (Minn.)*, 65 N. W., 451.
14. An objection as to indefiniteness of a chattel mortgage, sufficiently certain as between the parties, can not be raised by one who had acquired no valid lien on the property. *First National Bank v. Marshall & Hsley Bank (Mich.)*, 65 N. W., 604.
15. In an action between two parties claiming property under chattel mortgages from different persons, the court properly refused to direct a verdict for defendant on the ground that plaintiff's mortgage was not on file when defendant extended credit to its mortgagor, it appearing that plaintiff's mortgagor was the owner of the property when plaintiff's mortgage was given, and the evidence not being conclusive that defendant's mortgagor ever succeeded to the rights in the property of plaintiff's mortgagor. *Ib.*
16. In replevin by a chattel mortgagee against a purchaser at an execution sale of the mortgaged chattels, plaintiff's right to recover is not affected by the fact that the mortgage was not filed as required by statute, where it appears that the sale was made subject to the rights of the mortgagee. *Potter v. Traders' National Bank (Sup.)*, 23 N. Y. S., 1079.
17. A creditor, on receiving a mortgage on his debtor's stock of goods, immediately went to the latter's store and told the clerks and others present that

MORTGAGE. See Real estate—Continued.

- he had taken possession under the mortgage, putting one of the clerks in charge, and he proceeded forthwith to the county seat to record the mortgage. Before the mortgage was recorded an attachment was levied on the goods, though the officer making such levy was informed at the time that the property was in plaintiff's possession under his mortgage. *Held*, that plaintiff's mortgage was good as against the attachment, though the attaching creditor had no notice of the mortgage at the time the writ was issued. *First National Bank v. Carter (Wash.)*, 33 P., 824.
18. An instrument which on its face purports to be a mortgage of personal property by a firm, but is invalid as such because not executed by all the members of the firm, as required by the Wyoming act of 1890, is not effective in any way, either as conveying the entire interest of the firm in the partnership property or of the individual members who have signed it. *Ridgely et al. v. First National Bank*, 75 Fed. Rep., 808.
 19. Nor can the instrument be ratified by the partner whose name was omitted. *Ib.*
 20. A purchaser from the mortgagor may attack a mortgage as void because not properly executed. *Ib.*
 21. A mortgage to a national bank is valid as to preexisting debts, but void as to future loans. *Woods v. People's National Bank of Pittsburgh*, 33 Pennsylvania State, 57.
 22. Notes secured by mortgages were assigned to a national bank and by it to plaintiff. *Held*, in an action of foreclosure, that the mortgages were not extinguished by the assignment to the bank, and were valid in the hands of the plaintiff, he being a bona fide purchaser. *Richards v. Kountze*, 4 Nebraska, 200; 1 N. B. C., 652.
 23. In the absence of evidence showing the purpose and object of the assignment to the bank, it can not be presumed that it was for a debt created in present in violation of the national banking act. *Ib.*
 24. Seem, that the limitations of the national banking act apply to transactions in real property, independent of legitimate banking operations, and not to mortgage securities. *Ib.*
 25. A national bank may take a mortgage of real estate to secure an antecedent indebtedness at the time of renewing and under an agreement for future renewals of the notes evidencing the debt. *Howard National Bank of Burlington v. Loomis*, 51 Vt., 349; 2 N. B. C., 424.
 26. A national bank organized as successor to a State bank may maintain an action to foreclose a mortgage of real estate executed to the State bank as security for a note and assigned to it by the State bank on the formation of the national bank. *Scofield v. State National Bank of Lincoln*, 9 Nebr., 316; 31 Am. Rep., 412; 2 N. B. C., 280.
 27. The transfer to a national bank, as security for a loan of stock of a corporation whose property is solely real estate, is not invalid within the national banking act as a loan upon a mortgage security. *Baldwin v. State National Bank of Minneapolis*, 1 N. W. Rep., 261; 2 N. B. C., 278.
 28. M. gave to a bank a mortgage on land owned by him to secure paper which the bank might discount. Among the paper so discounted was a note made by J. which M. had discounted, and which J. paid to the bank. The note had been given for a certificate of deposit which J. afterwards indorsed and subsequently paid. J. claimed subrogation under the mortgage to the rights of the bank as respected the certificate of deposit. *Held*, that the claim could not be allowed; that the payment of the note to the bank by J. discharged the mortgage, so far as it was a security for the note, and that the certificate of deposit was not secured by the mortgage. *Underwood v. Metropolitan National Bank*, 144 U. S., 669.

NEGOTIABLE PAPER:

1. Where the payee of a note, in extending time of payment to the maker reserves his rights against the sureties, the latter are not discharged, though they are not notified of the fact. *Boston National Bank v. Jose (Wash.)*, 38 P., 1026.
2. The fact that a bank takes a note in place of one which has matured raises no presumption that the note was taken in payment of the other, but the question of payment is one of fact, depending on the intention of the parties. *Ib.*
3. A bank by suing on a note taken by its cashier under a contract made by him ratifies the contract in toto, though he was unauthorized to make it. *La Grande National Bank v. Blum (Or.)*, 41 P., 659.
4. A purchaser of several notes for value and before maturity, without notice of any set-offs, who pays one-half of their aggregate face value and gives

NEGOTIABLE PAPER—Continued.

- the indorsee credit for the balance, subject to his check, holds all the notes free from any right of set-off in favor of the maker, and the fact that he may have recovered on part of the notes does not deprive him of the character of a purchaser for value, so as to let in the right of set-off as to the others. *United States National Bank v. McNair (N. C.)*, 21 S. E., 389.
5. That an indorsee who rediscunts notes may have paid less than their face value for them does not entitle the maker to any right of set-off to which he would not otherwise be entitled. *Ib.*
 6. Where a note was altered after delivery by an agent of the payee, without the maker's knowledge, by an interlineation of the words "with interest at 6 per cent," which occupied only half a line and appeared to have been interlined, no recovery could be had thereon by a subsequent holder for value of either interest or principal alone. *Gettysburg National Bank v. Chisolm (Pa.)*, 32 Atl. Rep., 730.
 7. After a note is barred by statute of limitations, the liability of a surety thereon can not be revived by payments made, without his knowledge or consent, by the maker. *Dougherty v. Hoffstetter (Ind.)*, 40 N. E., 278.
 8. The obligation imposed by a provision in a note for the payment of 10 per cent attorney's fees is not affected by the fact that it was inserted for the sole benefit of the payee and not with any purpose of paying the amount to an attorney. *Sturgis National Bank v. Smyth (Tex.)*, 30 S. W., 678.
 9. The amount of attorney's fees stipulated in a note to be paid in case suit is brought may be added to the amount of the judgment recovered on the note, under Code Proc., sec. 803, expressly authorizing the allowance of such fees. *Exchange National Bank v. Wolverton (Wash.)*, 39 P., 248.
 10. Erasing from a note after delivery the words "agreeing to pay all expenses incurred by suit or otherwise in attempting the collection of this note, including reasonable attorney's fees," is a material alteration which renders the note void, since without such words the note is negotiable. *First National Bank v. Laughlin (N. D.)*, 61 N. W., 473.
 11. Where a person induces another to sign a paper containing no writing and which is to be used merely as a means of identifying the signer, who does not intend to execute a note or contract of any kind, and then fills out the blanks so as to make the paper a note, the note will be void even in the hands of an innocent holder. *First National Bank v. Zeims (Iowa)*, 61 N. W., 483.
 12. The plaintiff received from defendants the following certificate: "B. has deposited in this bank \$8,000 (eight thousand dollars), payable to the order of himself on the return of this certificate properly indorsed. Interest at 6 per cent, if left 12 months, for all future months. Interest to cease if not renewed at end of one year from date. Held, that such a certificate of deposit is a promissory note, payable on demand. *Beardsley v. Webber (Mich.)*, 62 N. W., 173.
 13. Payment of money on a note at a bank where it is payable is not a payment of the note if the note is not at the bank and is not produced. *First National Bank v. Chilson (Neb.)*, 63 N. W., 362.
 14. The holder of a note does not have the burden of proving that he is a bona fide purchaser unless it appears that the payee obtained it by fraud. *Flour City National Bank v. Grover (Sup.)*, 34 N. Y. S., 496.
 15. In an action on a note, plaintiff averred that it had made a valid sale of securities pledged for the note, and had credited the proceeds on the note, and prayed a judgment for the amount of the note, less such credit. Defendant pleaded that the alleged sale was unlawful, and that, as plaintiff had wrongfully appropriated the securities pledged, defendant was entitled to a credit for their full value. Held, that defendant was not bound to tender the amount due on his note, as a condition precedent to making such defense. *Rush v. First National Bank of Kansas City*, 71 Fed. Rep., 102.
 16. The wrongful act complained of by the defendant's answer was so connected with the transaction set forth by plaintiff as to constitute a valid counterclaim under Gen. St., Kan., 1889, par. 4178. *Ib.*
 17. Where a person, at the solicitation of national-bank officers, gave his note to the bank to take up the note of a stranger, for the purpose, as stated by the officers, of getting the old note "out of the past-due notes," held, that the maker of the new note was liable to the receiver of the bank, on a renewal of the note, whether the transaction was a real one, or a mere trick to make it appear to the Government and the creditors and stockholders that the bank had a valuable asset, which it in fact did not have. *Pauly v. O'Brien*, 69 Fed. Rep., 460.

NEGOTIABLE PAPER—Continued.

18. A stockholder and director in a national bank, being aged and infirm of sight, was requested by the president of the bank to give him an accommodation note for \$10,000. He replied that if the purpose was to draw money on the note or put it in the bank he would not give it. The president then stated that the note was merely to be put into the hands of his personal creditor as security, and that no money would be needed. A note was accordingly made, but, without the knowledge of the maker, it was payable to the bank, and was, in fact, placed in the bank, and a certificate of deposit for the amount issued to the president, and by him deposited with his creditor, who held it as security until the bank failed. *Held*, that the maker's stipulation that the note should not be used to take money from the bank was apparently made for the bank's benefit, and that, having given a valid accommodation note, he was liable thereon to the receiver of the bank, although his wishes in regard to the manner of its use had not been respected. *Linn County National Bank v. Crawford*, 69 Fed. Rep., 532.
19. One L. made a note, and delivered it to the payee, upon an express agreement that it should be sold and discounted by the payee for cash, which should be paid over to L. Instead of so doing, the payee diverted the note, which passed through the hands of several parties, who had notice of the diversion, and who severally indorsed the note. The last of these parties, the D. Co., had the note discounted at its bank, which had no notice of the diversion, and received and used the proceeds. The note not being paid, the bank, at the request of the D. Co., sued the maker and all the indorsers except the D. Co. *Held*, that the fact that the bank had discounted the note solely in reliance on the credit of the D. Co., and that it had omitted to sue that company, in reliance upon the company's paying the note, if not collected from the maker or prior indorsers, though it enabled the D. Co. to obtain an unfair advantage, was not a defense to the action. *Germania Bank of New York v. La Follette et al.*, 72 Fed. Rep., 145.
20. Where a note given a bank by one indebted to it was signed by the debtor's sister on the bank's representation that a further loan would be made the debtor, but no such loan was made, and the note was held merely as collateral security, it was a defense that the note was diverted from the purpose for which it was signed, and an inquiry could not be made as to whether the use which was made of the note was more disadvantageous than that stipulated would have been. *Second National Bank v. Dunn* (Pa. Sup.), 25 A., 80; *Gardner v. Same*, *Ib.*, 81 and 88.
21. Where the note of a corporation is negotiable in form, the affixing of the corporate seal does not destroy its negotiability. 25 N. Y. S., 447, affirmed. *Chase National Bank v. Faurot* (N. Y. App.), 44 N. E., 164.
22. Defendant indorsed a note payable to himself, and gave it to his agent, to be delivered to one S., after the latter should have procured the execution of a certain contract; but the agent gave S. the note before receiving the contract, on S.'s promise that he would procure its execution that day. S. failed to keep his promise, and sent the note to brokers, who sold it to plaintiff before maturity. *Held*, that as the note had a legal inception defendant could not avail himself of his agent's mistake and S.'s bad faith as a defense against the bona fide holder. *Ib.*
23. The possession of a negotiable note payable to a corporation, and bearing the indorsement of such corporation, regular in form, and signed by its general manager, is prima facie sufficient to show that the officers so indorsing the note had authority to do so, and to entitle the holder thereof to recover. *Citizens' National Bank v. Wintler* (Wash.), 45 P., 38.
24. Negotiable paper fraudulent at its inception is not invalidated in the hands of one taking it for value before maturity, unless there be actual fraud upon his part. *Second National Bank v. Hewitt* (N. J. Sup.), 34 A., 988.
25. The doctrine of *lis pendens* does not apply to a purchaser of negotiable bonds for value before maturity. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co.* (Tex. Civ. App.), 36 S. W., 131; *Metropolitan Trust Co. v. Farmers and Merchants' National Bank*, *ib.*
26. Defendant corporation placed bonds issued by it in the hands of one G. as its agent to sell to a third person, but instead of selling them G. pledged the bonds to plaintiff as collateral security for a debt owing by him. The bonds were negotiable in form, and plaintiff had no notice of the arrangement between defendant and G. *Held*, that plaintiff was a bona fide holder. *Tompkins County National Bank v. Bunnell & Eno Inv. Co.* (Sup.), 40 N. Y. S., 411.

NEGOTIABLE PAPER—Continued.

27. A mere credit given by a bank to its depositor for a note procured by fraud does not constitute a purchase for value, in the absence of evidence that the credit was ever drawn upon, or that the account of which it became a part was exhausted, before maturity of the note, or before notice of the fraud. *Drovers' National Bank v. Blue* (Mich.), 67 N. W., 1105.
28. Where plaintiff, in an action on a note, undertook, but failed, to establish that it purchased the note before maturity in good faith, proof of fraud by the payee in procuring the note is a complete defense, unless plaintiff shows a bona fide purchase. *Ib.*
29. The fact that a guaranty is written on the back of a note, above the signature of the payee, does not have the effect of preventing the signature from operating as an indorsement, for the purpose of passing the legal title to the note. *National Bank of Commerce v. Galland* (Wash.), 45 P., 35.
30. Where signatures of defendants were obtained either as makers or indorsers of certain notes for the supposed accommodation of certain persons to whom they looked for indemnity, the fact that the notes were fraudulently obtained for the use of the cashier of a bank, who discounted them with the bank's funds, and applied the proceeds to his own use, does not render the bank chargeable with a knowledge of the fraud, and it is an owner in good faith of the paper which it took for value and before maturity. *Indian Head National Bank v. Clark* (Mass.), 43 N. E., 912.
31. Where the complaint in an action on a note alleged in the third paragraph that no part of the same had been paid, a denial of "each and every allegation in paragraph three," did not put in issue the question of payment. *Columbia National Bank v. Western Iron and Steel Co.* (Wash.), 44 P., 145.
32. A plea in an action on a note alleging that it was a renewal of one originally executed in payment of a subscription to stock; that three certain persons were interested in selling said stock; that one of said persons, acting for himself and his associates, induced defendant to sign said note, by representing that certain other persons had agreed to take a large amount of said stock, that others had contracted to take a large quantity of the product of the corporation, and that the property of the corporation was then marketable; but that said representations were wholly false—imports liability on said three persons for said false representations, and the averments thereof are sufficient to avoid the original note and all mere renewals thereof, as between defendant and said persons and their assigns with notice. *Alabama National Bank v. Halsey* (Ala.), 19 So., 522.
33. An administrator is personally liable on a note, signed by him as such, the proceeds of which were placed with the payee, a bank, and paid out on checks drawn by him to pay, generally, bills and debts of the estate. *First National Bank v. Collins* (Mont.) 43 P., 499.
34. The mere promise to pay, or the procuring of an extension of the time for paying, a note obtained by fraud to pay which the maker is under no legal or moral obligation, does not, as a matter of law, constitute a ratification of the note, in the absence of facts creating an estoppel in pais. *First National Bank of Decorah v. Holan* (Minn.), 65 N. W., 952.
35. An obligor in a note who pays a sum in excess of his pro rata share to the obligee in consideration of his full discharge is entitled to contribution from each of his coobligors of their pro rata share of the excess so paid. *Merchants' National Bank v. McAnulty* (Tex. Sup.), 33 S. W., 963.
36. An assignee of an invalid nonnegotiable draft who relies on its invalidity as excusing him from attempting by suit to collect the money, must notify his assignor of his reason for not suing, and offer to return the instrument to him; and if he is guilty of negligence therein, to the assignor's damage, he can not recover the consideration of the assignment. *Merchants' National Bank v. Spates* (W. Va.), 23 S. E., 681.
37. One who assigns a nonnegotiable draft by indorsement and delivery thereof impliedly warrants its validity, his right to assign, that it is a subsisting, unpaid debt, and the solvency of the debtor. *Ib.*
38. Want of authority in plaintiff national bank to purchase a negotiable note can not be pleaded by the maker of the note in defense. *First National Bank v. Smith* (S. D.), 65 N. W., 437.
39. Where, on an issue whether a transferee of notes in fraud of the owner's creditors acquired the notes in good faith in due course of business, it appeared that he was an intimate friend of the owner and well acquainted with the latter's business affairs; that he knew that the payee did not own the notes and that the use of his name was a mere pretense; that as fast as payments were made on the notes he remitted them to the

NEGOTIABLE PAPER—Continued.

- owner, and that a receipt therefor given him by the owner was signed in the owner's name "for" the payee—a finding that he had no knowledge of the fraud was against the evidence. *First National Bank v. Van Ness (Idaho)*, 43 P., 59.
40. Where a signer of a joint and several note assigned his property to another, and the payee thereupon called on such assignee, and, to induce him to sign, said, "Unless you sign the note we will contest the conveyance," whereupon the assignee signed, it was sufficient to warrant a jury in finding an implied agreement to forbear. *First National Bank v. Cecil (Or.)*, 31 P., 61.
 41. Where a signer of a joint and several note assigned his property to another, and the assignee thereupon assigned the note, the payee agreeing to forbear, the assignee became a party to a new contract, on a new and additional consideration; the rule being that, when one signs his name to a joint and several note for a valuable consideration, after delivery he becomes, as between himself and the payee, a maker, and may be sued as such. *Ib.*
 42. One who, by his acts and declarations in dealing with a bank, holds himself out to it as a member of a firm, thus inducing the bank to discount notes, and pass the proceeds to the credit of the firm, will be liable to the bank on the notes as a member of the firm. *Lancaster County National Bank v. Boffenmyer (Pa. Sup.)*, 29 A., 855.
 43. The course of business between members of a firm may show the authority of one partner to act for and charge the firm. *Midland National Bank v. Schoen (Mo. Sup.)*, 27 S. W., 547.
 44. Where a partner is invested with general authority to use the firm name on notes for his individual purposes, the firm is liable on notes discounted on the faith of such authority. *Ib.*
 45. Where a note is given by a firm for the debt of one partner it may be renewed by any one of the partners without altering the firm's liability. *Ib.*
 46. Where a partner has general authority to give notes of the firm for his private debts it is not necessary to show special authority on the particular notes sued on. *Ib.*
 47. A note given in part in consideration of an agreement to refrain from bidding at a public sale of goods by a statutory assignee is invalid, except in the hands of an innocent purchaser. *Atlas National Bank v. Holm et al.*, 71 Fed. Rep., 489.
 48. In order to deprive one of the character of a bona fide purchaser it is not enough that he neglected to make the inquiry which a prudent man would or ought to have made, but he must have acted in bad faith. *Ib.*
 49. There is no presumption that a purchaser of a note was aware of existing defenses thereto. *Ib.*
 50. A note signed by only one member of a firm was binding upon both members. *Held*, that the fact that such note is renewed after the death of the non-signing member does not release his estate from liability on the original note, the payee not having intended to release him, and having canceled the original note through inadvertence. *National Exchange Bank v. Wilgus's Executors (Ky.)*, 25 S. W., 2.
 51. A person other than a payee, who signs his name in blank upon the back of a promissory note at the time of its execution, and before its delivery to the payee, is, as to a subsequent bona fide holder for value, liable thereon as a joint maker, and not as accommodation indorser. *Salisbury v. First National Bank (Nebr.)*, 56 N. W., 727.
 52. A complaint in an action on a note alleged that the payee delivered the note for collection at a bank, which sent it to plaintiff, who caused the same to be protested; that the payee claimed the protest to be invalid, and insisted that the bank pay the note, and that the bank, believing itself liable, required plaintiff to pay the same; and that on such payment the bank, as agent for the payee, delivered the note to plaintiff, and prayed that plaintiff be subrogated to the rights of the payee. *Held*, that the absence of an averment that the bank was authorized to deliver the note to plaintiff on payment, or that the payee received the money paid, or ratified the transaction, rendered the complaint insufficient on demurrer. *Marine National Bank v. Humphreys (Minn.)*, 64 N. W., 148.
 53. Proof of fraud in the inception of a note casts on the indorsee the burden of showing that he took it for value before maturity without notice; but proof that he paid full value before maturity raises a presumption that he purchased it in good faith without notice. *Ib.*

NEGOTIABLE PAPER—Continued.

54. Until it is shown that the note in suit was never delivered by the maker, or that it was obtained from him by undue means, it is not incumbent on plaintiff to show himself a bona fide holder for a valuable consideration. *Third National Bank v. Angell (R. I.)*, 29 A., 500.
55. If one signs a printed blank for a note and intrusts it to another to have the blanks filled up, he confers the right, and the note carries on its face an implied authority, to fill up the blanks at pleasure, so far as is consistent with the printed words. As to all purchasers for value without notice, the person to whom the blank note is intrusted must be deemed the agent of the signer; and an oral agreement between such principal and agent, limiting the amount for which the note shall be perfected, can not affect the rights of an indorsee who takes the note for a different amount, before maturity for value, in ignorance of such agreement. *Market and Fulton National Bank v. Sargent*, 27 A., 192; 85 Me., 348.
56. Where a bank takes a note for shares of its stock sold by its president, with knowledge of president's representations as to stock's value, the maker, in an action on the note, may set up the defense that the representations were false. *National Bank v. Taylor (S. D.)*, 58 N. W., 297.
57. An agreement by the maker of a note to pay 10 per cent commission, if the note be not paid at maturity, and is collected by an attorney, is valid. *Braham v. First National Bank (Miss.)*, 16 So., 203.
58. It is an equitable defense to an action against the maker of a promissory note that the indorsee took it with notice that it was given to his immediate indorser by the maker as a security. *Western National Bank v. Wood (Com. Pl. N. Y.)*, 20 N. Y. S., 642.
59. A note executed in one State and payable in another is governed, as to defenses against an indorsee, by the law of the latter State, though sued on in the State wherein it was executed. *Sturdivant v. Memphis National Bank (C. C. A.)*, 60 Fed. Rep., 730; 19., 736.
60. A national bank may recover upon negotiable paper purchased by it. *Merchants' National Bank of St. Paul v. Hanson*, 33 Minn., 40; 53 Am. Rep., 5; 3 N. B. C., 509.
61. The indorsement of a note "for collection" is notice to a purchaser that the indorsee is not the owner. *Ib.*
62. The fact that a purchaser, for valuable consideration, of negotiable notes, from a member of the payee firm, who claims to be the owner thereof, knows that the latter is the president of a bank whose indorsement in blank appears on the notes, after the indorsement of the firm, is not sufficient to put the purchaser on inquiry, or charge him with notice that the notes belong to the bank. *Kaiser et al. v. First National Bank of Brandon*, 78 Fed. Rep., 281.
63. One who was president both of the A bank and the B bank received from the president of a third bank two notes, which the latter claimed to own individually, as collateral both for balances due from his bank to the A bank and for debts due by him individually to the B bank. The notes were kept by the A bank until dishonored, and until its own balances were discharged, and were then sent to the B bank. *Held*, that the fact that the B bank received physical possession of the notes after dishonor was no evidence that it was not a bona fide holder for value. *Ib.*
64. A third party who places his name upon the back of a negotiable promissory note at the time of its execution by the maker and before its delivery to the payee will be liable as a joint maker, and the note itself, with the indorsement thereon, is prima facie evidence of such liability. *First National Bank of Worcester, Massachusetts, v. Lock-Stitch Fence Co. and others*, 24 Fed. Rep., 221.
65. The question of the liability of such a party is one of general commercial law, and the decisions of the courts of the State in which the note is executed and made payable are not necessarily controlling in the decision thereof by a United States court. *Ib.*
66. If the indorsee constitute the indorser or original holder, his agent, by relying on him to collect of the maker, taking himself no steps for that purpose until after the failure of the indorser, payment to the original holder will be good. *Exchange National Bank v. Johnson et al.*, 30 Fed. Rep., 538.
67. If a bank accepts the note of the indorser in discharge of his liability as indorser the title to the first note reverts to the indorser, and payment to him is good, although the indorser leave the note on deposit with the bank; but it is a question for the jury to determine whether, on the facts of the case, the new note be taken in discharge of the indorser's liability, or as a mere memorandum note, not intended to affect the title to the old note. *Ib.*

NEGOTIABLE PAPER—Continued.

68. If the maker pay other than the rightful owner of the note, he can not rely on facts unknown to him, and not influencing his action, as an estoppel, but if the facts be of a character that establish an agency for collection, that is a defense against repayment. *Ib.*
69. A note executed by stockholders of a corporation in the corporate name, without authority of the directors, becomes a corporate liability, if ratified by the corporation by permitting judgment to go against it on the note. *Nebraska National Bank v. Ferguson (Nebr.) 68 N. W., 370.*
70. A second indorser of a note having learned that the maker had failed, and that the first indorser, who lived in the same place as the maker, had agreed to meet it, wrote to his indorsee to recall it. Said indorsee had forwarded it through the usual bank channels for collection, and the indorser merely wished to save the protest charges. The indorsee consented to recall the note on condition that the new note should be signed by all the local indorsers. Three days before maturity the second indorser received a request from the first indorser to have the note forwarded for protest. Under directions from the second indorser the indorsee tried by telegraph to order the note forward, not knowing where it was, but on the day of maturity it came back to his residence too late for protest. *Held*, That the second indorser was estopped as against said indorsee to insist that his waiver of demand and notice should have been in writing. *Hallowell National Bank v. Marston, 27 A., 529; 85 Me., 488.*
71. Where the maker of a note gives to the bank which discounts it a mortgage as collateral security, on the express condition that it shall not be recorded unless the bank shall thereafter consider it necessary, the failure of the bank to record the mortgage until too late to realize anything thereon will not discharge the accommodation indorser from liability on the note. *Allentown National Bank v. Tresler (Pa. Sup.), 34 A., 195.*
72. Where the maker of a note previously indorsed for his accommodation alters the same without the indorser's consent, by adding the words "with interest at 10 per cent per annum," there being at the time the maker received it no blank space for the insertion of interest nor words indicating that interest should be expressed, the note will be invalid, as against the accommodation indorser, even in the hands of a bona fide holder. *Farmers and Merchants' National Bank v. Novich (Tex. Sup.), 34 S. W., 914.*
73. One who indorses a note payable to another before its delivery to the payee is presumed to be liable as a subsequent indorser. *Lincoln National Bank v. Buller (City Ct. N. Y.) 36 N. Y. S., 1112.*
74. An indorser of a note, whether a surety or an indorser in the strict mercantile sense, will be released if, without his consent, the holder releases the maker of the note, though at maturity of the note he waived demand, notice, and protest. *Union National Bank v. Grant (La.), 18 So., 705.*
75. Defendant indorsed his debtor's note to be discounted and the proceeds applied to his debt. Defendant was secured for his indorsement. The debtor having pledged the note as collateral security for a preexisting debt, defendant notified plaintiff of the purpose of the indorsement. Thereafter, plaintiff extended two of the debtor's notes, under an agreement made before receipt of such notice that plaintiff was to hold the indorsed note as additional collateral security. *Held*, that plaintiff was not a bona fide holder of the note in respect of the notes extended. *People's National Bank v. Clayton (Vt.), 29 A., 1020.*
76. Defendant indorsed a note of his debtor to be discounted and part of the proceeds applied to his debt. The debtor pledged it with plaintiff as collateral security for another note of his in consideration of the latter's extension. Plaintiff had no notice of the agreement as to the application of the proceeds. *Held*, that plaintiff was a bona fide holder for value to the extent of the note secured, and could maintain action thereon. *Ib.*
77. A promise by an indorser to pay a note after maturity, with knowledge that no demand was made and no notice given, waives such demand and notice. *First National Bank v. Bonner (Tex. Civ. App.), 27 S. W., 698.*
78. A letter to the holders of a note, written after maturity of the note by the indorsers, wherein they promise to "do our utmost to put you in funds at an early date," and express a hope to be "able to take up this paper," and declare a willingness to confess judgment when sued, is sufficient evidence of waiver of demand and notice. *Ib.*
79. An indorser may waive the benefit of a statute requiring suit to be brought at the first term of court after the cause of action accrues. *Ib.*

NEGOTIABLE PAPER—Continued.

80. By the general commercial law parties who place their names on the back of a promissory note, before its delivery, for the purpose of giving credit to the maker, are joint makers of the note, and will be so treated in the Federal courts, though the note is made in a State whose courts hold such parties to be indorsers. *Phipps et al. v. Harding*, 70 Fed. Rep., 468.
81. The several States are not without power to change by statute the general commercial law, but each State has the right to impose such conditions and limitations upon contracts, not inhibited by the terms of its own or the Federal Constitution, as it may see proper. *Ib.*
82. The Massachusetts statute (St. 1874, c. 404) providing that "all persons becoming parties to promissory notes payable on time, by signature on the back thereof, shall be entitled to notice of nonpayment thereof the same as indorsers," is a valid exercise of the power to change the general commercial law, and becomes a term of the contract, evidenced by a note made in Wisconsin, while such statute was in force, and delivered and payable in Massachusetts. *Ib.*
83. In an action by a bank on a note it appeared that the defendant, a resident of New York, made the note for the accommodation of the payees, residents of another State, who indorsed it to plaintiff, situated in the same State. The indorsers were afterwards discharged in insolvency proceedings, in which plaintiff proved the note as a claim and received a dividend thereon. *Held*, that the maker was not discharged from liability, since the indorsers would have been discharged as to plaintiff if it had not appeared and taken the dividend, and defendant was not injured thereby. 12 N. Y. S., 401, affirmed. *Third National Bank v. Hastings* (N. Y. App.), 32 N. E., 71.
84. Where a note, with the name of a corporation in the margin, signed by two persons, designated as "president" and "treasurer," respectively, is discounted for the payee without inquiry as to whether it was the note of the corporation or of the individual makers, the holder may treat it as a personal obligation of the makers. *First National Bank v. Stuetzer* (Sup.), 30 N. Y. S., 83.
85. Where there are three or more joint makers of a note, and one of them dies while the note is unpaid and before suit brought, the surviving makers are jointly liable on the note. *Stevens v. Catlin* (Ill. Sup.), 37 N. E., 1023.
86. A note coming into the hands of the maker after payment can not be reissued by him, so as to bind a surety thereon, in the hands of one taking it with knowledge of the suretyship. *First National Bank v. Harris* (Wash.), 34 P., 466.
87. The maker of a note can not assert as a defense thereto against the payee, a bank, that he signed the note at the request of the cashier and teller of the bank, who stated that they wished to use his name in stock speculations, for which purpose the notes would be discounted by the bank; that their names could not appear because of their official connection with the bank; and that he should not be charged with any of the notes given nor credited with anything received on the sale of the stock; and that the bank would take care of the notes as they became due, an agreement that a note given for a proper consideration shall not be collected being nugatory. *Mead v. National Bank of Pawling* (Sup.), 34 N. Y. S., 1054.
88. A national bank may purchase a note in favor of a third party, and thereby acquire a collateral mortgage on land, and the claim may be incorporated with other indebtedness to the bank, and a new mortgage on land taken by the bank to secure the whole sum. *Oldham v. Bank*, 85 N. C., 240; 3 N. B. C., 688.
89. A promissory note payable to the order of the maker, being indorsed by him, was indorsed and delivered to another for his accommodation. The latter indorsed it and borrowed money upon it, waiving demand and protest. The waiver was stamped upon the back of the note by mistake over both indorsements. *Held*, that the liability of the maker was not affected thereby. *Gordon v. Third National Bank of Chattanooga*, 144 U. S., 97.
90. The maker of a promissory note given in payment for stock in a national bank, and immediately transferred by indorsement to said bank by the payee, can not resist payment of the note, in the hands of a receiver of the bank, on a plea of failure of consideration, because of the insolvency of the bank where the payee has fully indemnified him against loss. *Hettinger v. Meyers*, 81 Fed. Rep., 805.
91. A receiver of a national bank holds its negotiable notes subject to the same defenses that applied to the bank itself. *Hatch v. Johnson Loan and Trust Co.* (C. C.), 79 Fed. Rep., 828.

NEGOTIABLE PAPER—Continued.

92. The maker executed in the State of Illinois and delivered to the promisee a series of notes, one of which was acquired by a bona fide endorsee, and was as follows: "\$5,000. Chicago, Ill., January 20, A. D. 1884. For value received, four months after date the Chicago Railway Equipment Company promise to pay to the order of the Northwestern Manufacturing and Car Company, of Stillwater, Minnesota, five thousand dollars, at First Nat. Bank of Chicago, Illinois, with interest thereon at the rate of — per cent per annum from date until paid. This note is one of a series of twenty-five notes, of even date herewith, of the sum of five thousand dollars each, and shall become due and payable to the holder on the failure of the maker to pay the principal and interest of any one of the notes of said series, and all of said notes are given for the purchase price of two hundred and fifty railway freight cars manufactured by the payee hereof and sold by said payee to the maker hereof, which cars are numbered from 13000 to 13249, inclusive, and marked on the side thereof with the words and letters 'Blue Line, C. & E. I. R. R. Co. ;' and it is agreed by the maker hereof that the title to said cars shall remain in the said payee until all the notes of said series, both principal and interest, are fully paid, all of said notes being equally and ratably secured on said cars. No. 1. Geo. B. Burrows, vice-president. Countersigned by E. D. Buffington, treas." Held, (1) that this was a negotiable promissory note according to the statute of Illinois, where it was made, as well as by the general mercantile law; (2) that its negotiability was not affected by the fact that the title to the cars for which it was given remained in the vendor until all the notes of the same series were fully paid, the title being so retained only by way of security for the payment of the notes, and the agreement for the retention for that purpose being a short form of chattel mortgage; (3) that its negotiability was not affected by the fact that it might, at the option of the holder and by reason of the default of the maker, become due at a date earlier than that fixed. *Chicago Railway Equipment Company v. Merchants' Bank*, 136 U. S., 268.

NOTARY PUBLIC:

1. Before the passage of the act of February 26, 1881, notaries public in the several States had no authority to administer to officers of national banking associations the oath required by sec. 5211, Rev. St., and an indictment against an officer of a national bank under sec. 5292 for a willfully false declaration or statement in a report made under sec. 5211, so verified, would not lie. *United States v. Curtis*, 107 U. S., 671; 3 N. B. C., 91.
2. Since the removal of the disqualification of interested witnesses, a notary who is an officer of a bank may legally protest paper belonging to it. *Nelson v. First National Bank of Killingly*, 69 Fed. Rep., 798.

NOTICE:

1. Where the cashier of a bank conspires with a third person to sell worthless property to defendant at par, in order that the proceeds may be applied to the payment of a debt due the bank, the bank is chargeable with the knowledge that the cashier had of such conspiracy. *Merchants' National Bank v. Tracy*, 29 N. Y. S., 77.
2. In an action on a check there was evidence that defendant gave the check, postdated, to one G. for the price of stock of a corporation, under an agreement that G. should not use the check until defendant had further considered the purchase of the stock; that defendant was induced to give the check by representations of G. as to the prosperity of the company, which was in fact insolvent; that the cashier of plaintiff bank knew of the negotiations between defendant and G.; that G. immediately procured the check to be discounted by plaintiff and placed the proceeds to the credit of the company, which was largely indebted to plaintiff. Held, that a finding that plaintiff was not a bona fide holder for value was sustained by the evidence, though plaintiff's cashier denied that he knew of the negotiations between defendant and G. *Ib.*
3. A bank discounting a note before its maturity is not chargeable with the knowledge of illegality or want of consideration acquired by one of its directors in other than his official capacity, such director not having acted with the board in making the discount. *First National Bank of Hightstown v. Christopher*, 40 N. J. Law, 435.
4. A director offering a note, of which he is the owner, to the bank of which he is a director, for discount, is regarded in the transaction as a stranger, and the bank is not chargeable with the knowledge of such director of an infirmity or defect in the consideration of the note. *Ib.*

NOTICE—Continued.

5. P. was a member of the firm of M. & J. S. P., and also a director of the bank of H. He obtained at the bank the discount of a note belonging to the firm, which had been got of the maker by fraud. He had notice, as a member of the firm, of the fraud before the note was offered for discount, but did not communicate his knowledge to any of the officers of the bank. *Held*, that the knowledge of P. was not, constructively, notice to the bank. *Ib.*
6. The cashier of a bank was also the secretary of another corporation, and while working in the interest of the latter, sold stock therein, taking the purchaser's note therefor, which note was afterwards discounted by the bank. *Held*, that the bank was not affected with its cashier's knowledge as to the value of the stock sold, obtained through his connection with the other corporation. *Benton v. German-American National Bank*, 26 S. W., 975.
7. A certificate of deposit with provision that "This deposit not subject to check; with interest at six per cent if left six months; no interest after six months," is overdue, so as to charge purchaser with notice of equities after six months. *Kirkwood v. First National Bank*, 58 N. W., 1016; *Same v. Exchange National Bank*, *ib.*, 1135.
8. The form of the draft in such case does not convey notice to the creditor that the funds of the bank are being used to pay the private debt of the cashier. *Goshen National Bank v. State*, 36 N. E., 316.
9. Where grantor states to director of bank that he is willing to convey a half interest in certain land to the bank's president, with the understanding that such president was to deed the whole interest to the bank, and the president of the bank was to pay him by giving him credit upon notes then running against him in the bank. *Held*, not to amount to notice to the director that the grantor intends to retain a vendor's lien, but rather imports a notice that no such lien is to be retained. *First National Bank of Sheffield et al. v. Tompkins*, 57 Fed. Rep., 20.
10. An indorsement upon negotiable paper, "For collection; pay to the order of A. B.," is notice to all purchasers that the indorser is entitled to the proceeds. *Bank of the Metropolis v. First National Bank of Jersey City*, 19 Fed. Rep., 301.
11. A bank is charged with notice of letters duly mailed to it and received by the general bookkeeper, whose duty it is to open and distribute mail matter, although he conceals such letters to hide certain irregularities in his office and thereby prevents their coming into the hands of the other bank officers. *First National Bank of Evansville v. Fourth National Bank of Louisville*, 56 Fed. Rep., 967.
12. Where a bank, in the absence of a director by whom a note has been offered for discount, accepts it, and accepts a note payable to him and indorsed to it as collateral, its rights are not affected by such collector's knowledge of illegality in the inception of the note accepted as security. *Third National Bank v. Harrison et al.*, 10 Fed. Rep., 243.
13. An indorsee for value of a promissory note is presumed, in the absence of evidence to the contrary, to have taken it without notice of equities subsisting between the maker and payee. *Ib.*
14. An agent can not lawfully act for his principal and for himself in matters in which they have adverse interests, and every person dealing with an agent who is acting for himself as well as for his principal in such matters is put upon inquiry as to authority and good faith of the agent. *Moore v. Citizens' National Bank of Piqua, Ohio*, 15 Fed. Rep., 141. *Affirmed*, 111 U. S., 156.
15. The plaintiff contracted to loan money to M, cashier of the defendant bank, for his individual uses, on his representations that he held a number of shares of stock of said bank, and his agreement to transfer a certain number thereof to the plaintiff as security for the loan. In pursuance of said agreement, M afterwards produced a certificate of stock bearing the genuine signatures of the president and of himself as cashier, on the faith of which plaintiff loaned him the money. In fact, M had previously hypothecated and transferred to others all the stock of said bank which he had held, and the certificate was fraudulently issued, without any transfer of stock and without any knowledge of any of the officers of the bank except himself, he having used for that purpose a certificate left with him for use as occasion might require, signed by the president in blank. The plaintiff had no knowledge of the fraud, and believed that the certificate had been issued in good faith and by competent authority, but knew that the transaction was for the benefit of M: *Held*, that the knowledge

NOTICE—Continued.

- that M was acting for himself as well as for the bank in issuing the certificate put the plaintiff upon inquiry as to the authority and good faith of M, and, having failed to make it, the bank is not liable on the certificate. *Ib.*
16. Where an officer of a bank is dealing with it in his individual interest, the bank is not chargeable with his uncommunicated knowledge of facts derogatory to his title to the paper which is the subject of the transaction. *MERCHANTS' National Bank of Kansas City v. Lovitt (Mo.), 21 S. W., 825.*
 17. Where the president acts for the bank in accepting for discount paper offered by another officer, the bank is not affected by any knowledge of the latter regarding such paper, since he is acting in the transaction in his own behalf. *Ib.*
 18. The fact that the discount was calculated by the officer offering the paper would not be material in such case. *Ib.*
 19. The president of plaintiff bank, without consideration, obtained defendant's note as a personal loan, and without disclosing the want of consideration procured its discount by plaintiff's cashier. *Held*, that though the cashier was without authority to discount paper, his agency in discounting the note not having been disavowed by plaintiff, it could recover on the note, as the president's knowledge of its infirmity could not be imputed to it. *First National Bank of Grafton v. Babbidge et al., 36 N. E., 462; 160 Mass., 563.*
 20. A bank cashier who was indebted to the bank and also to a firm of which its president was a member gave another creditor a mortgage on sheep, which provided that the mortgagor might sell part of the sheep, and that the proceeds should be applied on the debt secured. The cashier took part of the sheep to market, and sent a draft for the proceeds, in a letter, to the vice-president of the bank, who acted as cashier in his absence, in which he simply said, "Place to my credit." The vice-president applied part of the draft to the debt due the bank, and the balance on the debt due such firm. *Held*, that the knowledge of the cashier that the draft was the proceeds of the mortgaged sheep was not imputable to the bank, and it was not bound by his acts. *Rock Springs National Bank v. Luman (Wyo.), 38 P., 678.*
 21. Where the president of the bank knew that its cashier had purchased sheep from plaintiff, and was in debt therefor, that outside of them he could not pay the price, and that he had gone with the sheep to market, to sell them, the bank is chargeable with notice that a draft, sent to it by the cashier, was the proceeds of the sheep, and of plaintiff's interest therein as mortgagee of the sheep, and was liable to plaintiff for a portion of the draft applied on its own debt. *Rock Springs National Bank v. Luman (Wyo.), 42 P., 874.*
 22. The fact that notes offered for discount by a bank are payable to its president and bear his indorsement, followed by that of the bank affixed by him, does not give notice to the discounting bank that they are the property of such president, and the bank's indorsement is for accommodation, especially when the negotiations for the discount have been carried on by letters written in their official capacity by the president and cashier of the offering bank. *United States National Bank v. First National Bank, 64 Fed. Rep., 985.*
 23. Where there is a custom between brokers and bankers that on application of a broker a bank will certify as to whether it has any lien on certain of its stock by the holder thereof being indebted to it, a bank, by being asked by a broker to give such a certificate, is thereby put on inquiry and charged with notice that a loan for a certain amount had been made to the holder of the stock. *Corvington City National Bank v. Commercial Bank, 65 Fed. Rep., 547.*
 24. It is not essential that a notice of dishonor or of protest of a note should state in so many words that the holder looks to the indorser for payment, but a notice from which that fact may be reasonably inferred is sufficient. A copy of the note and of the protest sent to the indorser constitutes such notice. *Nelson v. First National Bank of Killingly, 69 Fed. Rep., 798.*
 25. The receiver of the C. National Bank brought an action against one W. on certain promissory notes, made by him directly to the bank. W. defended the action on the ground that the notes were given for the purchase money of an interest in a brickyard, which W. had been induced to purchase by the misrepresentations of C., the president of the bank. It appeared that the bank held sundry notes of the principal owner of the brickyard, which notes were worthless; that the notes made by W. were substituted for these, and that C. pretended to be interested himself in

NOTICE—Continued.

the brickyard, and to enter into a partnership with W. and the former owner of the yard, for the purpose of inducing W. to make the notes to the bank, which would replace the worthless notes it then held. There was also evidence tending to show that C. was the active party in the transaction, and misrepresented the facts to W. *Held*, that the bank, being the payee of the notes, could not be held to have been without notice of the fraud, or unaffected by C.'s knowledge thereof, and that it was error to direct the jury to render a verdict against W. *Wilson v. Pauly*, 72 Fed. Rep., 129.

26. Where the president of a bank received notice while engaged in business for the bank the bank was chargeable therewith. *Bartlett v. Woodbine Sav. Bank*, 57 Ill. App., 425.
27. The fact that the chairman of the defendant committee was the attorney for the creditor in a garnishment proceeding did not affect the liability of defendant under the notice received by him as agent of the defendant several months before. *Anniston National Bank v. School Committee of Town of Durham (N. C.)*, 24 S. E., 792.
28. Where the payee of a check mails it to the drawee bank, it is the duty of the bank to give the payee notice of dishonor, if the drawer has no funds on deposit from which payment can be made. *Ripley National Bank v. Latimer*, 2 Mo. App. Rep'r, 967.
29. One who knowingly receives partnership property with knowledge that its proceeds are passing to the individual use of one partner is charged with notice of such partner's want of authority to dispose of the property for his individual benefit. *Columbia National Bank v. Rice (Nebr.)*, 67 N. W., 165.
30. Notice to the cashier of a national bank is notice to the bank. *First National Bank v. Ledbetter (Tex. Civ. App.)*, 34 S. W., 1042.
31. Notice of expiration of time to redeem from sale of land for taxes, which the statute provides shall be served on the person in whose name the land is taxed if he is a resident of the county, and may be served on a nonresident of the county by publication, is properly addressed, in the case of a nonresident, to the "Am. Ex. Bank," that being the name as it appeared on the lists to whom the land was taxed. *American Exchange National Bank v. Crooks (Iowa)*, 66 N. W., 168; *Same v. Dugan*, *Ib.*
32. Where a note is presented for discount by the first indorser, the presumption is that it had its inception in his hands; and the bank is not chargeable with notice that the note was owned by the maker, and that the indorsements were, therefore, for his accommodation. *First National Bank v. Weston (Sup.)*, 34 N. Y. S., 558.
33. The fact that the maker of a note told the president of a bank, at the office of a company of which they were both directors, that a certain note had been obtained from him by fraud will not be held notice to the bank, where it afterwards discounts the note. *Washington National Bank v. Pierce, (Wash.)*, 33 P., 972.
34. The fact that defendant, with his family, is absent from the county because of the prevalence of an epidemic does not prevent service of process on him by leaving a copy thereof at his residence during such absence. *Burbage v. American National Bank (Ga.)*, 20 S. E., 240.
35. Defendant executed his promissory note to C., and delivered it upon condition that it was to be surrendered to him upon C.'s failure to perform stipulated acts. C. immediately transferred this note by indorsement to a bank of which he was president and general manager. *Held*, that, as C. himself was the sole representative of the bank in the transfer of the note to it, the bank is chargeable with his knowledge of the condition to which it was subject, and so can not sue on the note until that condition is performed. *First National Bank of Blaine v. Blake*, 60 Fed. Rep., 78.
36. If a director of a bank, who acts for the bank in discounting a note, has knowledge that the note was procured by fraud, the bank is affected with his knowledge. *National Security Bank v. Edward F. Cushman*, 121 Mass., 490.
37. The pledgee of stock can not be said to acquiesce in the payment of dividends thereon to the pledgee where he has no notice of it, actual or constructive. *Fairbanks v. Merchants' National Bank*, 30 Ill. App., 28; *reversed*, 22 N. E., 524.
38. A bank is not chargeable with notice of the misappropriation of money by its cashier acting as agent for a third party in his individual capacity; nor is it liable to the principal for such money, when it received no benefit therefrom. *School Dist. of City of Sedalia, Mo., v. DeWeese (C. C.)*, 100 Fed. Rep., 705.

OATH OF DIRECTOR:

1. By the provisions of sec. 44 of the national banking act, upon conversion of a State bank to a national bank, all the directors of the former become those of the latter until an election or an appointment by the national bank. Semble that no oath is required from these *ad interim* directors, the oath prescribed by sec. 9 of the aforesaid act being designated for those regularly elected by the national bank; but assuming its necessity, a majority of those who were the directors of the State bank before its conversion is necessary to make a quorum of the board of the national bank. *Lockwood v. The American National Bank*, 9 R. I., 308; 1 N. B. C., 895.
2. In all cases where an act is to be done by a corporate body, or a part of a corporate body, and the number is definite, a majority of the whole number is necessary to constitute a legal meeting, although at a legal meeting where a quorum is present a majority of those present may act. *Ib.*
3. Hence a by-law adopted at a meeting of six *ad interim* directors of a national bank which had twelve directors before its conversion is invalid, because not adopted by a majority or quorum of the board. *Ib.*
4. Prior to the act of February 26, 1881, a notary public holding his commission under a State had no authority to administer the oath required by sec. 5211, Rev. St.; 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.

OFFICERS:

A. In general—

1. 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*, 43 Barb., 195.
2. The officers of a national banking association can hold their positions only by the tenure specified in sec. 5136, Rev. St., viz, the pleasure of the board of directors. *Harrington v. First National Bank of Chittenango*, 1 N. B. C., 760; 1 *Thomp. & Cook*, 361; *Taylor v. Hutton*, *supra*.
3. An officer may, in the ordinary course of business, borrow money of the association. *Blair v. First National Bank of Mansfield*, 10 *Chicago Legal News*, 84; 2 N. B. C., 173.
4. 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.
5. The president being the head of the board, a resignation to him is a resignation to the board. *Ib.*
6. 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. *Ib.*
7. The borrowing of money by a bank, though not illegal, is so much out of the course of ordinary and legitimate banking business as to require those making the loan to see to it that the officer or agent acting for the bank had special authority to borrow money. *Western National Bank v. Armstrong*, 152 U. S., 346.
8. A national bank can not hire one of its officers for a specified time. *Harrington v. First National Bank of Chittenango*, *supra*.
9. Knowledge, without objection, by the directors of a bank that one is acting in its employ does not ratify the details of a contract for his employment by the president unless they know of such details. *Ib.*
10. Creditor of insolvent national bank can not sue to enforce personal liability of officers and directors for violation of national-bank laws. The receiver alone can maintain the action. *Bailey v. Mosher*, 63 *Fed. Rep.*, 488.
11. Directors of a national bank are "officers" within the meaning of Rev. St., sec. 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.
12. The rule that where a bank officer is dealing with the bank on his own account his knowledge will not be imputed to the bank does not apply where such officer is the sole representative of the bank in the transaction. *First National Bank of Blaine v. Blake*, 60 *Fed. Rep.*, 78.
13. In the absence of special authority from the directors of a bank, its president has no authority to draw drafts on its funds in payment of personal debts. *Lamson v. Beard*, C. C., 94 *Fed. Rep.*, 30.

OFFICERS—Continued.

A. In general—Continued.

14. Knowledge by the president of a bank of his misappropriation of bank funds held not notice to the bank. *Lamson v. Beard, C. C. A., 30; C. B. Congdon & Co. v. Same, Ib.; Phelps v. Same, Ib.*
15. Officers of corporations, who are also directors, and who have rendered their services under an agreement that they shall receive reasonable but indefinite compensation therefor, may recover as much as their services are worth, and it is not beyond the powers of the board of directors to fix and pay reasonable salaries to them after the services are rendered. *National Loan and Investment Co. v. Rockland Co., C. C., 94 Fed. Rep., 335.*
16. Where, after the organization of a corporation, it was agreed and understood at an informal meeting of all the stockholders that the officers should be paid a reasonable compensation for their services, and by a by-law the board of directors was given power to fix the compensation of officers, their subsequent action in voting the president a reasonable salary for past services was legal, and a note of the corporation, executed to him, therefor, was not without consideration. *Ib.*
17. A national bank which has lawfully acquired the title to property in payment of a debt has implied authority to make reasonable repairs thereon for the purpose of putting it in salable condition, and its directors can not be held personally liable for money so expended in good faith. *Cooper v. Hill, C. C., 94 Fed. Rep., 582.*
18. When a loss has been caused to a national bank by the appropriation of its funds to a purpose unauthorized by law, or by culpable negligence, or conversion of its funds, the officers who participated in or consented to the act are jointly and severally liable for the entire amount. *Ib.*
19. When the directors and officers of a bank have misappropriated its funds, they are liable for interest on the amount from the date of the misappropriation as damages, and no statute is necessary to authorize the allowance of such interest by a court of equity. *Ib.*

B. Cashier—

20. It is within scope of general authority of cashier to receive offers for purchase of securities held by the bank, and to state whether or not bank owns securities in its possession. *Xenia Bank v. Stewart et al., 114 U. S., 224.*
21. 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, 93 N. Y., 233.*
22. Under sec. 5136 of the national-bank act the cashier of a national bank has no power to bind it to pay the draft of a third person on one of its customers to be drawn at a future day, when it expects to have a deposit from him sufficient to cover it, and no action lies against the bank for its refusal to pay such a draft. *Flannagan et al. v. California National Bank et al., 56 Fed. Rep., 959.*
23. Ordinarily the cashier of a bank has no authority to discharge its debtors without payment, or to bind the bank by an agreement that a surety should not be called upon to pay a note he had signed, or that he would have no further trouble from it. *Cochecho National Bank v. Haskell et al., 51 N. H., 116.*
24. It is within the general authority of the cashier of a bank to sign, in its behalf, a blank transfer upon a certificate of stock in the name of the bank, held by it as collateral security for a loan, and deliver the certificate to the pledgee on payment of the loan. *Matthews v. The Massachusetts National Bank, 1 Holmes, 396.*
25. The cashier of an incorporated bank is the general executive officer to manage its concerns in all things not peculiarly committed to the directors; he is agent of the corporation, not of the directors. *Bissell v. The First National Bank of Franklin, 69 Pa. St., 415.*
26. The cashier or other executive officer of a national bank has not, in the absence of special authority from the directors, or of a usage or practice so to do, power to receive, on behalf of the bank, property for safe-keeping. *First National Bank of Lyons v. Ocean National Bank, appellant, 60 N. Y., 278; 1 N. B. C., 728.*
27. The cashier of a bank, as one of its financial officers, in its daily and ordinary business transactions, has authority to certify checks drawn on the bank by its customers in all cases where any officer could do the same and bind the bank. *Clarke National Bank v. The Bank of Albion, impleaded, etc., 52 Barb., 592.*

OFFICERS—Continued.

B. Cashier—Continued.

28. This authority is regarded as general, growing out of a cashier's position in the bank, and persons dealing with the bank are not in any way affected or bound by the special restrictions and limitations imposed upon him by the corporation, whose agent he is. *Ib.*
29. A cashier has no power, however, to make the certification unless he has the funds of the drawer in hand to meet the check. This limitation on his general authority is, in the law, presumed to be known by all the bank's customers and others who act upon the statements and representations of its agent. *Ib.*
30. Neither has the cashier power, as the agent of the bank, to certify a check until on or after the day the same is made payable. *Ib.*
31. A bank may sue as payee on a note payable to its cashier, alleging either that the promise was made to the cashier for it, or that the cashier's name was used by adoption for that of the bank. *Darby v. Berney National Bank, 11 So., 881; 97 Ala., 643.*
32. The cashier of a bank kept an account with the defendants, who were brokers, and bought and sold stocks for him, and from time to time the defendants received checks of his bank upon another bank, its correspondent, drawn by him in his official capacity, and collected them from the bank upon which they were drawn, and applied the avails to the cashier's individual account. In an action brought by a receiver of the bank of the cashier to recover of defendants the amount of the checks received by them, *Held*, the checks being made payable to the order of the defendants, for the cashier's individual use, the defendants took them under an obligation to ascertain at their peril that the cashier had authority outside of his ordinary official authority to make the checks, and could not assume that he was acting within the scope of his official duties. A purchaser of commercial paper made by an agent can not acquire any title to it as against the principal, unless he can show that it was made by the agent upon due authorization; and when he knows that the agent has made it in the name of the principal for his own use, he must be prepared to show that special authority in that behalf was delegated by the principal, and can not rely upon the implied or ostensible authority of the agent to make such paper in the ordinary business of the principal. *Anderson v. Kissam et al., 35 Fed. Rep., 699.*
33. It having been shown that the cashier had no authority to make the checks, and that the checks were paid by the bank upon which they were drawn, the defendants were prima facie liable in action of trover for the face amount of the checks. *Ib.*
34. The circumstance that the cashier clandestinely deposited funds with the bank upon which the checks were drawn to the credit of his own bank, which deposits were credited to his own bank, is not competent in mitigation of damages. When credited to the cashier's bank the deposits became the property of that bank as against the cashier and the defendants. The case of the plaintiff was complete when it appeared that the checks had been paid by the bank upon which they were drawn, out of funds standing to the credit of the cashier's bank; the plaintiff was then entitled to recover the full amount, and it was then incumbent upon the defendants, if they sought to reduce the damages, to show that, notwithstanding the wrongful conversion of the paper, the cashier's bank did not suffer loss. *Ib.*
35. The fact that some of the moneys thus clandestinely deposited by the cashier were paid in by the defendants, at his request, does not affect the defendants' liability, or go in mitigation of damages. *Ib.*
36. Evidence of a usage that bankers and brokers regard payments made by means of such checks as ordinary payments of cash made by individuals for their own account is not admissible. *Ib.*
37. Where the cashier of a bank conceals the defalcation of another officer the statute of limitations will not begin to run in favor of such cashier or his estate until such defalcation is disclosed to the directors or stockholders. *Fance v. Mottley, 21 S. W., 593; 92 Tenn., 310.*
38. A cashier is bound to exercise reasonable skill, care, and diligence in the discharge of his duties, and if he fails so to do, and the bank suffer damage in consequence, he is liable therefor. *Ib.*
39. He is liable for loss on loans made by him through want of care, diligence, and reasonable skill. *Ib.*
40. Though the act of the cashier which occasions the loss is a tort, the tort may be waived and an action for value maintained against him or his estate. *Ib.*

OFFICERS—Continued.

B. Cashier—Continued.

41. The power of a bank cashier to transfer notes and securities held by the bank can be questioned only by the bank or its representative. *Haugan v. Sunval (Minn.)*, 62 N. W., 398.
42. A cashier of a bank has no implied authority to bind the bank by a pledge of its credit to secure a discount of his own notes for the benefit of a corporation in which he was a stockholder. *State National Bank v. Newton National Bank*, 66 Fed. Rep., 691.
43. Where a statute creating a banking corporation provides that its affairs shall be managed by a board of directors, who shall appoint and remove a cashier and other employees, the power to discharge a surety on a note without payment can not be exercised by the cashier unless expressly delegated to him by the board of directors. *People's Savings Bank v. Hughes*, 1 Mo. App. Rep'r, 549.
44. A cashier on whom, by continued absence of the directors, has devolved the duty of making loans and discounts will be liable for losses through overdrafts and discounts made by him only where it appears that he failed to make reasonable inquiry into the financial standing of those making the overdrafts, and those whose paper was discounted, and failed to exercise the care and discretion which an ordinarily prudent man would exercise in his own business. *Pryse v. Farmers' Bank (Ky.)*, 33 S. W., 532.
45. A bank cashier is the agent of the bank in financial transactions with customers, and his acts will bind it, unless contrary to the provisions of the charter, or of general law, or against public policy. *Squires v. First National Bank*, 59 Ill. App., 134.
46. The office of cashier of a national bank is not an annual office, but the term of the incumbent continues until he resigns or until he is removed or a successor is appointed by the board of directors of the bank. *Westerfelt v. Mohrenstecher et al.*, 76 Fed. Rep., 118.
47. Since the national bank act expressly provides that the cashier of a national bank shall hold his office subject to the pleasure of the board of directors, a by-law providing that a cashier shall hold his office for one year, and shall be elected annually, is nugatory, as is a reappointment in accordance with such by-law at the beginning of each year. *Ib.*
48. A bond conditioned for the proper performance by a cashier of his duties "for and during all the time he shall hold the said office" binds the sureties for all such time, irrespective of the fact that he is reappointed at the beginning of each year. *Ib.*
49. In an action on a cashier's bond for damages arising from breach thereof by his misappropriation of money and making of excessive loans, the fact that the bank and its receiver have sued and obtained judgment upon notes taken by the cashier for such misappropriated money and excessive loans is no defense. *Ib.*
50. Under an allegation that the guaranty sued on was executed by the defendant bank in the name of its cashier, and that such cashier was authorized by a general usage to bind the bank to similar contracts, the plaintiff may prove any competent authority to the cashier, and is not restricted to proof of usage. *Seeber v. Commercial National Bank of Ogden*, 77 Fed. Rep., 957.
51. The cashier of the Q. bank, who, in addition to his usual powers as such, was allowed by the officers to have full control of its business, applied to a bank in another city for accommodation, sending to the latter bank what purported to be the signatures of the officers of the Q. bank and a resolution of its directors authorizing him to borrow money and rediscount paper. Thereafter loans were made to the Q. bank on its notes, signed by the cashier in its name. It was customary for banks in the region where the Q. bank was located to borrow at certain seasons, and everything connected with the transaction was apparently done in the usual and regular course of business. Held, that the Q. bank was liable on the notes signed by the cashier, though it afterwards appeared that the signatures of the officers and the resolutions sent by him to the lending bank were forgeries, and the proceeds of the loans were used by him for his own benefit. *City National Bank of Quanah, Tex., v. Chemical National Bank of St. Louis, Mo.*, 80 Fed. Rep., 859.
52. A bank can not be charged with responsibility as principal for the action of its cashier, performed as a director of a manufacturing company, in assisting to promulgate false statements as to the company's financial condition for the purpose of defrauding all of its creditors, including the bank, so as to affect the validity of the bank's claims against the company. *Hadden v. Dooley*, 92 Fed. Rep., 274.

OFFICERS—Continued.

C. Directors—

53. The degree of care required of directors of corporations depends upon the subject to which it is to be applied, and each case is to be determined in view of all the circumstances. *Briggs v. Spaulding*, 141 U. S., 132.
54. Directors of a corporation are not insurers of the fidelity of the agents whom they appoint who become by such appointment agents of the corporation; nor can they be held responsible for losses resulting from the wrongful acts or omissions of other directors or agents unless the loss is a consequence of their own neglect of duty. *Ib.*
55. A director of a national bank is not precluded from resignation within the year by the provision in Rev. St., sec. 1545, that when elected he shall hold office for one year and until his successor is elected. *Ib.*
56. Persons who are elected into a board of directors of a national bank about which there is no reason to suppose anything wrong, but which becomes bankrupt in ninety days after their election, are not to be held personally responsible to the bank because they did not compel an investigation or personally conduct an examination. *Ib.*
57. Directors of a national bank must exercise ordinary care and prudence in the administration of the affairs of a bank, and this includes something more than officiating as figureheads. They are entitled under the law to commit the banking business, as defined, to their duly authorized officers; but this does not absolve them from the duty of reasonable supervision, nor ought they to be permitted to be shielded from liability because of want of knowledge of wrongdoing, if that ignorance is the result of gross inattention. *Ib.*
58. If a director of a national bank is seriously ill, it is within the power of the other directors to give to him leave of absence for a term of one year instead of requiring him to resign, and if frauds are committed during his absence and without his knowledge, whereby the bank suffers loss, he is not responsible for them. *Ib.*
59. A notary of the city of Alexandria is authorized to administer the oath required by law to be taken by a director of the First National Bank of that city as to his ownership of the capital stock of such bank. *United States v. Neale*, 14 Fed. Rep., 767.
60. When the oath is taken and subscribed by the accused it is complete, so far as the accused can make it, and if the notary, in certifying the fact of the oath having been taken, erroneously used the term "county" instead of "city," and used the seal of said bank instead of his own official seal, such error did not affect the oath taken. *Ib.*
61. If accused took an oath in which he stated that he was the bona fide owner in his own right of the number of shares of stock then standing in his name on the books of the bank, and that the said shares were not hypothecated or in any way pledged as security for any loan or debt, and if he took it willfully, and not believing that he was stating the truth, it is perjury, if in point of fact he was not the owner of said stock or had pledged the same for a loan or debt. *Ib.*
62. An irrevocable power of attorney given by the accused, wherein he constituted and appointed a third party his attorney for the purposes therein set forth, being a general power covering any indebtedness of accused to said third party, is a pledge of the shares of stock owned by accused mentioned therein as long as there was any debt due by the accused to such third party. *Ib.*
63. Under the laws of Vermont an action against a director of a national bank for the negligent performance of duty in not requiring a bond from the cashier, and otherwise mismanaging the affairs of the bank, abates by his death, and can not be revived against his administrator. *Witters, Receiver, etc., v. Foster, Administrator, etc.*, 26 Fed. Rep., 737.
64. A bill brought to charge the directors of an insolvent national bank with the amount of losses caused by the bank's failure alleged that one of the defendants sold and transferred his stock on the day named, but the evidence showed that defendant had not paid anything for the stock, but delivered it to a messenger of another one of the defendants, from whom he had agreed to purchase it, and that such defendant then sold and indorsed the stock to a third party, as it was agreed he might do if he so desired. Plaintiff moved to amend the bill to conform to the proofs and make it allege that the transfer was merely formal. *Held*, unnecessary. *Movius, Receiver, v. Lee et al.*, 30 Fed. Rep., 298.
65. A receiver of an insolvent national bank, in his own name or in the name of a bank, may enforce against the directors, for the benefit of the stock-

OFFICERS—Continued.

C. Directors—Continued.

holders, depositors, and other creditors of the bank, any right or claim resting upon the nonperformance or negligent performance of their duties that the bank itself could have enforced. *Ib.*

66. A director of a national bank who, before the expiration of his term, sells his stock and orally resigns his office to the president, in his place of president at the bank, and afterwards receives the money for his stock prior to the sustaining of losses by the bank, ceases to be a director and can not be held liable for subsequent losses caused by the negligence of the directors. *Ib.*
67. The president of a national bank, being in failing health, was anxious to resign his position, but at a suggestion of a majority of the directors consented to take a year's leave of absence, and during such absence, and without any fault on his own part, losses were sustained by the bank, and it became insolvent. *Held*, in a suit by the receiver to charge the directors with such losses, that he was not liable. *Ib.*
68. The directors of a national bank which has become insolvent by reason of losses caused by the discount from time to time of paper not properly secured, indorsed by a director who is a man of wealth and the largest stockholder in the bank, and in whom the other directors have reason to place confidence, can not be held liable for the mere failure to discover the illegal transactions and to prevent such director from continuing therein. *Ib.*
69. The officers of an insolvent national bank can not be held personally responsible to creditors for losses on loans and discounts made by them in good faith, and, as they thought at the time, for the best interests of the bank, merely because such loans and discounts appear to have been unwise and hazardous when looked back upon. *Witters, Receiver, etc., v. Sowles et al., 31 Fed. Rep., 1.*
70. Under Rev. St., sec. 5200, directors of a national bank who make or assent to the making of a loan to any one person of a sum exceeding one-tenth of the capital stock of the bank become personally and individually liable for all loss sustained thereby; but where the borrower in such a case is also one of the directors he is not so liable, but simply as a debtor to the bank. *Ib.*
71. Bank directors can not be held personally liable for money paid out for dividends "to a greater amount than net profits, after deducting losses and bad debts" (Rev. St., sec. 5204), because there were debts bad in fact, but supposed to be good when the dividends were declared and paid. Bad judgment on the part of the directors as to the condition of the assets, without bad faith, does not make them individually liable. *Ib.*
72. Directors of a national bank can not be held to the common-law liability for inattention to duty as directors in not preventing a hazardous, imprudent, and disastrous loan if such loan was made by their associates without their knowledge, connivance, or participation. *Ib.*
73. Directors or the managing committee of a national bank may, in the honest exercise of official discretion, make loans or discounts for the actual or supposed benefit of the association, and, although the transaction may be injudicious and actually result in loss or damage to the bank, there is no criminal liability, so long as their acts are not in bad faith, for the purpose of personal gain or private advantage to the officials. *United States v. Harper, 33 Fed. Rep., 471.*
74. A national bank was organized with a capital of \$60,000. The promoter of the bank took 380 shares of stock in his own name and procured the defendants to be directors, as well as a person to be elected cashier by them. The directors were not acquainted with the banking business. The proposed cashier was known to the directors, at least by reputation, and was supposed by them to be competent and trustworthy and of considerable experience in the business, and they had full confidence in his integrity and ability to take charge of the bank. The cashier acted as manager of the loan and discount business of the bank, and the directors merely as advisers when applied to. The promoter of the bank knew, and the other stockholders were presumed to know, that the directors were wholly unused to the banking business. *Held*, that the directors were not liable for the acts of the cashier in violation of the banking law done without their participation or knowledge. *Clews et al. v. Bardon et al., 36 Fed. Rep., 617.*
75. The cashier made loans in excess of 10 per cent of the capital to a manufacturing corporation supposed by him and by the public to be entirely solvent. None of the directors knew of the loans when made, but after a

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C. Directors—Continued.

loan of \$3,000 in excess of the lawful limit had been made the cashier informed one of them of such loan, and was by him advised to call it in when due; and thereafter such director's advice was asked as to a further discount to the same corporation, and he disapproved of it, and it was not made. Afterwards further loans or discounts were made to the same corporation without the knowledge or consent of any of the directors. About eight months after the bank commenced business one or more of the debtors of the bank failed, and the directors thereupon took the active management into their own hands. *Held*, That none of the directors had knowingly violated or knowingly permitted to be violated any of the provisions of the banking law, and were not liable for such violation by the cashier. *Ib.*

76. Under the banking law the management of a national bank may be exercised either by the directors or by the cashier or other officers; therefore the directors are not liable for the illegal or negligent acts of the cashier or other officers by whom the bank is managed if they have no knowledge of such acts and do not connive at them or willfully shut their eyes and permit them. *Ib.*
77. It seems that the liability of directors of a national bank is substantially the same under the banking law as at the common law. *Ib.*
78. The personal liability of directors of a national bank for violation of Rev. St., sec. 5204, by declaring dividends in excess of net profits, and of sec. 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 et al.*, 41 Fed. Rep., 459.
79. If the personal liability imposed by Rev. St., sec. 5239, upon directors for violation of the provisions of the banking act in favor of anyone injured thereby can be enforced without reference to whether the charter has been forfeited or not, it is not a penalty within the meaning of sec. 1047, limiting actions for penalties to five years. *Ib.*
80. Directors of a national bank are "officers" within the meaning of Rev. St., sec. 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.
81. An act of Congress imposing a legal liability on the directors of a national bank for certain things which they may do which shall result in an injury to the bank, its stockholders, or creditors, and making them liable for the amount of the damage, is a remedial and not a penal statute, and therefore an action under it survives against the estate of a director. *Stephens v. Overstolz*, 43 Fed. Rep., 465.
82. Where a bank director makes a wrongful loan of money from which loss occurs, it is no defense to an action by the receiver of the bank against the director's estate that the insolvency of the person to whom the loan was made was not discovered until after the death of the director and the appointment of the receiver. *Ib.*
83. An action by a receiver of a bank whose charter has been forfeited under above statute against a director is properly brought at law, there being no necessity for invoking the aid of a court of chancery, either because of the nature of the issues involved or to avoid a multiplicity of actions. *Ib.*, 771.
84. In such action plaintiff may state the aggregate amount of the excessive loans made to each party and the damage resulting therefrom in each case, accompanying each allegation with an exhibit showing the dates and amounts of the several loans that go to make up the aggregate sum stated in the petition, and is not compelled to declare in a separate count for each loan made. *Ib.*
85. Rev. St., secs. 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 of Baltimore v. Peters et al.*, 44 Fed. Rep., 13.
86. A stockholder in an insolvent national bank for which a receiver has been appointed can not sue its directors to make them personally liable for the mismanagement of the bank, as the right of action is in the receiver and not in the individual stockholder. *Howe v. Barney et al.*, 45 Fed. Rep., 668.
87. Defendants, as directors, during a run on their bank posted conspicuously in the bank a notice, signed by them and addressed to the general public, representing the bank to be solvent. Plaintiff saw the notice, and, after

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C. Directors—Continued.

- a consultation with the directors, loaned the bank money, which was lost. *Held*, that the notice, not being addressed to plaintiff, could not entitle it to recover from the directors under R. L. Vt., section 983, which provides that no action shall be brought to charge any person upon a representation concerning the credit of another unless such a representation is in writing and signed by the party to be charged; and the fact that the notice was signed by defendants as directors would prevent a recovery from them individually, even if the notice were a sufficient representation in writing. *First National Bank of Plattsburg v. Sowles et al.*, 46 Fed. Rep., 731.
88. 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.
 89. An action may be brought by a receiver of a national bank against its directors to recover damages sustained by their gross negligence. *Brinckerhoff v. Bostwick*, 88 N. Y., 52; 3 N. B. C., 591.
 90. If the receiver is one of the directors, such action may be maintained by the stockholders, or, when they are numerous, by one or more in behalf of all. *Ib.*
 91. It is not necessary to allege in the complaint a direction from the Comptroller, or a demand upon him and a refusal, to direct the receiver to bring the action, or a refusal of the receiver to sue. *Ib.*
 92. Such action may be brought in a State court. *Ib.*
 93. The bank and the receiver, as such, are necessary parties defendant to such an action. *Ib.*
 94. The board of directors of a bank is a body recognized by law, and to all purposes of dealing with others constitutes the corporation. *Burrill v. President, Directors, etc., of the Nahant Bank*, 2 Metcalf, 163.
 95. A board of bank directors may delegate authority to a committee of its members to alienate or mortgage real estate; and such authority to convey real estate necessarily implies authority to execute proper instruments for that purpose and to affix the corporate seal thereto. *Ib.*
 96. Where a board of bank directors authorized a committee of its members "to sell and transfer any estate owned by the bank," and the committee gave mortgage of the real estate of the bank to a creditor who had recovered judgment against the bank on its bills, and took from him at the same time a bond conditioned that he would not put those bills in circulation, and the board of directors accepted said bond and acted on it, and the cashier paid the costs of the suit in which said judgment was recovered, according to the agreement made between said creditor and said committee, it was *held* that, whether the committee had or had not authority to mortgage the estate, the mortgage had been ratified by the board of directors. *Ib.*
 97. A stockholder in a national bank can not maintain an action against the president and directors for their neglect and mismanagement of the affairs of the bank, whereby insolvency ensued and the stock became worthless. *Conway v. Halsey*, 44 N. J. L., 462; 3 N. B. C., 571.
 98. A judge who is a director of a national bank can not try a case to which it is a party, since, by Rev. St., sec. 5146, he must necessarily be interested as a stockholder. *Williams v. City National Bank*, 27 S. W., 147.
 99. 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.
 100. Stockholders have no standing in court to interfere for the protection of their company until the board of directors of the company have neglected or refused an application to take the proper steps to protect the interests of the company. *Hobbs v. Western National Bank*, 8 Weekly Notes of Cases, 131; 2 N. B. C., 187.
 101. It is a mistake to suppose that the directors of national banks cease to be such, and that their duty to the bank lapses, when an examiner is put

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C. Directors--Continued.

- in charge of its fund, properties, and books by the Comptroller. *Robinson v. Hall et al.*, 63 Fed. Rep., 222.
102. They were, still, as much the advisers of the bank examiner as they had been of the cashier, notwithstanding they were not invested by law with the control over him which they were empowered to exercise over the cashier. *Ib.*
 103. Their duty as directors does not cease until after the appointment of a receiver. *Ib.*
 104. If directors were depositors, and knew two months or more before suspension that that event was inevitable, and that the bank could pay only a percentage of its deposits, and yet checked for the whole of their own balances, thereby diminishing the percentage to which other creditors would be entitled, they certainly defrauded to the extent of the diminution the creditors whose interests they were relied upon to protect, and should be held to strict accountability. *Ib.*
 105. Directors of a national bank left its management for more than three years almost wholly to its cashier, who had but little property, and of whom they required no bond; and they knowingly permitted loans to be made to individuals and firms largely in excess of the amounts allowed by law. They failed to record mortgages given to secure large debts due the bank after they were aware of its insolvency, and erroneously advised an examiner who had taken charge of the bank that it was not necessary to record them. *Held*, that the directors were personally liable for the losses caused by such neglect and the fraud and defalcations of the cashier. *Briggs v. Spaulding*, 11 S. C., 924; 141 U. S., 132, distinguished. *Ib.*
 106. A creditor of an insolvent national bank that is in the hands of a receiver can not sue to enforce against officers and directors who have violated the banking laws the personal liability imposed by Rev. St., sec. 5239, as such liability is an asset belonging equally to all creditors, and must be enforced by the receiver. *Bailey v. Mosher*, 63 Fed. Rep., 488.
 107. The liability of directors of a national bank to a common-law action of deceit for false and fraudulent representations made by them in the pretended performance of duties imposed upon them by the national banking law is not precluded by the liability imposed in that law for violation of its provisions. *Prescott v. Haughey*, 65 Fed. Rep., 653.
 108. Complaint alleging false and fraudulent representations by directors of a national bank in advertisements, statements, and reports as to its condition, whereby plaintiffs, relying thereon, were induced to deposit money with the bank, and were deceived and damaged. *Held*, to state a common-law cause of action for deceit, not removable as involving a Federal question. *Ib.*
 109. Directors of a national bank, who on its suspension issue a circular declaring the solvency of the bank, and that they hope to reopen within 60 days, and authorize the bank officers to receive money on special deposit, and keep it in the vaults of the bank, subject only to the check of the depositor, and subsequently, on the appointment of a receiver for the bank, turn over to him deposits made pursuant to the circular, are personally liable to the depositors for the amount of such deposits. *Miller v. Howard et al.*, 32 S. E., 305.
 110. On an issue whether the plaintiff bank had knowledge of the preference of a creditor of its debtor, it was proper to charge that the bank was not chargeable with knowledge of its directors acting individually, but that the jury might consider the knowledge of the directors as tending to prove knowledge on the part of the bank. *Continental National Bank v. McGeoch (Wis.)*, 66 N. W., 606.
 111. To bind a national bank the directors must act together as a board; their separate individual assent is ineffectual. *First National Bank of Fort Scott v. Drake*, 35 Kans., 564; 57 Am. Rep., 193; 3 N. B. C., 445.
 112. The duty of the board of directors is not discharged by merely selecting officers of good reputation for ability and integrity, and then leaving the affairs of the bank in their hands without any other supervision or examination than mere inquiry of such officers, and relying upon their statement until some cause for suspicion attracts their attention. The board is bound to maintain a supervision of the bank's affairs, to have a general knowledge of the character of the business and the manner in which it is conducted, and to know at least on what security its large lines of credit are given. *Gibbons v. Anderson et al.*, 80 Fed. Rep., 345.
 113. A receiver of a national bank may sue the directors to hold them responsible for the malfeasance of the managing officer when it appears that they were

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C. Directors—Continued.

- so negligent as to make practically no examination of its books or affairs, and to hold meetings only at rare intervals, and then to limit their business almost wholly to the election of directors and the declaration of dividends. In such case their liability for losses should begin at a time when they ceased to discharge the duty of giving proper supervision to the conduct of the bank's affairs. In the circumstances of the present case they were held liable from the time when, by reason of the failure to earn dividends for more than a year, their attention should have been drawn to the necessity of making a thorough examination. *Ib.*
114. The right of action against the directors of a national bank, for violation of the provisions of the national banking act, given by Rev. St., § 5239, is for a tort, and comes within the common-law definition of actions on the case. *Cockrill v. Butler et al.*, 78 Fed. Rep., 679.
 115. The forfeiture of the bank charter in a suit brought by the Comptroller of the Currency is not a condition precedent to the maintenance of a suit against its directors, under Rev. St., §§ 5200, 5239, for excessive loans. *Cockrill v. Cooper et al.*, 86 Fed. Rep., 7.
 116. A court of equity has jurisdiction of a suit against the directors of a national bank for excessive loans, under Rev. St., §§ 5200, 5239, where the suit is against a large number of directors whose terms of service were not identical, where the excessive loans were inaugurated by one set of directors and continued, renewed, or enlarged by another, and where the directors were also charged with a violation of Rev. St., § 5204, in declaring dividends. *Ib.*
 117. A receiver of an insolvent national bank has a right to maintain a suit in his own name against directors to charge them for losses that may have been sustained by the corporation and its creditors through their wrongful or fraudulent acts. *Cockrill v. Abeles et al.*, 86 Fed. Rep., 505.
 118. The increase of the capital stock of a bank based on a fictitious value of assets, and on notes given by the directors with an understanding that they were not to be paid, is in violation of Rev. St., § 5142, and the directors of the bank participating are liable for all losses resulting to the creditors. *Ib.*
 119. In an action by the receiver of a national bank to charge the directors with liability for its losses, proof of general looseness of management on their part is not sufficient to cast upon them the burden of exonerating themselves, as the court can only charge them with losses shown to have resulted from their negligence. *Warner v. Penoyer*, 91 Fed. Rep., 587.
 120. The cashier of a national bank permitted an outside corporation in which he was interested to become indebted to the bank, by overdraft and discounts for the corporation and its members, in the sum of \$72,000, which was the principal cause of the bank's failure. The directors had appointed a discount and an examining committee, and acted upon their reports approving the statements of the cashier. The committees, in fact, made no independent examination, but merely checked the notes with a list furnished by the cashier. Such list, upon which they acted several months before the failure, showed eight notes for \$5,000 each. Though the bank's capital was but \$50,000, the members of the committee testified that they had no knowledge of such notes, nor of the fact of the large indebtedness of the corporation. *Held*, that they were guilty of negligence, which rendered them liable for the losses so sustained, but that the other directors were not liable, there being no evidence that they knew of the negligent manner in which the committees acted. *Ib.*
 121. The directors of a national bank are not liable for losses occurring through malversations of the cashier, unless, by the performance of their own duty of general supervision in good faith and with ordinary care and intelligence, such losses would have been prevented. *Ib.*
 122. In June, 1892, the United States National Bank of New York, by letter, solicited the business of the First National Bank of Little Rock, Arkansas. The latter, through its president, accepted the proposition, and opened business by inclosing for discount notes to a large amount. This business continued for some months, the discounted notes being taken up as maturing, until the Arkansas bank suspended payment and went into the hands of a receiver. At that time the New York bank held notes to a large amount, which it had acquired by discounting them from the Arkansas bank. These notes have been duly protested for nonpayment, and payment of the fees of protest, made by the New York bank, have been charged to the Arkansas bank in account. The receiver refused to pay or allow

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C. Directors—Continued.

them. At the time of the failure of the Arkansas bank there was a slight balance due it from the New York bank, which the latter credited to it on account of the sum which was claimed to be due on the notes after the refusal of the receiver to allow them. The New York bank commenced this suit against the receiver to recover the balance which it claimed was due to it. The receiver denied all liability, and asked judgment in his favor for the small balance in the hands of the New York bank. It was also set up that the notes discounted by the New York bank were not for the benefit of the Arkansas bank, but for the benefit of its president, and that the New York bank was charged with notice of this. The judgment of the trial court, which was affirmed by the circuit court of appeals, was for the full amount of the notes, less the set-off. In this court motion was made to dismiss the writ of error on the ground that jurisdiction below depended on diversity of citizenship, and hence was final. *Held*, (1) that the receiver, being an officer of the United States, the action against him was one arising under the laws of the United States, and this court had jurisdiction; (2) that it was competent for the directors of the Arkansas bank to empower the president, or cashier, or both, to indorse the paper of the bank, and, that under the circumstances, the New York bank was justified in assuming that the dealings with it were authorized, and were executed as authorized; (3) that the set-off having been allowed by the New York bank in account, the receiver was entitled to no other relief. *Auten v. United States National Bank of New York*, 174 U. S. Rep., 125.

D. President—

- 122½. The president of a national bank has no power inherent in his office to bind the bank on the execution of a note in its name; but power to do so may be conferred on him by the board of directors, either expressly by resolution to that effect, or by subsequent ratification, or by acquiescence in transactions of a similar nature, of which the directors have notice. *National Bank of Commerce v. Atkinson*, 55 Fed. Rep., 465.
123. If a president of a bank exercised the functions of a cashier and was the sole managing officer of the bank, he had authority to borrow money for the use of the bank in the regular course of its business. *Simons et al. v. Fisher*, 55 Fed. Rep., 905.
124. The retention by a national bank of the proceeds of the sale and guaranty of notes owned by the bank is a ratification of the president's act in such selling, whether he was authorized to execute the guaranty or not. *Thomas v. City National Bank*, 58 N. W., 943.
125. The authority of the president of a national bank to guarantee notes of third parties held and sold by the bank will be presumed in favor of a purchaser, without notice to the contrary. *Id.*
126. The president of a banking corporation has the power to employ counsel and manage the litigation of a bank in the absence of any order of the board of directors depriving him of such power. *Citizens' National Bank of Kingman v. Berry et al.*, 37 P., 131.
127. The president of a national bank has no authority to subscribe money from the bank on condition that certain parties would erect a paper mill in the town. *Robertson v. Buffalo County National Bank*, 58 N. W., 715.
128. It is doubtful whether a general authority in the president of a bank to make discounts could empower him to make an arrangement under which the bank would surrender securities on receiving others, which, it was at the same time agreed, should be mere nullities so far as the sureties were concerned. *The First National Bank of Sturgis v. Bennett et al.*, 33 Mich., 520.
129. A guaranty against loss or liability for signing as sureties, given by a bank president in his own name and without authority from the directors, to those whom he had solicited thus to sign a note given to the bank to retire a prior note held by it against their principal, is held to be the individual contract of the president, and not binding upon the bank. *Id.*
130. C., in order to obtain a credit in his personal account with a bank of which he was the president, procured the defendants, a banking firm, to discount his individual note, credit the amount to the bank, and notify the bank that he had deposited the amount with them to the credit of the bank. The bank had previously given C. credit for the amount, and after being notified by the defendants that the deposit had been actually made with them, allowed C. to overdraw his account. Thereafter, and while his account with the bank was overdrawn, C., in his official character as

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D. President—Continued.

- president, authorized the defendants to charge the note to the account of the bank, and the defendants did so. *Held*, in a suit by the receiver of the bank to recover the deposit, that, unless expressly authorized to do so, the president of the bank could not use the funds of the bank to pay his personal obligation, and, there being no proof of such express authority, the authorization given by him to the defendants was not a defense to the claim. *Chrystie et al. v. Foster*, 61 Fed. Rep., 551.
131. The inherent powers of a president of a bank by virtue of his office are very limited, and it is difficult to say what powers he inherently possesses, if any, other than the power to take charge of the litigation of the bank by employing counsel and otherwise. *The First National Bank of Wellsburg v. Kimberlands*, 16 W. Va., 555.
 132. A president of a bank may be authorized by its directors to do any act which they are authorized by their charter to do, unless the act to be done can by the charter be done only by the directors themselves. *Ib.*
 133. Such authority need not be proven by showing that it was expressly conferred by the board of directors, but may be proven by showing the existence of such facts as constitute clearly a public holding out that the particular act done or contract entered into was within the scope of his legitimate delegated authority. *Ib.*
 134. The inference that such authority has been impliedly conferred may be legitimately drawn by proving that he was in the habit of doing acts or making contracts of the same general character as the particular act or contracts which he has done or made and that these acts or contracts which he was in the habit of doing, though applied to different subjects, involved the same general power, except when the acts and contracts which he was in the habit of doing or making were so very numerous and so variant in their character as clearly to justify the inference that he was authorized impliedly to do all acts and make all contracts which the directors had the power to do or to make and to confer on the president the right to do or to make. *Ib.*
 135. The directors of a bank may ratify any act done or contract made by the president without authority which they could have authorized him to do or to make. *Ib.*
 136. The acceptance of the benefits of a contract made by the president for the bank is an implied ratification of such contract, and if money is received by its cashier for the bank under such contract, even when such receipt was unknown to the directors, it will be a confirmation of the contract unless the money so received is returned when its receipt becomes known to the directors. *Ib.*
 137. Where the articles of association of a national bank, signed by all the original stockholders, and giving express authority to the board of directors to remove the president, have been transmitted to the Comptroller of the Currency, who has, on receiving the same, issued circulating notes to the bank, he will be deemed to have approved the articles, and the directors will have the power to remove the president, even though the bank has never legally adopted any by-laws. *Taylor v. Hutton*, 43 Barb., 195; 1 N. B. C., 755.
 138. Where the president of a bank has agreed to answer to a bank for the overdrafts of another person, the fact that the bank, in accordance with its custom, which was well known to the president, requires such person to give notes for his overdrafts at different times, which action was explained to the president, and not objected to by him, did not release him from liability for the amounts. *Brown v. Farmers and Merchants' National Bank* (Tex. Civ. App.), 31 S. W., 216.
 139. The president of a bank, a large creditor, or his minor nephew, who promised, when the bank advanced money to such minor, that it should be repaid before he would attempt to collect his debt, and thereby made himself liable to the bank for such advance, can not in equity assert a preference lien for his own claim, given him in a deed of trust by the insolvent minor, as against the claim of the bank. 31 S. W., 216, affirmed; *Brown v. Farmers and Merchants' National Bank* (Tex. Sup.), 31 S. W., 285.
 140. The president of a national bank who requests the cashier to make advances to a minor, verbally promising that he will see them repaid, is liable to the bank for any loss sustained, by reason of said loans, as having been guilty of a breach of trust. *Ib.*

OFFICERS—Continued.

D. President—Continued.

141. Where the president of a bank had been frequently told of a third ownership property subsequently levied on by the bank, the bank was charged with that information, though the president gained it in his private business. *Campbell v. First National Bank (Colo. Sup.)*, 43 P., 1007.
142. The president of a national bank has not necessarily, by virtue of his office, power to draw checks against an account kept by his bank with another bank. *Putman v. United States*, 16 S. Ct., 923.
143. The president of a banking corporation has power to employ counsel and manage the litigation of the bank, in the absence of any order of the board of directors depriving him of such power. *Citizens' National Bank of Kingman v. Berry (Kans.)*, 37 P., 131.
144. The president and secretary of a corporation are presumed to have authority to execute a note in the name of the corporation, and the holder of such note will not be affected by the fact that such authority did not exist unless he is shown to have had notice thereof. *American Exchange National Bank v. Oregon Pottery Co. (C. C.)*, 55 Fed. Rep., 265.
145. In a suit by the receiver of a bank to charge its president with losses arising from his negligent management, where it is fairly inferable from the evidence that the facts constituting such negligence were not disclosed by the president to the directors until long after their occurrence, and until disclosed by the bringing of a suit by a third party, and the judgment therein, the lapse of more than the statutory period of limitation since the actual occurrence of the negligence can not be imputed to the receiver as laches. *Lawrence v. Stearns*, 79 Fed. Rep., 878.
146. Where the president of a bank, having the management of its business, has loaned to a near relative a large share of the capital of the bank, and, with knowledge that securities offered to the bank by such relative are subject to conditions likely to eat away much of their value, has accepted the securities at their face value, crediting his relative therewith, and surrendering obligations, good at the time, he is liable to the bank, because of such negligent management, for a loss resulting from the depreciation of the securities so accepted. *Ib.*
147. A rediscount by a bank of its bills receivable, though it indorses the same and becomes contingently liable for their payment, is not a borrowing of money by the bank, but has more the characteristics of a sale. *United States National Bank v. First National Bank of Little Rock et al.*, 79 Fed. Rep., 296.
148. It is within the scope of the implied powers of the president of a bank to indorse negotiable paper in the ordinary transaction of the bank's business, and a special authority to that end need not be conferred by the board of directors. *Ib.*
149. When a bank has long been in the habit of rediscounting its bills receivable in large amounts, all other banks in the same locality pursuing the same practice, and the president and cashier of such bank propose to its regular correspondent a rediscount of its bills, and there are no circumstances attending such proposal to arouse suspicion, the bank to which it is made may safely act upon it, without further inquiry, on the assumption that the act has either been specially authorized or that the officers are acting within the purview of their general powers. *Ib.*
150. Where the directors of a bank have known for many months that its paper was being rediscounted in large amounts, under the president's direction, and without consulting the board, and that the money so obtained was being used in the business of the bank, and they have made no inquiry as to how the paper was indorsed, the bank is estopped to dispute the authority of the president to indorse such paper for rediscount. *Ib.*
151. A writ of error which has been allowed, served, and returned to the appellate court with the transcript of the proceedings in the trial court will not be dismissed because the clerk of the trial court has inadvertently failed to make an indorsement of its filing on the writ itself. *Insurance Co. v. Phinney*, 22 C. C. A., 425; 76 Fed. Rep., 617, disapproved. *Ib.*
152. The purchase of a note by the president and managing officer of a bank for which he paid from its funds over \$20,000, with knowledge that it was burdened with a guaranty made by the payee which might defeat its collection, is such negligence as renders him liable to account to the bank or its creditors for any loss which resulted. *Stearns v. Lawrence*, 83 Fed. Rep., 738.

OFFICERS—Continued.

D. President—Continued.

153. The vice-president and general executive officer of a national bank has no power to borrow so large a sum as \$200,000 at four months' time for the bank, in the absence of special authority from the board of directors, and persons dealing with him are presumed to know the extent of his powers in this regard. *Western National Bank v. Armstrong*, 4 S. Ct., 572; 152 U. S., 346.
154. Ratification of the unauthorized act of a national-bank officer in borrowing \$200,000 for the bank can only be made, if at all, by the board of directors, acting with knowledge of the material facts, and can not be inferred from the mere fact that by direction of the same officer the money was placed to the credit of the bank, when it appears that it was drawn out by him and the assistant cashier and that no part of it came to the use or benefit of the bank. *Ib.*

OFFSET:

1. Against the proceeds of the bonds deposited to secure circulation the United States can set off no claim, except for money advanced to redeem notes. *Cook County National Bank v. United States*, 107 U. S., 445.
2. And upon the failure of any association its 5 per cent redemption fund can not be retained by the Treasury 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.
3. Acts of Congress in relation to the administration of the assets of insolvent banks authorize no other rules of set-off than those recognized by courts in the settlement of the affairs of other insolvent corporations. *Yardley v. Clothier*, 49 Fed. Rep., 337; *Scott v. Armstrong*, 146 U. S., 499.
4. Set-off must be governed by the law of the place where, in case of controversy, suit must be brought to settle the rights of the parties. *Savary v. Savary*, 3 Clark, 271; *Gibbs v. Howard*, 2 N. H., 296; *Vose v. Philbrook*, 3 Story, 335; *Ruggles v. Kuler*, 3 Johns, 263.
5. A separate demand can not be set off against a joint one, or a joint debt against a separate one. *Gray v. Rollo*, 18 Wall., 629; *Scammon v. Kimball*, 92 U. S., 362.
6. Where, however, a note is signed by one as principal and others as sureties, the indebtedness of the bank to the principal may be set off. *Andrews v. Farrell*, 46 N. H., 17; *Himrod v. Baugh*, 85 Ill., 435.
7. An executor, administrator, or public officer is not entitled to set off against his liability as such any indebtedness from bank to himself individually, nor contra. *Scammon v. Kimball*, 92 U. S., 362; *Benton v. Holmes, Executor*, 1 A. K. Marsh, 19; *Stowe v. Yarwood*, 14 Ill., 424.
8. A judgment obtained in another than the attachment suit can not be set off against damages claimed for a wrongful attachment. *Imperial Roller Milling Company v. First National Bank*, 27 S. W., 49.
9. In an action against a bank, commenced prior to the going into effect of the new code, by the personal representatives of a deceased customer, to recover a deposit which was due and payable to the deceased in his lifetime, held, that the defendant could not, as matter of law and in the absence of facts entitling it to equitable relief, set off a claim against the deceased which did not become due until after his death. *Jordan, Administratrix, etc., v. The National Shoe and Leather Bank of New York*, 74 N. Y., 467.
10. A demand, to be set off in such an action, must have been due and payable from the decedent in his lifetime. *Ib.*
11. The plaintiffs seek to offset the amount of their credit on the books of a defunct bank against the promissory notes received by the bank for discount before its failure. Held, that if the bank held the notes at the time of its failure and was entitled to receive the amounts due thereon when they matured, such offset might be made; but an offset of this kind can not be allowed where it appears that the notes were not the property of the bank at the time of its failure, but had been indorsed away for value. *Balbach et al. v. Frelinghuysen, Receiver, etc.*, 15 Fed. Rep., 675.
12. An attorney's lien upon a judgment is subject to any existing right of set-off in the other party to the suit. *National Bank of Winterset v. Eyre et al.*, 8 Fed. Rep., 733.
13. 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*, 1 N. B. C., 758; 11 Am. L. Reg., 171.

OFFSET—Continued.

14. 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.
15. The ordinary equity rule of set-off in case of insolvency is that where the mutual obligations have grown out of the same transaction, insolvency, on the one hand justifies the set-off of the debt due on the other, and there is nothing in the statutes relating to national banks which prevents the application of that rule to the receiver of an insolvent national bank under circumstances like those in this case. *Scott v. Armstrong*, 146 U. S., 499.
16. A customer of a national bank who, in good faith, borrows money of the bank, gives his note therefor due at a future day, and deposits the amount borrowed to be drawn against, any balance to be applied to the payment of the note when due, has an equitable (but not a legal) right, in case of the insolvency and dissolution of the bank, and the appointment of a receiver before the maturity of the note, to have the balance to his credit at the time of the insolvency applied to the payment of his indebtedness on the note. *Ib.*
17. One indebted to bank can not set off a claim against bank acquired subsequent to its suspension. *Scott v. Armstrong*, 146 U. S., 499; *Venango National Bank v. Taylor*, 56 Penn. St., 14; *Colt v. Brown*, 12 Gray, 233.
18. Right of set-off is allowable whether the indebtedness sought to be set off had or had not matured at time of bank's suspension. *Scott v. Armstrong*, 146 U. S., 499; *Skiles v. Houston*, 110 Penn. St., 254; *Drake v. Rolio*, 3 Biss., 373.
19. While, as a general rule in the administration of the estate of an insolvent debtor, equality among creditors is equity, courts are not required to ignore the principle that only the balance, in case of mutual debts, is the real sum owing by or to the insolvent. *Hughitt v. Hayes*, 136 N. Y., 163.
20. Claims will be regarded by a court of equity as due, notwithstanding the absence of a technical demand, when equitable considerations require that they shall be applied each to the other. *Ib.*
21. In the application of cross demands to the satisfaction of each other the insolvency of one of the parties is a material circumstance, and although the debt owing by the insolvent may not be due the creditor may waive the credit, and a court of equity will then apply it upon the debt from the insolvent, if that has matured. *Ib.*
22. The First National Bank entered into an oral contract with plaintiff to sell him certain real estate for a price specified. Plaintiff took possession under the contract and made large and valuable improvements, with the knowledge and consent of the bank, which had authorized its cashier to execute a conveyance pursuant to the contract. Plaintiff had a deposit account with the bank. Shortly before the failure he, for the third time, requested the cashier to execute the conveyance; this the latter promised to do without further delay. Thereafter plaintiff accumulated his deposits with intent to use the balance to his credit in paying for the land when the deed was delivered; this was known to the cashier. Plaintiff also, with the knowledge of the cashier, purchased a certificate of deposit, issued by the bank, with a view of applying it toward the payment. Plaintiff also did work and furnished materials for the bank, the account for which he rendered to it before the failure, and it was agreed that it should be adjusted on the final settlement for the purchase. Plaintiff, until the bank closed its doors, had no knowledge of its insolvency or of any fact affecting its credit. In an action against the receiver of the bank for a specific performance, *held*, that plaintiff was entitled to the relief sought, and that he was entitled to be credited on the purchase price the balance due him on the deposit account, the amount of the certificate of deposit, and of the account for work and materials. *Ib.*
23. A claim for pay for services, due before a bank closes its doors, is a set-off to a liability on bills discounted. *Davis v. Industrial Manufacturing Co.*, 19 S. E., 371.
24. When a bank closes its doors and commits an act of insolvency, its deposits, whether on account or certificate, at once become due without demand or notice, and are to be set off against a depositor's debt due the bank. *Ib.*
25. A certificate of deposit issued by a national bank is not a promissory note within the meaning of Gen. St., chap. 53, sec. 10; and in an action thereon by a person to whom it has been transferred by the depositor the bank is not entitled to set off the amount due upon a promissory note given by the depositor to and discounted by the bank, the certificate being issued for the proceeds of such note. *Shute v. Pacific National Bank*, 136 Mass., 437.

OFFSET—Continued.

26. A national bank having become insolvent, a depositor therein assigned his deposit to a debtor of the bank: *Held*, that the latter could not offset such deposit against his debt in an action thereon. *The Venango National Bank v. Taylor*, 56 Penn. St., 14; 1 N. B. C., 842.
27. On the failure of a national bank a depositor was indebted to it on eleven notes to the amount of \$5,000, and had on deposit some \$2,900. The receiver of the bank agreed that this sum should go as a set-off on the indebtedness, the depositor to pay the notes first coming due, and the deposit to be applied on the last-maturing notes. After paying the first two notes it was found that the others were in the hands of third parties and the depositor was compelled to pay them, and filed a bill to authorize the receiver to refund the money paid under a mutual mistake. This bill was heard by the district judge of the western district of Tennessee, sitting in the circuit court of the southern district of Ohio. *Held*, that the deposit should properly be set off against the claim of the bank and the depositor should recover the sum paid by him; but as the district judge of the southern district of Ohio had held, in an action between the same bank and a creditor, the circuit judge concurring therein, that the plea of set-off was not available, in order that there might not be different rules of set-off in the same court in the case of the same insolvent, and as the case can not be appealed, it will be remanded for reargument before the regular judges, who may, in their discretion provide for a dissent of record, or do what may to them seem right in the premises. *Snyder's Sons Co. v. Armstrong*, 37 Fed. Rep., 18.
28. The indorser of a note discounted by a national bank, and which matures after the bank becomes insolvent and a receiver is appointed, is entitled to set off against the note the amount of his deposit in the bank at the time of its failure. *Yardley v. Clothier*, 51 Fed. Rep., 506.
29. Debts of a partner and his firm to a bank can not, in equity, be set off by a receiver of the bank against trust moneys which the partner, after the debts were contracted, mingled with the firm deposits, without the bank's knowledge, and the whole amount of which remained continuously in the bank until it failed. *Fisher v. Knight*, 61 Fed. Rep., 491.
30. A cross demand, to be available as a set-off at law, must be such as would support an independent action at law by the defendant, at the commencement of the suit; hence, a payment of his principal's debt by the surety, after the commencement of suit against him on a debt due to his principal, is not available as a set-off in the action. *Goldthwaite v. National Bank*, 67 Ala., 549.
31. As against the assignee or holder of promissory note, suing the maker, the doctrine of set-off has never been carried further than to put him in the place of the payee, or party having the beneficial interest; and a set-off in favor of the maker, against an intermediate holder, has been uniformly disallowed, in the absence of an agreement founded on new consideration, between the maker and such intermediate holder. *Ib.*
32. In the absence of all intervening equities, courts of equity put the same construction on statutes of set-off as do courts of law. Insolvency is recognized as a ground for the allowance of a set-off in equity, when it would not be allowed at law, but it is only the insolvency of the original creditor against whom the claim is asserted; and while the assignee of nonnegotiable paper takes it subject to all equities to which it was subject in the hands of the assignor, this means only the equities between the original parties, and does not include equities which may arise between other parties in the course of its transfer. *Ib.*
33. The receiver of an insolvent national bank sued A and B on their joint note given to the bank. They claimed to set off notes given by the bank, and C and D, who were also insolvent, as joint makers, to D alone, and maturing after the receiver's appointment, and growing out of a distinct transaction from the note in suit. *Held*, not a proper set-off. *Balch v. Wilson*, 25 Minn., 299; 2 N. B. C., 274.
34. The voluntary payment by the maker of a promissory note, with a full knowledge of all the facts, operates as an abandonment and waiver of all right to set off cross demands or independent debts, and a bill disclosing such facts presents no case for equitable relief by way of equitable set-off. *United States Bung Manufacturing Co. v. Armstrong*, 34 Fed. Rep., 94.
35. A bank may lawfully set off indebtedness of a stockholder to the bank against dividends accruing on such stockholder's shares. *First National Bank v. De Morse*, 26 S. W., 417.

OFFSET—Continued.

36. In an action by a receiver of an insolvent bank to charge the estate of a shareholder with an assessment on his shares, the executor claimed, by way of set-off, that property belonging to the estate had been delivered to the bank, upon the understanding that it should be applied on the assessment if the bank should fail. *Held*, not a proper subject to set off, even though the bank examiner assented to the agreement. *Witters, Receiver, etc., v. Soules, Ex'r, 32 Fed. Rep., 130.*
37. The indebtedness of the stockholders on their individual liability, together with the other assets of the insolvent bank, constitute a trust fund for the benefit of its creditors; and in equity such indebtedness of a stockholder who is insolvent may be set off against a dividend payable out of the trust fund, on a balance due him on his deposit account with the bank at the time of its failure. *King et al. v. Armstrong, Receiver, 34 N. E., 163; 50 O. St., 222.*
38. An assignment by the stockholder of his claim against the bank, before the direction of the Comptroller to enforce his liability, but after the insolvency of the bank, does not affect the right to set off his liability against the dividend due on his claim, nor does the fact that the Comptroller, at the time of the assignment, had not determined the amount necessary to be collected from the stockholders for the payment of the creditors. It is sufficient that such direction has been given, and amount so determined when the set-off is made. *Ib.*
39. In an action at law by a receiver of an insolvent national bank the defendant may set off any debt due from the bank to him at the time of the failure. *Adams v. Spokane Drug Company, 57 Fed. Rep., 388.*
40. Where a promissory note was discounted by a national bank, and bills of exchange issued for a part of the proceeds, which were dishonored because of the subsequent failure of such bank, and part of the residue of the proceeds still remained to the credit of the maker of such note: *Held*, that in an action on such note by the receiver of the bank the maker could set off the amount of the bills of exchange and the amount still standing to his credit on the books of the bank. *Ib.*
41. A bank on which a check is drawn, though not knowing that the drawer is insolvent, can not, as against the payee, set off against the deposit its indebtedness from the drawer not yet due. *Merchants' National Bank v. Robinson (Ky.), 31 S. W., 136.*
42. A note deposited before maturity by a bank with a clearing-house committee, to secure payment of the bank's daily balances and other indebtedness due from the bank to other members of the clearing-house association, is not in the hands of the committee subject to set-off by the maker of any sum due him from the bank. *Philler v. Jewett (Pa.), 31 Atl. Rep., 204.*
43. Rev. St., U. S., sec. 5242, which requires a pro rata distribution of the assets of an insolvent national bank and forbids preferences, does not prevent a debtor of the bank from setting off against his indebtedness the amount of a claim he holds against the bank; and it is immaterial whether or not the debt due to the bank had matured at the time of its insolvency. *Scott v. Armstrong, 13 S. Ct., 143 (146 U. S., 449, followed). Mercer v. Dyer, (Mont.) 39 P., 314.*
44. Defendant bank discounted for W. a draft which was subsequently paid by the drawee, and placed the proceeds to W.'s credit, not knowing that plaintiff was entitled thereto. Afterwards, and while part of the proceeds remained to W.'s credit, plaintiff notified defendant of his claim. *Held*, that defendant could not set off against plaintiff's claim to such balance a claim against W. on paper discounted before the draft, but maturing after the notice of plaintiff's claim. *Heidelberg v. National Park Bank (Sup.), 33 N. Y. S., 794.*
45. A bank has no right to retain the balance of a customer's deposit to apply to an indebtedness of the customer of the bank not yet matured, unless it is authorized to do so by contract. *Ib.*
46. By agreement, a national bank, instead of the usual deposit of securities as collateral for payment of its daily balance at the clearing house, each day left with the clearing house all checks drawn on it, and other evidences of its indebtedness received from other banks, to be held until the balance due from it for the day was paid. While certain checks and other evidences of its indebtedness were so held the bank was closed. The clearing house collected the amount of the checks, etc., from the banks from which they had been received, and therefrom paid, besides the bank's balance for the day, due bills given by it for its balance for the preceding day, by

OFFSET—Continued.

- their terms payable only through the clearing house the day after issue, and actually in the exchanges when the bank closed, and applied the remainder toward cancellation of clearing-house loan certificates issued to the bank under an agreement between the banks whereby any loss from failure of one to pay such certificates was chargeable on the others. *Held*, that the receiver of the bank, taking its assets subject to all equities and rights against it, had no equity, in a suit against the clearing house alone, to question the appropriation of the money paid by the other banks. *Philler v. Yardley*, 62 Fed. Rep., 645.
47. When an indorser pays a note to a bank, and takes a receipt containing an order for a surrender of the note on return of the receipt, the relation between the bank and the indorser is not that of debtor and creditor, but it is a fiduciary relation, entitling the indorser, on the bank becoming insolvent without applying the money on the note or procuring its surrender, to have the assets in the hands of its receiver applied in payment thereof. *Massey v. Fisher*, 62 Fed. Rep., 958.
 48. The right to set-off, except as it is enforced in equity, is a matter of local legislation; and the Federal courts, sitting in any State, when dealing with the subject, will follow the rules established by the tribunals of the State. *Charnley v. Sibley et al.*, 73 Fed. Rep., 980.
 49. Where the State statute of set-off, as in Illinois, does not authorize a set-off, in action on contract, of unliquidated damages arising out of contracts or torts not connected with the subject-matter of the suit, there can be no set-off, in an action at law, of such damages, even as against an insolvent or nonresident plaintiff. *Ib.*
 50. It is no objection to a set-off, claimed by a defendant, that it is inconsistent with another set-off previously claimed by him and rejected as improper. *Ib.*
 51. Under Rev. St. U. S., § 5236, providing that the Comptroller of the Currency, after providing for the redemption of the notes of an insolvent national bank, shall make a ratable dividend of the money paid him by its receiver among those who proved claims against it, and section 5242, providing that transfers of notes owing a national bank, made after it has committed an act of insolvency, to prevent such application of its assets, shall be void, the maker of a note held by an insolvent national bank can not, in defense to an action thereon by its receiver, offset a claim against the bank which was assigned to him after the bank suspended and before the receiver was appointed. *Davis v. Knipp (Sup.)*, 36 N. Y. S., 700.
 52. Where a depositor is sued by the temporary receiver of a bank on a note payable thereto, set-off to the amount of his deposit may be allowed defendant, on application to the court. *People v. St. Nicholas Bank*, 28 N. Y. S., 114; 76 Hun, 522, followed. *Sickles v. Herold (Com. Pl.)*, 36 N. Y. S., 488.
 53. In an action by the temporary receiver of a bank against a depositor on a note payable to the bank, where the amount of defendant's deposit, which bears no interest, is allowed as a set-off, the receiver will not be required to pay interest thereon, in the absence of proof that the money earned any interest while in his hands. *Ib.*
 54. A holder of stock in a national bank is not entitled to offset against an assessment ordered by the Comptroller upon his stock the amount of his deposits at the time the bank became insolvent. *Wingate v. Orchard*, 75 Fed. Rep., 241.
 55. Rev. St. U. S., sec. 5242, by providing that no national bank, when insolvent or in contemplation of insolvency, shall so dispose of its assets as to prevent their proper application to the redemption of its circulating notes and the ratable distribution of the remainder among its creditors, does not prohibit the allowance of any valid set-off, legal or equitable, which a debtor of the bank has against any obligation owing by him to it at the time of its insolvency, the allowance of such set-off not being the creation of a preference. *Armstrong v. Warner (Ohio Sup.)*, 31 N. E., 877.
 56. A national bank received on deposit a check drawn by plaintiff on another bank, and carried the amount to the credit of his agent, upon the agreement that he would take for part of the sum a draft drawn on another bank and would not immediately check out the balance. Before the draft was presented the drawer bank, which was insolvent, passed into the hands of a receiver, without having provided any funds with which to pay it. The check, payment of which had been stopped, came into the possession of the receiver, and the draft belonged to plaintiff. *Held*, that plaintiff was entitled in equity to have the amount of the draft set off against his liability on the check. *Ib.*
 57. Under an assignment for the benefit of creditors, a note given for obligations of the firm should be allowed against the firm assets, though it was signed

OFFSET—Continued.

- by the partners individually. *Union National Bank v. Henry Dreyfus & Co.*, 61 Ill. App., 323.
58. In an action against a bank and its officers and receivers for the conversion of a special deposit, a set-off will be allowed for the payment of part of the deposit by an agent bank in a foreign country, also in the hands of a receiver, to which the deposit had been transferred. *El Paso National Bank v. Fuchs* (Tex. Civ. App.), 34 S. W., 203.
 59. In an action on a note by a firm, to which it is payable, defendant can not offset a claim against a copartner of such firm. *Woolman v. Capital National Bank* (Colo. App.), 31 P., 235.
 60. No reply is required to an answer, in an action on a note, admitting the execution and delivery of the note, but denying that plaintiff has any interest in the same, and alleging that the action is brought under a conspiracy between plaintiff and a copartner of the payee firm, to prevent a set-off by defendant against such partner. *Ib.*
 61. A company borrowed money from a national bank at a rate of interest in excess of that prescribed by Rev. St. U. S., § 5197, and gave its note to the bank for \$5,000. The bank also discounted, from time to time, sundry notes indorsed by the company to the bank in the ordinary course of business. Before the maturity of any of the notes the company became insolvent, and a receiver was appointed, who took charge of all its property. The receiver thereafter recovered a judgment against the bank for twice the amount of interest paid by the company to the bank on the note for \$5,000, as the penalty provided for taking interest in excess of the rate prescribed by the statute. Subsequently to the recovery of that judgment, the bank obtained two judgments in the same court in which the receiver brought his action—one for the balance due on the note for \$5,000, and one against the company for the amount due on the discounted notes indorsed by the company to the bank. Held, in an action to enjoin the collection of a balance due on the judgment in favor of the receiver and for other relief, that the judgments in favor of the bank were, on principles of equity, a proper subject of set-off against the judgment in favor of the receiver. *Barbour v. National Exch. Bank* (Ohio Sup.), 33 N. E., 542.
 62. Usurious interest previously received by a national bank in the course of renewals of a series of notes, terminating in one upon which suit is brought, can not be pleaded by way of set-off or payment, but the only remedy is a separate action for double the interest paid by him. *Oldham v. Bank*, 85 N. C., 240; 3 N. B. C., 688.
 63. A bank may set off against a general deposit a debt due it from the depositor. *People's Bank and Trust Co. v. Tufts* (N. J. Sup.), 35 A., 792.
 64. The indorser of a note held by an insolvent bank may have his money on deposit in the bank set off against the note, though the note was not due when the bank assigned, if the maker is insolvent and the indorser has no security. *O'Connor v. Brandt* (Sup.), 42 N. Y. S., 1079.
 65. A bank can not set off against the deposit of an insolvent depositor notes owing to it by him which had not matured at the time of his assignment in insolvency. *Homer v. National Bank of Commerce* (Mo. Sup.), 41 S. W., 790.
 66. Where a bank informed a depositor that unless his account was more satisfactory it would discontinue discounting and loaning to him, and he promised to keep a fair balance to justify the credit extended, an agreement that in case of his insolvency the bank might apply his deposit to payment of its unmatured demand against him could not be implied. *Ib.*
 67. A bank has the equitable right to set off, against deposits made with it by an insolvent before making an assignment for the benefit of creditors, a debt due it from the insolvent which at the time of the assignment was not yet due. *Kentucky Flour Co.'s Assignee v. Merchants' National Bank* (Ky.), 13 S. W., 910.
 68. In an action by an assignee for benefit of creditors of a bank to recover a balance due from another bank, a check drawn on the insolvent bank, which came into the hands of defendant prior to the assignment, and to which no defense is set up, should be allowed as a set-off, though defendant is not the owner of the check, but holds it for collection. *Penn. Bank v. Farmers' Deposit National Bank* (Pa.), 20 A., 150; 130 Pa. St., 209.
 69. In an action against the indorser of a promissory note which matured in the hands of plaintiff as receiver of an insolvent national bank, defendant's deposit in the bank can not be made the subject of a set-off, and as the claim therof existed before the receiver's right accrued, and its allowance would be contrary to the spirit of Revised Statutes, United States, section 5212,

OFFSET—Continued.

making payments of money by an insolvent national bank to shareholders or creditors, with a view to preference, or to evading the disposition of assets, as required by statute, null and void, and section 5234, requiring the receiver, after collecting debts, etc., to turn over all money to the United States Treasurer for a ratable distribution among creditors. *Stephens v. Schuchmann*, 32 Mo. App., 333.

70. An affidavit of defense in a suit by a receiver of an insolvent bank on a note of which the bank was a bona fide holder for value before maturity, alleging that defendant was an accommodation maker, and that the indorsers, who were not parties to the suit, had a certain sum on deposit in the bank when it became insolvent, which occurred after the note became due, but containing no allegations showing that they still owned such deposit, or that they desired to have the same used by the maker as a set-off in the suit against him, is insufficient to entitle him to set off the amount of such deposit on the ground that he was merely surety on the note, which was discounted by the bank in due course of business, in ignorance of his relation to the indorsers. *Earle v. Miller*, 102 Fed. Rep., 600.

PASS BOOK:

A pass book given by a bank to a depositor is not a written contract, but is a mere receipt for the amount deposited; and an action thereon is barred by the three-year limitation. *Talcott v. First National Bank*, 36 P., 1066.

PLACE OF BUSINESS:

1. 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' National Bank v. State National Bank*, 10 Wall., 604.
2. 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.
3. Under Rev. St., sec. 5190, provided 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. Second National Bank of Springfield*, 38 Fed. Rep., 833.
4. Whatever the terms of such an arrangement, being made before the date of the drawee bank's certificate of organization, it is invalid under Rev. St., sec. 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." *Ib.*

POST NOTES:

1. A certificate of deposit, indorsed by payee, is not in violation of sec. 5183, Rev. St., which forbids national banks to issue any other notes to circulate as money than such as are authorized by the provisions of the statute. *In re Hunt*, 141 Mass., 515.
2. Certificates of deposit in the ordinary form, issued by a national bank to depositors and payable to order, are not post notes within the prohibition of sec. 5183, Rev. St. *Riddle v. First National Bank of Butler*, 27 Fed. Rep., 503.

POWERS:

1. 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. 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.
3. 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.
4. And when necessary to do so, it may pay the difference between the value of the stock and the amount of the claim. *Ib.*

POWERS—Continued.

5. 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*, 2 N. B. C., 437; *Lyons v. Lyons National Bank*, 19 Blatch., 279.
6. 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.
7. Whatever the terms of an arrangement being made before the date of the drawee bank's certificate of authorization, it is invalid under Rev. St., sec. 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." *Armstrong v. Second National Bank of Springfield*, 38 Fed. Rep., 883.
8. 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.
9. As the national currency act of 1864 authorizes banks created under it to buy and sell coin, such bank, having coin in pledge, may sell and assign its special property therein. *Merchants' National Bank v. State National Bank*, 10 Wall., 604.
10. The clause requiring the usual business of the bank to be done at an office or banking house in the place selected does not prevent its purchase of coin at the banking house of another bank. *Id.*
11. In adjusting and compromising claims growing out of a legitimate banking transaction, it may take stocks of other corporations with a view to selling them at a profit. *First National Bank v. National Exchange Bank*, 92 U. S., 122.
12. A national bank is not prohibited by law from guaranteeing payment of a note. *People's Bank v. National Bank*, 101 U. S., 181.
13. Under national banking act one can exercise only the powers expressly granted and those necessarily incidental. *Logan County National Bank v. Townsend*, 139 U. S., 67.
14. It is not negligence for a bank to intrust its cashier to select and hire and pay out of his salary all the clerks and other servants employed in the banking room, no negligence being shown in the selection of the cashier. *Smith v. First National Bank in Westfield*, 99 Mass., 605.
15. An indorsement by a married woman, expressly charging her estate with the payment of a note, is such a security as a national bank may take. *Third National Bank v. Blake*, 73 N. Y., 260; 2 N. B. C., 300.
16. A national bank empowered by charter to provide necessary real estate for its business may make a contract to prevent the erection of buildings on adjacent land so as to secure light and air for its banking house. *Trustees of First Presbyterian Church v. National State Bank*, 29 A., 320.
17. A bank empowered to discount negotiable notes has power to purchase such notes. *Pape v. Capitol Bank of Topeka*, 20 Kans., 440; 27 Am. Rep., 183; 2 N. B. C., 238.
18. The enumeration of banking powers in the national banking act is not significant of an intention to place any special restrictions upon national banks as distinguished from State banks. The enumeration is of the general, not the incidental powers. *Pattison v. Syracuse National Bank*, 80 N. Y., 82.
19. A national bank may guarantee the payment of commercial paper as incidental to the exercise of its power to buy and sell the same. *Thomas v. City National Bank*, 58 N. W., 943.
20. National banking associations can engage in the business of dealing in and exchanging Government securities. *Van Leuwen 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.
21. Under Rev. St., sec. 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 to commence the business of banking, correspondence between one bank and the person who became the president of a bank afterwards formed can not constitute an agreement controlling the business between the banks, but

POWERS—Continued.

- may be referred to, in connection with other evidence, to show what was their understanding. *First National Bank of Wellston v. Armstrong*, 42 Fed. Rep., 193.
22. A loan of money made by a national bank on the security of a mortgage is not in violation of the national banking act. *Fortier v. New Orleans National Bank*, 112 U. S., 439; 3 N. B. C., 140.
 23. Where a national bank holds stock in a savings bank and receives dividends thereon, it is estopped, in an action against it to enforce its liability as such stockholder to a depositor in the savings bank, from claiming that it is ultra vires for it to hold such stock in the absence of a statute expressly prohibiting it. *Kennedy v. California Savings Bank et al.*, 35 P., 1039.
 24. In an action by a national bank upon a promissory note it can not be pleaded by an indorser as a defense that the bank acquired the note by purchase; for even if such purchase is in excess of the power of the bank, this can be availed of only in proceedings by the Government to forfeit the franchises of the bank. *Prescott National Bank of Lowell v. Benjamin F. Butler*, 32 N. E., 909; 157 Mass., 548.
 25. Even if a national bank does not get the legal title to the promissory note bought in the market, it may maintain a suit as the holder thereof. *Ib.*
 26. A national bank has power to take an assignment of a mortgage on land to secure a loan made at the time of the assignment. *First National Bank of Aberdeen v. Andrews et al.*; *Young v. Same*, 34 P., 913; 7 Wash., 261.
 27. Under Rev. St. U. S., sec. 5136, subdivision 4, authorizing national banks "to sue and be sued, complain, and defend in any court of law or equity, as fully as natural persons," such banks have power to employ attorneys to prosecute or defend suits, and the president may agree as to their compensation. *National Bank v. Earl (Okla.)*, 39 P., 391.
 28. The national banks of a city formed a clearing-house association to facilitate the settlement of daily balances between them at a fixed place, and agreed, in order to dispense with the handling of money, that the several banks should deposit in the hands of a committee either cash or securities at a fixed ratio on their capital stock, for which the committee should issue certificates to be used in paying balances against the several banks. Subsequently the association, for the purpose of enabling the members to afford assistance to the mercantile and manufacturing community, and also to facilitate the daily interbank settlements, authorized the committee to receive from any member additional deposits of cash or securities and issue certificates therefor in such amounts and to such percentage as they deemed advisable, which certificates should be accepted in payment of daily balances on condition that the deposits therefor should be held by the committee as a special deposit, pledged for the redemption of the certificates, and the committee were made the trustees for all the members of the association and authorized to collect such deposits. *Held*, that there was no violation of the laws relating to national banks. *Philler v. Patterson (Pa.)*, 32 A., 26.
 29. Where an assignment of a judgment belonging to a bank is made by one of its officers, in its name, to an individual, who, in consideration thereof, transfers property to the bank officer, such transfer constitutes a valid consideration moving to the bank, since a trust results in its favor as to the property transferred to its officer. *Cox v. Robinson*, 70 Fed. Rep., 760.
 30. The officers of a national bank, acting for it, are presumed to have the powers which they assume publicly, with the knowledge and acquiescence of the board of trustees, who are presumed to see what is made apparent before the eyes of the public in the action of their agents. *Ib.*
 31. When a judgment belonging to a national bank is transferred without collecting it, the presumption is that the transfer is unauthorized. *Ib.*
 32. A national bank can not loan its credit or become an accommodation indorser. *National Bank of Commerce v. Atkinson (C. C.)*, 55 F., 465.
 33. A national bank may purchase negotiable paper. *First National Bank of Greenville v. Sherburne*, 14 Bradw., 566; 3 N. B. C., 332.
 34. The private knowledge of the president of a bank of the failure of the consideration of a note purchased by it is not attributable to the bank. *Ib.*
 35. A national bank has power to borrow money on call for the purposes of its business. *Chemical National Bank of New York v. Armstrong*, 76 Fed. Rep., 339.
 36. The vice-president of a national bank, who is the acting president, may, in conformity with established custom, without special authority from the board of directors, borrow money on behalf of the bank from another bank. *Bank v. Armstrong*, 14 Sup. Ct., 572; 152 U. S., 346, distinguished. *Ib.*

POWERS—Continued.

37. A bank dealing with the chief executive officer of another bank has a right to trust in his integrity and transact business with him accordingly, there being nothing in the known state of the affairs of his bank or his relations to it to excite suspicion. *Ib.*
38. The discounting of commercial paper, and the receipt of the proceeds on deposit to disburse to a certain person when a certain service is performed are within the powers of a bank, and such power may be exercised by the cashier or managing officer. *Kansas National Bank v. Quinton (Kan. Sup.), 43 P., 20.*
39. When the directors of a bank permit an officer to hold himself out to the public as being invested with absolute power to manage and control its affairs, in such manner and for such length of time as to lead innocent persons to make contracts with him, honestly believing that he has the authority he claims, the bank can not repudiate such contracts. *Cox v. Robinson, 82 Fed. Rep., 277.*
40. A national bank, owner of a judgment for the payment of which defendant was bound, through its vice-president assigned such judgment to defendant, the consideration being the transfer by defendant to the vice-president of another judgment, which the latter had obligated himself individually to pay, but in the interest of the bank. The vice-president had no express authority from the directors to make the assignment, but he was the largest stockholder, a director, and had long been the principal acting officer of the bank, and general manager of its business, exercising the power of transferring its property and indorsing its notes, with the knowledge and acquiescence of the directors, and he was generally reputed in the community to be its owner. *Held*, in an action by the receiver of the bank, that the jury were justified in finding that the vice-president had authority to make the assignment, and that the bank received a consideration therefor. *Ib.*
41. The purchase of its own stock by a national bank, not for the purpose of preventing, or necessary to prevent, a loss upon a debt previously contracted, is illegal, and the bank may maintain an action at law to recover the money paid therefor without tendering back the stock. *Burrows v. Niblack, 84 Fed. Rep., 111.*
42. Where a State treasurer places State funds in a national bank subject to check, the bank giving security therefor and agreeing to pay interest on daily balances, the transaction is a deposit and not a loan to the bank. *State of Nebraska v. National Bank of Orleans, 88 Fed. Rep., 947.*
43. Giving bond to secure funds deposited with it is within the power of a national bank, and sureties on such bond are liable. *Ib.*
44. The purchase by a corporation, only empowered by its charter to transact a banking business, of the stock of another corporation, as an investment, and not as security or in payment of a debt, is ultra vires and void, and can not be validated by estoppel. Hence such a corporation can not be held liable for an assessment as a stockholder of a national bank, where it purchased the stock as an investment, although it retained such stock until the national bank became insolvent, and received dividends thereon. *Schofield v. Goodrich Bros. Banking Co., 98 Fed. Rep., 271.*

PRACTICE:

1. A cross bill is brought either to aid in the defense of the original suit or to obtain a complete determination of the controversies between the original complainant and the cross complainant over the subject-matter of the original bill. If its purpose is other than this, it is not a cross bill. A cross bill may not interpose new controversies between codefendants to the original bill, the decision of which is unnecessary to a complete determination of the controversies between the complainant and the defendants over the subject-matter of the original bill. If it does so, it becomes an original bill and must be dismissed, because there can not be two original bills in the same case. *Stuart v. Hayden, 72 Fed. Rep., 402.*
2. Complainant's bill sought to subject defendant to liability for an indebtedness of a railroad company to complainant on four grounds, viz: That defendant was the owner of stock in the railroad company upon which a part of the subscription, exceeding the railroad company's indebtedness, was unpaid; that, through various transactions in the issue, cancellation, and reissue of stock, and the purchase of shares owned by other parties with funds of the railroad company, there had been a misappropriation of the railroad company's property applicable to the payment of its debts, for which defendant was responsible; that defendant, and others confederating with him, had caused real estate of the railroad company to be

PRACTICE—Continued.

- conveyed to defendant without consideration; that defendant, combining with others, had misrepresented the financial condition of the railroad company, thereby inducing complainant to loan it money, which he had lost. *Held*, that, though the first and second grounds of liability, growing out of the defendant's connection with the railroad company as an officer and stockholder therein, might be united, the third and fourth grounds had no legal connection with the former, and the bill was multifarious. *First National Bank of Sioux City v. Peavey*, 75 *Fed. Rep.*, 154.
3. Where suit is brought in equity to enforce subscriptions to the capital stock of a corporation as part of a trust fund for the benefit of the creditors of such corporation, the bill must be so framed as to be for the benefit of all the creditors who are entitled to the trust fund sought to be reached. *Ib.*
 4. A stipulation that a cause should be "heard" at the place where the judge resided, which was other than that of holding court, coupled with the fact that the evidence was submitted there, that two terms of court were afterwards held before the expiration of the judge's term of office, and that neither party took any steps to have the decision made at either of said terms, although they must have known that it could not otherwise be made by the then judge, except in vacation, amounts to an agreement that it might be made in vacation. *Babcock v. Wolf*, 28 *N. W.*, 490; 70 *Iowa*, 676, followed. *Shenandoah National Bank v. Read* (Iowa), 53 *N. W.*, 96.
 5. In an action against a bank on a deposit, the bank answered by a general denial. During the trial it undertook to prove payment. Objection being made to the relevancy of the proof, an agreement was made in open court whereby the bank was allowed twenty days to amend its answer "in any manner" with the same effect as if presently filed, and the trial proceeded. The instructions given excluded from the jury the consideration of the issue of payment which was finally tendered by the amended answer, filed after trial, but within the stipulated time. *Held*, that the plaintiff was bound by the terms of his stipulation, and that the judgment must be reversed for failure to submit the issues finally framed to the jury. *Tecumseh National Bank v. Harmon* (Nebr.), 66 *N. W.*, 1123.
 6. The court below, after giving the parties ample opportunity to present affidavits on a motion for the appointment of a receiver, did not abuse its discretion in refusing to hear more affidavits, not presented at the proper time. *Farmers' National Bank v. Backus* (Minn.), 66 *N. W.*, 5.
 7. A national bank, having discounted a note for an indorser, and having sued the maker, may receive payment from the indorser and assign the note and the suit to the indorser, and he may prosecute it in the name of the bank for his own benefit against the maker. *Ticonic National Bank v. Bagley*, 68 *Me.*, 249; 2 *N. B. C.*, 245.
 8. A national bank agreed with the maker of notes to procure their discount for a commission, and indorsing them under an accommodation indorser, procured their discount by another national bank, before maturity, in good faith and without notice. The notes being dishonored, the bank indorser took them up and sued the accommodation indorser: *Held*, that the action was maintainable. *National Bank of Gloversville v. Wells*, 15 *Hun.*, 51; 2 *N. B. C.*, 333.
 9. The complaint alleged that the plaintiff is a corporation organized under the national banking act of the United States; the defendant made his promissory note for \$5,000, payable to the plaintiff, at said bank, for value received, with interest, and containing an agreement which recites that the defendant "having deposited with the bank, as collateral security," a certain certificate of stock "giving the plaintiff full power, in case of default in the payment of the note at maturity, to sell the stock at private or public sale, and apply the proceeds to the payment of the note;" that the note was not paid at maturity, and that the stock has not been sold or the lien foreclosed, and demands judgment for \$5,000 and that the lien upon the stock be foreclosed, etc.: *Held*, that the complaint alleges a good cause of action. *Farmers and Mechanics' National Bank of Buffalo v. Rogers*, *Buff. Super. Ct. June 29, 1889*; 3 *N. B. C.*, 683.
 10. The complaint alleged that the plaintiff had done business in Buffalo, N. Y., upwards of ten years, and the name "Farmers and Mechanics' National Bank of Buffalo" is recited in the complaint. *Held*, that there was sufficient to fix the location at Buffalo, N. Y., under Code Civ. Pro., sec. 1775. *Ib.*
 11. Although the plaintiff had the right under the agreement to sell the stock without action, he may come into court and ask its direction. *Ib.*

PRACTICE—Continued.

12. Under Code Civ. Pro., sec. 481, such as were formerly denominated legal or equitable, or both, may be joined in the same complaint. *Ib.*
13. When the finding in the circuit court involves mixed questions of law and fact, and is general in its form, nothing is open to review in the circuit court of appeals except the rulings made in the progress of the trial, the findings being conclusive as to the facts. *Humphreys v. Third National Bank of Cincinnati, Ohio, 75 Fed. Rep., 852.*
14. When a jury is waived in the circuit court, a party wishing to raise any question of law upon the merits in the court above should request special findings of fact, framed like the verdict of a jury, and reserve his exceptions to those special findings if he deems them not sustained by the evidence; and if he wishes to except to the conclusions of law drawn by the court from the facts found he should have them separately stated and excepted to. *Ib.*
15. A complaint on bills of exchange, filed by the payee against the drawer, may be amended by joining an additional cause of action based on defendant's promise to pay certain checks of a third party, upon which plaintiff had advanced the amount therein called for, since this is kindred in character to the original causes of action and might originally have been joined with them. *Bowen v. Needles National Bank, 79 Fed. Rep., 51.*
16. To a suit brought against a bank to recover money deposited with it by a corporation, which plaintiffs claimed acted as their agent in making the deposit, and which deposit the bank had applied to the payment of a debt to it from the depositor, the corporation making the deposit was a proper, and even necessary, party; but as, on the rendition of the decree in favor of complainants, that company appeared entitled to no right or relief, and was not subjected to any liability, a dismissal as to it was proper. *Union Stock Yards National Bank v. Moore et al., 79 Fed. Rep., 705.*
17. Where the case is tried by the circuit court without a jury, and it makes a special finding of facts, with conclusions of law, alleged errors of fact are not, on a writ of error, subject to revision by this court, if there was any evidence on which such findings could be made. *Hathaway v. First National Bank of Cambridge, 134 U. S., 494.*
18. Where the circuit court finds ultimate facts, which justify the judgment rendered, its refusal to find certain specified facts, and certain propositions of law based on those facts, will not be reviewed by this court, on a writ of error, if they were either immaterial facts or incidental facts, amounting only to evidence bearing on the ultimate facts found. *Ib.*
19. The law requires diligence on the part of the applicant for removal. He can not remain passive, and then after the lapse of several terms of the State court make an application for removal. *National Bank of Clinton, Iowa, v. Dorset Pipe and Paving Co., 20 Fed. Rep., 707.*
20. Court can not take judicial notice of matters that do not appear in the record. *Ib.*

PREFERENCE. See Preferred claims.

1. If the officers of a national bank, at the time of pledging a note to secure a depositor who had been allowing the bank to use his money, and who was apprehensive of a loss thereof, saw that the bank was approaching failure, and made the pledge to keep the note out of the assets to be distributed, such pledge would be void; but if they made it to prevent failure, and expecting to prevent failure, by retaining and using the deposit to pay other depositors, it would be good. *Roberts v. Hill, 23 Fed. Rep., 311.*
2. On examination of the circumstances of this case: *Held*, that the pledge should be sustained. *Ib.*
3. The word "insolvency," as used in sec. 52 of the act of 1864 (13 St. at Large, 115; Rev. St., sec. 5242), making void all transfers, assignments, payments, etc., "made after the commission of an act of insolvency or in contemplation thereof," is synonymous with the same word as used in the bankrupt act, and means a present inability to pay in the ordinary course of business. *Case v. Citizens' Bank of Louisiana, 2 Woods, 23; 1 N. B. C., 276.*
4. To make transfers, assignments, etc., void under sec. 52, it is only necessary that the insolvency should be in the contemplation of the bank making transfers; the parties receiving the transfers need not know of or contemplate such insolvency. *Ib.*
5. A bank is in contemplation of insolvency when the fact becomes reasonably apparent to its officers that the concern will presently be unable to meet

PREFERENCE. See Preferred claims—Continued.

- its obligations, and will be obliged to suspend its ordinary operations. *Roberts, Receiver, etc., v. Hill, administrator, etc., 24 Fed. Rep., 571.*
6. The intent to give a preference is presumed when a payment is made to a creditor by a bank whose officers know of its insolvency, and therefore that it can not pay all of its creditors in full. *Ib.*
 7. Where property is transferred by a bank to a creditor to avoid paying him the amount due him, and thus postpone the failure of the bank, it is none the less fraudulent and void. *Ib.*
 8. The Pacific National Bank of Boston suspended November 18, 1881, but after examination resumed March 18, 1882, with the consent of the Comptroller of the Currency, and continued to transact business until May 22, 1882, when it again failed. Between March 24, 1882, and April 28, 1882, certain creditors, whose claims had been disputed and placed in a suspense account, attached the property of the bank, whereupon the bank gave bond, with the president and a director as sureties, and the attachments were dissolved. The bank transferred to the sureties March 22, 1882, a certificate of deposit for \$100,000 on another bank, which, on April 13, 1882, was exchanged for other property. *Held*, that such transfer was not made after the commission of an act of insolvency by the bank or in contemplation thereof, and with a view to a preference or to prevent the application of the assets as prescribed by the banking act. *Price, Receiver, v. Coleman et al., 22 Fed. Rep., 694. Reversed in Butler v. Coleman, 124 U. S. 721.*
 9. After a vote of the directors to close their bank and go into liquidation, any transfer of the assets of the bank to a creditor, whereby that creditor secures a preference, will be presumed to be made with a fraudulent intent. *National Security Bank v. Price, Receiver, 22 Fed. Rep., 697.*
 10. A bank, being in an embarrassed financial condition, received a loan of money from defendant upon depositing with a certain commercial firm a portion of its assets as security. *Held*, that the fact that one of the members of such firm was president of the bank did not render the transaction illegal, and that the bank could not escape liability for such loan on the ground that the president had no authority to effect it, where it appeared that it was effected with the knowledge of the directors, and the money was received and used by the bank. *Casey v. La Société de Crédit Mobilier de Paris, 2 Woods, 77; 1 N. B. C., 285.*
 11. Section 2, act Congress June 30, 1876 (19 St. at Large, p. 63), provides that the individual liability of shareholders of an insolvent national bank, fixed by Rev. St., sec. 5151, "may be enforced by any creditor of such association by a bill in equity in the nature of a creditor's bill, brought by such creditor on behalf of himself and all other creditors." *Held*, that a mortgage of all his individual property executed by a cashier and stockholder of such bank, after it had closed its doors, to secure a depositor, amounted to a preference, and was void as against the judgment recovered against the cashier by the receiver under Rev. St., sec. 5151, either in the hands of the receiver or in those of a purchaser from him for value. *Gatch v. Fitch et al.; Sunman v. Gatch et al., 34 Fed. Rep., 566.*
 12. To render a transfer by a national bank made after an act of insolvency, or in contemplation of insolvency, void under sec. 52 of the act of 1864 (Rev. St., sec. 5242), it must have been made either with a view to prevent the application of the assets in the manner prescribed by the national banking act, or with a view to the preference of one creditor to another. *Casey v. La Société de Crédit Mobilier de Paris, 2 Woods, 77; 1 N. B. C., 285.*
 13. The preference of one creditor to another mentioned in sec. 52 of the act of 1864 is a preference given to an existing creditor for a preexisting debt, and does not refer to a case where one makes a loan to a bank and receives a concurrent transfer of property as security therefor. *Ib.*
 14. Construction and application of Rev. St., sec. 5242, as to transfers by insolvent national banks. *National Bank v. Butler, 129 U. S., 223.*
 15. What motive is sufficient under Rev. St., sec. 5242, to invalidate a transfer by a national bank. *Ib.*
 16. The term "insolvency," as used in sec. 5242, Rev. St., forbidding transfer of the assets of national banking associations after or in contemplation of such insolvency, has the same meaning as it had 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. Citizen's Bank of Louisiana, 2 Woods, 23; Market Bank v. Pacific National Bank, 30 Hun., 50.*
 17. Notes given in renewal of other notes held by a national bank, the original notes not being returned to the maker, are not "evidence of debt" or

PREFERENCE. See Preferred claims—Continued.

- "assets" within Rev. St., sec. 5242, declaring void all transfers of "evidence of debt" owing to any national bank made after insolvency, or in contemplation thereof, to prevent the application of the assets to the bank, as required by law, or with a view to prefer creditors: *First National Bank of Decatur v. Johnston*, 11 So., 690; 97 Ala., 655.
18. The question whether a savings bank which was a depositor with a national bank which has become insolvent shall be paid in full pursuant to State statute is a question arising under the laws of the United States, and entitles the receiver of the bank when sued for such deposit to remove the case to the United States circuit court. *Auburn Savings Bank v. Hayes*, 61 Fed. Rep., 911.
 19. The Pacific Bank of Boston, not being a member of the clearing house, used to deposit with the Security Bank all checks received by it to be collected through the clearing house, and was credited by the latter bank as a depositor. The directors of the Pacific Bank having one Saturday, after closing, determined to go into liquidation, dispatched a committee to Washington to confer with the Comptroller of the Currency as to the appointment of a receiver. The appointment was made about 10 a. m. on Monday. Monday morning the cashier of the Pacific Bank sent the checks and drafts received by mail to the Security Bank, and with them his check for the whole amount of the bank's deposits, for which he received a negotiable certificate of deposit of the Security Bank. The latter at the time held the Pacific Bank's negotiable certificate of deposit. The transaction occurred about 9.30 a. m., when no officer of the Security Bank knew or suspected that the Pacific Bank was insolvent. *Held*, that the cashier must have presumed that the Security Bank still held its certificate of deposit, and that in sending to it the checks and drafts he was making a transfer which necessarily gave a preference and was void under sec. 5242, Rev. St., and the Security Bank therefore could not set off the Pacific Bank's certificate of deposit against its own. *National Security Bank v. Butler*, 129 U. S., 223; 3 N. B. C., 320.
 20. Revised St., sec. 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.
 21. Section 5242, Rev. St., 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 afterwards 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.
 22. In an action by the receiver of a national bank to recover back payments alleged to have been made by the bank in violation of the provision of the national banking act (sec. 5242), declaring void all transfers of securities and payments made by a bank organized under it, "after the commission of an act of insolvency, or in contemplation thereof, made with a view to prevent the application of its assets," as prescribed by the act, these facts were found: Defendant held three certificates of deposit issued by the bank, drawing 6 per cent interest; its cashier, for the reason alleged by him that the directors did not like his paying so large a rate of interest, voluntarily paid two of them, mostly by transferring to defendant negotiable paper. The third certificate was paid on presentation. The bank at the time of these payments was in fact insolvent and had been for years, but this was known only to the cashier; it was in good credit and had committed no act of insolvency, and paid all its obligations as they became due or were demanded for six weeks after the last of said payments was made: *Held*, that the complaint was properly dismissed, as plaintiff failed to show that the payments were made in contemplation of insolvency, or to prevent the application of the bank's assets as prescribed by the act. *Hayes, Receiver, v. Beardsley*, 136 N. Y., 299.
 23. The insolvency of the bank was so concealed by the cashier that none of its directors had any suspicion thereof, and it was not discovered by the bank examiner: *Held*, that under the circumstances the fact that defendant was

PREFERENCE. See Preferred claims—Continued.

- a director did not as matter of law charge him with liability for the payments made to him; that, it having been found that he acted in good faith and in ignorance of any wrongdoing or of the bank's insolvency, payments made to him were to be tested under said provisions like payments made to other creditors. *Id.*
24. Under Rev. St., sec. 5242, which forbids all preferences among the creditors of insolvent national banks, a county whose money has been deposited by the county treasurer in a national bank that has become insolvent has no superior right over other depositors in the assets of the bank, where it is not shown that the identical funds deposited by the treasurer or the proceeds of such funds have come into the hands of the receiver. *Spokane County v. Clark*, 61 Fed. Rep., 538.
 25. A county whose funds are deposited in a bank that fails has no preference over other depositors as to the bank assets where the identity of the funds deposited by the county has been lost. *San Diego County v. California National Bank*, 52 Fed. Rep., 59, disapproved. *Multnomah County et al. v. Oregon National Bank et al.*, 61 Fed. Rep., 912.
 26. A depositor is entitled to a preference where the deposit was made when the bank was hopelessly insolvent, which fact was concealed by the bank; and an equal amount may be recovered from the receiver, who has received the specific money among the general mass of the bank's funds. *Lake Erie and Western Railroad Company v. Indianapolis National Bank*, 65 Fed. Rep., 690.
 27. The fact that the money was not marked, and, by a mingling with other funds of the bank, lost its identity, does not affect the right to recover in full, if it can be traced to the vaults of the bank, and it appears that a sum equivalent to it remained continuously therein until removed by the receiver. *Massey v. Fisher*, 62 Fed. Rep., 958.
 28. Where a bank receives a note for collection and remittance, and did not remit, and fails with cash on hand less than the amount of the collection, the lien for trust funds converted is limited to the amount on hand, and does not extend to their assets, where there was no proof that they were obtained with the money converted. *Boone County National Bank v. Latimer*, 67 Fed. Rep., 27.
 29. Where a depositor in a bank, known at the time by its officers to be insolvent, finding a mistake in the amount which he intended to deposit, told the teller to "put the money to one side," until he returned from his office, and the teller responded, "All right," but immediately mingled the deposit with the other funds of the bank, the deposit was impressed with a trust, and could be recovered in full, though not traceable directly into the hands of the assignee. *In re Commercial Bank (Ct. Insolv.)*, 2 Ohio N. P., 170.
 30. The provisions of the New York banking law, that debts due savings banks by an insolvent bank shall be preferred, is repugnant to Rev. St., sections 5236, 5242, requiring the assets of an insolvent national bank to be distributed ratably among the creditors, and is therefore inapplicable in the case of a national bank. *Davis v. Elmira Savings Bank*, 16 S. Ct., 502.
 31. Where a general depositor presented his check to a bank, accompanied with a demand for payment, but by reason of the false representations of the president as to the solvency of the bank was induced to withdraw said check and to allow his money to remain in the bank, he can not, as a preferred creditor, maintain a bill to recover the amount of said check against a receiver appointed after the bank was declared insolvent. *Venner v. Cox (Tenn. Ch. App.)*, 35 S. W., 769.
 32. Plaintiff, under an agreement with a bank, deposited with it \$2,000 to secure the bank and the sureties it might procure from liability as bail, and received a receipt reciting the deposit, and that it was payable on return of the certificate and release from liability on bail bond. The money, without the consent of plaintiff, went into the bank vault through the regular channels. Held, that the deposit was special, and, therefore, on the insolvency of the bank, plaintiff did not stand merely in the same position as the general creditors of the bank. *Anderson v. Pacific Bank (Cal.)*, 44 P., 1063.
 33. Where a bank collected a certificate of deposit left with it for collection, and subsequently, without paying over the proceeds, made an assignment for the benefit of creditors, the assigned property is impressed with a trust in favor of the owner of the collection, entitling him, in equity, to a priority over general creditors. *First National Bank v. Sanford*, 62 Mo. App., 394.

PREFERENCE. See Preferred claims—Continued.

34. Where the treasurer and tax collector of a county, without authority of law, deposit county moneys in a bank, and receive certificates of deposit marked "Special," the title to the moneys does not pass, although there is no agreement that the identical bills shall be returned, and they are mixed with the bank's general funds, and the county is entitled to recover an equal amount from a receiver of the bank prior to the payment of the general depositors. *San Diego County v. California National Bank (C. C.), 52 Fed. Rep., 59.*
35. The directors of an insolvent corporation, being liable as indorsers upon certain indebtedness owing to a bank, transferred the property and assets of the corporation to one of their number, who assumed all the debts, and agreed to pay the same in eighteen months. The assignee sold a portion of such assets to E., who gave the bank a note for the purchase price, secured by mortgage on the property and the amount of the note was credited upon the debt due to the bank by the corporation. Held, that the transaction was fraudulent and void as to other creditors. *Berney National Bank v. Guyon (Ala.), 20 So., 520.*
36. Where a claim proved against the estate of an insolvent consists of two items, one of which is secured by mortgage, and is afterwards paid in full out of the proceeds of the mortgaged property, it is error after such payment to order that the claimant be paid dividends proportioned to his entire claim as proved, instead of to the residue of his claim. *In re Bates, 9 N. E., 257; 118 Ill., 524, distinguished. First National Bank v. Commercial National Bank (Ill. Sup.), 37 N. E., 1019.*
37. Though a corporation is insolvent, a creditor not connected with the corporation may obtain preference, before a court of equity obtains jurisdiction over it for winding up its affairs, by attaching the property of the corporation, though he is advised so to do by a director of the corporation. *La Grande Butter Tub Co. v. National Bank of Commerce (Mo. Sup.), 26 S. W., 710.*
38. A corporation in failing circumstances may, by conveyance, prefer one creditor to another in discharging its obligations, if such preference is made in good faith, while the property of the company remains in its possession, unaffected by liens or by process of law. *Alberger v. National Bank of Commerce (Mo. Sup.), 27 S. W., 657.*
39. A conveyance of property by a corporation in failing circumstances to discharge its obligations, though constituting a preference, is not rendered fraudulent because the amount of property conveyed largely exceeds the debt thereby preferred. *Ib.*
40. A conveyance of property by a corporation in failing circumstances to discharge its obligations, though constituting a preference, is not invalidated by a general assignment made the same day. *Ib.*
41. Section 130 of chapter 689 of the laws of New York of 1892, providing for the payment by the receiver of an insolvent bank, in the first place, of deposits in the bank by savings bank, when applied to an insolvent national bank, is in conflict with section 5236 of the Revised Statutes of the United States, directing the Comptroller of the Currency to make ratable dividends of the money paid over to him by such receiver, on all claims proved to his satisfaction, or adjudicated in a court of competent jurisdiction, and is therefore void when attempted to be applied to a national bank. *Davis v. Elmira Savings Bank, 161 U. S., 275.*
42. Where an insolvent debtor, just before making an assignment for the benefit of creditors, and after he has determined to make it, pays in cash an interest-bearing debt, not then due, and the creditor, without notice of the debtor's insolvency, or of his intention of making an assignment, receives the payment and surrenders the evidence of indebtedness, the transaction does not constitute a preference, within the meaning of the assignment law. *43 Ill. App., 493, affirmed. Illinois Paper Co. v. Northwestern National Bank (Ill. Sup.), 37 N. E., 66.*
43. The rule permitting the owner of a fund, which has been misappropriated by one who held it in trust or for a specific purpose, to follow the trust property in the hands of the trustee, or of a receiver, in case of insolvency, does not extend beyond permitting such owner to pursue the fund in kind, or in specific property into which it has been converted, or, if the fund has been mingled with the trustee's other property, to establish a charge on the mass of such property for the amount of such fund, and it does not give to the owner of such fund any rights, in preference to other creditors of the trustee, in property into which the trust fund has in no way entered. *Bank v. Latimer, 67 Fed. Rep., 27, reaffirmed. Metropolitan National Bank of Kansas City, Mo., v. Campbell Commission Co., 77 Fed. Rep., 705.*

PREFERENCE. See Preferred claims—Continued.

44. Baldwin, one of the executors and the general financial manager and custodian of the securities of an estate, and also the cashier of a national bank, purchased four accepted bills of exchange. To pay for them, he drew his check as executor on the deposit in the bank to the credit of the estate, and placed in the box containing the papers of the estate, usually kept in the cashier's desk in the bank, the drafts, with this memorandum attached: "Est. W. James, loan \$25,000, Oct. 26th, 1881, C. Nugent & Co." The proceeds of the drafts were applied to the drawer's indebtedness to the bank. The bank failed, and the defendant was appointed receiver. He gave to the executors the box and all its contents except the drafts, which he kept, claiming that they were the assets of the bank. He refused to deliver them on demand, and collected them at maturity, but kept the proceeds separate. *Held*, that Baldwin, in the purchase of the drafts, acted as agent of the drawers, and as executor and not as cashier, and though Baldwin knew at the time that the bank was insolvent, yet the transaction being a bona fide purchase and not a plan to secure preference of the estate over other depositors, was not in violation of section 5242 of the Revised Statutes of the United States, which forbids the transfer of any bills of exchange, etc., owing to any national bank * * * after the commission of any act of insolvency or in contemplation thereof; and, further, that this court has jurisdiction to follow the proceeds of the drafts as trust property so long as they are identifiable, and to decree their payment to the estate. *Tuttle v. Frelinghuysen*, 38 N. J. Eq., 12; 3 N. B. C., 576.
45. This court accepts the construction given to a State statute against fraudulent conveyances by the highest court of the State as controlling. *Peters v. Bain*, *Griffin v. Peters*, 133 U. S., 670, March 3, 1890.
46. It is settled law in Virginia that an assignment by a debtor for the benefit of creditors will not be declared void, as given "with intent to delay, hinder, or defraud creditors, purchasers," etc., unless such an inference is so irresistible as to preclude any other; that the fact that creditors may be delayed or hindered is not of itself sufficient to vacate the instrument, and that one creditor may be preferred over another. *Ib.*
47. When an assignment for the benefit of partnership and individual creditors includes all the property of the grantors as partners and individually, it should be construed distributively, partnership assets being applied to the payment of partnership debts and individual assets to individual liabilities. *Ib.*
48. As respects fraud in law, as distinguished from fraud in fact, in a conveyance, if that which is invalid can be separated from that which is valid without defeating the general intent, the maxim "Void in part, void in toto" does not necessarily apply, but the instrument may be sustained notwithstanding the invalidity of a particular provision. *Ib.*
49. An assignment for the benefit of creditors, with preferences, authorized the trustees to "make sale of the real and other personal estate hereby conveyed, at public auction or private sale, at such time or times, and place or places, and after such notice as to them shall seem best, and they may make such sale upon such terms and conditions as to them shall seem best, except that at any sale of said property, real or personal, at public auction, any creditor secured by this deed in the second class above enumerated shall have the right to purchase any part or parcel of said property so sold, and pay the said trustees therefor, at its full face value, the amount found due such purchaser secured by this deed, or so much thereof as may be necessary to enable such creditor to complete the payment of his purchase money, and to enable as many creditors as possible to become bidders on these terms, the said trustees may have the real estate hereby conveyed, or any part thereof, laid off into lots or parcels, as they may think best." *Held*, that the deed was not void in law because of the insertion of this provision. *Ib.*
50. The individual members of a private banking house, who were also the controlling directors in a national bank, made an assignment of their property for the benefit of creditors, which assignment was assailed as fraudulent in several matters, among which were alleged frauds upon the national bank, and frauds upon their own depositors previous to the assignment. *Held*, that violations of their fiduciary relations to the bank, or their treatment of their own depositors, did not render the assignment of all their property for the benefit of their creditors fraudulent for that reason. *Ib.*

PREFERENCE. See Preferred claims—Continued.

51. The knowledge by a director and stockholder in a national bank that the bank is insolvent does not invalidate an assignment of all his property for the benefit of his creditors, with preferences made with such knowledge. *Ib.*
52. The court below was right in finding no evidence in this case of a fraudulent intent on the part of the firm or either of its members to hinder and delay their creditors. *Ib.*
53. The individual partners in a private bank were also directors in a national bank, and by reason of their position became possessed of a large part of the means of the national bank, which they used in their own business. They assigned all their property to trustees for the benefit of their creditors. The national bank also suspended, and went into the hands of a receiver. *Held*, (1) that the receiver was entitled to the surrender of such of the property as had been actually purchased with the moneys of the bank as he might elect, but that purchases made and paid for out of the general mass could not be claimed by the receiver unless it could be shown that moneys of the bank in the general fund at the time of the purchase were appropriated for that purpose; (2) that the receiver was not estopped by such election and taking from receiving the full benefit of the deed of trust in favor of the national bank. *Ib.*
54. In Virginia, trustees and beneficiaries in a deed of trust to secure bona fide debts occupy the position of purchasers for a valuable consideration. *Ib.*
55. When the counsel of an insolvent debtor draws an assignment of his client's property to himself as trustee for the benefit of creditors, he may be presumed to have had knowledge of the dealings of the insolvent with his creditors. *Ib.*
56. Under the circumstances of this case a decree directing the payment of the costs of suit out of the trust fund is correct. *Ib.*
57. The complaint in an action to recover the value of certain notes alleged to have been the property of a bank of which plaintiff was a receiver, and to have been wrongfully converted by defendant, contained two counts. The first charged that an officer of plaintiff's bank surreptitiously took these notes from its vaults and delivered them to defendant, which took with knowledge, etc.; the second charged that plaintiff's bank, in contemplation of insolvency, and with a view to prevent the application of these assets in the way prescribed by law, transferred them to defendant. *Held*, that a demurrer on the ground of a misjoinder of causes of action would not lie, the two counts in reality stating but one cause of action. *Brown v. Carbonate Bank of Leadville, 34 Fed. Rep., 776.*
58. The first count states clearly and distinctly what would be tantamount to the common-law action of trover, and does not attempt to unite that form of action with one under Rev. St., U. S., sec. 5242, declaring void all preferences made by a national bank after or in contemplation of insolvency. *Ib.*
59. The allegation in the second count of the complaint—that plaintiff's bank, after having refused to pay its circulating notes and suspended payment to its creditors, and, being in default and in contemplation of insolvency, assigned and transferred certain notes to defendant, with a view to prevent the application of its assets among its creditors in the manner provided by law—is not open to objection as stating merely conclusions of law. *Ib.*
60. The provisions of sections 96 and 98 of c. 157 of the public statutes of Massachusetts, invalidating preferences made by insolvent debtors and assignments or transfers made in contemplation of insolvency, do not conflict with the provisions contained in Rev. St., secs. 5136 and 5137, relating to national banks and to mortgages of real estate made to them in good faith by way of security for debts previously contracted, and are valid when applied to claims of such banks against insolvent debtors. *National Bank v. Commonwealth (9 Wall., 353)* affirmed to the point that it is only when a State law incapacitates a national bank from discharging its duties to the Government that it becomes unconstitutional; and *Davis v. Elmira Savings Bank (161 U. S., 275)* affirmed to the point that national banks are instrumentalities of the Federal Government, created for a public purpose, and as such necessarily subject to the paramount authority of the United States, and the two distinct propositions held to be harmonious. *McClellan v. Chipman, 164 U. S., 347.*
61. Money placed in the hands of the cashier of an insolvent national bank to indemnify him as surety on an attachment bond is a trust fund, although mingled with the bank's funds so that it went into the receiver's hands

PREFERENCE. See Preferred claims—Continued.

- with the general assets; and a State court has jurisdiction to enter a decree establishing it as a preferred claim against the bank. *Flint Road Cart Co. v. Stephens*, 32 Mo. App., 341.
62. Defendant deposited in bank a draft drawn on its New York correspondent having theretofore slightly overdrawn its account. The draft was passed to defendant's credit and checked against. On suspension of the bank defendant stopped payment of the draft by telegram, whereupon plaintiff sued as receiver to recover on the draft. *Held*, that he was entitled to recover only the amount due the bank after charging back the draft. *Stappilton v. Cie. des Phosphates de France*, 88 Fed. Rep., 53.
63. Rev. St., § 5242, declaring void payments made by a national bank after the commission of an act of bankruptcy, or in contemplation thereof, with a view to prevent the lawful application of its assets, means an act of bankruptcy or insolvency in the legal sense of a failure to pay current obligations in the ordinary course, and does not invalidate payments made in the usual course of business before commission of any such act, and not in contemplation thereof, though the bank, if wound up at the time, would in fact be unable to meet all its obligations. *Hayden v. Chemical National Bank of New York*, 84 Fed. Rep., 874; 174 U. S. Rep., 610.
64. When a national bank indebted to another bank makes remittances to it by mail in the ordinary course of business, title thereto passes when the letter is placed in the mails; so that, if made in good faith, not after an act of insolvency, or in contemplation thereof, and innocently received by the creditor, the latter may apply them to cancel the indebtedness, though the remitting bank in fact fails before they are received. *Ib.*
65. An agreement between two banks, by which one agrees to "handle" the items of exchange and commercial paper of the other within a certain territory, crediting the amount of such items to the account of the other on receipt, and under which the sending bank transmits such items as collections, indorsed payable to "any national or State bank," with directions to protest and return if unpaid, is an agreement for the making of collections only, and not of purchase and sale of the paper, and does not create the relation of debtor and creditor between the two banks as to items received and credited, but uncollected, at the time of the failure of the receiving bank; and any such items, or their proceeds, which can be identified as having come into the hands of its receiver, may be recovered by the sending bank. *Richardson v. Continental National Bank*, 94 Fed. Rep., 450.

PREFERRED CLAIMS. See Liens; Special deposits.

1. 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.
2. 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. *Ib.*
3. 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.
4. 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 funds of the bank and lost its identity before reaching the receiver. *In re North River Bank*, 14 N. Y., 261.
5. A draft given to a bank in the ordinary course of business does not constitute an equitable assignment of the fund, nor is it sufficient that draft be drawn by bank against its reserve fund in another city and given in exchange for clearing-house certificates upon the president's representation that it owes a heavy debt at the clearing house, which it is unable to meet, and his statement showing the amount of the reserve fund against which the draft was drawn. *Fourth Street National Bank v. Yardley, Receiver*, 55 Fed. Rep., 850.
6. In a package of miscellaneous bonds was the memorandum of the date, amount, and time when due, and also the words "\$6,500 due Putnam," *Held*, that these facts did not show any equitable assignment by the bank

PREFERRED CLAIMS. *See Liens; Special deposits—Continued.*

to the plaintiff of \$6,500 worth of bonds. To constitute an equitable assignment of property there must be an appropriation or separation, and the mere intent to appropriate is not sufficient. *Putnam Savings Bank v. Beal*, 54 Fed. Rep., 577.

7. Where the treasurer and tax collector of a county, without authority of law, deposit county money in a bank and receive certificates of deposit marked "Special," the title to the moneys does not pass, although there is no agreement that the identical bills shall be returned and they are mixed with the bank's general funds, and the county is entitled to recover an equal amount from a receiver of the bank prior to the payment of the general depositors. *San Diego County v. California National Bank et al.*, 52 Fed. Rep., 59. (*See Multnomah County et al. v. Oregon National Bank et al.*, 61 Fed. Rep., 912.)
8. Certain checks marked "For deposit" were deposited in a bank at a quarter to 3 on Saturday, and credit was immediately given for the amount thereof on the pass book. The bank closed at 3, and the next day was declared insolvent, with the checks still in its hands. It was the bank's custom, at the close of each day's business, to balance its books, crediting depositors with the amount of their checks, and if a check was subsequently returned unpaid from the clearing house it was charged off to the depositors. The depositor in this instance did not know of this custom. He had made deposits with the bank for several years without any special arrangement, and had never drawn against uncollected checks, except by particular understanding. *Held*, that on these facts title had passed to the bank so as to create the relation of debtor and creditor. *City of Somerville v. Beal, Receiver*, 49 Fed. Rep., 790.
9. But where the foregoing facts were alleged in the bill, and connected with the further allegation that at the time the checks were received the bank was "irretrievably insolvent, and made so by the operations of the president and two others of the directors," and that the depositor then believed it to be solvent and had no means of knowing of its insolvency, this was sufficient to show fraud and to render the bank liable to return the checks or their proceeds. *Ib.*
10. It was not necessary for the bill to specifically allege that the officers of the bank had knowledge of its insolvency, since such knowledge would be implied from the allegation that the insolvency was caused by the president and two directors. *Ib.*
11. A city treasurer deposited checks in a bank, indorsed by him "For deposit," and the checks were immediately credited to him on his pass book, though not in pursuance of any agreement to that effect. He had been a depositor in the bank for some years, but had no agreement that his checks should be treated as cash or that he should draw against them before collection. The bank became insolvent before the checks were collected, and their proceeds passed into the hands of a receiver. *Held*, that no title passed to the bank except as a bailee, and that the depositor was entitled to the proceeds. *Beal, Receiver, v. City of Somerville*, 50 Fed. Rep., 647.
12. No knowledge by any of the officers of a bank of its insolvency is sufficient to avoid transactions between the bank and its customers, on the ground of fraud, unless the evidence clearly shows that the directors, who represent the corporation, also had such knowledge. *Balbach et al. v. Frelinghuysen, Receiver, etc.*, 15 Fed. Rep., 675.
13. When a bank has become hopelessly insolvent, and its president knows that it is so, it is a fraud to receive deposits of checks from an innocent depositor, ignorant of its condition, and he can reclaim them or their proceeds; and the pleadings in this case are so framed as to give the plaintiff in error the benefit of this principle. *St. Louis and San Francisco Railway Company v. Johnston*, 133 U. S., 566.
14. Where complainant sent a draft to a bank for collection, charged with a trust to pay the proceeds thereof when collected to complainant, the bank being insolvent at the time, and its officers knew of its insolvency and that the bank would be obliged to suspend within a day or two, and the bank received the draft of an agent of the owner to remit the proceeds thereof, when converted into a draft on another bank, to the credit of complainant, but instead of so remitting the proceeds thereof it kept the same, and mingled the proceeds of such draft with its own funds. *Held*, that such conversion by the bank was fraudulent, but that in an action by complainant for the recovery of such proceeds it is incumbent upon the complainant to trace the fund misappropriated into the hands of the receiver substantially apportioned for the insolvent bank before the latter

PREFERRED CLAIMS. *See Liens; Special deposits—Continued.*

- can be charged with recognizing complainant's equitable title thereto. *Illinois Trust and Savings Bank v. First National Bank and another, Receiver, etc.*, 15 Fed. Rep., 858.
15. A cestui que trust can not follow his fund into the hands of an assignee in bankruptcy, or of an executor of such trustee, but must occupy the position of a general creditor of the estate, unless he can identify his fund. *Ib.*
 16. The right to follow a trust fund ceases when the means of ascertainment and identification fail, as where the subject-matter is turned into money and mixed and confounded in a general mass of property of the same description. *Ib.*
 17. The Comptroller having notified a national bank that its capital was impaired, it was agreed that it might continue business on the directors putting in \$100,000 in cash and retiring that amount of objectionable securities. That sum was contributed; the account being opened with trustees appointed by the directors to manage the fund, with full power as far as the bank was concerned, and to account therefor to the contributors in such manner as to protect the equities of each individual and the bank, in relation to the bank and its legal rights. It was understood between the trustees and the examiner that the securities to be retired were to be designated by the Comptroller or examiner, but there was no such understanding with the Comptroller. The full amount of objectionable securities had not been selected and given to the trustees when the bank was closed, the receiver taking and proceeding to collect the whole assets. *Held*, that the receiver was not required to account for the balance of the \$100,000 as a special trust fund, but merely as a debt. *Booth et al. v. Welles*, 42 Fed. Rep., 11.
 18. Where money and checks are unsuspectingly deposited in a bank which is known by its managing officer to be hopelessly insolvent a few minutes before closing hour on the last day on which it does business, and the checks are subsequently collected by the bank's clerk, the whole of the deposit is charged with a trust, and an equal amount may be recovered from the receiver, who retains the specific money among the general mass of the bank's funds. *Wasson v. Hawkins*, 59 Fed. Rep., 233.
 19. Where plaintiff deposits money with the receiving teller of a bank a few minutes before the bank closes its doors, to be credited to his account, and the teller, not knowing of the coming failure, after crediting the money in plaintiff's pass book, puts the money and deposit ticket one side, and before entry is made in the books of the bank it closes its doors, and the money is by order of the directors placed apart, and in that condition delivered to the receiver, plaintiff can maintain replevin for the moneys so deposited. *Furber v. Stephens*, 35 Fed. Rep., 17.
 20. A creditor of an insolvent national bank, whose demand grows out of a fraudulent transaction perpetrated by the officers of the bank in contemplation of the immediate wrecking of their corporation, does not thereby become entitled to a preference over the general creditors of the bank. *Citizens' National Bank v. Dowd*, 35 Fed. Rep., 340.
 21. On the 22d and 23d of March plaintiff, a bank in Raleigh, N. C., received in the ordinary course of business checks drawn on the State National Bank of that city, which, after deduction had been made of its checks received by the latter bank, amounted to \$17,000. It paid the same by its checks on a bank in New York. The president of the State National Bank knew when he signed such checks that they would not be honored, and was making preparations to abscond with the assets of his bank. *Held*, that plaintiff is not entitled to any preference over other unsecured creditors. *Ib.*
 22. Plaintiffs deposited, in the usual course of business, certain drafts with a national bank, which were credited to them on the books of the bank and in their pass book. The bank was at the time irretrievably insolvent, and its drafts had gone to protest the day before; of this its president, to whom was intrusted its entire control and management, had full knowledge, and presumably its other officers and agents. The bank kept open until the usual hour of closing on the day of the deposit, but did not open its doors thereafter, and went into the hands of a receiver. In an action to recover the deposit, *held*, that in permitting plaintiffs to make it, in reliance upon the supposed solvency of the bank, a gross fraud was practiced upon the plaintiffs, and they were entitled to reclaim the drafts or their proceeds. Also, that the right of plaintiffs to make the reclamation was not precluded by the provisions of Rev. St., secs. 5234 and 5242, forbidding all preferential payment or transfers by an insolvent bank and providing for a ratable distribution of its assets, as plaintiffs did not claim

PREFERRED CLAIMS. *See Liens; Special deposits—Continued.*

- under a transfer from the bank, but under their original title, that their relation as creditors terminated when they elected to rescind the contract implied when the deposit was made, and they were seeking simply to reclaim their own property, and that neither the receiver nor any creditor of the bank had any equity to have such property applied in payment of its obligations. *Cragie et al. v. Hadley, Receiver, 99 N. Y., 131.*
23. Plaintiffs sent a draft to the defendant bank for collection. The bank collected it, and issued its own New York draft, payable to plaintiffs, for the amounts so collected, less exchange, and sent it to plaintiffs, who accepted it and forwarded it for collection. The latter draft, however, was not paid, owing to the defendant bank's suspension. *Held*, that the bank was a debtor, and not a trustee, of plaintiffs. *Bouman v. First National Bank (Wash)*, 38 P., 211.
24. The owner of property intrusted to another, by whom it was misapplied, is not entitled to a general lien on the assets of the trustee for the value of the property. *Spokane County v. First National Bank, 68 Fed. Rep., 979.*
25. The owner of trust funds wrongfully invested by the trustee in securities which remain in his hands may follow the same and impress a trust on the securities. *City of Spokane v. First National Bank, 68 Fed. Rep., 982.*
26. Plaintiff bank sent a New York draft to the C. bank, to be deposited to plaintiff's credit; and the C. bank, which was insolvent, sent the draft to the N. bank, in New York, to be deposited to its credit. The N. bank applied the draft to reduce a debt due it by the C. bank, the draft being paid by the drawees, after some delay, under express directions from plaintiff. *Held*, that plaintiff was not entitled to payment of the amount of the draft by the receiver of the C. bank as a preferred claim, the amount of the assets for distribution among creditors not having been increased in that amount by the deposit of the draft. *City Bank of Hopkinsville v. Blackmore, 75 Fed. Rep., 771.*
27. The national banks in Philadelphia organized, for their convenience, a clearing-house association, with rules for its business, set forth in detail in the statement in the opinion. Among these rules, one provided for the deposit of securities in fixed amounts by each bank as collateral for their daily settlements, and another for the hours of the day in which settlements were to be made, and the mode of making exchanges. The Keystone Bank made its deposit in conformity with the rule; but having become indebted to the clearing house by reason of the receipt of clearing-house certificates to a large amount, the securities deposited by it were surrendered and were redeposited by it as security for the payment of the certificates. In the clearing of March 19, 1891, the Keystone Bank presented charges against other banks to the amount of \$155,136.41, and the other banks presented charges against it for \$240,549, making the Keystone Bank a debtor in the clearing for \$75,359.08. In accordance with the rule, the Keystone Bank, between the hours of 11 and 12, paid the \$75,000 in cash, or its equivalent, and gave its duebill to the manager of the clearing house for the fractional sum of \$359.08, which was deposited by the manager and checked against by him as cash. In the runner's exchange of that day the Keystone Bank owed a balance of \$23,021.34, which balance is settled by giving its duebill to the manager for deposit in accordance with the system above stated. In operating the clearing on the morning of March 20, the Keystone Bank, through its runner, delivered to the respective clerks of the various banks packages containing claims held by the Keystone Bank amounting to \$70,005.46, and the settling clerk of the Keystone Bank received from the runners of the other banks packages containing \$117,035.21, leaving the Keystone Bank debtor in the clearing for \$47,029.75. The packages containing the demands which the Keystone Bank held against other banks, and which had been delivered to the agent of each of those banks, were by them taken away at the termination of the clearing. The packages containing the charges presented against the Keystone Bank, which in the aggregate amounted to \$117,035.21, instead of being taken away by its settling clerk, were, under the arrangement which we have stated, turned over by him to the manager of the clearing house, to be retained until at the hour named the Keystone Bank paid the balance due by it. Before the hour for making the payment, however, the Keystone Bank, by order of the Comptroller of the Currency, was closed, and subsequently was placed in the hands of a receiver. On the failure of the Keystone to make the payment of \$47,029.75, the committee of the association instructed the manager to call on the banks by whom

PREFERRED CLAIMS. *See Liens; Special deposits—Continued.*

claims had been presented against the Keystone "to redeem the packages against the Keystone Bank." The manager thereupon gave the proper notification, and the various banks notified sent their checks and redeemed the packages in question. Among the obligations for \$117,035.21, however, were duebills amounting to \$41,197.36. These duebills came from the fractional amounts arising by the settlement made on the morning of the 19th, to wit, \$359.08; for the duebill given at the runner's settlement on the morning of the 19th, \$23,031.44, and for duebills given to various banks during the course of business on the 19th, amounting to \$17,806.84. Thereupon, and as part of the same transaction, the manager paid from the \$70,005.36, which, by his settlement sheet, appeared to the credit of the Keystone as owing from other banks to the Keystone Bank for the checks surrendered by that bank, the amount of the duebills referred to, viz, \$41,197.36. This left to the credit of the Keystone the sum of \$28,808.10, and this amount was by the manager, acting under directions of the committee of the association, credited on the loan-certificate account of the Keystone Bank with the association. In a suit by the receiver of the bank to determine the rights of the parties, *held*, (1) that the claim of the receiver that the Keystone Bank was entitled to be paid \$70,005.36 of credit, irrespective of the outstanding due bills which it had been expressly agreed between the parties were to be paid by way of set-off in the clearing, was without foundation; (2) that the clearing-house association, having been in possession of the \$28,808.10 as the fiduciary agent of the Keystone Bank, without a lien or right upon it, its appropriation of the same after the insolvency of the Keystone Bank to the debt owing for loan certificates was obviously a preference within the inhibition of the statute against preferences in the cases of insolvent banks, *Rev. Stat., sec. 5242. Yardley v. Philler, 167 U. S. 344.*

28. As between a check holder and the bank upon which such a check is drawn, it is settled that, unless the check be accepted by the bank, an action can not be maintained by the holder against the bank. *Fourth Street National Bank of Philadelphia v. Yardley, 165 U. S., 634.*
29. It is also settled that a check drawn in the ordinary form does not, as between the maker and the payee, constitute an equitable assignment pro tanto of an indebtedness owing by the bank upon which the check has been drawn, and that the mere giving and receipt of the check does not entitle the holder to priority over general creditors in a fund received from such bank by an assignee under a general assignment made by the debtor for the benefit of his creditors. *Ib.*
30. That the owner of a chose in action or of property in the custody of another may assign a part of such rights, and that an assignment of this nature, if made, will be enforced in equity, is also settled doctrine of this court. *Ib.*
31. The Keystone Bank, through its president, solicited the Fourth Street Bank to give to the former \$25,000 of gold certificates, for which the Keystone Bank was to give its check against its reserve account in the Tradesmen's National Bank of New York City. At the same time that this request was made the president of the Keystone Bank made the further statement that his bank owed a balance at the clearing house, which it could not meet "because its funds were in the city of New York," and exhibited a memorandum showing the amount to its credit with the Tradesmen's Bank to be in the neighborhood of \$27,000. In reliance upon such representations and the statements made, supported by the memorandum exhibited, the Fourth Street Bank delivered to the Keystone Bank the certificates requested, and there was delivered a check for \$25,000 upon the Tradesmen's National Bank of New York. The draft in question was at once forwarded to the city of New York, and was presented for payment at the Tradesmen's Bank on the following morning, when payment was refused. At the time of presentment the Tradesmen's Bank had to the credit of the Keystone Bank \$19,725.62 in cash and collection items amounting to \$7,181.70; in all, \$26,907.32. Of this amount, \$18,056.21 had been remitted by the Keystone Bank on the day previous. *Held*, (1) that, it being established that it was the intention and agreement of the parties to the transaction that the check drawn generally should be paid out of a particular fund, such check, as between the parties, is to be treated as though an order for payment out of the specific designated fund; (2) that as the Fourth Street Bank contracted and parted with its money on the faith of the representations of the Keystone Bank that there was to its credit in the Tradesmen's Bank a specific sum, and the fund which came into the hands of its voluntary assignee was the fund as to which the representations were made, the Keystone Bank and its assignee were in equity

PREFERRED CLAIMS. See Liens; Special deposits—Continued.

- estopped from asserting, to the prejudice of the Fourth Street Bank, that the character and condition of the fund was otherwise than it was represented to be. *Ib.*
32. The right to fasten a special trust upon funds held by a receiver of an insolvent bank in Iowa not having been created by any statute of that State, but depending upon the general principles of law and equity applicable to the circumstances, decisions of the supreme court of that State in relation thereto, if not in accord with the decisions of the Supreme Court of the United States or the decided weight of authority, do not constitute a rule of property binding on the Federal courts. *Beard v. Independent District of Pella City*, 88 Fed. Rep., 375, reversing 83 Fed. Rep., 5.
 33. In order that a trust fund may constitute a preferential claim against the funds of a national bank in the hands of a receiver, it must appear that these funds were actually augmented by the receipt of the trust fund. And if the trust fund was created merely by a check on the same bank, drawn by a general depositor in favor of the trustee, the amount of which was then shifted to the latter's credit, there is no right to a preference. *Ib.*
 34. A transaction by which a loan was to be made through a bank, which was to take the security from the borrower and draw on the lender for the money, held to be not one of banking, but of mere agency, which entitled the lender to recover from the receiver of the bank the proceeds of a draft which he paid after the suspension of the bank, and which came into the receiver's hands. *Greer v. The Dalles Nat. Bank (C. C.)*, 98 Fed. Rep., 681.
 35. A bank held liable for public funds misappropriated by the treasurer of a city park board, which were deposited in such bank to the credit of an insolvent firm of which the treasurer was a member, and largely used in paying indebtedness from the firm to the bank, with the knowledge of its officers. *McNulta v. West Chicago Park Com'rs (C. C. A.)*, 99 Fed. Rep., 900; *West Chicago Park Com'rs v. McNulta*, *ib.*
 36. A deposit of public funds, on which, under the law, interest must be paid, can not be special or in trust, and in case of insolvency of the depository, stands on the same footing with other demands. *Ib.*

PRESIDENT. See Officers.

REAL ESTATE:

1. 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. *National Bank v. Matthews*, 98 U. S., 621; *National Bank v. Whitney*, 103 U. S., 99; *Swope v. Leffingwell*, 105 U. S., 3; *Reynolds v. First National Bank, Crawfordsville*, 112 U. S., 405; *Fortier v. New Orleans Bank*, 112 U. S., 439.
2. The amount of real estate which a national banking association may purchase to secure a preexisting 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.
3. 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.
4. A national banking association may take as security for a loan the stock of a corporation whose entire capital is invested in real estate. Such a loan does not amount to a lending upon a mortgage. *Baldwin v. Canfield*, 27 Minn., 43.
5. 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.
6. The fact that bank, at judgment sale of land mortgaged to it, purchases the mortgaged property and also other property which it was not authorized to acquire, does not invalidate its title as to the mortgaged property. *Reynolds v. Crawfordsville Bank*, 112 U. S., 405.
7. A mortgage to a national bank to secure a present loan by the discount of commercial paper in the usual course of business is not void, but only voidable at the election of the Government. *Graham v. National Bank of New York*, 32 N. J. Eq., 804; 2 N. B. C., 293.

REAL ESTATE—Continued.

8. To secure a preexisting debt in good faith, a national bank may acquire title to real estate by direct conveyance or judicial sale, although such real estate may be encumbered. *Mapes v. Scott*, 88 Ill., 352; 2 N. B. C., 228.
9. As security for a preexisting debt, a national bank may make an assignment of a note and a real mortgage contemporaneously executed to secure such note. *Worcester National Bank v. Cheney*, 87 Ill., 603; 2 N. B. C., 227.
10. A national bank may purchase, at sheriff's sale, land mortgaged to it as security for a previous debt. *Heath v. Second National Bank of Lafayette*, 70 Ind., 106; 3 N. B. C., 406.
11. A national bank may take title to real estate in discharge of previous indebtedness. *Turner v. First National Bank of Madison*, 78 Ind., 19; 3 N. B. C., 408.
12. If a national bank discounts a note secured by deed of trust on real estate, the security passes to and may be enforced by the bank, subject only to forfeiture of its charter, which penalty can be invoked only by the United States. *Thornton v. National Exchange Bank*, 71 Mo., 221; 3 N. B. C., 513.
13. A mortgage of real estate executed to a national bank as security for a matured antecedent loan is not void. *Warren v. De Witt County National Bank*, 3 Bradwell, 305; 2 N. B. C., 222.
14. A real mortgage to a national bank to secure a present debt or future advances is not void. *First National Bank of Waterloo v. Elmore*, 3 N. W., 547; 2 N. B. C., 237.
15. 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.
16. 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. First National Bank, Crawfordsville*, 112 U. S., 405; *Fortier v. National Bank*, 112 U. S., 439.
17. 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.
18. 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; *National Bank v. Matthews*, *supra*.
19. A national bank can not loan money on real-estate security, but after a creditor has made default, or after a loan has been actually made, the bank may take real-estate security therefor, unless the transaction be colorable for the purpose of evading the statute. *Merchants' National Bank v. Mears*, 10 Chicago Leg. News, 180; 1 N. B. C., 353.
20. A national bank that has loaned money on timber land may, to protect itself and collect the debt, purchase the land at foreclosure sale and cut and sell the timber. *Roebling Sons' Co. v. First National Bank et al.*, 30 Fed. Rep., 744.
21. The objection that a national bank has loaned money on real estate in violation of the prohibition of the national banking laws does not lie in the mouth of the delinquent debtor of such loan, and does not disable the bank from enforcing the same by foreclosing the mortgage. The United States alone can complain of such violation. *State National Bank v. Flathers*, 45 La. Ann., 75; 12 So., 243.
22. Where notes payable at different times, and secured by a mortgage, are assigned to different persons, there is no priority of right under the mortgage between the assignees, in the absence of express stipulation, but each is entitled to share pro rata in the proceeds of the mortgaged property. *First National Bank of Aberdeen v. Andrews et al.*; *Young v. Same*, 34 P., 913; 7 Wash., 261.
23. National banks can not take mortgages on real estate to secure future advances. *Crocker v. Whitney*, 1 N. B. C., 745.
24. A national bank has no power to take a deed of trust or mortgage on real estate to secure a contemporaneous loan, and a sale under such deed or mortgage to satisfy the loan will be enjoined. *Matthews v. Skinker*, 62 Mo., 329; 1 N. B. C., 647.
25. Where one conveys property to another and by some secret agreement retains an interest, such conveyance is fraudulent as to subsequent creditors. *Hutchinson National Bank v. Crow*, 56 Ill. App., 558.

REAL ESTATE—Continued.

26. Real-estate security taken by a national bank for present or future advances is valid. *Winton v. Little*, 94 Penn. St., 64; 3 N. B. C., 725.
27. To avoid the supposed effect of certain provisions of the national banking act a national bank caused certain real estate which it was taking for debt to be conveyed to an individual. *Held*, that the conveyance created a trust in favor of the bank, and a subsequent conveyance by the grantee to a trustee for a receiver of the bank was valid. *Wherry v. Hale*, 77 Mo., 20; 3 N. B. C., 521.
28. National banks may hold and convey real estate which they purchase at sales under judgments, decrees, or mortgages held by them to secure debts due them. *Ib.*
29. If a national bank violates the national banking act in dealing with real estate, the Government alone can take advantage of it. *Ib.*
30. To secure a preexisting debt in good faith a national bank may acquire title to real estate by direct conveyance or judicial sale, although such real estate may be encumbered. *Mapes v. Scott*, 88 Ill., 352; 2 N. B. C., 228.
31. Where a national bank has lawfully acquired an interest in real property in satisfaction of a debt, it may purchase other undivided interests therein or incumbrances existing thereon, provided such action is necessary to enable it to manage or dispose of the property to better advantage. *Cockrill v. Abeles et al.*, 86 Fed. Rep., 505.
32. Where a national bank acquired certain mill property in satisfaction of a debt, and the directors organized a corporation among themselves for the purpose of operating the mills as the bank's agent, using its funds, and operated them for the bank at a loss of \$23,000, the directors of the bank participating are liable to the creditors for the loss. *Ib.*
33. Rev. Stat., § 5242, does not invalidate a transfer of property by a national bank to secure advances made to it at the time, though it is insolvent or in contemplation of insolvency; nor is such transfer, to the extent of such advances, rendered invalid by the fact that, as a part of the same transaction, it is agreed that such property shall also stand as security for an antecedent indebtedness, where the creditor acts in good faith and in the belief that the bank is solvent. *Stapylton v. Stockton*, 91 Fed. Rep., 326, C. C.
34. The fact that a deed to property of a national bank, executed by its president as security for a loan obtained for the bank, and enforceable as an equitable mortgage, was not recorded until the day the bank closed its doors, does not entitle other creditors to set aside such deed, where there was no agreement to withhold it from record, and under the laws of the State it was good as a mortgage between the parties, whether recorded or not. *Ib.*
35. The president of a national bank, who owned a majority of its stock and exercised full control over its affairs, with the knowledge and acquiescence of the directors, obtained a loan for the bank at a time when it was, in fact, insolvent, though not known or believed to be so by the lender, and, as security, executed a deed to the bank building and lot, producing a certified copy of what purported to be the minutes of the action of the board of directors authorizing the conveyance, though no such action had, in fact, been taken. *Held*, that though insufficient as a formal conveyance by the bank, where authorized by the course of decisions in the State such deed would be upheld as an equitable mortgage. *Ib.*

RECEIVER. See Insolvent banks; Preferred claims; Collections.

1. 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*, 27 Fed. Rep., 503.
2. Claims arising out of the nonfeasance 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.
3. 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.
4. 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.
5. The clause of sec. 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., 19.

RECEIVER. See Insolvent banks; Preferred claims; Collections—Continued.

6. Receiver of national bank may sue for demands in his name as receiver or in name of bank. *Ib.*
7. The receiver of a national bank is the instrument of the Comptroller, and may be removed by him. *Kennedy v. Gibson, 8 Wall., 505.*
8. 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.*
9. 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; 10 Fed. Rep., 722.*
10. 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.*
11. 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.*
12. Nor can he sell upon the terms in conflict with the order. *Ib.*
13. And under an order permitting him to sell the property of the bank, he can not exchange, trade, or barter it for other property. *Ib.*
14. 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 contracts 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. *Ib.*
15. 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. *Ib.*
16. The closing of a national bank by order of the examiner, the appointment of a receiver, and its dissolution by decree of a circuit court necessarily transfer the assets of the bank to the receiver. *Scott v. Armstrong, 146 U. S., 499.*
17. The receiver in such case takes the assets in trust for creditors, and in the absence of a statute to the contrary, subject to all claims and defenses that might have been interposed against the insolvent corporation. *Ib.*
18. Receiver of national bank appointed by Comptroller of the Currency is not accountable in equity to owner of real estate for rents thereof received by him and paid into United States Treasury, subject to disposition of Comptroller, under Rev. St., sec. 5234. *Hitz v. Jenks, 123 U. S., 297; Briggs v. Spaulding, 141 U. S., 132.*
19. The expenses of receivership of a national bank appointed in a creditor's suit, contesting a voluntary liquidation of the bank, can not be charged on stockholders as part of their statutory liability, but must come from the creditors at whose instance the receiver was appointed. *Richmond v. Irons, 121 U. S., 27.*
20. A State court can not order a receiver for a national bank, appointed by the Comptroller of the Currency, to pay a judgment recovered against the bank before the appointment of the receiver. *Ocean National Bank v. Carll, 7 Hun, 237; 1 N. B. C., 792.*
21. A party claiming title to property in the possession of a receiver of an insolvent national bank, which came to his possession with other property belonging to the bank, may, upon his refusal to deliver the same, maintain an action of replevin therefor. *Corn Exchange Bank v. Blye, 101 N. Y., 303; 3 N. B. C., 634.*
22. Such a proceeding is not prohibited by sec. 5242, Rev. St. *Ib.*
23. A court has no power, under sec. 5324, Rev. St., to order the receiver of a national bank to compound debts which are not "bad or doubtful;" and a composition under such an order of debts not "bad or doubtful," as the debt of a shareholder arising on his subscription to the stock, is ineffectual. *Price, Receiver of Venango National Bank, v. Yates, 19 Alb. L. J., 295; 2 N. B. C., 204.*
24. A district court of the United States may order the receiver of a national bank to compromise doubtful debts under sec. 50 of the national banking act (13 St. at Large, 115), which authorizes receivers to compromise such

RECEIVER. See Insolvent banks; Preferred claims; Collections—Continued.

- debts "on the order of a court of record of competent jurisdiction." *Petition of Platt, 1 Benedict, 534; 1 N. B. C., 181.*
25. The receiver of a national bank appointed by the Comptroller of the Currency is an officer of the United States, and therefore the district court has jurisdiction of an action at common law to collect a claim due the bank at the time of the receiver's appointment. *Platt v. Beach, 2 Benedict, 303; 1 N. B. C., 182.*
 26. The receiver in such case takes the assets in trust for creditors, and, in the absence of a statute to the contrary, subject to all claims and defenses that might have been interposed against the insolvent corporation. *Ib.*
 27. A sale by a receiver of the property of a national bank, under an order of court, in accordance with the provisions of sec. 5234, Rev. St., constitutes a judicial sale. *In re Third National Bank, 4 Fed. Rep., 775.*
 28. Although the rights of a purchaser at a judicial sale are subject to the action of the court, yet such action must depend upon the general principles and usages of law. *Ib.*
 29. Held, therefore, where a receiver has sold the property of a national bank, under an order of court, in accordance with sec. 5234, Rev. St., that such sale would not thereafter be set aside before confirmation upon a subsequent offer of an advance bid of \$5,000 or \$6,000, where a former sale of the same property had been set aside for inadequate price. *Ib.*
 30. The Comptroller of the Currency has no power to compound or settle claims of a national bank against its debtors; that requires the authority of the court, under Rev. St., sec. 5234. *Quære: Can he direct their discontinuance? Case, Receiver, v. Small et al., 10 Fed. Rep., 722.*
 31. Appointments of receivers of national banks, made by the Comptroller of the Currency as provided by law, are to be presumed to be made with the concurrence or approval of the Secretary of the Treasury, and are made by the head of a Department within the meaning of sec. 2 of Article II of the Constitution of the United States. *Price, Receiver, v. Abbott; Same v. Colson, 17 Fed. Rep., 506.*
 32. Receiver's certificates are not commercial paper, and the holder takes them subject to all equities between the original parties, even though he acquired them for value and without notice. *Central National Bank of Boston v. Hazard et al., 30 Fed. Rep., 484.*
 33. When such certificates are negotiated at a discount, which the receiver is not authorized to allow, a subsequent bona fide holder will only be protected to the amount actually advanced by the first purchaser. *Ib.*
 34. The receiver stands in the shoes of the bank and can assert no rights against the subscribers which the bank could not have asserted. *Winters v. Armstrong; Armstrong v. Stanage; Same v. Wood, 37 Fed. Rep., 508.*
 35. 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., 339.*
 36. In an action to secure the application of part of the funds in the hands of a receiver of a national bank, appointed by the Comptroller of the Currency, in satisfaction of plaintiff's claim against the insolvent bank for money received by it as collecting agent, the bank is only a nominal party, for the receiver is the one to be held accountable for any unauthorized disposition of the money sued for. *Grant v. Spokane National Bank et al., 47 Fed. Rep., 673.*
 37. The receiver of an insolvent bank may at any time dismiss an attorney employed by him, regularly or otherwise, to prosecute claims of the bank, and employ another in his place, whom the court will, by order, substitute in the place of the dismissed attorney, except as to such cases as the latter may have commenced and finished. *In re Herman, 50 Fed. Rep., 517.*
 38. A contract having been entered into between the receiver and the attorney that the latter should receive the attorney's fees provided for in the notes he was employed to collect, the court will not direct the substitution of another attorney in unfinished cases until the receiver deposits the amount of the attorney's fees reserved in the notes as a security to the dismissed attorney for such services as he may have rendered. *Ib.*
 39. Pub. St. Mass., ch. 13, secs. 8-10, provide that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which, for reimbursement, shall have a lien on the shares and all the rights of the shareholders in the bank

RECEIVER. See Insolvent banks; Preferred claims; Collections—Continued.

- property. *Held*, that no suit for this tax can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared; for, there being nothing from which the receiver can be reimbursed, the tax will fall upon the assets of the bank, which belong to its creditors, and thereby violate the rule that a State can not tax the capital stock of a national bank. *City of Boston v. Beal*, 51 Fed. Rep., 306.
40. Pub. St. Mass., ch. 13, secs. 8-10, provide that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which, for reimbursement, shall have a lien on the shares and all the rights of the shareholders in the bank property. *Held*, that no suit for this tax can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared. *City of Boston v. Beal*, 55 Fed. Rep., 26.
 41. The power vested in the Comptroller of the Currency by act June 30, 1876 (19 St., 63), authorizing him, whenever he becomes satisfied of the insolvency of a national bank, to appoint a receiver, is discretionary; and his decision as to such insolvency, for the purpose of such an appointment, is final, and not reviewable by the court. *Washington National Bank of Tacoma v. Eckels et al.*, Fed. Rep., 870.
 42. The right to put a national bank in voluntary liquidation, given to stockholders by Rev. St., sec. 5220, does not affect the right of the Comptroller to appoint a receiver under the act of June 30, 1876. *Ib.*
 43. Nor does the act of 1876, providing that, after the receiver has had charge of the bank long enough to pay all its debts, the stockholders may select an agent to take charge of such assets as remain, limit the power of the Comptroller to take action before the bank ceases to do a banking business. *Ib.*
 44. Section 1 of the act of 1876, authorizing the appointment of a receiver by the Comptroller to "close up" a national banking association, contemplates the liquidation and final winding up of the business of the bank, not the mere closing of the bank, and does not limit the power of the Comptroller to take action before the bank has closed its doors. *Ib.*
 45. Rev. St., U. S., sec. 5234, relating to receivers of national banks, requires them to collect all debts, dues, and claims and, on the order of the court, to compound debts. Section 5242 declares void any application of the assets, in preference of creditors after the commission of an act of insolvency, or in contemplation thereof. *Held*, that an act of a receiver of a national bank, in allowing a certificate of deposit issued by such bank as an offset to a note due the bank, signed by the holder of the certificate and another, was void, in the absence of an order of court authorizing it, where such certificate was transferred to such holder after the bank became insolvent. *Beckham v. Shackelford (Tex.)*, 29 S. W., 200.
 46. Such receiver was not estopped from collecting such note from a surety, who released security held by him on the faith of such offset, and the surrender of the note by the receiver, though the receiver knew he was a surety only, and that he held such security. *Ib.*
 47. Where a bank, through its president, whose authority to act for it in such matters was shown, and who gave a receipt, signed by himself as president, stating that the note was for the use of and was to be paid by the bank, borrowed a note for its own use on a consideration which failed, which note was subsequently renewed by the makers, neither the bank nor its receiver are bona fide holders of the note as against the makers, though the "offering book" of the bank had an entry indicating that the original note had been discounted as on the offer of the makers, it also appearing that the president had ordered the proceeds of discount carried to an individual credit, but had withdrawn none of the money from the bank. *Fisher v. Simons*, 64 Fed. Rep., 311.
 48. The receiver of an insolvent bank withdraws his offer to allow part of a claim by filing a pleading in the proceedings denying the liability of the bank on the claim, and the interest on dividends should be allowed the owner of claim as though no such offer had been made. *Chemical National Bank v. Armstrong*, 65 Fed. Rep., 573.
 49. The legal effect of the appointment of a receiver of a corporation, in proceedings by the attorney-general for its dissolution, under the statute of Wisconsin (Sanb. & B. Ann. St. Wis., §§ 1968, 2787, 3241-3247), is to invest such receiver with full title to all the property and effects of the corporation, wherever they may be found, whether within or without the jurisdiction of the court appointing the receiver. *American National Bank of*

RECEIVER. See Insolvent banks; Preferred claims; Collections—Continued.

Denver v. National Benefit and Casualty Co., et al. (Wiswall, Intervener), 70 Fed. Rep., 420.

50. After the entry of a decree for the dissolution of a Wisconsin corporation, under the statute of that State, and for the appointment of a receiver, a corporation of Colorado commenced a suit in a State court against the Wisconsin corporation, and one K., a trustee, seeking to have certain funds in the hands of K., as trustee, applied to the payment of a judgment against the Wisconsin corporation. The receiver filed an intervening petition, asking to be made a defendant, and setting up his appointment and his title to the property. He was admitted as a party, and several orders were made on his application, but these orders were afterwards vacated, and an application for removal to the Federal court, made by the receiver, was denied by the State court. *Held*, that the receiver obtained a standing as a party defendant by the filing of his petition of which he could not be deprived; that he and the plaintiff were the only real parties, the Wisconsin corporation being incapable, since its dissolution, of being a party, and K. having no interest in the controversy; and that the receiver was entitled to remove the case to the Federal court. *Ib.*
51. When a court of equity takes control, through a receiver, of a trust estate, in proceedings based on the insolvency and fraudulent management thereof, it is not more bound than in the case of proceedings for the foreclosure of liens to carry out all the contracts of the insolvents; but no executory contract is binding on the receiver until adopted by him, and it is the duty of the receiver to refuse to adopt such a contract which would prove so burdensome as to imperil the fund. *Whitney et al. v. General Electric Co. of New York et al., 74 Fed. Rep., 664.*
52. An embarrassed bank which organized a trust and safe deposit company to aid in its struggles for existence, *held* liable for funds abstracted from the trust company and used for the bank, on the ground that the organization and use made of the former was a fraud on the public. *Fisher v. Adams, 63 Fed. Rep., 674.*
53. When a creditor of an insolvent estate holds collateral securities for his debt, he is not required to exhaust his remedy upon such securities, nor to surrender them to the assignee or receiver administering such assigned estate, before receiving a dividend therefrom. *Wheeler v. Walton & Whann Co., 72 Fed. Rep., 965.*
54. Where receivers of the property of a party to an action are appointed, the order of appointment requiring such receivers to give bonds, to be approved by the court before they are authorized to act, and enjoining the commencement or prosecution of suits against the party, the appointment of such receivers and their title to the property in question date from the entry of the order of appointment, and not from the time of the approval of their bonds; and a judgment obtained against the party between the entry of such order and the approval of the receivers' bonds is invalid and creates no lien on the property. *Connecticut River Banking Co. et al. v. Rockbridge Co., 73 Fed. Rep., 709.*
55. The appointment of a receiver for an insolvent national bank, under act Cong. June 30, 1876, § 1, which authorizes the Comptroller to appoint a receiver to close up the association and enforce the personal liability of its stockholders does not dissolve the corporation so as to prevent the recovery of a judgment against it on a valid claim. *Chemical National Bank v. Hartford Deposit Co., 16 S. Ct., 439.*
56. The receiver of an insolvent national bank is liable for money borrowed by the president of the bank without special authority when it appears that the bank actually received the money and appropriated it to its own use. *Bank v. Armstrong, 152 U. S., 346; 14 Sup. Ct., 572, distinguished. Blanchard v. Commercial Bank of Tacoma, 75 Fed. Rep., 249.*
57. Though a court administering property through a receiver may resort to the statute requiring the sale of property by the sheriff under process of execution or order of sale, such statute is not exclusive, and the court may, in its discretion, order a sale by the receiver or commissioners. *Farmers and Merchants' National Bank v. Waco Electric Railway and Light Co. (Tex. Civ. App.), 36 S. W., 131; Metropolitan Trust Co. v. Farmers and Merchants' National Bank, ib.*
58. A judgment entered on failure of defendant to appear on trial, an answer being on file reciting that defendants have failed to appear and wholly made default, will be reversed, no evidence appearing in the record, though the judgment further recites that the issues of fact as well as law were submitted to the court. *Hepburn v. Danville National Bank (Tex. Civ. App.), 34 S. W., 988.*

RECEIVER. See Insolvent banks; Preferred claims; Collections—Continued.

59. The F. national bank pledged to the U. bank, as collateral, a draft held by it. The F. bank failed, and the Comptroller appointed a receiver, to whom the U. bank indorsed the draft for collection. *Held*, that the receiver could show that the draft was really an asset of the F. bank, on which he could sue in a Federal court, by virtue of his appointment, irrespective of the citizenship of parties. *Thompson v. Pool (C. C.), 70 Fed. Rep., 725.*
60. The appointment of a receiver for an insolvent national bank, under act Cong. June 30, 1876, § 1, which authorizes the Comptroller, when satisfied of the insolvency of a banking association, to appoint a receiver, "who shall proceed to close up such association and enforce the personal liability of the shareholders," does not dissolve the corporation. *Chemical National Bank v. Hartford Deposit Co. (Ill. Sup.), 41 N. E., 225.*
61. Where a receiver of a corporation deposits to his credit, as receiver, money belonging to an individual, the corporation is under obligation to repay such person, and therefore is not prejudiced by the giving of a check by the receiver to such individual in payment of the obligation. *Eccles v. Drovers and Mechanics' National Bank (Md.), 29 A., 963.*
62. Receivers of national banks have not the privilege in all cases of being sued in the Federal courts, and are not entitled to remove causes against them from the State to the United States courts. *Bird's Executors v. Cockrem, 2 Woods, 32.*
63. A receiver of a national bank is an officer of the United States, and as such may sue in the Federal courts in the district in which such bank is located. *Frelinghuysen, Receiver, etc., v. Baldwin and others, 12 Fed. Rep., 395.*
64. Until a receiver has been appointed by a Federal court wherein the interposition of equity to settle the affairs of a national bank was invoked and the appointment of a receiver asked to take charge of the assets, neither law nor comity requires the State court to suspend its equitable remedy to reach the assets of the bank and enforce its own final process until the Federal court shall act, especially where in the Federal court the case is made by the stockholders of the bank and the judgment creditor is not made a party thereto. *Merchants and Planters' National Bank v. Trustees Masonic Hall, 2 N. B. C., 220.*
65. A receiver of an insolvent national bank occupies a fiduciary relation to its creditors, and may sue in equity to enjoin the collection of taxes illegally assessed against the stock of the bank. *Brown v. French, 80 Fed. Rep., 166.*
66. While the receiver of an insolvent national bank may interpose and become a party to a suit to enforce a claim against the bank, he is not a necessary party to such a suit, and a judgment rendered against the bank by a court of competent jurisdiction, in a suit to which he is not a party, is binding upon the receiver, in the absence of fraud or collusion. *Denton v. Baker, 79 Fed. Rep., 189.*
67. The holder of a judgment against an insolvent national bank, recovered upon a claim rejected by its receiver, has an adequate remedy by an action at law against the receiver, by the judgment in which the latter may be directed to recognize the claim, and he can not resort to equity to compel the allowance of the claim by the receiver, or enjoin its rejection. *Ib.*
68. One appointed merely temporary receiver of a national bank on account of a suspension of payments, arising from defalcations of certain officers, is not necessarily such a representative of the bank that limitations provided in an insurance policy, intended to indemnify the bank against such defalcations, will commence to run when the receiver discovers the frauds. *Jackson v. Fidelity and Casualty Co. (C. C. A.), 75 Fed. Rep., 359.*
69. A receiver of an insolvent national bank, appointed by the Comptroller of the Currency, is the agent of the United States, and not an agent or officer of any court; nor does he, by filing a petition in a Federal court, under Rev. St., § 5234, for leave to sell property of the bank, or to sell or compound bad or doubtful debts, place the assets of the bank in the custody of the court, in the sense in which it has the custody of property in the hands of a receiver appointed by itself. *Ex parte Chetwood, 165 U. S., 443.*
70. The receiver, appointed by the Comptroller of the Currency for a national bank located in another State, is not a foreign receiver, and may sue in the courts of New York for an assessment levied on shareholders of the bank without regard to the doctrine of comity. *Peters v. Foster, 10 N. Y. S., 389; 56 Hun., 607.*
71. The receiver of a national bank in liquidation, having received his appointment from the Comptroller of the Currency, under the national banking laws, is an officer of the United States, and as such may sue in the circuit

RECEIVER. See Insolvent banks; Preferred claims; Collections—Continued.

court, without regard to citizenship or the amount involved, under Rev. St. 629, cl. 3, conferring on that court jurisdiction "of all suits at common law where the United States, or any officer thereof, suing under authority of any acts of Congress, are plaintiffs." *Armstrong v. Ettlesohn*, 36 Fed. Rep., 209.

72. Defendant received, in trust for a national bank, stock in another bank, executing his note for the same at its par value, in order that the books of the bank might not show that it was the owner of the stock. He afterwards received dividends and securities in liquidation of such stock, and turned over the securities and paid part of the dividends to the bank, taking up his note and executing a new note for the balance of the dividend. Held, that he could not defend against such note in the hands of a receiver on the ground that he was an accommodation maker. *Tillinghast v. Carr*, 82 Fed. Rep., 298.
73. An agreement between the officers of a national bank and the maker of a note payable to the bank that it may be paid by the transfer to the bank of stock of another bank is illegal, and the receiver of the bank is not estopped from denying its validity by reason of having realized on securities transferred to the bank as a part of the transaction; such securities having been received by such maker as trustee for the bank. *Ib.*
74. When, at the time of the appointment of a receiver of a bank, suits are pending on notes belonging to the bank, with counsel employed and necessary, the reasonable fees of such counsel are chargeable against the assets. *Sowles v. National Union Bank of Swanton*, 82 Fed. Rep., 139.
75. Counsel fees will not be allowed a receiver for services rendered in conducting the suit in which he was appointed; nor for services on a hearing before a master in behalf of a claim which included a charge for fees paid to the same counsel; nor for services before the master on the hearing upon the receiver's account, where the principal contest was over the charges of such counsel to the receiver; nor for services in obtaining the appointment of a former receiver who has been superseded. *Ib.*
76. Though not a party to a suit against the bank in a State court, the receiver of a national bank may appear in that court, and contest the validity of the judgment. *Denton v. Baker*, 93 Fed. Rep., 46.
77. A judgment was fraudulently obtained in a State court against a national bank without making a receiver thereof a party. The receiver learned of it a few days later, but took no action in the State court to contest the judgment for nearly two years, the time expiring in the meanwhile within which he might move that court to vacate the judgment for fraud, and his application therein was denied. Held, that he was guilty of laches, and equity would not annul the judgment. *Ib.*
78. A decree which commands the receiver of an insolvent national bank to pay over a large sum of money within ten days, where, as a matter of fact, and in accordance with law, the funds are in the custody of the Comptroller of the Currency, unduly limits the time for satisfying the decree, and might result in the receiver being in contempt for not paying over moneys which are not within his control. *Richardson v. Louisville Banking Co.*, 94 Fed. Rep., 442.
79. The receiver of a national bank may be sued in a Federal court in relation to a contract made by him on behalf of the estate in the course of its administration. *Gilbert v. McNulta*, 96 Fed. Rep., 83.

REDUCTION OF CAPITAL STOCK. See Capital stock.

REPORT OF CONDITION. See False entry.

1. A national bank is not required to conform the headings of the various accounts on its books to any prescribed names, nor to the names stated in the form of report prescribed by the Comptroller, and therefore when a report is called for, if the person making it enters, under the headings in the prescribed form, a statement of the bank's condition which is true with respect to the headings in said form, he has fulfilled the demands of the law. *United States v. Graves*, 53 Fed. Rep., 634.
2. The entry of "Loans and discounts" in reports to the Comptroller does not guarantee the solvency of the makers of the paper, but is a statement that in truth and fact, at the date named in the report, the bank actually held and owned loans and discounts to the aggregate so reported. *Ib.*
3. Where the form of report, as prescribed by the Comptroller contains heading of "Loans and discounts," and also of "Overdrafts," it is the duty of the bank officer to make his entries in such report in such manner

REPORT OF CONDITION. *See False entry—Continued.*

that each of these headings shall truthfully state the condition of his bank as to such heading. *Ib.*

4. A director of a bank is personally liable to the bank on paper made to it by a firm of which he is a member, and in making a report of the condition of the bank to the Comptroller the amount of such paper should be entered under the heading of "Liabilities of directors (individual and firm) as payers." *Ib.*
5. The "liabilities" of a national bank, which are required by Rev. St., sec. 5211, to be stated in the reports of the Comptroller of the Currency, include contingent as well as absolute liabilities; and hence an unmatured note, payment of which at maturity is guaranteed by the bank, should be included in the list of liabilities. *Cochran v. United States, 15 S. Ct., 628.*

RESIDENCE:

A national bank is a citizen of the State wherein it is located. *Davis v. Cook, 9 Nevada, 134; 1 N. B. C., 656.*

RESTRAINING ACTS:

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.*

SAVINGS BANKS:

After the act of June 30, 1876 (19 St., 63), savings banks organized in the District of Columbia under an act of Congress, and having a capital stock paid up in whole or in part, were entitled to become national banking associations in the mode prescribed by Rev. St., sec. 5154. *Keyser v. Hitz, 133 U. S., 138.*

SHAREHOLDERS. *See Assessment; Transfer of stock.*

1. 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, 2 N. B. C., 146; Hale v. Walker, 31 Iowa, 344; Wheelock v. Kost, 77 Ill., 296.*
2. And a subscription to stock of a national bank, and payment in full on the subscription and entry of the subscriber's name on the books as a stockholder, constitutes the subscriber a shareholder without taking out a certificate. *Pacific National Bank v. Eaton, 141 U. S., 227.*
3. 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, 44 Conn., 582.*
4. 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.*
5. 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.*
6. A national bank, having so received stock of another national bank, was sued as a stockholder. *Held*, that loan by national bank on such security is not prohibited, and if it were, defendant could not avoid liability by its own illegal act. *National Bank v. Case, 99 U. S., 628.*
7. Where stockholder, knowing that bank is to fail, collusively transfers his shares to an irresponsible person to avoid liability, his liability is not affected by such fraud. *Bowden v. Johnson, 107 U. S., 251.*
8. A person who is entered on the books of a national bank as the owner of stock, but who is admitted to hold the stock in trust for the true owner, is not liable, as a stockholder, for the debts of the bank when the true owner has been adjudged so liable, although nothing is realized on the execution of such judgment. *Yardley v. Wilgus, 56 Fed. Rep., 965.*

SHAREHOLDERS. See Assessment; Transfer of stock—Continued.

9. Subscription to stock and payment in full and entry of name on books as a stockholder makes subscriber a shareholder without taking out a certificate. *Pacific National Bank v. Eaton*, 141 U. S., 227; *Thayer v. Butler*, *Id.*, 134; *Butler v. Eaton*, *Id.*, 240.
10. A pledgee of stock who in good faith takes the security for his benefit in name of an irresponsible trustee for the avowed purpose of avoiding individual liability as shareholder incurs no liability as such. *Anderson v. Philadelphia Warehouse Co.*, 111 U. S., 479.
11. The statutory liability of a shareholder in a national bank for the debts of the corporation survives against his personal representatives. *Richmond v. Irons*, 121 U. S., 27.
12. Shareholder in national bank continues liable for the company's debts until his stock is actually transferred or certificate surrendered for that purpose; a delivery to the president of the bank, as vendee and not as president, is insufficient to discharge the shareholder. *Id.*
13. The pledgee of stock under a contract to sell on default of the payment of a note for which the stock is pledged, who, by judicial proceedings, has compelled the transfer on the books of the stock to himself will be deemed, in the absence of complaint by the debtor, to have acquired the stock as owner. *Succession of Lanaux (La.)*, 17 So., 200; *Appeal of Hibernia National Bank*, *Id.*
14. A valid trust arises as against everyone except the donor's creditors where an owner of the bank stock surrenders his certificate, and has it reissued to himself as trustee for the benefit of his children, and such trust remained unrevoked at his death. *Mize v. Bates County National Bank*, 1 Mo., App. Rep., 99.
15. A "shareholder" in a corporation, within Rev. St., secs. 5139, 5151, creating individual liability against shareholders of national banks, is one who has a proportionate interest in its assets and is entitled to take part in and control and receive its dividends. *Beal v. Essex Savings Bank*, 67 Fed. Rep., 816.
16. Plaintiffs subscribed for certain shares in a bank to increase the capital, and, after paying installments thereon, consented that the bank be consolidated with a national bank, and that the capital of the latter be increased, and that their subscriptions should stand as subscriptions to the increased capital of the national bank, and paid installments on their subscriptions. Some preliminary steps were taken by the national bank to increase its stock, but the Comptroller of the Currency refused to consent to the full increase, and before the amount of increase allowed by him was paid in and a certificate therefor issued by him the national bank was placed in the hands of a receiver. Held, that plaintiffs never became stockholders in the national bank. *McFarlin v. First National Bank*, 68 Fed. Rep., 868.
17. In an action by the receiver of a national bank to enforce the individual liability of a stockholder, an allegation in the complaint that on a given date the Comptroller, having ascertained and determined that the assets, property, and credits of the bank were insufficient to pay its debts and liabilities, and, as provided by the act of Congress, made an assessment and requisition on the shareholders of the said bank of a given sum upon each share held and owned by them, respectively, at the time of its default, and directed the receiver to take all necessary steps to enforce the liability, is sufficient. *Kennedy v. Gibson*, 8 Wall., 498, distinguished. *Nead v. Wall*, 70 Fed. Rep., 806.
18. Stock of a bank was purchased by defendants, of the president thereof, at a time when there was no overissue, and when the amount purchased was credited to him on the books. At the time, or shortly afterwards, the stock, by his direction, was transferred from his account to theirs on the stock journal and stock ledger, and new certificates were issued to them. Thereafter they were treated by the bank as the lawful owners of the stock and were allowed to vote the same and receive dividends thereon. The bank having failed, suit was brought to collect an assessment made against defendants as shareholders. Held, that they were estopped from claiming that they were not stockholders, although the president neglected to cancel the old certificates and afterwards hypothecated part of them, thereby creating an overissue. *Burt v. Bailey et al.*, 73 Fed. Rep., 693.
19. One who purchases stock in a national bank with his own money, on the suggestion of another person that the latter would buy such stock as the former "could get hold of," without being under any obligation to convey the stock to the other is not a trustee within the meaning of Rev.

SHAREHOLDERS. See Assessment; Transfer of stock—Continued.

- St., § 5152, exempting a person holding stock as a trustee from personal liability as a stockholder. *Horton v. Mercer (C. C. A.)*, 71 Fed. Rep., 153.
20. One who knowingly permits his name to be entered upon the stock books of a national bank as the owner, individually, of stock therein can not be permitted, as against creditors, or a receiver of the bank representing them, to show that he was not the owner of the stock; and he is liable for an assessment thereon, though he held the stock, in fact, as trustee for the bank itself. *Lewis v. Switz (C. C.)*, 74 Fed. Rep., 381.
 21. Where the statutory liability of a stockholder to corporation creditors is, by statute, declared to be directly to the creditors, an averment in a declaration to enforce such liability that the corporation is in the hands of a receiver is immaterial. *Hancock National Bank v. Ellis (Mass.)*, 44 N. E., 349.
 22. The declaration in an action to enforce the liability of a stockholder of a foreign corporation which averred that under the statute of the foreign State, as interpreted by the decisions of the court of last resort of that State, defendant's liability as stockholder was contractual, and arose upon the subscription made by him to the capital stock, and that in subscribing he guaranteed payment to the creditors of the corporation of an amount equal to the par value of the stock held by him, which should be payable to the judgment creditors of the corporation who first pursued their remedy under the statute; and that an action to enforce that liability was transitory, and could not be brought in any court of general jurisdiction in the State where personal service could be made upon the stockholder—stated a cause of action of which the courts of Massachusetts had jurisdiction. *Ib.*
 23. Parties dealing with a corporation have a right to rely upon the evidence contained in its organization papers, filed in the office of the secretary of state, as to who are subscribers for its stock. *Kesner v. World's Fair Hippodrome, etc., Co.*, 62 Ill. App., 89.
 24. One who has been induced to purchase bank stock by deceit of president as to bank's condition does not forfeit his right to rescind by the fact that he was shortly afterwards elected cashier, and did not, during his services as such, attempt rescission, if he had no knowledge of the condition of the bank. *National Bank v. Taylor (S. D.)*, 58 N. W., 297.
 25. L. was president of the defendant national bank, and had substantial control and management. He bought fifty shares of defendant's outstanding stock and paid for it with the proceeds of a note, signed by M., the cashier, which he indorsed and placed in the bank as discounted paper. He afterwards bought one hundred and forty-eight shares, and paid for them by an ordinary call loan from defendant. On subsequently selling a portion of the stock, L. applied the proceeds to the note and call loan. He did not assume to act for defendant, and the stock was transferred to him individually, and was in his name on the books. He had no actual authority to buy the stock for defendant, but the evidence tended to show that the purpose of the purchase was to get the stock into the hands of persons who would be useful to defendant. In an action for fraud in a subsequent sale of such stock by L., held, that defendant could not be charged as owner of the stock. *Prosser v. First National Bank of Buffalo*, 106 N. Y., 677; 3 N. B. C., 646.
 26. On the question whether the president represented defendant to be the owner of the stock, plaintiff testified that in the conversation resulting in the sale the president stated that "we can sell you some of our stock" at 160, and that that was "the price that the bank took it in at." Plaintiff did not inquire as to the ownership. The president testified that while he might have stated that "we have some stock," his best recollection was that he did not say "the bank took it in." No motive appeared for his representing defendant to be the owner. Held, that the evidence sustained a finding negating such representations. *Ib.*
 27. An appeal from an order of reversal which does not state that the reversal was upon questions of fact brings up for review only questions of law. *Ib.*
 28. A finding of fact by the trial court upon sufficient evidence, and not reversed by the general term, is conclusive on appeal to the court of appeals. *Ib.*
 29. The father's liability is not affected by the fact that after the assessment, but before suit was brought to recover it, the son became of age and assented to holding the stock. *Foster v. Wilson (C. C.)*, 75, Fed. Rep. 797.
 30. Defendant, who was the owner of stock in a national bank which, under its by-laws, was transferable only on the books of the bank, sold the same, and, after executing a written assignment to the purchaser and a power of attorney in blank to make the transfer, indorsed on her certificate of

SHAREHOLDERS. See Assessment; Transfer of stock—Continued.

stock, delivered the certificate to the president of the bank, who promised to make the proper transfer on its books, but failed to do so, though the certificate was thereafter treated and used by the bank as the property of the purchaser. *Held*, that defendant was not liable as a stockholder. *Cox v. Elmendorf* (Tenn. Sup.) 37 S. W., 337.

31. The statutes of the United States relating to the organization and powers of national banks, prohibit such banks from purchasing or subscribing to the stock of another corporation, although they may, as incidental to the power to loan money on personal security, accept stock of another corporation as collateral, and thus become subject to liability as other stockholders. *California Bank v. Kennedy*, 167 U. S., 362.
32. The want of such authority may be set up by a bank to defeat an attempt to enforce against it the liability of a stockholder. *Id.*
33. One who is induced by fraud to purchase stock of an insolvent national bank, and have it transferred to him on the books of the bank, and who, upon discovery of the fraud, takes prompt action to rescind the contract, is not liable to assessment on such stock, except on behalf of persons who extended credit to the bank, after the transfer, without knowledge of the fraud. *Stufflebeam v. De Lashmutt*, 83 Fed. Rep., 449.
34. The binding character of the obligation of one whose name appears as a stockholder on the books of a corporation is on the principle of estoppel, which precludes him from denying a relation he has assumed, and upon the strength of which others have acted. *Id.*
35. A subscription to the stock of a national bank, though induced by the fraud of its officers, is not void, but voidable only at the election of the subscriber; and where he remains and acts as a stockholder for years, and until the bank is placed in liquidation, though without knowledge of the fraud, or means of ascertaining it, he can not then, as against the bank's creditors, exercise the option to rescind the contract of subscription, whatever his rights may have been as against the corporation. *Scott v. Latimer* (C. C.), 89 Fed. Rep., 843.
36. The liability of a stockholder in a national bank for assessments made by the Comptroller on its insolvency is not dependent on the contract of subscription, but is created by statute for the benefit of the bank's creditors, and can neither be modified nor released by any act of the corporation. *Id.*
37. The provision of Rev. St., sec. 5142, to the effect that no increase of the stock of a national bank shall be valid until the whole amount thereof is paid in, does not create a condition which renders shares subscribed and paid for in full invalid unless the entire amount of the proposed increase is subscribed and paid for in full, but refers only to the actual increase created by a subscription for a given number of shares, which must be paid up in full to render it valid; the amount of the proposed increase approved by the Comptroller merely fixing the maximum amount within which any increase, if paid up, will be valid. *Id.*
38. The real owner of shares of stock in a national bank, which, by his procurement or permission, stand on the books of the bank in the name of an agent, and have never been in his own name, may be charged as a shareholder for an assessment made on the bank's insolvency, and the receiver may bring an action at law for the collection of such assessment directly against him, without regard to the liability of the agent. *Houghton v. Hubbell*, 91 Fed. Rep., 453.
39. The receiver of an insolvent national bank may recover from a stockholder dividends declared and paid after the bank became insolvent, where necessary to meet the demands of creditors. *Hayden v. Williams* (C. C.), 96 Fed. Rep., 279.
40. The receiver of a national bank can not recover a dividend paid to a stockholder not at all out of profits, but entirely out of capital, when the stockholder receiving such dividend acted in good faith, believing the same to be paid out of profits, and when the bank, at the time such dividend was declared and paid, was not insolvent. *McDonald, receiver, v. Williams*, 174 U. S., 397.
41. A subscriber to an increased issue of stock of a national bank, who was given original stock instead, but who retained the same without objection for three years, and until the bank had become insolvent, *held* precluded from escaping liability as a stockholder on the ground that he never subscribed for such stock. *Bailey v. Tillinghast* (C. C. A.), 99 Fed. Rep., 801.
42. It is incompatible with the policy and purpose of the national banking laws to permit mere irregularities, or even fraudulent practices, in the organi-

SHAREHOLDERS. *See* Assessment; Transfer of stock—Continued.

zation or management of a bank created thereunder, to invalidate its action and give ground for a stockholder to repudiate his obligations to the public. *Ib.*

SPECIAL DEPOSITS. *See* Preferred claims.

1. A national banking association may receive special deposits. The provision in sec. 5228, Rev. St., 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., 639.*
2. Section 5228, Rev. St., which provides that it shall be lawful for a national bank after its failure to "deliver special deposits," is an effectual recognition of its power to receive them. *Ib.*
3. National bank is liable for damages occasioned by the loss through gross negligence of a special deposit made in it with knowledge and acquiescence of its officers and directors. *Ib.*
4. The taking of special deposits, to keep merely for the accommodation of the depositor, is not within the authorized business of national banks, and the cashiers of such banks have no power to bind them on any express contract accompanying, or any implied contract arising out of, such taking. *Wiley v. The First National Bank of Brattleboro, 47 Vermont, 546; 1 N. B. C., 905.*
5. A national bank which habitually receives special deposits for safe-keeping as matter of accommodation is bound by the act of its cashier in receiving on special deposit a package of stocks and bonds. The bank, though acting without reward, becomes a bailee and is responsible for gross negligence. *The Chattahoochee National Bank v. Schley, 58 Georgia, 369; 1 N. B. C., 379.*
6. If a person withdraws from a bank a special deposit, in pursuance of authority conferred upon him by the depositor, the bank is discharged, though at the time its officers were not aware of his authority. *Ib.*
7. Written authority indorsed on a certificate of deposit of stocks and bonds to pay a certain person dividends or coupons is no authority for surrendering the stocks and bonds themselves. *Ib.*
8. The power to receive special deposits is incidental to the business of banking. *Pattison v. The Syracuse National Bank, 80 N. Y., 82.*
9. National banks, therefore, have power to receive special deposits gratuitously or otherwise; and, when received gratuitously, they are liable for their loss by gross negligence. *Ib.*
10. The term "special deposits" includes money, securities, and other valuables delivered to banks to be specifically kept and delivered. It is not confined to securities held by the banks as collateral to loans. *Ib.*
11. The plaintiff delivered to the defendant bank \$4,000 of United States bonds and received this writing: "Received of J. D. Whitney four thousand dollars, for safe-keeping as a special deposit. S. M. Waite, C." *Held*, that it was a naked deposit without reward; that the defendant would not be liable for the robbery or larceny of the bonds, unless there was complicity or bad faith; that it was answerable only for fraud or for gross negligence; that the law demands good faith and the same care of the plaintiff's bonds as defendant took of its own of like character. *Whitney v. The First National Bank of Brattleboro, 55 Vt., 154.*
12. An action against a bank for the conversion or the loss by gross negligence of valuable articles deposited with it as a bailee without hire can not be sustained on evidence from which the inference that the articles were stolen by servants of the bank, selected and continued in its employment without negligence, who in the proper course of business had access to them, is equally deducible with any other inference. *Smith v. First National Bank of Westfield, 99 Mass., 605.*
13. In an action of trover against a bank, after its reorganization as a national bank, for the value of certain special deposits in coin made prior thereto, *held*, that the measure of damage was the value of the coin at the date of its conversion, with interest thereon. *Coffey v. The National Bank of Missouri, 46 Mo., 140; 1 N. B. C., 644.*
14. To recover against a bank for bonds left with the bank as a gratis bailment, something more is needed than the mere fact that they were stolen from the bank. *Wylie v. Northampton National Bank, 15 Fed. Rep., 428.*
15. 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, 31 Iowa, 69.*

SPECIAL DEPOSITS. See Preferred claims—Continued.

16. An insolvent was cashier of a bank to which he was largely indebted, and put certain of his own securities in a package, and placed it with similar bundles left with the bank as special deposits for safe-keeping. It was insolvent's intention in this manner to pay certain drafts securing his indebtedness to the bank, and these drafts were entered on the books as paid, and the item of bonds of the bank was increased to the extent of the value of these securities. The securities were not indorsed by insolvent, and the other officers of the bank had no knowledge of the transactions. *Held*, that no property in the securities was transferred to the bank. *Witters v. Sowles et al.*, 33 Fed. Rep., 542.
17. A national bank president, against whom an indictment was pending for violating the banking laws, brought a bill against the receiver of the bank to obtain possession of a trunk alleged to contain private papers. To this proceeding the United States district attorney was made a party defendant on his own petition, for the purpose of claiming the papers, in order that they might be laid before the grand jury. After hearing, a decree was made appointing a special master to make a private examination of the trunk, with directions to turn over to the complainant any papers belonging to him, and to the receiver such papers as belonged to the bank and were not material to the prosecution against the president, and to reserve for further consideration such as concerned bank transactions and were material to the prosecution. *Held*, that in so far as the decree directed papers to be turned over to the president and the receiver, it was final and appealable, since such papers might thus pass entirely beyond control of the other party claiming them. *Potter v. Beal et al.*, 50 Fed. Rep., 860.
18. It was improper to make the district attorney a party defendant for the purpose of procuring the papers to be laid before the grand jury. The proper course was for him to obtain a subpoena duces tecum from the court in which the investigation was pending, and then to make summary application to the court which had impounded the papers. *Ib.*
19. Under the circumstances, the order made by the court for an examination of the papers by a special master was in violation of the fundamental and constitutional rights of the litigants as to the method of trial. *Ib.*
20. It appearing that before the bill was brought the trunk had been opened by consent of the president of the bank and the receiver and certain papers taken out in the presence of third persons, one of whom thereby obtained some knowledge of its contents, it was in the power of the court to ascertain by private examination the nature of the evidence thus to be had, and if it proved prima facie admissible, to allow public testimony thereof to be given. *Ib.*
21. To constitute an equitable assignment of property, there must be an appropriation or separation, and the mere intent to appropriate is not sufficient. *Putnam Savings Bank v. Beal*, 54 Fed. Rep., 577.
22. Plaintiff bought of a bank \$25,000 of five-year city of Duluth bonds and paid the \$25,000. The bank, not having in its possession enough of the five-year bonds, proposed to set aside \$17,000 five-year bonds and \$8,000 one-year bonds, and to exchange the latter for five-year bonds as soon as received. A clerk was directed to make a package of such bonds, and mark it with plaintiff's name, and set it aside as his property, and the officers of the bank supposed this had been done. When defendant, as receiver, took possession of the bank, there were found two packages of bonds. The first package contained \$18,500 five-year bonds, with a slip of paper on which was written a memorandum, "Property of Putnam Ct. Sav. Bank; \$6,500 more due them five-year bonds." The second package contained bonds amounting to \$23,611.50, of which three, amounting to \$10,255.90, had one year to run; six, amounting to \$2,280.81, had five years to run; the remaining bonds running two, three, and four years. With this package was a slip of paper on which was written a memorandum of the date, amount of bonds, and the time when due, and also the words, "\$6,500 due Putnam:" *Held*, that these facts did not show an equitable assignment by the bank to the plaintiff of the remaining \$6,500 worth of bonds. *Ib.*
23. Where a national bank was broken into by burglars, and property belonging to it and to others was taken therefrom, the bank may take measures to recover its own; and it may lawfully undertake to act also for others thus jointly concerned with itself; and want of proper diligence, skill, and care in the performance of such an undertaking would render it liable to respond in damage for failure. *Wylie v. Northampton National Bank*, 119 U. S., 361; 3 N. B. C., 138.

SPECIAL DEPOSITS. See Preferred claims—Continued.

24. Gratuitous bailees of another's property are not responsible for its loss unless guilty of gross negligence in its keeping; and whether that negligence existed is a question of fact for the jury to determine or to be determined by the court where a jury is waived. *Preston v. Prather*, 137 U. S., 604.
25. The reasonable care which a bailee of another's property intrusted to him for safe-keeping without reward must take, varies with the nature, value, and situation of the property and the bearings of surrounding circumstances on its security. *Ib.*
26. Persons depositing valuable articles with banks for safe-keeping without reward have a right to expect that such measures will be taken as will ordinarily secure them from burglars outside and from thieves within; that whenever ground for suspicion arises an examination will be made to see that they have not been abstracted or tampered with; that competent men, both as to ability and integrity, for the discharge of these duties will be employed, and that they will be removed whenever found wanting in either of these particulars. *Ib.*
27. In this case persons engaged in business as bankers received for safe-keeping a parcel containing bonds, which was put in their vaults. They were notified that their assistant cashier, who had free access to the vaults where the bonds were deposited, and who was a person of scant means, was engaged in speculations in stocks. They made no examination as to the securities deposited with them, and did not remove the cashier. He stole the bonds so deposited. *Held*, that the bankers were guilty of gross negligence and were liable to the owner of the bonds for their value at the time they were stolen. *Ib.*
28. When bonds originally deposited with a bank for safe-keeping are by agreement of the bailor and bailee made a standing security for the payment of loans to be made by the bank to the owner of the bonds, the bailee becomes bound to give such care to them as a prudent owner would extend to his own property of a similar kind. *Ib.*
29. Where the speculations in stocks and bonds on margins of a bank cashier, of which the president had knowledge, were such that such president must have known of the cashier's dishonesty, the bank is liable for bonds deposited with it as a gratuitous bailee, which the cashier converted to his own use. *Merchants' National Bank v. Guilmartin (Ga.)*, 21 S. E., 55.
30. In an action against a bank to recover the value of a special deposit embezzled by the cashier, diligence in the keeping of the deposit was not shown by evidence that under similar circumstances defendant intrusted its cashier with like property of its own. *Merchants' National Bank v. Carhart (Ga.)*, 22 S. E., 628.
31. Where the president of a bank transfers a special deposit to a branch bank without authority of the depositor there is no implied promise by such president to pay the depositor the value of it in case it is lost by failure of such branch bank. *El Paso National Bank v. Fuchs (Tex. Sup.)*, 34 S. W., 206.
32. A special deposit in a bank is gratuitous where it is accepted for the accommodation of the depositor, and without any undertaking by him, express or implied, or to pay or do anything as compensation or reward for keeping the deposit; and, in an action to hold the bank liable for its loss, it is error to instruct the jury that if the bank habitually accepts such class of deposits a person going to make a deposit with it is not obliged to be able to show satisfactorily to himself what benefit will result to the bank, but can assume that it will be benefited. *Merchants' National Bank v. Guilmartin (Ga.)*, 15 S. E., 831.
33. For a special deposit, received by a bank through its cashier for gratuitous safe-keeping and return to the depositor on demand, the bank is not liable where the cashier, without its knowledge or consent, steals it or fraudulently appropriates it to his own use, the bank having exercised due diligence in selecting the cashier, and not having kept him in office after it knew, or ought to have known, that he was or had become untrustworthy. *Ib.*
34. Plaintiff, who was a depositor in a national bank, requested a certificate of deposit drawing interest for a portion of his deposit. The teller of the bank gave him a certificate which purported to be issued by B. & Co., a private banking firm, and informed him in the presence of the cashier of the bank that this was the bank's certificate, upon which assurance plaintiff accepted it. The members of the firm were the managing officers of the bank, but had a separate place of business in the same town. *Held*, that the bank was liable to the plaintiff for the amount of his deposit. *Steckel v. First National Bank of Allentown*, 93 Penn. St., 376; 3 N. B. C., 719.

SPECIAL DEPOSITS. See Preferred claims—Continued.

35. A national bank, receiving a special deposit for safe-keeping, without reward, is liable only for gross negligence; the burden of proof is on the plaintiff, and gross negligence is not the omission of that care which every attentive and diligent person takes of his own goods, but the omission of that care which the most inattentive takes. *First National Bank of Allentown v. Rex*, 89 Penn. St., 308; 2 N. B. C., 373.
36. It seems when the president of a bank, for his own private purposes, hypothecates bonds especially deposited with the bank for gratuitous safe-keeping, and they are thereby lost, the bank is not liable, unless the bank officers knew, and assented, or used no effort to recover them. *Ib.*
37. National banks may accept special deposits. *Bank v. Zent*, 39 Ohio St., 105; 3 N. B. C., 638.
38. Where a national bank has been accustomed to receive United States bonds as special deposits gratuitously, it is liable for any loss thereof occurring through the want of that degree of care which good business men would exercise in keeping property of such value. *Ib.*
39. A demand of said bonds, and a refusal by the bank to deliver the same, with no other explanation of such refusal than the statement that the bank has no such bonds in its possession, furnish sufficient proof of loss by such negligence as will render the bank liable therefor. *Ib.*
40. Where a national bank was broken into by burglars, and property belonging to it and to others was taken therefrom, the bank may take measures to recover its own, and it may lawfully undertake to act also for others thus jointly concerned with itself, and want of proper diligence, skill, and care in the performance of such an undertaking would render it liable to respond in damages for failure. *Wylie v. Northampton National Bank*, 119 U. S., 361; 3 N. B. C., 188.
41. The C. Ry. Co., in order to secure one H. as surety for it on a bond for \$18,000, given pursuant to an order of court, made a special deposit of \$18,000 in the name of H., trustee, in a bank of which H. was president, receiving from the bank a certificate stating the particulars of such deposit and its purpose. The money so deposited was never separated from the other moneys of the bank, but the amount was credited on the books to H., trustee. Some time after the deposit was made H. drew \$9,000 in checks signed as trustee, deposited the same in his personal account, and checked it out. The trust account showed a balance of \$9,000 when the bank failed and passed into the hands of a receiver, the cash then in the bank amounting to about \$11,000. *Held*, that the C. Ry. Co. was entitled to have its claim allowed as a preferential claim upon the assets in the receiver's hands to the extent of \$9,000 only, and to be paid the remaining \$9,000 *pari passu* with other creditors. *Cleveland C. & St. L. Ry. Co. v. Hawkins et al.*, 79 Fed. Rep., 29.
42. Money deposited in one bank to the account of another, with directions to the latter to pay the amount thereof by telegram to a third bank, is a specific deposit, which may be recovered in full, as against general creditors, where the bank to whose credit the money is deposited receives the same, but suspends before making payment as directed. *Montagu et al. v. Pacific Bank et al.*, 81 Fed. Rep., 602.
43. A bank, on receiving certain notes as a special deposit, issued a certificate for the amount thereof, made out on a printed form, from which the words "in current funds" were erased and "in certain notes" substituted. The certificate was marked "Special deposit." Having been transferred, this certificate was sent by the holder to the bank for payment. The notes had not then been collected, and the teller was directed by the cashier to return the certificate; but as the signature was torn, he was instructed to prepare and transmit a duplicate certificate. In doing so, he carelessly omitted to change the printed form by erasing "in current funds" and substituting "in certain notes." *Held*, that there was no ground for a claim that the second certificate was given in payment for the first; that it was only a substitute for it, and that the receiver of the bank was only required to surrender to the holder the notes constituting the special deposit, for which the original was issued. 74 Fed. Rep., 1000, affirmed. *Niblack v. Cosler*, 80 Fed. Rep., 596.
44. Knowledge by a member of a firm of the true consideration of a certificate of deposit, which the firm discounted at a bank in payment of individual notes of one of its members, and which had been negligently altered in making out a duplicate certificate, *held* to be imputable to the bank, where the other member of the firm was its president, and, as such, acted as the sole representative of the bank in accepting the certificate. 74 Fed. Rep., 1000, affirmed. *Ib.*

SPECIAL DEPOSITS. See Preferred claims—Continued.

45. A debtor deposited in a bank in New York the amount due from him to a creditor in Helena, Mont. The bank in New York telegraphed the Bank of Helena to pay the debt and charge to it. The Bank of Helena refused to pay in any way but by exchange on New York, which the creditor refused to accept, and also refused to permit the amount to be placed to his credit. The creditor then accepted a draft on the New York bank, to be a payment if honored. The Bank of Helena suspended, and the draft was not paid. Held, that the refusal of the creditor to accept the draft in payment, or to permit the amount to be placed to his credit, made it a special deposit subject to the law governing such deposits. *Moreland v. Brown*, 86 Fed. Rep., 257.

TAXATION:

1. 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.
2. Under Rev. St., sec. 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.
3. 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*, 45 Kans., 726.
4. The individual stockholders of a national bank are allowed the same deductions from the assessment against them upon their shares of stock as other taxpayers in the State owning moneyed capital are allowed. *Ib.*
5. "Moneyed capital" in Rev. St., sec. 5219, embraces capital employed in national banks and that used by individuals in business for profit by use of it as money, but does not include that in the hands of a corporation, even if its business be such as to make its shares moneyed capital when in the hands of individuals, or if it invests its capital in securities payable in money. *Mercantile Bank v. New York*, 121 U. S., 138; *Newark Bank Co. v. Newark*, *ib.*, 163; *Talbot v. Silverbow County*, Mont., 139 U. S., 438.
6. Laws N. Y., 1880, ch. 596, sec. 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 Rev. St., sec. 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 citizen of the State. *Palmer v. McMahon*, 133 U. S., 660; *Central National Bank v. United States*, 137 U. S., 355.
7. 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 of 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 joining its collection, in the absence of proper application to all the statutory tribunals authorized to hear such matter and determine and grant the proper relief. *Albuquerque National Bank v. Perea*, 147 U. S., 87.
8. 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.
9. 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.
10. 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.

TAXATION—Continued.

11. 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*, 39 N. J., 330; *First National Bank v. Peterborough*, 56 N. H., 38.
12. 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; *National State Bank v. Young*, 25 Iowa, 311, wherein it was held that the State could tax only the shares *eo nomine* and the real estate.
13. The surplus fund of a national banking association is not excluded in the valuation of its shares for taxation. *Stafford National Bank v. Dover*, 59 N. H., 316.
14. 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.
15. 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., 219.
16. The State can not tax the circulating notes of national banking associations. *Horne v. Greene*, 25 Miss., 452; *contra*, *Board of Commissioners v. Elston*, 32 Ind., 27; *Ruffin v. Board of Commissioners*, 69 N. C., 498; *Lily v. The Commissioners*, 69 N. C., 300.
17. 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.
18. 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*, 2 Wis., 655; *Boynoll v. State*, 25 Wis., 112.
19. 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 the rate imposed upon other moneyed capital of the same or similar class, viz, shares of State banks. *City National Bank v. Paducah*, 5 Cent. L. J., 347; 1 N. B. C., 300.
20. 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.
21. 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. *Ib*.
22. 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.
23. Where shares in national banking associations are purposely valued proportionately higher than the other moneyed capital in the State, the assessment is void. *Ib*.
24. And the collection of what is in excess of the rate imposed on the other moneyed capital may be enjoined. *Ib*.
25. 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. *St. Louis National Bank v. Papin*, 3 Cent. L. J., 669; 1 N. B. C., 326.

TAXATION—Continued.

26. 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. *Ib.*
27. Merely a partial exemption of other moneyed capital will not invalidate a tax upon shares in national banking associations. *Ib.*
28. 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.
29. A State statute creating a system of taxation of banks which does not discriminate against national banks is not unconstitutional. *Davenport Bank v. Davenport*, 123 U. S., 83.
30. Section 5219, Rev. St., does not require perfect equality between State and national banks, but only a system of taxation which shall work no discrimination between them. *Ib.*
31. The intention of Congress was that the rate of taxation of the shares should be the same as, or no 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.
32. 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.
33. 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.
34. 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.
35. 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 or 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.
36. 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*, 8 N. E., 97.
37. Rev. St., sec. 5219, providing that shares of national bank stock may be taxed as a 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 "money capital" owned by citizens of the State, and that the shares of nonresidents 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; *Whitbeck v. Mercantile Bank*, 127 U. S., 193.
38. 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 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., 178; *Newark Bank Co. v. Newark*, *Ib.*, 163; *Bank of Redemption v. Boston*, 125 *Ib.*, 60.

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39. 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. *Ib.*
40. The bonds of municipal corporations are not within the reason of the rule established by Congress for the taxation of national banks. *Central National Bank v. United States, 137 U. S., 355.*
41. Under act Louisiana, 1888, sec. 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 nontaxable State and national securities, which deduction may, under the act, be made by individuals, a tax on national-bank shares violates Rev. St., sec. 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.*
42. The taxation of national-bank shares by the statute of Indiana without permitting the owner of them to deduct from their assessed value the amount of his bona fide indebtedness, as he may in the case of other investments of moneyed capital, is a discrimination forbidden by the act of Congress. *Britton v. Evansville National Bank, 105 U. S., 322.*
43. Section 5219 prohibits an adverse discrimination by a local government in the valuation of national-bank stock for assessments as compared with an assessment by the same government for the same year of other moneyed capital invested so as to make a profit from the use thereof as money. *Puget Sound National Bank of Seattle v. King County et al., 57 Fed. Rep., 433.*
44. The State has a right to resort to the bank as a garnishee for the collection of its claims against stockholders for taxes, and legislation may require assessment of stock to be made to the bank *in solido*. *First National Bank of Aberdeen v. Chehalis County et al., 32 P., 1051.*
45. The nontaxation of credits of individuals, such as accounts, promissory notes, and mortgages, is not unlawful discrimination against national banks whose capital is taxed. *Ib.*
46. A State tax upon shares is valid, though the tax is collected from the bank. *National Bank v. Commonwealth, 9 Wall., 553.*
47. And the State may require the banks to pay a tax rightfully laid upon the shares. *Ib.*
48. 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 Dall., 330.*
49. 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.*
50. Act Louisiana, 1888, sec. 27, providing that shares in banks shall be assessed to 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.*
51. National banking associations can not be subjected to a license or privilege tax. *Mayor v. First National Bank of Macon, 59 Ga., 648.*
52. 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.*
53. 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, 2 N. B. C., 176.*
54. 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.*

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55. 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." *Veasie Bank v. Fenno, and Merchants' National Bank of Little Rock v. United States, supra.*
56. 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., 689.*
57. The imposition of a tax upon the shares of the bank according to the Louisiana statute, which requires the bank to pay the tax and then look to the dividends upon the shares and to the stockholders for reimbursement, is a tax upon the bank itself. *Citizens' Bank of Louisiana v. Board of Assessors, 54 Fed. Rep., 73.*
58. In 1856 the State of Tennessee granted to the Bank of Commerce a charter which provides that the bank "shall have a lien on the stock for debts due it by the stockholders, and shall pay to the State an annual tax of one-half of one per cent on each share of capital stock, which shall be in lieu of all other taxes." *Held*, that this charter exempts from taxation the property of the bank as well as the individual property of the shareholders in the corporate stock and its shares, and such construction is not affected by the fact that the United States Supreme Court decided that the charter tax was a tax on the shareholder only, and an exemption therefore of the shareholder, since such decision does not exclude from the exemption the corporation and its property. *State of Tennessee et al. v. Bank of Commerce et al., 53 Fed. Rep., 735.*
59. When the statute requires property to be assessed for taxation at its cash value, a bill to enjoin the collection of a tax solely on the ground that the property of other persons is assessed below its cash value can not be maintained by a person whose property is also assessed below that value. *Albuquerque National Bank v. Perea, 147 U. S., 87.*
60. Massachusetts laws for taxation of national banks do not deny them the equal protection of the laws guaranteed by the Constitution, nor impose an equal tax in violation of the constitution of that State. *Bank of Redemption v. Boston, 125 U. S., 60.*
61. If a bank by mistake declares a dividend or adds to its surplus when it is not in condition to do so, such dividend is subject to taxation and the mistake can not be corrected in action to recover the tax. *Central National Bank v. United States, 137 U. S., 355.*
62. P. was a resident in the city of New York and a stockholder in a national bank situated there. In 1881 his shares in the bank were assessed at a valuation of \$247,635. This valuation was entered by the tax commissioners in the annual Record of Valuations for 1881, a book which was kept open for public inspection from the second Monday of January, 1881, to May 1, 1881, and a public advertisement thereof was made. Before April, 1881, P. appeared before the commissioners and claimed a reduction, and they reduced the valuation to \$190,635. On May 1 the assessment rolls were prepared from that record, with the valuation of P.'s shares at the latter sum, and he was assessed at that valuation. The tax rolls were completed on this basis, and notice was given that they would be open for inspection. P.'s tax, upon the reduced valuation, was \$4,994.63. The tax rolls were confirmed, and due notice was given to all taxpayers that the taxes were due and payable. P. paid \$1,310 of this tax, but declined to pay the further sum of \$3,684.63. The collector of taxes thereupon proceeded against him in the court of common pleas for the city and county of New York, under c. 230 of the laws of New York of 1843, for the enforcement of the payment of the sum remaining due. He appeared and answered, and judgment was given against him, which judgment was affirmed by the court of appeals, and the case was remanded to the court of common pleas. A writ of error was sued out from this court to review that judgment. *Held*, (1) that this court was bound by the decision of the court of appeals as to P.'s failure to comply with the State statute in relation to the method of procedure, form of assessment, etc.; (2) that the assessment was not made in contravention of the Constitution or laws of the United States, and was, therefore, not void for that reason; (3) that the mode provided by the statute of New York for the collection of the tax was "due process of law," and did not deprive P. of the equal protection of the laws; but that it was a purely executive process to collect the tax after the liability of the party was finally fixed. When a law provides a mode for confirming or contesting an assessment for taxation, with

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- appropriate notice to the person charged, the assessment can not be said to deprive the owner of his property without due process of law. Assessors should give all persons taxed an opportunity to be heard; but it is sufficient if the law provides for a board of revision authorized to hear complaints respecting the justice of the assessment, and prescribes the time during which, and the place where, such complaints may be made. *Palmer v. McMahon*, 133 U. S. Reports, 660.
63. The same power of taxation in respect to national banks exists in the Territories that does in the States. *Talbot v. Silverbow County*, 139 U. S., 438.
 64. The auditor of Cuyahoga County, Ohio, fixed the taxable value of shares in a national bank at 60 per cent of their true value in money, in accordance with the practice adopted for the valuation of other moneyed capital of individuals in the courts and State, and transmitted the same to the State board of equalization for incorporated banks. That board increased the valuation to 65 per cent, and this value, being certified back to the auditor, was placed by him on the tax list without a corresponding change being made in the valuation of other moneyed capital of individuals. *Held*, that this was such a discrimination as is forbidden by section 5219 of the Revised Statutes of the United States. The statutes of Ohio regulating assessments for taxation allow an owner of moneyed capital other than shares in a national bank to have a deduction equal to his *bona fide* indebtedness made from the amount of the assessment of the value of such moneyed capital; but they make no provision for a similar deduction from the assessed value of shares in a national bank, and provide no means by which such a deduction may be obtained. *Held*, (1) that the owners of such shares are entitled to have a deduction of their indebtedness made from its assessed value as in the case of other moneyed capital; and (2) that the right to it is not lost by not making a demand for it until the entire process of appraisement and equalization of the value of the shares for taxation is completed and the tax duplicate is delivered to the treasurer for collection. The laws of Ohio regulating the taxation of shares in national banks considered. *Whitbeck v. Mercantile National Bank of Cleveland*, 127 U. S., 193.
 65. Act of 1864, "to provide a national currency," etc., subjects shares of banks authorized by it to taxation by States, though part or whole of capital is invested in national securities exempt from State taxation, and is constitutional. *Van Allen v. Assessors*, 3 Wall., 573.
 66. New York act of 1865, subjecting shares of national banks to taxation, but not providing that the tax should not exceed rate imposed on State banks, is void, as there was no tax on shares of State banks—only on the capital. *Ib.*
 67. Shares of stock in national banks are personal property, and the law creating them could give them a *citius* of their own, apart from owners, for purpose of taxation. This was done by act of 1864, sec. 41. *Tappan v. Merchants' National Bank*, 19 Wall., 490.
 68. State statutes taxing shares without permitting owner to deduct his indebtedness, as allowed to owners of other personal property, make a discrimination forbidden by acts of Congress. *Supervisors v. Stanley*, 105 U. S., 305; *Evansville Bank v. Britton*, *Ib.*, 322.
 69. State statute is not void which requires, for purposes of taxation, that the cashier of each national bank within the State transmits to clerks of several towns in State a true list of its stockholders residing there. *Waite v. Dowley*, 94 U. S., 527.
 70. National-bank shares can not be subjected to State taxation where a large part relatively of other moneyed capital in hands of individual citizens in same taxing district is exempted. *Boyer v. Boyer*, 113 U. S., 689.
 71. Bank may on behalf of stockholders maintain suit to enjoin collection of State tax unlawfully assessed on shares. *Hills v. Exchange Bank*, 105 U. S., 319.
 72. Act of 1866, taxing every national bank or State bank on the amount of State-bank notes paid out, is the proper restraint on the circulation of such notes. *Veazie Bank v. Fenno*, 8 Wall., 533.
 73. A national bank located in New Jersey, for the convenience of persons in Philadelphia, kept a clerk in that city who received deposits. *Held*, that the bank did not become located in Philadelphia, so as to be liable to taxation. *National State Bank of Camden v. Pierce*, 18 Albany Law Journal, 16; 2 N. B. C., 177.
 74. The act of Congress of June, 1864, in relation to the taxation of national banks, does not curtail State power as to the subject of taxation, or cut

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- off the right to except certain kinds of property if a legislature chooses to do so. Its only object is to prevent unfriendly discrimination against national banks. *Adams v. Mayor, etc., of Nashville*, 95 U. S., 19; 1 N. B. C., 148.
75. Section 1003 of chapter 53 of the fifth division of the revised statutes of Montana Territory, as amended by the act of February 22, 1881, Laws of 1881, page 67, is not in conflict with Rev. St., sec. 5219. *Ib.*
76. Under the general Territorial system, as expressed in the various organic acts, the power of taxation is absolute, save as restricted by the Constitution or Congressional enactments. *Ib.*
77. A city has no power to exact a license fee from a national bank. *City of Carthage v. First National Bank of Carthage*, 2 N. B. C., 279; 71 Mo., 508.
78. It is no ground for annulling an assessment on shares of bank stock under acts 1890, No. 106, sec. 27, that the list of shareholders appears in a different part of the assessment book from where the amount is noted. *Castles v. City of New Orleans*, 15 So., 199.
79. Where the State board of tax commissioners raised the assessment on plaintiff's property without an appeal from the county board of review, the action was void and the collection of the tax on the increased value should be enjoined. *First National Bank v. Brodhecker*, 37 N. E., 340.
80. While a State bank is changing to a national bank, and before the requirements of the State statute are fully complied with, it is subject to State taxation. *Commonwealth v. Manufacturers and Mechanics' Bank of Philadelphia*, 2 *Pearson's Decisions*, 386; 2 N. B. C., 459.
81. National banks are not liable to a privilege tax imposed by city ordinance on occupation and business transactions, although "banks and banking" are in terms included. *National Bank of Chattanooga v. Mayor*, 8 *Heiskell*, 814; 1 N. B. C., 903.
82. An assessment upon national bank stocks is not violative of a constitutional provision declaring that taxation shall be equal and uniform, though in such assessment the owners of such stocks are denied the right to deduct from the value of such shares the amount of capital invested by the banks in United States bonds and legal-tender notes, and such a deduction is given to private bankers. *Adair, Tax Collector, v. Robinson et al.*, 25 S. W., 734.
83. Nor is such an assessment for this reason in violation of the Federal statute. *Ib.*
84. Two banks, against whose stock illegal taxes have alike been separately assessed, can not join in a suit to enjoin the collection. *Jones v. Rushville National Bank*, 37 N. E., 338; *Conzman v. First National Bank*, *Ib.*, 392.
85. Act March 6, 1891, p. 199, sec. 114, empowers the county board of review to equalize valuations and correct lists, fixing true cash values, and, after notice, equalizing values. Section 125 allows appeals to the State board of tax commissioners, who shall have all the powers conferred on county boards of review. *Held*, that the State board has not original jurisdiction to fix assessments other than its express power over railroad property. *Ib.*
86. Banks may sue to enjoin collection of an illegal tax assessed against them on their stock. *Ib.*
87. Where the tax laws of a State deny to the holders of national bank stock the right to deduct from the value of their shares their bona fide indebtedness, while conferring this right upon other moneyed capital, an assessment upon national bank stock will be void. *Mercantile National Bank v. Shields*, 59 *Fed. Rep.*, 952.
88. It is immaterial that such deductions are not allowed to the holder of stock in railroad, insurance, and manufacturing corporations, since such stock is not regarded as "moneyed capital." *Ib.*
89. Nonresident stockholders are entitled to the same deductions as resident stockholders. *Ib.*
90. The tax laws of Ohio do not authorize the deduction from the value of shares in a national bank, entered on the duplicate for taxation, of legal, bona fide debts owing by the holder of such shares of stock. *Niles v. Shaw*, 50 *Ohio St.*, 370; 34 N. E., 162.
91. A tax levied on the property of a national bank subsequent to its insolvency is subordinate to the rights of a receiver appointed after such levy. *Woodward v. Ellsworth*, 4 *Colo.*, 580; 2 N. B. C., 216.
92. No suit for the collection of a tax under State statutes imposed upon the shares of stock of a national bank can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared; for, there being nothing from which the receiver can be reimbursed, the tax will fall upon the assets of the bank, which belong to

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- its creditors, and thereby violate the rule that a State can not tax the capital stock of a national bank. *City of Boston v. Beal*, 51 Fed. Rep., 306.
93. No suit can be maintained against the receiver of an insolvent national bank where the property represented by the shares has disappeared, under a statute which provides that shares of stock in all banks, State and national, shall be taxed to the owners thereof, to be paid in the first instance by the bank itself, which for reimbursement shall have a lien upon the shares and all the rights of the shareholders in the bank property. *City of Boston v. Beal*, 55 Fed. Rep., 26.
94. The personal assets and personal property of an insolvent national bank in the hands of a receiver appointed by the Comptroller of the Currency, in accordance with the provision of sec. 5234, Rev. St., are exempt from taxation under State laws. *Rosenblatt v. Johnston*, 104 U. S., 462; 3 N. B. C., 32.
95. The following act of Congress relative to the taxation of currency was approved August 13, 1894:

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That circulating notes of national banking associations and United States legal-tender notes and other notes and certificates of the United States, payable on demand and circulating or intended to circulate as currency, and gold, silver, or other coin, shall be subject to taxation as money on hand or on deposit under the laws of any State or Territory: *Provided*, That any such taxation shall be exercised in the same manner and at the same rate that any such State or Territory shall tax money or currency circulating as money within its jurisdiction.

SEC. 2. That the provisions of this act shall not be deemed or held to change existing laws in respect of the taxation of national banking associations.

96. The formal acceptance of the provisions of the Hewitt bill (Gen. St., chap. 92, art. 2), fixing a certain tax on bank stock and surplus, and exempting from further taxation those banks which should comply with the requirements of the act, constituted a contract, the consideration for which was the surrender by certain State banks, chartered prior to 1856, of their contract rights to pay a less tax, and the surrender by national banks of their exemption from taxation on Federal securities, thereby equalizing the taxation on all banks, and the adoption of a new constitution providing (sections 174, 175) that corporate property should be taxed according to its value, and that the power to do so should not be suspended by any contract to which the Commonwealth shall be a party, as well as subsequent legislation (St., c. 108, subd. 2) imposing additional taxation, was, as to said banks, in conflict with Const. U. S., Art. I, sec. 10, prohibiting any State from passing a law impairing the obligation of contracts, and with the similar provision in the State constitution; therefore Gen. St., c. 68, sec. 8, which was incorporated in said Hewitt bill, providing that charters thereafter granted should be within the control of the legislature, but that no amendment or repeal should impair rights previously vested, did not apply after the provisions of said bill were accepted. *Lewis, Paynter, and Guffy, J. J., dissenting. Commonwealth v. Farmers' Bank (Ky.)*, 81 W., 1013; *Farmers' Bank v. Board of Councilmen of City of Frankfort*, ib.; *Same v. Franklin County*, ib.; *Bank of Kentucky v. Armstrong*, ib.; *Same v. Board of Councilmen of City of Frankfort*, ib.; *Commonwealth v. Bank of Kentucky*, ib.; *Same v. Deposit Bank*, ib.; *Deposit Bank v. Franklin County*, ib.; *Commonwealth v. Frankfort National Bank*, ib.; *Same v. State National Bank*, ib.; *Third National Bank v. City of Louisville*, ib.; *Louisville Banking Company v. Same*, ib.; *City of Louisville v. Bank of Kentucky*, ib.; *Northern Bank v. Bourbon County*, ib.; *City of Covington v. First National Bank*, ib.; *Same v. German National Bank*, ib.; *Farmers' Bank v. City of Henderson*, ib.
97. A case of discrimination against national banks, within the purview of section 5219, Rev. St., U. S., arises only when the moneyed capital employed in the hands of individual owners in carrying on operations of the same character as those by national banks is some considerable amount and is exempt by operation of law or by the willful act of the assessors. *Washington National Bank v. King County (Wash.)*, 38 P., 219; *Commercial National Bank v. Same*, ib.; *Washington National Bank v. City of Seattle*, ib.; *Commercial National Bank v. Same*, ib.; *First National Bank v. Same*, ib.; *Boston National Bank v. Same*, ib.; *National Bank of Commerce v. Same*, ib.; *Puget Sound National Bank v. Same*, ib.; *Seattle National Bank v. Same*, ib.

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98. Rev. St., 1881, secs. 6357, 6358, provide that certain corporations organized under the State laws shall list their stock, and direct the auditor to lay such list before the board of equalization for original valuation. *Held*, that these provisions do not apply to national banks. *Eaton v. Union County National Bank (Ind.)*, 40 N. E., 693.
99. Under tax law, 1891 (Rev. St., 1894, sec. 8469), national banks are not required to make the statements therein provided for as a basis for valuation. *Ib.*
100. Act of June 8, 1891 (P. L., 240), providing that banks paying a certain rate on their shares of capital stock into the State treasury shall be exempt from local taxation, and that banks failing to do so shall be assessed both locally and by the State, at a lower and uniform rate upon the appraised value of their shares, is not repugnant to Const., Art. IX, sec. 1, which provides that all taxes shall be uniform on the same class of subjects within the territorial limits of the authority levying the tax. *Commonwealth v. Merchants and Manufacturers' National Bank (Pa.)*, 31 Atl. Rep., 1065.
101. Where the assessor made an unauthorized assessment of the shares of bank stock to the bank, and the bank did not ask the board of equalization to correct such erroneous assessment, it could not enjoin the collection of the taxes, in the absence of a valid excuse for its failure to apply to such board. *First National Bank v. Bailey (Mont.)*, 39 P., 83.
102. Where bank stock is erroneously assessed to the bank instead of the stockholders the board of equalization may correct the assessment. *Ib.*
103. A bank is not estopped from denying liability to pay tax levied on its capital stock as the personal property of the bank by the fact that for several years it had paid taxes so levied. *Farmers and Traders' National Bank v. Hoffman (Iowa)*, 61 N. W., 418.
104. Under Code, section 819, providing for the taxation of shares of bank stock, and requiring the officers to furnish the assessors "the name of each person owning shares, and the amount owned by each," an assessment on the capital stock as the personal property of the bank, without mention of the shareholders, is void. *Ib.*
105. Under Code, section 819, providing that banks shall be liable for the tax on shares of capital stock as the agent of the shareholders, and that they "shall retain so much of any dividend belonging to any shareholder as shall be necessary to pay any taxes levied on his shares," a bank is not liable unless it has money or property belonging to the delinquent shareholder. *Ib.*
106. Evidence that a bank had not declared a dividend for a year previous to the levy of an assessment on its capital stock, and that the surplus which it reported after the assessment was made was worthless, by reason of the shrinkage of the securities composing it, will sustain a finding that, after the assessment, the bank had no money of the shareholder with which to pay the tax. *Ib.*
107. The mere fact that a State statute permits some debts to be deducted from some moneyed capital for the purpose of assessment for taxation, but not from that which is invested in the shares of national banks, does not show a violation of Rev. St., section 5219, forbidding State taxation of national-bank shares to be at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens, there being nothing to show that the amount of moneyed capital in the State from which debts may be deducted, as compared to the moneyed capital invested in national-bank shares, was so large and substantial as to amount to an illegal discrimination against national-bank shareholders. *First National Bank v. Ayers*, 16 S. Ct., 412.
108. The single fact that the statutes of Kansas regulating the assessment and taxation of shares in national banks permit some debts to be deducted from some moneyed capital, but not from that which is invested in the shares of national banks, is not sufficient to show that the amount of moneyed capital in the State of Kansas from which debts may be deducted as compared with the moneyed capital invested in shares of national banks, is so large and substantial as to amount to an illegal discrimination against national-bank shareholders in violation of the provisions of Rev. Stat., sec. 5219. *First National Bank of Garnett v. Ayers*, 660 Fed Rep., 160.
109. Under Rev. St., U. S., § 5219, which authorizes the taxation of national-bank shares to the owner or holder, but which empowers the legislature of each State to determine the manner and place of taxing such shares, the State has a right to resort to the bank as a garnishee for the collection of its claims against the stockholders for taxes, and the legislature may require

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- the assessment of the stock to be made to the bank *in solido*. *First National Bank v. Chehalis County (Wash.)*, 32 P., 1051.
110. Rev. St., U. S., § 5219, which prohibits the legislature of each State from taxing national-bank stock at a greater rate than assessed upon the "moneyed capital" in the hands of individual citizens of the State, is intended merely to prevent moneyed capital invested in national banks from being placed at a disadvantage as compared with moneyed capital in the hands of citizens of the State, used for practically an identical purpose with that invested in the stock of national banks; and the non-taxation of credits owing to individual citizens, such as accounts, promissory notes, and mortgages, is not an unlawful discrimination against national banks whose capital is taxed. *Ib.*
 111. The collection of taxes which plaintiff ought to pay will not be restrained for mere irregularities by the taxing officers. *Dutton v. Citizens' National Bank (Kans.)*, 36 F., 719; *Same v. First National Bank, ib.*, 724; *First National Bank v. Ayers, ib.*
 112. Where there is no means of recovering back from the State taxes illegally assessed and paid into the treasury, a court of equity will enjoin their collection; and when both State and county taxes are included in one warrant, and are for a common reason illegal, the court will at the same time determine the validity of both the State and county taxes. *First National Bank of Omaha v. County of Douglas*, 1 N. B. C., 267.
 113. State authorities will be enjoined from collecting a tax on the capital stock of a national bank invested in United States securities. *Ib.*
 114. The statute of Wisconsin made taxes assessed on shares of stock in national banks a lien on such stock. The defendant sold to plaintiff shares of stock in a national bank, upon which was an unpaid tax. Defendant gave plaintiff a written statement purporting to contain all facts affecting the value of the stock, but in which the tax was not mentioned. The tax was paid by the bank. *Held*, that plaintiff could recover damages of the defendant to the amount of the tax. *Simmons v. Aldrich*, 41 Wisconsin, 240.
 115. A State statute provided that "the stockholders of every national bank located in this State, or of any bank incorporated under the laws of the State, shall be assessed and taxed on the value of their shares of stock therein, subject to the restriction that taxation of such shares shall not be at a greater rate than is assessed upon any other moneyed capital in the hands of individual citizens of this State in the county or precinct where such bank is located. The taxes against such shares shall be levied against the holder of the same, and shall be paid by the bank." *Held*, that a tax so imposed on the shares of a national bank was valid, and that payment thereof could be enforced by distraint of the property of the bank. *First National Bank v. Douglas County*, 3 Dillon, 330.
 116. Under a State constitution requiring all property not specifically exempt to be taxed, State assessors must tax the shares of national-bank stock belonging to nonresidents of the State in the city or town where the bank is located, although there is no State statute expressly directing such taxation. *Kyle v. The Mayor, etc.*, 75 North Carolina, 445; 1 N. B. C., 808.
 117. A collector of taxes has no authority to seize the property of a national bank to satisfy a tax assessed against a shareholder. *First National Bank v. Hershire*, 31 Iowa, 18; 1 N. B. C., 465.
 118. Under the statute of Iowa a national bank is not liable for the tax assessed against a shareholder unless it have in its possession dividends or property belonging to such shareholder. *Hershire v. The First National Bank*, 35 Iowa, 272; 1 N. B. C., 476.
 119. Under a statute requiring shares in national banks to be taxed at their actual value without reduction for real estate, the banking office and lot, owned and occupied as its place of business by a national bank created, is not liable to assessment and taxation as real estate *eo nomine* against the bank. *Board of County Commissioners of Rice County v. Citizens' National Bank of Faribault*, 23 Minnesota, 280; 1 N. B. C., 629.
 120. Municipal officers can not assess a tax on shares of stock of a national bank unless authorized by a law of the State. *Stetson v. City of Bangor*, 56 Maine, 274; 1 N. B. C., 520.
 121. A statute authorizing "the taxation of all shares in moneyed corporations," held sufficient authority to tax shares in national banks. *Ib.*
 122. A State statute prohibiting the establishment of banking companies in the State without authority of the legislature does not apply to national banks. *Ib.*

TAXATION—Continued.

123. A State bank was by its charter required to pay the State a tax or bonus on its capital paid in. A statute afterwards authorized State banks to reorganize as national banks, provided that all sums required by their charter to be paid to the State continued to be paid as theretofore. *Held*, that a State bank had the right to surrender its charter, and by so doing discharge itself from its obligation to pay the required bonus, and that the State could not require it, in reorganizing as a national bank, to pay any bonus. *State v. The National Bank of Baltimore, 33 Maryland, 75; 1 N. B. C., 527.*
124. Congress has the constitutional right to establish national banks in any State and to provide that the shares of their capital stock shall be exempt from taxation by other States. *Flint v. Board of Aldermen of Boston, 99 Massachusetts, 141; 1 N. B. C., 571.*
125. Under section 41 of the national banking act of 1864 it is unlawful for a State to impose a tax on shares owned by an inhabitant thereof in the capital stock of a national bank located in another State. *Ib.*
126. A warrant for the collection of a tax assessed to the shareholders on shares of stock in a national bank directed the collector "to levy the same on the goods and chattels of such persons." *Held*, that the collector could not thereon seize the property of the bank to pay the tax. *First National Bank of Sandy Hill v. Fancher, 48 New York, 524; 1 N. B. C., 697.*
127. The provision of the act of June 13, 1867, requiring the assessment of shares in banks to be made for the year 1867, with regard of the first day of July, 1867, instead of the first day of the preceding April, does not violate the principle of equality and uniformity established by the Constitution. *McVeagh v. City of Chicago et al., 49 Illinois, 318.*
128. But if, in making an assessment under that act, the valuation of the shares was determined on the first day of July, and the law required it should be determined as of the first day of April, it would be necessary for the owner of the shares, calling upon a court of equity for relief, to show that he was injured thereby; that by reason thereof the valuation put upon them on the first day of July was greater than they justly bore on the first day of April preceding, or that he was compelled to pay a double tax, first on the money listed for taxation on the first day of April, and again on the bank shares he purchased with this same money between that day and the first day of July. *Ib.*
129. Where a particular species of property has been omitted from taxation for a given year, the legislature has the power to pass a special law to cure the omission. *Ib.*
130. So the tax on national bank shares, not having been equally assessed for the year 1867, by reason of the defective law under which it was attempted, the act of June of that year was designed to supply the omission, and there was no want of constitutional power to enact it. *Ib.*
131. In assessing the shares in national banks under State authority, it is not necessary that they shall be included in the personal property, so that upon aggregating the personal property, shares included, the taxable portion would be shown by what remained after the reduction for debts was made, as provided by the general revenue law. It is quite immaterial on what portion of the list these shares are found. *Ib.*
132. Under the act of 1867 a system of taxation for bank shares was designed, peculiar to itself and independent of the general revenue system of the State. The only deduction allowed by the act from the shares of each owner is a proportionate sum for the real estate in which a portion of the capital might be invested. No deduction for debts owing by the owner can be made from the valuation of his bank shares. *Ib.*
133. Nor is this discrimination in not allowing a deduction from the valuation of bank shares for debts owing by the owner, as is allowed to be made from the valuation of other personal property under the general revenue law of the State, contrary to the limitations imposed by the provisions of the forty-first section of the national banking act of June 3, 1864, which provides that shares in these banks shall not be taxed under State authority "at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such States." The "rate" of taxation is not affected by the different modes adopted to ascertain the taxable value of the various kinds of property. *Ib.*
134. Should a collector be compelled to sell the bank shares for the nonpayment of taxes, under the act of 1867, and the bank refuse to transfer them to the purchaser on the books of the bank, a court of chancery, on a bill filed for such purpose, would compel the transfer. *Ib.*

TAXATION—Continued.

135. Or if the taxes upon such shares remain unpaid through the dividends, as provided by this bank, the State could by *mandamus* compel the officers of the bank to appropriate the dividends or such portions as might be necessary to pay the taxes. *Ib.*
136. No actual notice of the assessment of bank shares is required to be given to the owner, the act requiring only that notice shall be published in a newspaper a certain length of time. *Ib.*
137. By an act of the Indiana legislature passed in March, 1867, shares of the capital stock of national banks within the State were taxed for that year, and the cashier of each bank was required to represent each stockholder in listing and valuing his stock. *Held*, that the statute took effect from the 1st day of January, 1867, that it was a valid exercise of the taxing power, and that it did not conflict with the constitutional requirement of "a uniform and equal rate of assessment and taxation." *Whitney et al., appellants, v. Ragsdale, Treasurer, 33 Indiana, 107; 1 N. B. C., 429.*
138. The requirement of such act, that the stock shall be taxed at the place where the bank is located, is not invalid where the owner of the stock lives in another county or State. *Ib.*
139. Under a statute of Indiana, national-bank stock was not taxable for municipal purposes. *Held*, that a tax for school purposes or for a donation by a township to aid in building a railroad was not a tax for "municipal purposes," and therefore not within the restriction. *Root v. Erdelmeyer, 37 Indiana, 225; 1 N. B. C., 432.*
140. By general law of a State, shares of stock in national banks were to be taxed in the township where the bank was located, except that where a stockholder resided in another township in the same county his shares were to be there taxed. A village charter authorized the taxation of "all property, real and personal, within the limits of said village." *Held*, not to authorize a tax on shares of stock in a national bank located in such village, owned by a resident of another township in the same county. *Howell v. The Village of Cassopolis, 35 Michigan, 471; 1 N. B. C., 627.*
141. A statute made it the duty of every shareholder in a national bank to give notice to the bank of his true residence each year, and, in case of neglect, made the shares taxable where the bank was located as well as where the shareholder resided. *Held*, that a shareholder was rightfully taxed upon his shares in the town where he resided although he had, through an honest mistake, notified the cashier that his residence was in another town. *Goldsbury v. Inhabitants of Warwick, 112 Massachusetts, 384; 1 N. B. C., 592.*
142. A State statute providing that shares of stock in national banks shall be taxed in the county, town, or district where such banks are situated, whether the shareholders reside in such county, town, or district or not, is valid. *First National Bank of Mendota v. Smith, 65 Illinois, 44; 1 N. B. C., 390.*
143. Seemle, that shares in national banks are in the nature of choses in action. They are mere demands for dividends as they become due. The certificates of stock are merely evidence of the holder's title to a given share in the property and franchises of the corporation of which he is a member. The bank is the trustee of the stockholders, who must come to its counter for their dividends and their share of assets on final liquidation, and no transfer of stock can be completed until shown upon the books of the bank. *Ib.*
144. Assessors of taxes possess no authority except such as is conferred upon them by statute, and they must see to it that they are within the authority committed to them. *National Bank of Chemung v. Elmira, 53 New York, 49; 1 N. B. C., 715.*
145. Assessors assessed a tax on the capital stock of a national bank, which was expressly prohibited by statute. The property of the bank was seized by the collector of taxes and sold to pay such tax, and the proceeds paid over to the municipal treasurer. *Held*, that the assessment was void, and that an action lay on behalf of the bank against the municipal corporation to recover the money. *Ib.*
146. In assessing shares of stock in national banks in New York the assessors must determine the actual value of the shares, taking into consideration all the capital of the bank, whether surplus or in real estate or otherwise, and then deduct from such value such sum as represents the proportion which the assessed value of the real estate bears to the assessed value of the entire capital. *People ex rel. Tradesmen's National Bank v. Commissioners of Taxes and Assessments, 1 N. B. C., 752.*

TAXATION—Continued.

147. Thus the capital of a national bank was \$1,000,000, and was represented by 25,000 shares of \$40 each. The assessors assessed the shares at \$56 each, making in the aggregate \$1,400,000, and the real estate at \$200,000. *Held*, that they should deduct from the assessed value of each share \$8, being one-seventh, or the proportion which the real estate bore to the aggregate assessed value of the shares. *Ib*.
148. State banks were exempt from taxation under a statute passed prior to the national banking act. *Held*, that shares in national banks could nevertheless be taxed. *City of Richmond v. Scott*, 48 *Indiana*, 568; 1 *N. B. C.*, 445.
149. A tax was levied on money belonging to plaintiff on the first day of January. In March he bought with this money shares in the stock of a national bank. *Held*, that the shares could be also assessed under a statute providing that persons should be assessed for bank stock held by them on April first. *Ib*.
150. A State statute required the assessors of each city and town in which any shareholder in national banks resided to include such shares in the assessment of such person. The defendant resided in Boston, owned shares in several national banks there situated, and was there assessed on such shares. He refused to pay the tax on the ground that the State statute was in violation of the national banking act permitting States to tax shares of national banks "at the place where such bank is located and not elsewhere." *Held*, that as in this case the assessment was in conformity to the act of Congress the defendant had no cause for complaint and could not impeach the validity of the State statute. *Austin v. The Aldermen*, 7 *Wall.*, 694; 1 *N. B. C.*, 15.
151. By the statute of June, 1868, chapter 349, of Massachusetts, entitled "An act concerning the taxing of bank shares," it was provided that the shares in national banks owned by nonresidents of the Commonwealth shall be assessed to the owners thereof in the cities or towns where the banks are located; that the rate of taxation shall be the same as on other moneyed capital; that the value of such shares shall be omitted from the valuation upon which the rate is to be based, and that the act shall "apply to taxes assessed and collected for the present year in the same manner and to the same effect as if it had been in force on the first day of May." *Held*, that the act was not unconstitutional, either as being in violation of the act of Congress of 1864, chapter 106, section 47, and 1868, chapter 7, or as levying a tax in a disproportional manner, or as being retrospective in its operation. *Providence Institution for Savings and Jewell v. City of Boston*, 101 *Massachusetts*, 575; 1 *N. B. C.*, 578.
152. Bank stock should be assessed at its full and true value, and, therefore, where assessors assessed stock at its par value, when its actual or market value was in excess of the par value, *held*, error. *People ex rel. Williams v. Assessors of Albany*, 5 *Thompson & Cook*, 155; 1 *N. B. C.*, 776.
153. The relators were owners of stock in the N. bank, which was assessed at par, but which was worth more than par in the market. The shares of the M. bank, located in the same city, were also assessed at par, although they were worth more than the shares in the N. bank. The relators demanded a reduction of the assessment on their stock, either by a direct order of the court or by reassessment, on the ground that their stock, being less valuable than that of the M. bank, was erroneously taxed at the same rate. *Held*, (1) that the assessment was erroneous; (2) that, although the assessment on the shares of the relators would be increased on a reassessment of their property pursuant to the statute, yet, as their shares were worth less than those of the M. bank, the failure to tax the latter at their full value increased the ratio of taxation upon the shares of the relators, and thereby injured them; (3) that, as the return to the certiorari did not set forth the value of all the bank stock worth more than par in the city or ward, the court had not the facts from which to determine the real extent of the injury, and could not, therefore, direct a reduction of the assessment, and (4) that the court could not, under the circumstances, direct a reassessment. *Ib*.
154. The shares of stock of a national bank were taxed at their full value, while other property was assessed at from thirty to forty per cent of its real value. *Held*, that the discrimination was illegal and unjust, and that the bank was a proper party to maintain a bill to restrain the collection of the tax beyond the proportion assessed on other property. *Merchants' National Bank of Toledo v. Cumming*, 1 *N. B. C.*, 926.
155. The constitution of Ohio declares that "laws shall be passed taxing by a uniform rule all moneys, credits, investments in bonds, stocks, joint-stock

TAXATION—Continued.

companies, or otherwise; and also all the real and personal property, according to its true value in money." And the legislature has passed laws providing separate State boards of equalization for real estate, for railroad capital, and for bank shares, but there is no State board to equalize personal property, including all other moneyed capital. The equalizing process as to all other personal property and moneyed capital ceases with the county boards. Throughout a large part of the State of Ohio, including Lucas County, in which the plaintiff bank is located, perhaps all over the State, the officers charged with the valuation of property for purposes of taxation adopted a settled rule or system by which real estate was estimated at one-third of its true value, ordinary personal property about the same, and moneyed capital at six-tenths its true value. The State board of equalization of bank shares increased the valuation of these shares to their full value. This court holds: (1) That the act creating the board for equalizing bank shares is not void as a violation of the constitution of Ohio, because if the local assessors would discharge their duty by assessing *all property* at its actual cash value the operation of the equalizing board would work no inequality of taxation, and a law can not be held to be unconstitutional which in itself does not conflict with the constitution because of the injustice produced by its maladministration. (2) The rule of principle of unequal valuation of different classes of property for taxation, adopted by local boards of assessment, is in conflict with the constitution and works manifest injustice to the owners of bank shares. (3) When a rule or system of valuation for purposes of taxation is adopted by those whose duty it is to make the assessment which is intended to operate unequally, in violation of the fundamental principles of the constitution, and when this principle is applied not solely to one individual, but to a large class of individuals or corporations, equity may properly interfere to restrain the operation of the unconstitutional exercise of power. (4) The appropriate mode of relief in such cases is, upon payment of the amount of the tax which is equal to that assessed on other property, to enjoin the collection of the illegal excess. *Merchants' National Bank of Toledo v. Cumming*, 101 U. S., 153.

156. The statute of Illinois provided that the stockholders in banks, whether State or national, should be assessed on the value of their shares in the county, town, district, village, or city where the bank was located, whether such stockholder resided there or not, but not at a greater rate than was assessed on other moneyed capital where such bank was located; that each bank should keep a list of the names, residences, and number of shares of each shareholder, which should be open to the inspection of the revenue officers; that the assessors should ascertain and report to the county clerk a correct list of the names and residences of all stockholders, with the number and assessed value of their shares; that the county clerk should enter the assessed valuation of such shares in the tax list and compute and extend the taxes thereon; that such tax should be a lien on the shares, and that the bank officers should retain the dividends on such stock until the tax was paid. *Held*, constitutional. *Nickerson v. Kimball*, 1 N. B. C., 409.
157. Under the statutes of Illinois anyone may complain to the board of equalization that another is assessed too low, but such complaint is not to be acted upon until the person so assessed or his agent has been notified of such complaint, if a resident of the county, and no error or informality in the proceedings of any of the officers connected with the assessment, levying, or collecting of the taxes, not affecting the substantial justice of the tax itself, shall vitiate, or in any manner affect, the tax or the assessment thereof. *Held*, (1) that notice of the complaint to the person assessed was not essential to give the board jurisdiction; (2) that the bank was the agent of the shareholders, and service of notice on the officers of the bank was sufficient; (3) that the complaint need not specify each person claimed to be assessed too low, but a description of them as "shareholders in" a particular bank was sufficient. *Ib.*
158. A national bank alleged that it had been assessed on both its shares of stock and its real estate, and that the value of the real estate was not deducted from the gross value of the stock. It appeared that the aggregate assessed valuation of both the stock and the real estate was less than half their real value. *Held*, that the bank had no cause to complain. *Ib.*
159. Section 19 of the act of February 8, 1875, which provides "that every person, firm, association, other than national-bank associations, and every corporation, State bank, or State banking association, shall pay a tax of 10 per

TAXATION—Continued.

- centum on the amount of their own notes used for circulation and paid out by them" must be construed as limited in its effect to notes payable in money; otherwise all sorts of negotiable paper, such as "grain receipts," fare tickets, and the like, might be subject to the same taxation. *In re Aldrich and others*, 16 Fed. Rep., 369.
160. Section 5172 of the Revised Statutes provides how the notes contemplated by the national-bank act shall be printed and what they shall contain. No provision is made for a note for less than one dollar. A note for a fractional sum is not only unknown to the law, but its issue is unlawful. Section 3583. The Supreme Court, by deciding that an obligation "payable in goods" was not illegal, has left the inference to follow almost necessarily that it was not such a note as was contemplated by the statute, and therefore not taxable. *Ib.*
 161. An act of the legislature of the State of New York, passed April 23, 1866, provided in substance that a bank shareholder who had been assessed upon the value of his shares was not entitled to any deduction on account of his debts, although the general laws of the State provided that in the assessment of personal property a deduction should be made for the debts owing by the person so assessed. *Held*, that such provision of the act of 1866, so far as it related to the shares of a national banking association, violated the restriction contained in section 5219, R. S., which provided that the taxation of such shares should not be at a greater rate than was assessed on other moneyed capital in the hands of individual citizens of the State. *National Albany Exchange Bank v. Hills et al.*, 5 Fed. Rep., 248.
 162. A national bank may be compelled to disclose the names of its depositors and the amounts of their deposits under the compulsory process of a State court, in order to ascertain whether any money deposited therein, subject to taxation within the county, has not been duly returned for that purpose by the owners. *First National Bank of Youngstown v. Hughes and another*, 6 Fed. Rep., 737.
 163. A Federal court can not, in such case, stay the proceedings in the State court by writ of injunction. *Ib.*
 164. The exemption from taxation of the shares of various corporations under the provisions of a State statute does not exempt "moneyed capital in the hands of individual citizens," within the meaning of section 5219 of the Revised Statutes, relating to the taxation of national-bank shares. *First National Bank of Utica v. Waters and another*, 7 Fed. Rep., 152.
 165. The omission of a city clerk to extend upon the assessment roll the amount to be paid by each shareholder until after such roll has been delivered to the city treasurer does not render the taxation of such shares void. *Ib.*
 166. In such case, therefore, the tax collector is protected by his warrant, when both such warrant and assessment were apparently regular when they came to his hands. *Ib.*
 167. The provision of section 3640 of the California Political Code, as amended March 22, 1880, so far as it applies to national banks, is in violation of section 5219, U. S. Rev. Stat., forbidding the taxation of national-bank shares at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of the State. *Miller v. Heilbron*, 58 Cal., 133; 3 N. B. C., 330.
 168. Where part of the capital of a national bank is invested in a building used for banking purposes, and the bank pays into the State tax prescribed upon the par value of all its shares, the building can not be taxed for county purposes, although the cashier occupies part of it as a residence. *County of Lancaster v. Lancaster County National Bank*, 7 Weekly Notes of Cases, 29; 2 N. B. C., 415.
 169. The restriction upon the power of a State to tax the shares of any national bank within its borders "at a greater rate than is assessed upon other moneyed capital in the hands of individual citizens of such State" (Rev. St., sec. 5219) is intended to secure equality of valuation in the assessment of the stock, as well as equality in the rate of the tax after the assessment has been made. *Albany City National Bank v. Maher, Receiver*, etc., 6 Fed. Rep., 417.
 170. An act for the taxation of corporations generally does not exempt individuals from assessment or taxation upon their personal property or moneyed capital invested in the shares of such corporations. *Ib.*
 171. Therefore the imposition of a higher assessment and heavier tax upon the shares of a national bank than those imposed upon the capital stock and personal property of other corporations within the State does not contravene section 5219 of the Revised Statutes. *Ib.*

TAXATION—Continued.

172. In such case, however, the failure of the assessors to place the names of the shareholders upon the assessment roll, in accordance with the requirement of the State statute, renders such tax illegal and void, although a separate list, with the knowledge of the shareholders, was kept by such assessors, showing the names of all such shareholders, with the number of shares held by each, and the assessable value of all such shares. *Ib.*
173. The collection of such tax will not, however, be enjoined upon the application of a shareholder upon the mere ground of such illegality. *Ib.*
174. In order to prevent a multiplicity of suits, however, the collection of such tax will be enjoined upon the application of the bank, where the latter is required by the statute under which the assessment was made to retain so much of any dividend or dividends belonging to such shareholders as shall be necessary to pay any taxes assessed in pursuance of the act. *Ib.*
175. A State may tax the real property or the capital stock of a national bank, but not both. *County Commissioners of Frederick County v. Farmers and Mechanics' National Bank of Frederick, 48 Md., 117; 2 N. B. C., 252.*
176. 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. *Bressler v. Wayne County, 25 Nebr., 468; 3 N. B. C., 564.*
177. A court of equity will not enjoin the collection of a local tax upon national-bank shares on the ground that the assessment is partial, unequal, and unjust, as compared with that upon other property, there being no offer to pay any tax, and the effect of an injunction being to declare the whole tax of a State for the year void. *German National Bank of Chicago v. Kimball, 103 U. S., 732; 3 N. B. C., 9.*
178. Section 7 of chapter 302 of the laws of 1859, requiring the deputy tax commissioners to personally examine "each and every house, building lot, pier, and other accessible property," and furnish the commissioners of taxes a detailed statement of the same, etc., as such commissioners may require, etc., refers only to real property. *In re McMahon v. Palmer, 102 N. Y., 176; 3 N. B. C., 636.*
179. The oath required by the act to be made by the deputy to the statement returned to the commissioners may be taken at any time after examination of the property and before the filing of the statement on the second Monday of January thereafter. *Ib.*
180. The entry of assessments for national-bank shares upon a list or book separate from other assessments for personal property against individuals in the city of New York does not render the assessment void, and does not violate section 5219 U. S. R. S. *Ib.*
181. The assessment and collection of taxes constitute due process of law within the meaning of the Constitution. *Ib.*
182. Shares of national banks in the Territories are taxable like other personalty. *Commissioners of Silver Bow County v. Davis, 6 Mont., 306; 3 N. B. C., 546.*
183. In Minnesota stocks or shares in any bank or company are taxable except where the entire capital stock is invested in property assessable in the Territory; in Silver Bow County mining claims not patented were not taxed, and when patented were assessed at \$5 an acre; the entire capital of a large number of mining companies were assessable, and part of their property was mining claims; defendant's shares of bank stock were assessed at the market value. *Held*, that there was no discrimination. *Ib.*
184. Assessment of taxes against national-bank stock must be made against the shareholders personally, and the refusal of the officers of the bank to furnish the assessor with a list of shareholders does not justify making the assessment and enforcing the tax against the property of the bank. *City of Springfield v. First National Bank of Springfield, 87 Mo., 441; 3 N. B. C., 524.*
185. A county assessor assessed the stock of all the banks in the county, both State and national, at the par value. The actual value of the shares of the National Albany Exchange Bank was from twenty-five to thirty per cent above par. The actual value of the shares of all the banks in the county, with one exception, was above par from ten to over one hundred per cent. In a suit by a shareholder of said national bank to recover the amount paid upon his stock on the ground of discrimination, *held*, that the discrimination not being designed by the assessor, the assessment was valid. *Williams v. Board of Supervisors of the County of Albany, 122 U. S., 154; 3 N. B. C., 278.*
186. Where the assessors are required by statute to complete the assessment roll by a certain date, and to make oath to it in a prescribed form, and these requirements are necessary to enable notices to be published specifying

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- a time when they would meet to review the assessments on the application of any person aggrieved, the noncompletion of the assessment roll by the specified date, and departure from the prescribed form of oath, may be cured by remedial statute subsequently enacted, providing the right of the taxpayers aggrieved by the assessment to have their objections passed upon is saved. *Ib.*
187. Laws of New York, April 23, 1866, chap. 761, providing for the taxation of shares of stock in national banks, is in conflict with the act of Congress (R. S., sec. 5219) prohibiting such taxation at a greater rate than is imposed by the State upon other moneyed capital in the hands of individual citizens of such State, in so far as it does not permit a stockholder of a national bank to deduct the amount of his just debts from the assessed value of his stock; but such assessment is not, therefore, invalid unless the stockholder has shown the assessors what his just debts are, and has taken the requisite steps to have his assessment made out in accordance therewith. *Stanley v. Board of Supervisors of the County of Albany*, 121 U. S., 535; 3 N. B. C., 268.
 188. The rule adopted by the board of assessors of the city of Albany, to assess all shares of stock in State and national banks in the city of Albany at par, without regard to their actual or market value, but making the requisite reduction for real estate owned by the banks, is not in conflict with the national-bank act. *Ib.*
 189. Excessive assessments should be corrected by the statutory course or by injunction. *Ib.*
 190. Where a case is tried by the circuit court of the United States without a jury, the findings of the court upon questions of fact are not reviewable in the Supreme Court on a writ of error. *Ib.*
 191. An assessment of tax on the stock of a national bank in New Jersey, owned by a stockholder residing in the city where the bank is located, can not be sustained by the presumption that the stockholder resided in the ward in which the bank was located, but the assessment must be made against the stockholder. *State, North Ward National Bank, pros., v. Newark*, 11 Vroom, 559; 2 N. B. C., 290.
 192. Action to recover taxes. The defendant was a State bank, with a capital of \$1,000,000. It was possessed of less than \$200,000 worth of real estate. The plaintiff city assessed it, in addition to its real estate, for the sum of \$700,000 as its capital or money at interest. The bank refused to pay the tax on the ground that its capital not invested in real estate consisted of United States legal-tender notes, not taxable. *Held*, that the tax was lawfully levied. *New Orleans Canal and Banking Company v. City of New Orleans*, 99 Otto, 97; 2 N. B. C., 22.
 193. A tax levied on the property of a national bank subsequent to its insolvency is subordinate to the rights of a receiver appointed after such levy. *Woodward v. Ellsworth*, 4 Colo., 580; 2 N. B. C., 216.
 194. The provision of section 3413 of the national-bank act that "every national-banking association, State bank or banker, or association shall pay a tax of ten per centum on the amount of notes of any town, city, or municipal corporation paid out by them," is constitutional even where its effect is to tax an instrumentality of a State. *Merchants' National Bank of Little Rock v. United States*, 101 U. S., 1; 2 N. B. C., 100.
 195. A State statute, independent of and designed as a substitute for all other provisions for taxation, which permits any debtor assessed upon personal property to deduct the amount of his debts from the valuation of all his personal property, including money capital, except bank shares, is wholly unconstitutional and invalid as to national-bank shares, and affords no authority for making any assessment upon such shares; and an injunction to restrain the enforcement of such tax will issue at the suit of a bank the shares of whose capital are thus illegally assessed against the shareholders. *National Albany Exchange Bank v. Hills*, 2 N. B. C., 456.
 196. The assessment by a municipal corporation of a tax upon the shares of a national bank in gross or upon its capital stock is void, but the remedy is at law and not by injunction, although the municipal corporation is insolvent. *National Commercial Bank of Mobile v. Mayor, etc., of Mobile*, 62 Ala., 284; 2 N. B. C., 440.
 197. A statute empowering the authorities of a town to impose the same taxes for municipal purposes upon nonresidents pursuing their ordinary avocations within the corporate limits as upon the inhabitants, with a proviso that nonresidents so taxed shall have the right to vote at municipal elections, is not abrogated by a change in the State constitution which deprives the

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- nonresident taxpayer of his vote and authorizes a tax upon the shares in a national bank located in the town and held by one who conducts his ordinary business therein, but whose residence is in the county outside the corporate limits. *Moore v. Mayor and Commissioners of Fayetteville, 80 N. C., 154; Am. Rep., 75; 2 N. B. C., 350.*
198. National-bank shares owned by residents may be assessed at their residence or at the location of the bank, as the State legislature may direct, and a State law directing the assessment where the person required to list them resides is valid. *Buie v. Commissioners of Fayetteville, 75 N. C., 267; 2 N. B. C., 343.*
 199. An assessment upon the capital stock of a national bank in gross is invalid, and a provision that the same "shall be paid by each such association for the shareholders thereof," when dependent upon such invalid provision, and incapable of independent enforcement, is also inoperative, and imposes no duty on the bank to pay such tax. *Sumter County v. National Bank of Gainesville, 62 Ala., 464; 2 N. B. C., 449.*
 200. The provision of the national-bank act that national banks and State banks, bankers, and associations shall be taxed on the amount of town, city, or municipal corporation notes paid out by them is constitutional. *National Bank v. United States, 101 U. S., 1; 2 N. B. C., 439.*
 201. The revenue act of North Carolina (act 1885, chap. 177, sec. 12) enumerates what shall be deemed "solvent credits," and provides that the party taxed "may deduct from the amount of solvent credits owing to him the amount of collectible debts owing by him as principal debtor." *Held*, that the holder of stock of a national bank located in said State was entitled to deduct his indebtedness from the valuation of his shares of said stock, although national-bank stock was not included in the statute enumeration of "solvent credits." *McAlden v. Commissioners of Mecklenburg County, 97 N. C., 355; 3 N. B. C., 694.*
 202. Under Pub. Stat. Mass., chap. 13, sec. 8, which provides that all bank shares shall be assessed at their cash value, and at no greater rate than other moneyed capital in the hands of citizens, taxes are not invalid, either under Stat. Mass. or U. S. R. S., section 5219, because the tax on savings banks is based on the amount of their deposits, excepting deposits invested in loans secured on taxable real estate. *National Bank of Redemption v. City of Boston, 125 U. S., 60; 3 N. B. C., 300.*
 203. A tax levied under Pub. Stat. Mass., chap. 13, sec. 8, is not "at a greater rate than other moneyed capital in the hands of citizens" because disproportionate and unequal to the tax imposed under Pub. Stat. Mass., chap. 13, relative to the taxation of the corporate franchise of corporations, excepting banks; on life insurance companies, based on the number of policies; on trust and like companies, based on the amount of deposits, and on telephone companies, based on the number of telephones used. *Ib.*
 204. Under U. S. R. S., section 5219, which provides that all the shares of any banking association may be included in the valuation of the personal property of the owner or holder in the State within which the association is located, but that each State may determine the manner of taxing the shares of national banks, a State may tax the shares of a national bank owned by another national bank. *Ib.*
 205. The Montana statute (Pol. Code, § 3692) provides for assessing shares of bank stock to the owners thereof, and, to aid the assessors in determining their value, requires the bank to furnish a verified statement showing the amount and number of shares of its capital stock, surplus, etc. An assessor, instead of demanding the statement here required, presented to a national bank a blank form for listing property subject to taxation. The bank did not return a verified list, but its assistant cashier handed to the assessor a statement beginning, "Capital, \$800,000," followed by items of surplus, undivided profits, United States bonds, and real estate. The assessor deducted the amount of the bonds and real estate from the "capital" and assessed the remainder to the bank as stock. *Held*, that the tax was illegal, as the capital of national banks is exempt from taxation under the Federal laws, and as both the State and Federal laws require the shares to be taxed to their owners; and that the form of the return did not warrant the assumption that the bank owned its own shares. *Brown v. French, 80 Fed. Rep., 166.*
 206. Under section 3177 of the Revised Statutes U. S., authority is given to any collector, deputy collector, or inspector of internal revenue to enter in the daytime any building or place within his district where any articles or objects subject to such taxation are made, produced, or kept, so far as

TAXATION—Continued.

it may be necessary for the purpose of examining such objects or articles, and the provision is that any owner of such building or place, or any person having the agency or superintendence of the same, who refuses to admit such officer or suffer him to examine such articles or objects shall for every such refusal forfeit five hundred dollars. *Held*, that under this provision paid bank checks, which were duly and sufficiently stamped at the time they were made, signed, and issued, are not articles or objects subject to taxation, and an officer of a bank where such checks are may lawfully refuse to suffer the collector to examine such checks. *United States, Plaintiff in Error, v. Mann, 95 U. S., 580; 1 N. B. C., 154.*

207. If it appears that the capital represented by national-bank shares is subjected in a State to a higher rate of taxation than is assessed upon the moneyed capital generally of the taxpayers, there can be no valid assessment of national-bank shares for taxation in that State, and these shares will be relieved from any contribution whatever to the general burden of taxation under Rev. St. U. S., sec. 5219. *Mercantile National Bank of City of New York v. Mayor, etc., of City of New York and another, 28 Fed. Rep., 776.*
208. Taxation laws of the State of New York considered, and held to be designed to subject to equality of burden all taxable property, both real and personal, except investments in life insurance companies, deposits in savings banks, the public stocks, and the bonds of the municipalities of the State. *Ib.*
209. Section 5219, Rev. St. U. S., relating to State taxation of national-bank stock, was not intended to control the power of the State on the subject of taxation, or to prohibit the exemption of particular kinds of property, but to protect the capital invested in national-bank shares from unfriendly discrimination by the States in the exercise of the taxing power. *Ib.*
210. It does not destroy the equality of a State's system of taxation that, in spite of the laws, a part of the moneyed capital of citizens which is invested in forms that enable it to be easily traced does not escape by evasion or oversight, and is consequently more effectually reached and taxed than the bulk of the moneyed capital of individuals. *Ib.*
211. The capital stock of a corporation and the shares held by the several stockholders are distinct species of property for the purpose of taxation—as distinct as real estate and the mortgage by which it may be encumbered. *Ib.*
212. If the taxation laws of a State subject to taxation the capital stock of certain corporations, but exempt the shares held by the several stockholders, while the shares of national-bank stock are subject to taxation in the hands of the shareholders, but the capital stock itself is exempt, *held*, that there is no such discrimination against capital invested in national banks as to run counter to the provisions of Rev. St. U. S., sec. 5219. *Ib.*
213. The term "moneyed capital" has a more limited meaning than the term "personal property," and applies to such capital as is readily solvable in money. *Ib.*
214. The exemption from taxation by the laws of New York of shares of life insurance companies, of stocks and bonds of New York City, of bonds of other State municipalities, and of deposits in savings banks is justified by public policy and does not indicate any unfriendly discrimination on the part of the State as between the shares of national banks and moneyed capital generally. *Ib.*
215. Section 41 of the national banking act imposing certain taxes upon the average amount of the notes in circulation of a banking association, now found in the Revised Statutes, is not a revenue bill within the meaning of the clause of the Constitution declaring that "all bills for raising revenue shall originate in the House of Representatives, but the Senate may propose or concur with amendments as on other bills." Whether in determining such a question the courts may refer to the journals of the two Houses of Congress for the purpose of ascertaining whether the act originated in the one House or the other is not decided. *Twin City Bank v. Nebeker, 167 U. S., 196.*
216. This court is bound by the decision of the supreme court of the State of Washington (in which it concurs), that sec. 21 of the act of that State of March 9, 1891, relating to the taxation of national banks in that State, is to be read in connection with sec. 23 of the same act, and that when so read they do not impose upon such banks a tax forbidden by Rev. Stat., sec. 5219. *National Bank v. Commonwealth, 9 Wall., 353*, affirmed and followed in this matter. *Aberdeen Bank v. Chehalis County, 166 U. S., 440.*

TAXATION—Continued.

217. Money invested in corporations or in individual enterprises that carry on the business of railroads, of manufacturing enterprises, mining investments, and investments in mortgages does not come into competition with the business of national banks, and is therefore not within the meaning of the provision in Rev. Stat., sec. 5219, forbidding State taxation of its shares at a greater rate than is assessed upon other moneyed capital in the hands of the citizen of the State. *Ib.*
218. Insurance stocks may be taxed on income instead of on value, and deposits in savings banks and moneys belonging to charitable institutions may be exempted without infringing the provisions of that section of the Revised Statutes. *Ib.*
219. The allegations of the complaint do not show that any moneyed capital of the bank of the character defined by the decisions of this court was omitted or intended to be omitted by the assessor, and those allegations are so general in these respects that they can not be made the basis of action. *Ib.*
220. The decision of the supreme court of Pennsylvania that the act of June 8, 1891, in respect to the taxation of national banks, does not conflict with the constitution of that State is conclusive in this court. *Merchants and Manufacturers' Bank v. Pennsylvania*, 167 N. S., 461.
221. There is no lack of uniformity of taxation under that act which renders it obnoxious to that part of the fourteenth amendment to the Federal Constitution which forbids a State to "deny to any person within its jurisdiction the equal protection of the laws," as the right of election, which if not availed of by all may produce an inequality, is offered to all. *Ib.*
222. That act treats State banks and national banks alike, gives to each the same privileges, and there is no discrimination against national banks as such. *Ib.*
223. The making the national bank the agent of the State to collect such taxes is a mere matter of procedure, and there is no discrimination against the national banks in the fact that the State banks are not so compelled, but the auditor generally looks to the stockholders directly. *Ib.*
224. The statute, by fixing the time when the bank shall make its report, and directing the auditor-general to hear any stockholder who may desire to be heard, provides "due process of law" in these respects. *Ib.*
225. Under Rev. St. U. S., sec. 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, a State may tax national-bank shares held by its corporate or individual citizens as an investment, subject to the restriction that the tax shall not exceed the burden upon similar property in the State. *First National Bank of Wilmington v. Herbert, State Treasurer*, 44 Fed. Rep., 158.
226. National banks being the creatures of Congress, and the right of the States to tax anything pertaining to them being wholly derived from the grant made by Congress, the power to tax shares in such banks for State purposes must be accepted with all the conditions and reservations annexed to its exercise. *Maguire v. Board of Revenue and Road Commissioners of Mobile County*, 71 Ala., 401.
227. The Supreme Court of the United States has the reserved power of revising, and, if need be, of reversing the rulings of the State courts bearing on the exercise by the States of the power to tax shares in national banks, and hence the decisions of that court on that subject must be adopted and followed by State courts. *Ib.*
228. Touching the power conferred by Congress on the States to tax, that body has carefully discriminated between the capital stock of national banks and the shares in such capital stock, the power to tax the former being withheld from the States, while the power to tax the latter is granted with stated conditions and reservations. *Ib.*
229. National-bank shares can not be included in the valuation for taxation by or under State authority at more than the par value thereof; the par value is the fixed value for taxation. *Union National Bank v. City of Chicago*, 3 Biss., 82.
230. 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*, 2^d Wall., 480.
231. The reason is that under the national-currency act, as construed by the Supreme Court of the United States, the limited State taxation permitted

TAXATION—Continued.

- is one of the conditions annexed to the grant of the franchise, and the shares are subjected to it without regard to the capital, property, or investments of the bank, and therefore such taxation is in the nature of a royalty upon the nominal value of the share. *Ib.*
232. Such taxation above the par value is not merely an irregularity, but renders the whole tax inoperative and void. Taxes levied in the absence of persons or property are ultra vires and void. Jurisdiction is as essential to valid legislative as judicial action. *Ib.*
233. Shares of stock represent a property interest, separate from the capital and property of the corporation, and, being incorporeal and intangible, are incapable of having an actual situs, save at the owner's domicile. *Ib.*
234. Revised Statutes United States, 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 nonresidents shall only be taxed in the city wherein the bank is located, does 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 the personal indebtedness, where the State laws or municipal ordinances permit such deductions and require equality of taxation. *First National Bank v. City of Richmond, 39 Fed. Rep., 309.*
235. When a State taxing statute by its terms is designed to operate equally upon all banks, State or national, but, through the application of the doctrine of res judicata, certain State banks are exempted from its operation, this does not result in such a discrimination against national banks as is forbidden by Rev. St. U. S., § 5219. *Ib.*
236. An assessment in a lump sum of all the personal property of a national bank to the bank itself can not be regarded as one against the stockholders on their shares. *Stapylton v. Thaggard, C. C., 91 Fed. Rep., 93.*
237. A provision of a State statute requiring banks to pay the taxes assessed against their stockholders on their shares can not be enforced against the receiver of an insolvent national bank the shares of which are worthless, nor against its property in his hand. *Ib.*
238. A State can not tax a national bank except upon its real property. *Ib.*
239. A State is wholly without power to levy any tax, either direct or indirect, upon national banks, their property, assets, or franchises, except when permitted so to do by the legislation of Congress. *Owensboro National Bank v. Owensboro, 173 U. S., 664.*
240. Section 5219 of the Revised Statutes is the measure of the power of States to tax national banks, their property or their franchises, that power being confined to a taxation of the shares of stock in the names of the shareholders, and to an assessment of the real estate of the bank. *Ib.*
241. The taxing law of the State of Kentucky, under the provisions of which the tax in controversy in this case was imposed, is beyond the authority conferred by Congress on the States, and is void for repugnancy to that act. *Ib.*
242. The tax here complained of having been assessed on the franchise or intangible property of the corporation was not within the purview of the authority conferred by the act of Congress, and was therefore illegal. *Ib.*
243. The taxes which it was sought to enjoin in this suit were imposed upon the franchises and property of the bank, and not upon the shares of stock in the names of the shareholders, and were therefore illegal because in violation of the act of Congress. *Third National Bank of Louisville v. Stone, 174 U. S., 432.*
244. Act Ky. March 21, 1900, § 3, which is a retroactive provision requiring the shares of national banks to be assessed and taxed for previous years during which an invalid law for the taxation of such banks was in existence, is invalid as in violation of Rev. St., 5219. *First National Bank v. City of Covington (C. C.), 103 Fed. Rep., 523.*
245. A state law taxing national banks upon a valuation of their shares while State banks are taxed upon a valuation of their franchise is prima facie discriminative and invalid, and can only be sustained by proof that in operation the two methods of valuation are equivalent. *Ib.*

TRANSFER OF STOCK. See Shareholders; Assessment.

1. 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. Laftin, 103 U. S., 800.*

TRANSFER OF STOCK. See Shareholders; Assessment—Continued.

2. 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. *Ib.*
3. 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. Laflin*, 5 *Dill.*, 65.
4. Under the pretense of prescribing the manner thereof, an association can not clog the transfer with useless restrictions. *Ib.*
5. 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. *Ib.*
6. 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*, 2 *N. B. C.*, 146.
7. 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*, 13 *National Bankruptcy Register*, 34; 2 *N. B. C.*, 156.
8. 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.
9. An intending purchaser of bank stock is entitled to rely upon a statement of its president as to the bank's condition without inquiring further. *Merrill v. Florida Land and Improvement Company*, 60 *Fed. Rep.*, 17.
10. In an equitable action to enforce specific performance of an agreement to sell shares in a national bank, which the purchaser wished to obtain for the purpose of securing control of the bank, held, that specific performance would not be decreed (1) because, generally, equity will not enforce specific execution of a contract relating to personal chattels, and (2) because a decree enforcing the agreement in question would be against public policy. *Foll's Appeal*, 21 *Alb. L. J.*, 27; 2 *N. B. C.*, 411.
11. Where a shareholder who has sold his stock has delivered to the bank the certificate 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 afterwards 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.
12. 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.
13. 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 Rev. St., sec. 5151, to pay the bank's debts. *Hayes v. Shoemaker*, 39 *Fed. Rep.*, 319.
14. A transfer of shares for the purpose of avoiding liability, though made "out and out," is void. *National Bank v. Case*, 99 *U. S.*, 623; *Bowden v. Santos*, 1 *Hughes*, 158.
15. 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. *Bowden v. Johnson*, 107 *U. S.*, 251.
16. Title to stock passes on delivery of certificates to purchaser with authority to have shares transferred on books of bank. *Johnston v. Laflin*, 103 *U. S.*, 800.

TRANSFER OF STOCK. See Shareholders; Assessment—Continued.

17. Party who, as security for a loan, accepts stock which he causes to be transferred to him on the books, incurs liability as a stockholder and is not relieved by colorable transfer with understanding that he may have it back on request. *National Bank v. Case*, 99 U. S., 628.
18. Bank cashier refusing to transfer, on books of bank, shares of capital stock pledged and sold for debt of one of its stockholders, receiver of bank is liable for value of stock at that time if bank had no lien thereon to justify such refusal. *Case v. Bank*, 100 U. S., 446.
19. 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. Colton*, 44 Md., 349.
20. After a national bank has become insolvent and has closed its doors for business, its shareholders' liability to creditors is so far fixed that any transfer of their shares must be held fraudulent and inoperative as against the creditors of the bank. *Irons, executor, etc., et al. v. Manufacturers' National Bank et al.*, 17 Fed. Rep., 308.
21. The rules which regulate the transfer of the stock of national banks are to be found in the statutes of the United States. The national banking act prescribes no exclusive method of transfer, but authorizes every association to do so. The decisions of the courts of the State in which the bank may be located do not control it. *Scott et al. v. Pequonnoek National Bank*, 15 Fed. Rep., 494.
22. Precedence should be given to unrecorded transfers of shares of stock of a national bank which had passed no by-law on the subject, located in a State whose courts leaned strongly against such transfers, but whose statutes gave the attaching creditor no peculiar rights, by delivery of certificates and a written assignment with power to transfer, both executed in blank, over subsequent attachment of a creditor of the original vendor in whose name the shares still stood on the books of the bank. *Ib.*
23. Where no specified acts are by positive requirement made prerequisite to the vesting of a valid new title, creditors without notice take their debtor's property subject to all bona fide liens and equitable transfers. No registry being required, nonrecording was not evidence of fraud. The tendency is to regard State certificates, attached to an executed blank assignment and power to transfer, as approximating to negotiable securities and to favor attaching creditors less than when attachment and sale on execution alone could compel payment of a claim out of debtor's property. Federal courts have so decided. *Ib.*
24. The courts of Connecticut and Massachusetts have quite rigidly maintained that where a statute or charter prescribes an exclusive manner of transfer of the stock of a corporation, an unrecorded transfer shall not be valid against the attaching creditors of vendor; and the courts of the former have strongly leaned toward a construction of the charters of its corporations compelling record of such transfers. *Ib.*
25. On December 30, 1875, A. sold certain shares of bank stock to B., and assigned them by transfer written on the back of the certificate. By the by-laws of the bank, stock was transferable only on the books of the company. On December 14, 1878, the shares were attached by a judgment creditor of A. and sold and transferred to C. Neither the bank nor the creditor had knowledge of the transfer to B. In January, 1880, B. presented his certificate and transfer to the officers of the bank and demanded a transfer of the stock, which was refused, whereupon he brought suit against the bank for such refusal. *Held*, that the bank was liable in damages for the refusal to transfer the shares. *Hazard v. National Exchange Bank of Newport*, 26 Fed. Rep., 94.
26. The sale which sec. 5201, Rev. St., requires a national bank to make of its stock is real and not fictitious. And where the president and cashier of a national bank, which is the owner of some of its own stock, purchase such stock and execute their note to the bank for the purchase money, in a suit against them on the note by the receiver of such bank, they are estopped to set up as a defense that their purchase of the stock was unauthorized, or that their purchase was merely colorable, or to avoid a forfeiture of the bank's charter, or for any other deceptive or illegal purpose. *Bundy v. Jackson*, 24 Fed. Rep., 628.

TRANSFER OF STOCK. See Shareholders; Assessment—Continued.

27. The sale by the president of a national bank, to himself and the cashier, of the stock of the bank owned by the bank may be ratified by the bank or its legal representative; but a sale by himself to the bank of its own stock, where he acts in the double capacity of seller and buyer, can not be ratified when the purchase of the stock by the bank is not necessary to prevent loss upon a debt previously contracted. In the one case the sale of the stock is enjoined by law, and its sale by the president may be ratified, however irregular it may have been in the first instance; but the purchase of its own stock by the bank is interdicted by law, and for this act there can be no authorization in advance and no ratification afterwards. *Ib.*
28. The by-laws of a national bank provided that no transfer of the stock should be made by any shareholder who was indebted to the bank, and this provision was also included in the certificates of stock. *Held*, invalid, and that a transfer of stock by a shareholder while indebted to the bank was good. *Evansville National Bank v. Metropolitan National Bank*, 2 Bissell, 527; 1 N. B. C., 189.
29. In the absence of any provision in the by-laws or articles of association of a national bank to the contrary, such a bank is bound under the laws of Pennsylvania to recognize a transfer of its stock by a foreign executor duly appointed in another State. *Hobbs v. Western National Bank*, 8 Weekly Notes of Cases, 131; 2 N. B. C., 187.
30. S., the president and active manager of a bank, sold a number of shares of its capital stock to T., under representations of fact relied upon by T. and afterwards claimed by him to be fraudulent and false. The bank, by its directors, had full and actual knowledge of such representations, and with such knowledge consented and arranged that T.'s notes given in partial payment for said stock should be made directly to the bank, and take the place of notes held by it against S. and others. *Held*, that in an action by the bank against T. on such notes he might make the same defense, founded on such alleged false and fraudulent representations, as he could have made if the notes had been given to S. and the action brought by him. *National Bank of Dakota v. Taylor*, 58 N. W., 297.
31. In such purchase of stock T. had the right to rely solely upon the representations of fact by S., and if S., conscious that T. was so relying, knowingly deceived him, nothing would condone the wrong as between them, or estop T. from asserting it, but his acquiescence in it with knowledge of the facts. *Ib.*
32. A party who thus deliberately deceives another to his prejudice can not complain that the sufferer has not been vigilant in finding it out. *Ib.*
33. The right of such sufferer to rescind may be qualified by intervening interests of innocent parties, but so long as the question is between the original parties solely he may continue to rely on the representations upon which the contract was made and by which it was induced, and loses no rights as against the wrongdoer himself by failure to diligently discover the fraud. *Ib.*
34. The fact that soon after such purchase T. became, and for a number of months was, the cashier of the bank would not alone, and as a matter of law, make him chargeable with a knowledge of the condition of the bank, and so of the falsity of the representations under which he bought, as against evidence that he was for a considerable portion of the time absent from the bank and the city where it was located, and that during all his connection with the bank he, by direction of S., the president, and the person of whom he bought the stock, was engaged in routine work and had practically nothing to do with the bills receivable of the bank. *Ib.*
35. The fact that as cashier he signed statements exhibiting the condition of the bank would not, in an action on such notes by the bank or by S., estop him from showing, as against them, that such statements, which he believed at the time were true, were in fact false. *Ib.*
36. B., having duly sold stock of a national bank of Louisiana pledged to him by A., applied to the cashier to have it transferred on the bank books, but the cashier refused, on the ground that A. was indebted to the bank. The bank having failed before the transfer could be enforced, B. brought an action of damages against the receiver. *Held*, (1) that the action was not barred by the statute of limitations of one year; (2) the cashier having been intrusted by the directors with the duty of transferring the stock of the bank, his refusal was imputable to the bank; (3) the court below had power to order the receiver to pay the claim or certify it to the Comptroller. *Case, Receiver, v. Citizen's Bank of Louisiana*, 100 U. S., 446; 2 N. B. C., 47.

TRANSFER OF STOCK. See Shareholders; Assessment—Continued.

37. One D., a stockholder in the W. bank, died in 1882, leaving a will by which he gave all his property to his wife for life, "to be hers absolutely," and at her death to go to his son and daughter, to be divided between them as his wife might think proper. D.'s wife qualified as executrix and took possession of the estate, but did not transfer the bank stock. She died in 1888, leaving a will disposing of the property, upon the assumption that she had entire power of disposition of it, and her disposition of it was acquiesced in by her son and daughter. One F., who was appointed executor of Mrs. D.'s will, qualified as such, and thereby became executor of D. He caused the bank stock to be transferred to his name as "executor," and testified that he meant thereby executor of Mrs. D. The bank officer who made the transfer testified that he understood the stock was transferred to F., as executor of Mrs. D. At the time of the transfer, in 1888, the bank was solvent and prosperous. The stock was held by F. as part of a trust fund created by Mrs. D.'s will for her daughter, as a means of paying a debt from D. to the daughter, in such a way as to keep the money beyond the control of the daughter's husband. The W. bank failed in 1891, and the receiver sought to hold the estate of D. responsible for an assessment on the stockholders. *Held*, that as the stock could only have been transferred by the act of D.'s executor, and as F. declared, and the bank understood when the transfer was made, that it was made to him as executor of Mrs. D., and he had power to receive it in that capacity, without regard to the terms of the wills, the bank, and consequently the receiver, were estopped to claim that D. and his estate had not ceased to hold stock at the time of the transfer, there being no ground to impute bad faith to any of the parties. *Ricaud v. Wilmington Savings and Trust Co. et al.*, 70 Fed. Rep., 424.
38. One who takes an assignment of stock, accompanied by a transfer to his name on the books, and receives a certificate from the corporation, issued to him in his own name, reciting that he is entitled to so many shares, on each of which a certain sum has been paid, leaving a specified amount "to be paid when called for," is liable as a subscriber for the balance due on the stock. *Glen v. Porter*, 73 Fed. Rep., 275.
39. A shareholder of a national banking association who, for the purpose of escaping his individual liability, transfers his shares in a failing bank to one who, for any reason, is unable to respond as promptly and effectually as he was to the liability their ownership imposes, commits a fraud upon the creditors of the bank, renders his transfer voidable at their election, and leaves himself subject to the individual liability imposed by the ownership of the stock if the creditors elect to pursue him. *Stuart v. Hayden*, 72 Fed. Rep., 402.
40. The receiver of a national bank is the proper party to maintain a suit on behalf of its creditors to set aside a fraudulent transfer of stock by one of its stockholders and to enforce his individual liability. *Ib.*
41. When the court has considered conflicting evidence, and made its finding and decree thereon, they must be taken to be presumptively correct, and unless an obvious error has intervened in the application of the law, or some serious or important mistake has been made in the consideration of the evidence, the decree should be permitted to stand. *Ib.*
42. The facts in this case considered, and the finding of the court that the stockholder Stuart had transferred his stock for the purpose of escaping individual liability, to the damage of the creditors, sustained. *Ib.*
43. A transfer of stock by the stockholders of a national bank, for the double purpose of escaping individual liability and defrauding the purchaser, is valid until disaffirmed, not void until affirmed; and it may be affirmed by the transferee and disaffirmed by the creditors of the bank, or vice versa. *Ib.*
44. The transferees of such stock, who are parties defendant to a suit by a receiver of the national bank to enforce the individual liability against the transferor on the ground that he transferred the stock to escape it, can not by a supposed cross bill inject into such a suit the litigation of the question whether or not the vendor deceived and defrauded them by the transfer. *Ib.*
45. Silence, delay, vacillation, acquiescence, or the retention and use of any of the fruits of a fraudulent sale or trade that are capable of restoration, for any considerable length of time after the discovery of the fraud, are fatal to the right to rescind the same. *Ib.*
46. One S. subscribed for 50 shares of the stock of a national bank, borrowing the money to pay for them from C., the cashier of the bank. As collateral

TRANSFER OF STOCK. *See* Shareholders; Assessment—Continued.

security for the money so borrowed, he indorsed over the certificate to C., and left it with him. A few months later he sold the stock to C. for the amount of the loan and accrued interest, the certificate remaining in C.'s hands. The bank was solvent at the time, and so continued for five years, during which C. collected the dividends on the stock, as shown by the bank's dividend book, but the stock was never actually transferred to C. on the books of the bank. The by-laws of the bank provided that dividends should be paid to the stockholders in whose names the stock should stand; that certificates should be issued by the president and cashier; and that, when stock was transferred, the certificate should be canceled, and a new one issued. Long after the sale of S.'s stock to C. the bank became insolvent, an assessment was made upon the stockholders, and the receiver of the bank, finding S.'s name as a stockholder on the books of the bank, brought suit against him. On the trial of the suit the foregoing facts were shown. C. was dead at the time of the trial. *Held*, that it might be inferred as a fact, from the evidence, that the bank had notice of the transfer of the stock by S. to C., and the termination of S.'s relation to the bank as stockholder, from which fact the legal presumption would follow that the bank would cause such acts to be done in relation to the transfer as its officers were called on to do, and that the jury should be permitted to draw such inference. *Snyder v. Foster*, 73 Fed. Rep., 136.

47. One C. was the holder of stock in the D. National Bank, and was also an officer of the L. bank, which held stock in the D. bank. In the latter capacity he was informed of an urgent demand upon the L. bank to send \$5,000 by telegraph in aid of the D. bank. Within a week after this demand, L. transferred his stock in the D. bank, without consideration, to his five children, one of whom was a married woman, and two were minors. Within five months thereafter the D. bank failed, and an assessment was made on the stockholders. *Held*, that the transfer must have been made by L. in contemplation of the liability, and that both he and his transferees were liable for the assessment, the latter because the liability was cast upon them by law when they became stockholders. *Foster v. Lincoln (C. C.)*, 74 Fed. Rep., 382.
48. Rev. St., U. S., sec. 5139, providing that the stock of a national bank shall be "transferable on the books of the association in such manner as may be prescribed in the by-laws or articles of association," is for the benefit of the corporation, its shareholders and creditors, only; and the rights of a transferee of national-bank stock, under an unrecorded transfer, good at common law, are superior to the rights of a subsequent attaching creditor of the transferor without notice. *Doty v. First National Bank (N. D.)*, 53 N. W., 77.
49. It is not competent for State legislation to limit or interfere with the transferable quality of national-bank stock, as the same is left by the statutes of the United States. *Ib.*
50. Where one to whom the dividends on certain stock were bequeathed during her life or widowhood, after which the stock was to go to her daughter, consented to the transfer of the certificate of the stock to her daughter, she waived all claim to the dividends thereon. *Kennedy v. First National Bank (N. C.)*, 20 S. E., 375.
51. The burden is on the receiver of a national bank to show that a transfer of stock was made by the transferor for the fraudulent purpose of avoiding liability as a stockholder; and evidence showing that the husband of the transferor had knowledge of the embarrassed condition of the bank before the transfer was made, and that she had admitted that she never transacted any business without the advice of her husband, is not sufficient for that purpose, as against the positive statement of the transferor that no one ever suggested to her to transfer the stock for the purpose of relieving herself from liability, or suggested to her that the bank was in a failing condition, and that she made the transfer to her daughter as an advancement. *Sykes v. Holloway et al.*, 81 Fed. Rep., 432.
52. Under Rev. St., U. S., sec. 5151, making shareholders in a national bank liable for the debts of the association, and section 5139, providing for the transfer of shares, with a provision that the transferee shall "succeed to all the rights and liabilities of the prior stockholders of such shares; and no change shall be made in the articles of the association by which the rights, remedies, and securities of the existing creditors of the association shall be impaired," a transfer of stock, though without consideration and to an irresponsible person, can not be set aside by the receiver, if made in good faith without knowledge of the failing condition of the bank. *Ib.*

TRANSFER OF STOCK. See Shareholders; Assessment—Continued.

53. A national bank may, by a by-law, subject the shares of a stockholder to a lien for his debt to the bank, so as to prevent a transfer on the books until such debt is paid. *Bath Savings Institution v. Sagadahoc National Bank (Me.)*, 36 A., 996.
54. Where there is no provision in the law of the bank subjecting shares to the payment of a shareholder's debts, a transferee of shares transferable only on the books of the bank by the shareholder or his attorney and by a surrender of the certificate takes a perfect title by transferring the shares under a power to himself, and can require the bank, upon surrender of the certificate, to give a new one, certifying that the shares stand recorded in his own name. *Ib.*
55. Without the surrender of the certificate of stock, a bank can not issue another upon a transfer made by the apparent owner, either in person or by attorney, that will deprive the real owner of his shares. *Ib.*
56. Though the shares of stock in defendant bank were made transferable only on the books of the bank, an assignment without such transfer invested the assignee with an equitable title, which would be protected as against all persons not showing a superior right. *Nicollet National Bank v. City Bank (Minn.)*, 35 N. W. Rep., 577.
57. An assignment of stock transferable only on the books, without such transfer, for the purpose of collateral security, is effectual as against the bank asserting a lien for the debt of the stockholder (contrary to the Minnesota statute of 1881); and its refusal, because of such asserted lien, to make the proper transfer on its books renders it liable to the assignee as for conversion of the stock. *Ib.*
58. An attachment of the shares by the bank, after notice of the assignment, is ineffectual to defeat the prior right of the assignee. *Ib.*
59. Under the act of Congress July 12, 1882, extending for the purpose of liquidation the franchises of such national banking associations as do not extend the periods of their charters and making applicable to them the statute relating to liquidation of banking associations, such an association may continue to elect officers and directors for the purpose of effecting liquidation. But after the expiration of the term of its charter the stock of such an association is not transferable so as to give the transferee the right to share in the election of directors, and such transferee, not being a stockholder, is ineligible as a director under Rev. St., sec. 5145. *Richards v. Attleboro National Bank*, 148 Mass., 187; 3 N. B. C., 495.

ULTRA VIRES:

1. 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.
2. 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; *Farmers and Mechanics' Bank v. Baldwin*, 23 Minn., 198. But see *Smith v. The Exchange Bank of Pittsburg*, 26 Ohio St., 141.
3. Where the provisions of the national banking act prohibit certain acts by banks or their officers without imposing any penalty or forfeiture applicable to particular transactions which had been executed, their validity can be questioned by the United States only, and not by private parties. *Thompson v. St. Nicholas National Bank*, 146 U. S., 240.
4. National banks can make no valid loan or discount on security of their own stock unless necessary to prevent loss on debt previously contracted in good faith. *Bank v. Lanier*, 11 Wall, 369.
5. The national banking act does not give a bank an absolute right to retain bonds coming into its possession by purchase under a contract which it was without legal authority to make. *Logan Bank v. Townsend*, 139 U. S., 67.
6. A bank which receives drafts with instructions to apply the proceeds to the payment of a certain note held by it for collection can not apply them to any other account. *First National Bank v. Munzesheimer*, 26 S. W., 428.
7. A national bank can not enter into a valid contract to undertake the business of the recovery of the stolen property of special depositors. *Wylie v. Northampton National Bank*, 15 Fed. Rep., 428.
8. A bank has not a right to retain the balance of a customer's deposit to pay or apply upon an indebtedness of a customer to the bank not yet matured. *Jordan, Administratrix, etc., v. The National Shoe and Leather Bank*, 74 N. Y., 467.

ULTRA VIRES—Continued.

9. A national bank which entered into a contract not authorized by its charter can not repudiate the contract and at the same time retain its fruits. [*Casey v. La Société de Crédit Mobilier de Paris*, 2 Woods, 77; 1 N. B. C., 285.]
10. The national banking act is an enabling act for associations organized under it, and one can not rightfully exercise any powers except those expressly granted, or such incidental powers as are necessary to carry on the business for which it was established. *Ib.*
11. That act does not give a national bank an absolute right to retain bonds coming into its possession by purchase under a contract which it was without legal authority to make. Although the bank is not bound to surrender possession of them until reimbursed the full amount due to it, and may hold them as security for the return of the consideration paid, yet when such amount is returned, or tendered back to it, and the return of the bonds demanded, its authority to retain them no longer exists; and from the time of such demand and its refusal to surrender the bonds to the vendor or owner it becomes liable for their value upon grounds of implied contract, apart from the original agreement under which it obtained them. It could not rightfully hold them under or by virtue of the contract and at the same time refuse to comply with the terms of purchase. *Logan County National Bank v. Townsend*, 139 U. S., 67.
12. 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.
13. Where a bank has received and retained the benefit of a contract made by its officers, it can not plead that the contract was unauthorized by the directors or beyond the power of the bank or its officers to make. *Tootle et al. v. First National Bank of Port Angeles*, 33 P., 345; 6 Wash., 181.
14. The objection that an executed purchase of property by a national bank is ultra vires can be urged only by the Government of the United States. *Hennessy v. City of St. Paul et al.*, 55 N. W., 1123; 54 Minn., 219.
15. A State bank which, under its charter, had power to accept stock in a national bank as security for a loan, or to acquire such stock by levy and sale under execution to satisfy a debt due to it, but which had no power to purchase such stock as an investment, purchased shares of the stock of a national bank, which were transferred to it on the books of the national bank. The latter bank subsequently became insolvent, and an assessment upon the stockholders was made by the Comptroller of the Currency, payment of which was resisted by the State bank on the ground that the purchase of the stock was ultra vires. *Held*, that as the purchase of the stock was merely the exercise, for an unauthorized purpose, of a power existing for other and legitimate purposes, the defense of ultra vires was not available. *Citizens' State Bank of Noblesville v. Hawkins*, 71 Fed. Rep., 369.
16. The decision in *Bank v. Hawkins*, 71 Fed. Rep., 369, followed and applied to the case of an insurance company, authorized to hold stock of a national bank as an investment of surplus but not of capital, which had invested a part of its capital in such stock. *Cooper Insurance Company v. Hawkins*, 71 Fed. Rep., 372.
17. Under Rev. St. U. S., § 5136, cls. 3, 7, empowering a national bank to make contracts and to exercise all powers necessary to carry on the banking business, an agreement by a national bank to procure a person applications for insurance if he would procure for it a customer is ultra vires. *Dresser v. Traders' National Bank (Mass.)*, 42 N. E., 567.
18. A national bank which assumed to sell for another certain notes owned by him, but which, instead of selling them to a third person, without his knowledge, sold them to itself, violated its duty to the owner, the same as if it had full power under the law to act as such agent; and was, therefore, guilty of a conversion of such notes, notwithstanding its agency was ultra vires. *Anderson v. First National Bank (N. D.)*, 67 N. W., 821.
19. Under the provision of the national banking law (Rev. St. U. S., § 5136) that "no 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," a lease by an association formed under said act, but not authorized by the Comptroller to commence the business of banking, of premises "to be used as a banking office, and for no other purpose," is ultra vires and void, and there can be no recovery against the association for the rental of such premises, except upon the ground and to the extent of the benefits received. *61 Ill. App., 33*, affirmed. *McCormick v. Market National Bank (Ill. Sup.)*, 44 N. E., 381.

ULTRA VIRES—Continued.

20. Where a decision is rendered in vacation by a court of equity at the place where the judge resides, and just before the expiration of his term of office, and is then delivered to an express company for transmission to the clerk of court, the fact that it does not reach the clerk until after the expiration of the said term does not render it invalid. *Babcock v. Wolf*, 23 N. W., 490; 70 Iowa, 676, followed. *Shenandoah National Bank v. Read* (Iowa), 53 N. W., 96.
21. Where a partner, whose firm is overdrawn at a bank, asks indulgence until they can collect some accounts which will enable them to pay, but finally, when refused further credit, represents that the said accounts have been collected and applied to indebtedness due other banks, a voluntary conveyance by him of land to a brother, also partner, without the knowledge of the latter, based upon a consideration not then executed or agreed to be executed, and consisting merely of the assumption of certain debts after the conveyance and after attachment by the bank, can not be upheld as a bona fide transaction. *Farmers and Traders' National Bank v. Connor* (Ky.), 20 S. W., 265.
22. One who deals with the cashier of a national bank, professing to act on its behalf, in a transaction known to be outside the legitimate sphere of its operations, has no right to presume that the acts of the cashier have been sanctioned by the board of directors or other governing body, as no act done by an officer of an incorporated company in furtherance of a business venture, which is in excess of the corporate powers, can be said to be an act which is within the scope of the customary powers of such officer. *Farmers and Merchants' National Bank v. Smith*, 77 Fed. Rep., 129.
23. It is not within the powers of a national bank to engage in the business of selling mortgage bonds on commission. *Ib.*
24. Plaintiff bought a bond and mortgage from the defendant national bank through its agents, knowing, or having reason to believe, that the bank was acting only as a broker. After the purchase he accepted a guaranty against loss through defects in the title to the mortgaged premises, executed by the cashier of the bank, as such, making no inquiry as to the cashier's authority, but relying on his acting within the apparent scope of his duties. The bank received none of the proceeds of the sale, and profited in no way by the transaction. Held, that the bank was not bound by the alleged guaranty, nor estopped to deny the cashier's authority to execute it. *Ib.*
25. A California corporation was organized, as stated in the articles of incorporation, for the purpose of acquiring a certain piece of land, laying it out as a town, and reselling in lots, blocks, etc., and also of acquiring "street railroad or other rights and franchises, telegraph, telephone, or other similar franchises, and gas and electric-light franchises, over the said property, or any part thereof." Held, that the corporation had no authority to subscribe for shares of stock in a manufacturing corporation, and such a subscription was ultra vires and void. *Pauly v. Coronado Beach Company*, 56 Fed. Rep., 423.
26. Representations by a bank that an insurance company has a certain amount of paid-up capital stock and surplus are ultra vires. *Hindman v. First National Bank of Louisville et al.*, 86 Fed. Rep., 1013.
27. Representations by the officers of a bank to an insurance commissioner that an insurance company had on deposit in such bank a certain amount which had been paid in as capital stock and net surplus are not ultra vires. *Ib.*
28. A bank whose officers make false representations to an insurance commissioner concerning the amount which an insurance company has on deposit with it, whereby the commissioner is induced to issue a license, is not liable to a third person who was induced to purchase shares in the company by the fact that such license had been granted. *Ib.*
29. A contract entered into by a corporation, which is ultra vires of its character, can not be ratified or become binding on the ground of estoppel, and the only ground on which the corporation can become liable to the payment of money on account of such a contract, which has been performed by the other party, is that it has received a benefit or advantage thereby which it can not justly retain. *Bowen v. Needles National Bank*, 94 Fed. Rep., 925.
30. A national bank advised plaintiff that it would pay all checks of a third person, although such person had no funds on deposit, as was known to both plaintiff and the bank. In reliance on such promise, plaintiff cashed checks of such person and transmitted them to the bank for payment. The bank issued and sent to plaintiff its drafts on a correspondent for the amount of the checks, which drafts were refused payment. Held, that the contract

ULTRA VIRES—Continued.

was one purely of guaranty, and was ultra vires on the part of the bank, and the transaction gave plaintiff no right of action against it on the drafts. *Ib.*

31. The fact that a director of a national bank, whose presence was necessary to constitute a quorum at a meeting where, by the action of the directors, in which he participated, a contract by the bank to assume and pay the liabilities of another bank was ratified, was also a stockholder in such other bank, in the absence of any allegation of fraud in the transaction, is not sufficient to render the contract invalid. *Scotfield v. State Nat. Bank, 97 Fed., 282.*
32. A contract by a national bank to assume and pay the liabilities of another bank in consideration of the transfer to it by the other bank of its office furniture and lease and its cash and cash assets, and the further assignment to a trustee for its benefit of bills receivable and securities, is not ultra vires, but is within its powers conferred by statute to conduct a general banking business. *Ib.*
33. The fact that a contract, made by a national bank, to receive and collect securities, and reinvest the proceeds for the owner, contained provisions which were ultra vires, does not relieve the bank of the legal obligation to return the securities, or account to the owner for their value. *Emmerling v. First Nat. Bank (C. C. A.), 97 Fed. Rep., 739.*
34. The fact that a national bank purchased shares of its own stock ultra vires does not render its subsequent sale of such stock to another unlawful, or the stock void in the hands of the purchaser; nor does it constitute any defense to an action by a receiver of the bank against such purchaser to recover an assessment made after the bank's insolvency. *Lantry v. Wallace, 97 Fed. Rep., 865.*

USURY. See Interest.

1. The usury laws of the State 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. Garlinghouse, 22 Ohio St., 492; Davis v. Randall, 115 Mass., 547; Hintermister v. First National Bank, 64 N. Y., 212.*
2. 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.*
3. The taking of illegal interest by a national banking association does not render the contract void. *Farmers and Mechanics' Bank v. Dearing, supra.*
4. It does not invalidate an indorsement of 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.*
5. 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. Reversed by Second National Bank of Clarion v. Morgan, 30 Atl. Rep., 957.*
6. 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 Galion, 22 Ohio St., 508.*
7. 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; National Bank v. Johnson, 104 U. S., 271.*
8. 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.*
9. 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.*
10. Usurious interest which has been paid to a national banking association can not be applied by way of payment, set-off, or counterclaim in an action by the association to recover the amount of the loan, but a separate action must be brought therefor. *Barnet v. Muncie National Bank, 98 U. S., 555.*
11. 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 ille-

USURY. *See Interest*—Continued.

- gal 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.*
12. 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, 3 Am. L. T. [N. S.], 350; 1 N. B. C., 317; Overholt v. National Bank of Mount Pleasant, 82 Penn. St., 490; Barnet v. Muncie National Bank, supra.*
 13. The purchase of accepted drafts by a national bank from the holder without his indorsement at a greater reduction than lawful interest on their face value is a discounting of those drafts within the meaning of Rev. St., sec. 5197, which prohibits such bank from taking interest on any loan or discount made by it at a greater rate than is allowed by the laws of the State where it is situated. *Danforth et al. v. National State Bank of Elizabeth, 48 Fed. Rep., 271.*
 14. 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, 3 Biss., 243; Crocker v. First National Bank of Chetopa, supra.*
 15. 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.*
 16. Under Rev. St., sec. 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, 19 A., 181; Bobs v. People's National Bank, 21 S. W., 888.*
 17. 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.*
 18. A note dated and signed by the makers in Tennessee and payable in Chicago, Ill., and forwarded by them to the payees in Chicago, to be used by the latter in raising money with which to pay off a prior note made by the same parties, must be held an Illinois contract, and governed by the laws of Illinois relating to usury. *Buchanan et al. v. Drivers' National Bank of Chicago, 55 Fed. Rep., 223.*
 19. Bank loaned money upon note which it afterwards discounted, the maker agreeing to open account with bank or to pay 2½ per cent commission to the bank on the loan. As the money loaned belonged to the bank, commission held to be usury. *Union National Bank v. L., N. A. & C. Ry. Co., Ill. Supreme Court, May 9, 1893, 34 N. E., 135.*
 20. An act of a legislature providing that no corporation shall set up defense of usury in any action does not render contracts by corporations for usurious interest enforceable, and does not prevent corporations setting up a defense of illegality under sec. 5197, Rev. St. *Id.*
 21. When allegations of complaint are sufficient to sustain a judgment in an action against a national bank for exacting usurious interest. *First National Bank v. Morgan, 132 U. S., 141.*
 22. Usurious interest paid a national bank on renewing a series of notes can not, in an action by the bank on the last of them, be applied in satisfaction of the debt. *Driesbach v. National Bank, 104 U. S., 52; Barnett v. National Bank, 98 U. S., 555.*
 23. Remedy given by sec. 5198, Rev. St., for recovery of usurious interest paid to a national bank, is exclusive. *Barnett v. National Bank, ib.; Stephens v. Monongahela Bank, 111 U. S., 197.*
 24. The only forfeiture for usury declared by sec. 30 of act of 1864 is of entire interest, and no greater loss is incurred by such bank by reason of the usury laws of a State. *Farmers' National Bank v. Dearing, 91 U. S., 29.*
 25. Where a national bank has actually taken usurious interest, the party paying it may recover double the amount in an action therefor, but can not set off or counterclaim it in an action to recover the principal; and the action for such penalty must be brought within two years. *Ellis v. First National Bank of Olney, 11 Bradw., 275; 3 N. B. C., 378.*
 26. The courts of one State have no jurisdiction of an action against a national bank located in another State to recover the penalty imposed by the act of Congress for the taking of unlawful interest. *Missouri River Telegraph Company v. First National Bank of Sioux City, 74 Ill., 217; 1 N. B. C., 401.*
 27. Actions and proceedings against any national bank may be brought in any State, county, or municipal court in the county or city in which such asso-

USURY. See Interest—Continued.

- ciation is located, having jurisdiction in similar cases, to enforce a penalty under sec. 5198, Rev. St. *First National Bank of Tecumseh v. Overman*, 22 Nebr., 116; 3 N. B. C., 556.
28. When an action is brought to recover a penalty under secs. 5197 and 5198, Rev. St., for taking, receiving, reserving, or charging a rate of interest greater than is allowed by law, it is necessary to allege in the petition that the act was "knowingly done." *Schuyler National Bank v. Bollong*, 24 Nebr., 821; 3 N. B. C., 558.
 29. In an action against a national bank to recover the penalty imposed by the act of Congress for taking a greater rate of interest than is allowed by law, the plaintiff is entitled to recover only twice the amount taken in excess of the legal interest, and not twice the amount of the entire interest paid. *Hintermister v. First National Bank*, 64 N. Y., 212; 1 N. B. C., 741.
 30. Under act of Congress, June 3, 1864, sec. 30, providing that national banks knowingly receiving or charging a greater rate of interest than allowed by the State where the bank is located shall forfeit the entire interest which the note carries with it, or which has been agreed to be paid thereon, not only is forfeited a greater sum reserved by the bank out of the money than the legal interest for the time the note has to run, but also the interest accruing by law upon nonpayment after maturity. *Alves v. Henderson National Bank*, 3 N. B. C., 452.
 31. An agreement to pay illegal interest in a mortgage given to secure the notes after maturity forfeits both legal and illegal interest, though no interest is expressed in the notes themselves. *Ib.*
 32. In an action by a national bank upon a note the defendant is not entitled to any set-off for legal interest exacted by the bank upon the discount thereof, but the bank can recover only the principal of the note. *Peterborough National Bank v. Childs*, 133 Mass., 248; 43 Am. Rep., 509; 3 N. B. C., 469.
 33. A national bank discounting business paper at a greater rate than 7 per cent is liable to the forfeiture of double the excess over 7 per cent imposed by the national banking act, although the transaction is not usurious under the State law. *Johnson v. National Bank of Gloversville*, 74 N. Y., 329; 30 Am. Rep., 302; 2 N. B. C., 302.
 34. Under the national-bank act, in an action upon a note usuriously discounted by a national bank, the amount of the usury may be set-off by an accommodation indorser, although the note does not carry interest on its face. *National Bank of Auburn v. Lewis*, 75 N. Y., 516; 31 Am. Rep., 484; 2 N. B. C., 305.
 35. In an action by a national bank on a promissory note discounted by it, the defendant may not counterclaim or set-off usurious interest taken by the bank on the discount of it and other notes of which it was a renewal. *National Bank of Auburn v. Lewis*, 81 N. Y., 15; 3 N. B. C., 587.
 36. The remedy is an action of debt to recover back twice the amount paid. *Ib.*
 37. Where a national bank has usuriously reserved a sum greater than the lawful rate of interest on a discount, the amount so reserved is forfeited and may not be recovered in an action upon the note. *Ib.*
 38. The knowingly taking or receiving by a national bank of a greater rate of interest than is lawful in the State where it is located is usurious under the national banking act, and the entire interest is forfeited, and the usury is not purged by settlements and renewal notes without additional usury. *Pickett v. Merchants' National Bank of Memphis*, 32 Ark., 346; 2 N. B. C., 209.
 39. In an action by a national bank the defendant can not be allowed a counterclaim for unlawful interest paid by him more than two years prior thereto. *National State Bank of Newark v. Boylan*, 2 Abbott's N. C., 216; 1 N. B. C., 798.
 40. One of two or more defendants can not set up an individual counterclaim unless, under the pleadings, there can be a several judgment against him. *Ib.*
 41. Where a national bank received usurious interest it forfeits the entire interest on the note, including that accruing after maturity, though the latter rate be lawful. *Shafer v. First National Bank*, 36 P., 998.
 42. A judgment on a note, whereon interest is forfeited because of usury, bears interest at 6 per cent, under General Statutes 1889, par. 3500, relating to interest on judgments, though the note provided for lawful interest after maturity. *Ib.*
 43. The State courts will not enforce the penalties imposed by the national banking act for exacting unlawful interest. *Newell v. National Bank of Somerset*, 12 Bush., 57; 1 N. B. C., 501.
 44. Usurious interest paid on a note can not be offset against the principal sum due. *Rockwell v. Farmers' National Bank*, 36 P., 905.

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45. Where the usurious interest is discounted from the face of the note, the bank can only recover the face of the note, less the interest deducted. If the borrower pays the usurious interest in advance, he may recover double the interest so paid. *Schuyler National Bank v. Bollong*, 24 Nebr., 825; 3 N. B. C., 561.
46. In New York the rate of the rate of interest which a corporation may pay is not limited. A national bank, located in that State, loaned money to a corporation at a rate of interest exceeding 7 per cent per annum. Held, that the interest on the loan was forfeited under section 30 of the national banking act (13 St. at Large, 108), which provided that when no rate of interest was fixed by the law of a State a national bank might charge a rate not exceeding 7 per cent per annum, and that if it charged more the entire interest should be forfeited. *In re Wild*, 11 Blatch., 243; 1 N. B. C., 246.
47. If a national bank discount a note at a usurious rate of interest, paying the borrower the proceeds less the interest, it can recover only the face of the note less the entire interest received. But if such note be renewed, the borrower paying the usurious interest out of his pocket, in advance, the defendant may recoup, or recover in an independent action, double the amount of the entire interest paid at the renewal. If, instead of paying the usurious interest at each renewal, it be added to the principal and included in the renewal notes, the bank can only recover the amount originally paid to the borrower, i. e., the amount of the last of the renewal notes less all interest included in it. *National Bank of Madison v. Davis*, 6 Cent. L. J., 106; 1 N. B. C., 350.
48. The national currency act should be liberally construed to effect the ends for which it was passed, but a forfeiture under its provisions should not be declared unless the facts upon which it rests are clearly established. In case of a claim of forfeiture against a bank for taking unlawful interest upon the discount of bills of exchange payable at another place, it should appear affirmatively that the bank knowingly received or reserved an amount in excess of the statutory rate of interest and the current exchange for sight drafts. Accordingly, where it was not shown what the rate of exchange was, a charge of one-quarter of 1 per cent in addition to the statutory rate of interest would not be sufficient to authorize a forfeiture. *Wheeler v. Union National Bank of Pittsburg*, 96 U. S., 785; 2 N. B. C., 9.
49. The receipt by a national bank of an usurious rate of interest upon the discount of a note works a forfeiture of such interest as would otherwise have accrued after the maturity of the note. *The First National Bank of Uniontown v. Stauffer*, 1 Fed. Rep., 187.
50. Section 5073, Rev. St., relating to set-offs in bankruptcy proceedings, provides that "in all cases of mutual debts or mutual credits between the parties the account between them shall be stated, and one debt set off against the other, and the balance only shall be allowed or paid; but no set-off shall be allowed in favor of any debtors to the bankrupt of a claim in its nature not provable against the estate, or of a claim purchased by or transferred to him after the filing of the petition." Held, that under this section a judgment obtained by an assignee in bankruptcy, for a penalty incurred by the violation of a State statute against usury, could not be set off against a claim of the judgment debtor against the bankrupt estate. *Wilson, Assignee, v. National Bank of Rolla*, 3 Fed. Rep., 391.
51. Interest in excess of the legal rate received by a national bank, although taken in renewal of a series of notes, can not be applied by way of set-off or payment in a suit upon the last of the series. *Farmers and Mechanics' Bank v. Hoagland*, 7 Fed. Rep., 159.
52. In such case, however, the bank can not recover the illegal interest, although such interest has been finally incorporated in notes bearing legal rates. *Ib.*
53. Neither can the bank recover any interest upon such renewal notes from the date the interest has been reduced to the legal rate. *Ib.*
54. A provision in a promissory note "to pay an attorney's fee of 10 per cent on the amount due if suit is brought to enforce payment, for use of the attorney bringing the suit," is a stipulation for a penalty or forfeiture, and tends to the oppression of the debtor; is a cover for usury, and is without consideration and contrary to public policy, and void. *Merchants' National Bank v. Serier et al.*, 14 Fed. Rep., 662.
55. Such a stipulation in a note discounted by a national bank is void for the further reason that it is in excess of the power of the bank under its charter. *Ib.*
56. Section 5198, Rev. St., makes the receiving or charging "a rate of interest greater than is allowed" "a forfeiture of the entire interest." In case a

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- greater rate of interest has been paid, the debtor may recover back "twice the amount of interest thus paid." *Hill v. National Bank of Barre*, 15 Fed. Rep., 432.
57. The amount of penalty recoverable in an action against banks under sec. 5198, Rev. St., is twice the whole amount of the interest paid, and not merely twice the amount paid in excess of the legal rate. *Ib.*
 58. In an action against the First National Bank of Deadwood to recover illegal interest paid it, the court holds: A Territorial law in force in certain counties of the late Territory of Dakota, which provided that in those counties "it shall be lawful to take, receive, retain, and contract for any rate (of interest) agreed on between the parties," allowed and fixed the rate of interest by law in such counties or district, within the meaning of sec. 5197, Rev. St., which provides that "any association may take, receive, reserve, and charge on any loan * * * interest allowed by the laws of the State, Territory, or district where the bank is located." *Guild v. First National Bank of Deadwood*, 57 N. W., 499.
 59. From February, 1881, when said Territorial law was enacted, until July 1, 1887, when the same was repealed, it was lawful for Territorial and private banks and individuals to take, receive, retain, and contract for any rate of interest agreed on between the parties, within the counties named in the act, when there was an express contract in writing fixing the rate. Therefore, it was lawful for a national bank in those counties to contract in writing for any rate of interest agreed on between the parties. *Ib.*
 60. Under the general law relating to interest in force in the Territory after July 1, 1887, Territorial and private banks and individuals were allowed to take, receive, retain, and contract for interest at the rate of 12 per cent per annum, and national banks were therefore allowed to take, receive, and retain interest paid at the same rate; and it was not unlawful for such national banks, under the national banking act, to take, receive, and retain interest paid at the rate of 12 per cent per annum, in the absence of an express contract in writing therefor. *Ib.*
 61. A complaint that alleges that the defendant "knowingly and usuriously charged, took, received, and reserved from plaintiff, and that plaintiff paid to defendant, for interest, * * * being at the rate of 24 per cent per annum," giving time, amount, etc., states facts sufficient to constitute a good cause of action for the recovery of such alleged illegal interest under the national banking act. *Ib.*
 62. Under sec. 1851, Rev. St., one of the sections of the organic act of the Territory of Dakota, which provides "that the legislative power of the Territory shall extend to all rightful subjects of legislation not inconsistent with the Constitution and laws of the United States," the Territorial legislature was vested with general legislative power, restricted only as prescribed in the act, and subject to the power of Congress to disapprove its acts. *Ib.*
 63. The act of Congress, approved July 30, 1886, providing that "the legislatures of the Territories of the United States shall not pass special or local laws * * * regulating the interest on money," was not retroactive, but was applicable only to acts thereafter passed by a Territorial legislature, and did not have the effect to invalidate the then existing interest law in the counties mentioned in the provisions of the act of 1881. *Ib.*
 64. The passage of the law of 1881 by the Territorial legislature, which provided for a different rate of interest in certain counties of the Territory from that allowed in other parts of the Territory, was a valid exercise of the legislative power, and was not in conflict with the organic act or the Constitution of the United States. *Ib.*
 65. A law changing the rate of interest which can lawfully be taken by reducing such rate does not affect express contracts in writing for interest at the higher rate, made when the law allowing the higher rate was in force, when such contract specifically provides that the interest at the rate specified in the contract shall be payable from the date of the contract until the same is paid. *Ib.*
 66. Under Rev. St., sec. 5198, which authorizes the person paying usurious interest to a national bank to recover twice the amount paid, one of the joint makers of a note on which illegal interest is charged can not recover the penalty from the bank where the illegal interest was paid by the other maker. *First National Bank of Concordia v. Rowley*, 34 P., 1049; 52 Kans., 394.
 67. Any payments made upon any of such notes will be applied to the principal. *Ib.*

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68. Parkhurst having, as maker of the notes to the bank representing the debt secured by the chattel mortgage, paid usurious interest thereon, and having recovered judgment against the bank for twice the interest thus paid under the Federal statute, he can not be allowed to apply the same interest in reduction of the debt secured by the chattel mortgages. *Parkhurst v. First National Bank of Clyde*, 35 P., 1116.
69. The limitation of two years within which suit may be brought against a national bank under sec. 5198, Rev. St., for taking usurious interest begins to run from the time when the usurious interest is paid. *First National Bank of Dorchester v. Smith*, 57 N. W., 996.
70. A national bank succeeding to the business of a private bank inherits the usury penalties incurred by the latter in attempting to enforce a transfer note and mortgage. State usury penalty is applicable to transaction previous to debtor's knowledge that debt was transferred to national bank. *Exeter National Bank v. Orchard*, 58 N. W., 144.
71. The payment of usurious interest to a national bank can not be pleaded as a set-off or counterclaim against the principal of the note so sued on. *Higgins et al. v. Citizens' National Bank of Kansas City*, 24 S. W., 926.
72. Where a national bank loans money at a usurious rate, which is included in the note, in an action to enforce the contract the interest is forfeited. *McGhee v. First National Bank of Tobias*, 58 N. W., 537.
73. A promissory note given for already accrued interest, in part usurious, was without consideration, and suspension of the right of collection between its date and maturity in no way operated to supply this essential element, otherwise lacking. *Ib.*
74. The limitation under Rev. St. U. S., sec. 5198, of actions for the recovery from a national bank of a penalty for usury dates from the payment of such interest, and not from the reservation of it from the original loan by way of discount. *Smith v. First National Bank (Nebr.)*, 60 N. W., 366; *Lanham v. Same, ib.*, 1041.
75. A State law imposing a penalty on banks exacting usurious discounts does not apply to national banks, the penalty imposed on such banks by Federal laws in regard to usurious discounts being exclusive. *Florence Railroad and Improvement Company v. Chase National Bank (Ala.)*, 17 So., 720.
76. Act of Congress, June 3, 1864, section 30, relative to the taking of usury by national banks, does not apply to the discounting by the bank for the payee of a note given in payment of an article, and stipulating for legal interest, and, if it did, would not avail the maker. *Second National Bank of Clarion v. Morgan (Pa.)*, 30 A., 957.
77. The payment of a usurious loan made by a national bank is not a condition precedent to the right of the borrower to maintain an action against such bank to recover double the amount of usurious interest paid on such loan. *Exeter National Bank v. Orchard (Nebr.)*, 61 N. W., 333.
78. Usury can not be pleaded against a national bank. 25 N. Y. S., 447, affirmed. *Chase National Bank v. Faurot (N. Y. App.)*, 44 N. E., 164.
79. Usury can not arise from the purchase from brokers of a note at a discount. *Ib.*
80. C., whose business was lending money and indorsing paper, had an arrangement with plaintiff bank by which it was to discount all notes bearing her indorsement, for the benefit of the maker; the proceeds to be drawn by "discount checks" signed by the maker, plaintiff being furnished by C. with collateral security to indemnify it. Defendant made application to C. for a loan of \$50 for three months, and C. offered, as testified by defendant, to make the loan, or, as testified by C., to lend C.'s credit for \$10. A note for \$60, signed by defendant, payable to and indorsed by C., was discounted by plaintiff, and the proceeds, less the legal discount, placed to defendant's credit, and immediately withdrawn on his discount check, he thereupon paying \$10 to C.'s agent. *Held*, that whether the transaction was a cover for usury, to plaintiff's knowledge, was a question for the jury. *Flour City National Bank v. Miller (Sup.)*, 38 N. Y. S., 503.
81. Under U. S. Rev. St., §§ 5197, 5198, if usurious interest is paid a national bank, the payor may recover back twice the total amount of interest paid. *First National Bank v. McInturff (Kan. App.)*, 43 P., 339.
82. Under Rev. St. U. S., §§ 5197, 5198, prohibiting any national bank from charging a greater rate of interest than is allowed by the laws of the State in which it is located, and providing that the taking of such interest shall forfeit the entire interest, a payment to a national bank on a note bearing usurious interest is a payment on the principal debt. *Ib.*

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83. The fact that a part of the consideration of a note was for usurious interest on a former note does not render the note void in toto. *First National Bank v. Ledbetter* (Tex. Civ. App.), 34 S. W., 1042.
84. Under Rev. St. U. S., §§ 5197, 5198, providing that the charging of a greater rate of interest by a national bank than that allowed by the laws of the State in which the bank is located shall forfeit the entire interest, and that, if such interest has been paid, the person who paid the same may recover twice the amount thereof; a payment on a note stipulating for usurious interest is a payment on the principal debt, and not of the interest, which is forfeited. *First National Bank v. Turner* (Kan. App.), 42 P., 936.
85. In an action for the penalty for charging usurious interest a demand need not be shown. *Ib.*
86. Interest is not recoverable on a penalty for receiving usurious interest prior to its merger into judgment. *Ib.*
87. Under Rev. St. U. S., § 5198, relating to national banks, providing that the taking a rate of interest greater than is allowed by the preceding section, when knowingly done, shall be deemed a forfeiture of the entire interest, where a national bank loaned money at usurious interest, and added it into a note, which was several times renewed at the usurious rate, the bank is only entitled to recover, in an action on the last note, the principal sum originally loaned, less the partial payments made on the notes. *Snyder v. Mount Sterling National Bank* (Ky.), 21 S. W., 1050.
88. A note made in one State and payable in another is not subject to the usury laws of the latter State if it is valid in that respect in the State where it was made. *Sturdivant v. Memphis National Bank* (C. C. A.), 60 Fed. Rep., 730; *Ib.*, 736.
89. If a national bank discount a note at a usurious rate of interest, paying the borrower the proceeds less the interest, it can recover only the face of the note less the entire interest received; but if such note be renewed, the borrower paying the usurious interest out of his pocket, in advance, the defendant may recon, or recover in an independent action, double the amount of the entire interest paid at the renewal. If, instead of paying the usurious interest at each renewal, it be added to the principal and included in the renewal notes, the bank can only recover the amount originally paid to the borrower, i. e., the amount of the last of the renewal notes less all interest included in it. *National Bank of Madison v. Davis*, 1 N. B. C., 350.
90. Whether other notes have been accepted by a bank in renewal of notes sued on is a question for the jury. *Cake v. The First National Bank of Lebanon*, 1 N. B. C., 390.
91. Where there has been a series of renewal notes given for the continuation of the same original loan, a taint of usury in the first transaction follows down through the whole, and in action by a national bank on the last of the series, the borrower is entitled to credit for all the interest he has paid from the beginning. *Ib.*
92. Under the 30th section of the national banking act the remedy of the "forfeiture of the entire interest" for the exacting of unlawful interest can only be had by way of defense to an action on the note, or to recover the loan, but no action lies for it. *Brown v. The Second National Bank of Erie*, 72 Pa., 209.
93. Where usury has been actually paid to and received by a bank, the only remedy is an action for the penalty of "twice the amount of interest thus paid." *Ib.*
94. The limitation of two years within which an action for the penalty must be brought commences to run from the actual payment of the usury. *Ib.*
95. The knowingly taking or receiving by a national bank of a rate of interest greater than is allowed by law upon a loan of money does not entitle the person paying the same to have it applied as a payment of so much of the principal in an action brought to recover the principal debt more than two years after such payment was made. The rights and liabilities of the parties in such case are prescribed in the national-bank act, and can not be controlled by State legislation. *Higley v. The First National Bank of Beverly*, 26 Ohio, 75; 1 N. B. C., 833.
96. The reservation of illegal interest by a national bank does not avoid the principal. *Shinkle v. The First National Bank of Ripley*, 22 Ohio, 516; 1 N. B. C., 824.
97. Defendant being indebted to a national bank on certain promissory notes, made a new note and a mortgage to secure it, which were, by an agreement with the bank and for its use and benefit, executed and delivered to one

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- S. without consideration from him, who also transferred them to the bank, and the old notes were thereupon delivered up and canceled. *Held*, (1) that there was a sufficient consideration for the note and mortgage; (2) that the bank had power to take notes and mortgages in such way and form for the purpose of securing its claim. *Ib.*
98. Where the two years within which an action lies to recover back twice the amount of illegal interest paid to a national bank have elapsed, the right to offset such interest against any claim of the bank is also barred. *Ib.*
 99. National banks organized under act of Congress are not bound by the usury laws of the States in which they are situated. *The First National Bank of Columbus, plaintiff in error, v. Garlinghouse et al.*, 22 Ohio, 492; 1 N. B. C., 811.
 100. The discounting of a promissory note by a national bank at an unlawful rate of interest does not render the note void in toto, but only to the extent of the interest. *Ib.*
 101. The discounting of a note for the principal maker at an unlawful rate of interest is not such an unauthorized use of the note as will discharge the sureties from liability. In the absence of any express agreement or understanding on that subject between the sureties and the principal, of which the holder had notice, or any intention to practice a fraud on the sureties, they must be held to have trusted to the judgment and discretion of the principal as to the terms on which the note might be discounted. *Ib.*
 102. Where usurious interest has been paid to a national bank on renewal notes and the bank brings suit on the last note, the defendant may not set off such illegal interest, but his only remedy is by an action against the bank to recover the penalty prescribed by the national bank act. *National Bank of Fayette County v. Dushane*, 96 Penn. St., 340; 3 N. B. C., 739.
 103. An auditor appointed to distribute the proceeds of a sheriff's sale may not go behind a judgment regularly entered upon adverse proceedings without fraud and collusion. *Appeal of Second National Bank of Titusville; Henderson, to use of Second National Bank of Titusville, v. Waid*, 96 Penn. St., 460; 3 N. B. C., 740.
 104. The taking of usurious interest under section 5197 of the Revised Statutes of the United States and the Pennsylvania act of May 28, 1858, does not prevent the recovery of the lawful interest. *Ib.*
 105. Where a national bank takes, receives, or charges more than the legal rate of interest in the discount of a note, the interest-bearing power of the note is destroyed and remains destroyed until it is paid. *Guthrie v. Reid*, 107 Penn. St., 251; 3 N. B. C., 751.
 106. Reid gave Guthrie a judgment note for the latter's accommodation. Guthrie procured it to be discounted by a national bank at a usurious rate of interest. *Held*, that defendant could avail himself of the usurious discounts charged by the bank as a defense to the payment of interest. *Ib.*
 107. A guaranty of negotiable paper discounted by a national bank is not rendered void by the fact that the bank demanded and received usurious interest upon the notes. *Lazear v. National Union Bank of Baltimore*, 2 N. B. C., 261.
 108. No one can recover usurious interest paid to a national bank but the party who paid it, and it can not be set off or recouped by another party to the paper. *Ib.*
 109. Plaintiff, as assignee in bankruptcy of A, sued to recover the penalties imposed by the national banking act for charging and receiving usurious rates of interest. Defendant proved a release and discharge executed by A before the commencement of the bankruptcy proceedings. Plaintiff gave in evidence the record of a judgment in his favor in an action in which he, as assignee, sued defendant to recover a payment of a debt made to it by A about a month prior to the execution of the release, as having been made when A was insolvent, and when defendant had reasonable cause to believe that fact and knew the payment was made in fraud of the bankrupt act. *Held*, that defendant was not concluded or affected by the judgment. *Getman v. Second National Bank of Oswego*, 89 N. Y., 136; 3 N. B. C., 599.
 110. Where a national bank lends money upon a usurious contract and attempts to enforce such contract in a State court, the defendant may insist upon such usury as a defense. *National Bank of Winterset v. Eyre*, 2 N. W. Rep., 995; 2 N. B. C., 234.
 111. The right of action to recover double the amount of usurious interest paid to a national bank, as provided by section 5197 of the national banking act, accrues upon the actual payment by the borrower of the amount of the

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- illegal interest to the bank, and can be maintained whether the debt has been paid or not. *Monongahela National Bank v. Overholt*, 96 Penn. St., 327; 3 N. B. C., 735.
112. The party paying such illegal interest can not recover for it after his discharge in bankruptcy, but the right of action vests in the assignee. *Ib.*
 113. A bill in equity will not lie to recover usury from a national bank. *Ham-bright v. National Bank*, 3 Lea, 40; 31 Am. Rep., 629; 2 N. B. C., 419.
 114. State courts have jurisdiction in an action against a national bank to recover double the amount of usurious interest paid thereto. *Gruber v. First National Bank of Clarion*, 87 Penn. St., 468; 30 Am. Rep., 378; 8 Weekly Notes of Cases, 113; 3 N. B. C., 382.
 115. A bank is a private corporation, and its charter a private act, to be pleaded and proved as all other private acts. The court can not take judicial cognizance of the fact that there are State banks whose charters authorize them to take more than six per cent interest. *Ib.*
 116. The general rate of interest allowed in Pennsylvania to be taken by State banks is only six per cent. The establishment of a few banks authorized by special acts of assembly to take more than this amount is not sufficient to authorize national banks to take usurious interest under that clause of the national-bank act allowing them to charge interest at the same rate as banks of issue organized under the laws of the State wherein the national bank is situate. *Ib.*
 117. In an action under U. S. R. S., sec. 5198, against a national bank to recover twice the amount of usurious interest taken on loans made by it to McRae, the defendant proved an oral agreement between it and McRae, whereby the latter agreed to settle and discharge all such claims against defendant; that the same be applied in payment of that part of his indebtedness to the bank not collected by it from any other source, and that he would not sue or allow suit to be brought against the bank on account of such illegal interest. In consideration thereof the bank agreed that it would satisfy so much of the indebtedness of McRae as remained after applying all other available collections, or would consent as a creditor to his discharge in bankruptcy, as he might request. At the time of the agreement McRae was indebted to defendant in a large amount, and after applying all the collections there remained due a sum much larger than the excessive interest, none of which indebtedness has been paid. Held, that the agreement operated as an immediate discharge and satisfaction of the claim of McRae against defendant. *Morehouse v. Second National Bank of Oswego*, 98 N. Y., 503; 3 N. B. C., 631.
 118. Inconsistent action by the defendant subsequent to the agreement did not affect its legal operation. *Ib.*
 119. Neither under the national banking act nor the Pennsylvania usury act of 1858 is the taking of more than six per cent interest a fraud upon creditors in itself. *Appeal of Second National Bank of Titusville*, 85 Penn. St., 528; 2 N. B. C., 364.
 120. State courts have jurisdiction in actions against national banks to recover the penalty imposed upon such banks for taking usurious interest. *Lebanon National Bank v. Karmany*, 98 Penn. St., 65; 3 N. B. C., 746.
 121. No bank in Pennsylvania can lawfully take more than six per cent interest. *Ib.*
 122. The person paying usurious interest may recover twice its amount, although the principal is not paid. *Ib.*
 123. In such suit the plaintiff may recover twice the entire amount of interest paid. *Ib.*
 124. In such suit the defendant can not set off a judgment held by it against the plaintiff. *Ib.*
 125. No privilege of immunity from the usury laws of the States is conferred upon national banks by the act of Congress of 1864 (13 Stat. at Large, 99), and a contract for a loan made in this State with one of these organizations, by which it reserves a greater rate of interest than seven per cent is void. *First National Bank of Whitehall, respondent, v. James Lamb et al., appellants*, 50 N. Y., 95.
 126. The provision of section 30 of said act, limiting the forfeiture to the interest, has reference only to the preceding sentence, which prescribes a rate of interest in those States and Territories where no rate is fixed by law. A construction of this provision which would make it applicable to contracts made in States where the rate of interest is regulated, and which would bring it in conflict with State laws, would render it unconstitutional. *Ib.*

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127. The power to create a corporation as an appropriate instrument for the execution of a constitutional power vested in the Federal Government only carries with it authority to confer upon that corporation such privileges or immunities from State laws as are necessary to enable it to effect the legitimate national object for which it is created. No such national object requires that national banks should exceed the rates of interest fixed by the States, and no immunity from State usury laws is therefore necessary. *Ib.*
128. A contract to pay attorney's fees for collecting, in addition to principal and interest, is not, on its face, usurious; nor does it become usurious by reducing the debt to judgment and including in the judgment 10 per cent for attorney's fees. *National Bank v. Danforth (Ga.), 7 S. E., 546.*
129. An assignee for the benefit of creditors under the Kentucky statutes, who in order to get possession of collaterals, pays to a national bank a note of his assignor, which includes usurious interest, may maintain an action to recover it back, under Rev. St., § 5198. The assignee is the assignor's "legal representative" in the meaning of that section. *Louisville Trust Co. v. Kentucky National Bank et al., 87 Fed. Rep., 143.*
130. Usurious interest on a note is not paid, so as to set running the statute of limitations against an action to recover it back, by giving a renewal note which includes the interest. The statute only begins to run from the time the renewal note is paid. *Ib.*
131. Under Rev. St., § 5198, which provides that one paying usurious interest to a national bank may recover back twice the amount of the interest thus paid, it seems that the recovery allowed is twice the amount of the entire interest, and not merely of the excess over the legal rate. *Ib.*
132. Where more than the legal rate of interest has been paid to a national bank, the remedy is a penal suit to recover twice the amount paid, and such payment is not available as a defense in an equitable proceeding to collect the debt on which it was paid. *Cox v. Beck et al., 83 Fed. Rep., 269.*
133. Section 5198 of the Revised Statutes of the United States, prescribing what rate of interest may be taken, received, reserved, or charged by a national banking association, makes a difference between interest which a note, bill, or other evidence of debt "carries with it, or which has been agreed to be paid thereon," and interest which has been "paid." *Brown v. Marion National Bank, 169 U. S., 416.*
134. Interest included in a renewal note or evidenced by a separate note does not thereby cease to be interest within the meaning of section 5198. *Ib.*
135. If a national bank sues upon a note, bill, or other evidence of debt held by it, the debtor may insist that the entire interest, legal and usurious, included in his written obligation and agreed to be paid, but which has not been actually paid, shall be either credited on the note or eliminated from it, and judgment given only for the original principal debt, with interest at the legal rate from the commencement of the suit. *Ib.*
136. The forfeiture declared by the statute is not waived by giving a renewal note in which is included the usurious interest. No matter how many renewals may be made, if the bank has charged a greater rate of interest than the law allows, it must, if the forfeiture clause of the statute be relied on and the matter is thus brought to the attention of the court, lose the entire interest which the note carries or which has been agreed to be paid. *Ib.*
137. If, for instance, one executes his note to a national bank for a named sum as evidence of a loan to him of that amount to be paid in one year at ten per cent interest, such rate of interest being illegal, and if renewal notes are executed each year for five years, without any money being in fact paid by the borrower—each renewal note, including past interest, legal and usurious—the sum included in the last note, in excess of the sum originally loaned, would be interest which that note carried or which was agreed to be paid, and not, as to any part of it, interest paid. *Ib.*
138. If the note when sued on includes usurious interest, or interest upon usurious interest agreed to be paid, the holder may elect to remit such interest, and it can not then be said that usurious interest was paid to him. *Ib.*
139. If the obligee actually pays usurious interest as such, the usurious transaction must be held to have then, and not before, occurred, and he must sue within two years thereafter. *Ib.*
140. Where a note executed in one State is made payable in another, under the laws of which it is not usurious, while it is usurious under the law of the State where made, the law of the State of performance will govern as to usury. *Dygart et ux. v. Vermont Loan & Trust Co., 94 Fed. Rep., 913.*

USURY. *See Interest*—Continued.

141. The question whether a promissory note is governed, as to usury, by the law of the State where it was executed and in which suit is brought, or of the State in which it is made payable, in the absence of a State statute on the subject, is one of general law, upon which a Federal court is not bound to follow the decision of the supreme court of the State. *Ib.*
142. Where a national bank discounts a note at a usurious rate, the maker or his legal representative, on payment of the note, is entitled to recover as a penalty, under Rev. St., § 5198, double the amount of the discount so taken, and of all interest subsequently paid on the note or its renewals, although separate payments of interest were made from time to time after its maturity, and all at legal rates; and limitation does not begin to run against an action to recover such penalty until full payment of the note or its renewals. *Louisville Trust Co. v. Kentucky Nat. Bank, 102 Fed. Rep., 442.*
143. On a settlement between a national bank and a debtor who owed the bank some \$69,000 on a number of notes, a payment was made which reduced such indebtedness to \$30,000, for which a new note was given. *Held*, that, both on general principles, in accordance with the presumed intention of the parties, and under Ky. St., 2219, cl. 3, which provides that "partial payment on a debt bearing interest shall be first applied to the extinguishment of the interest then due," all past interest, whether usurious or otherwise, must be regarded as having been paid in the settlement, and that limitation commenced to run on that date against an action under Rev. St., § 5198, to recover the penalty for usury previously contracted for. *Louisville Trust Co. v. Kentucky Nat. Bank, 102 Fed. Rep., 442.*

VICE-PRESIDENT. *See Officers.*

VOTING:

The provision of sec. 2144, Rev. St., 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.*

NO. 1.—NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF
THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1900.

Name.	Grade.	Salary.
Charles G. Dawes.....	Comptroller	\$5,000
Thomas P. Kane.....	Deputy Comptroller.....	2,800
Joseph Y. Paige.....	Chief clerk.....	2,500
George S. Anthony.....	Chief of division.....	2,200
Watson W. Eldridge.....	.....do.....	2,200
Willis J. Fowler.....	.....do.....	2,200
Edmund E. Schreiner.....	Superintendent.....	2,200
Caleb C. Magruder.....	Teller.....	2,000
Theodore O. Ebaugh.....	Bookkeeper.....	2,000
George T. May.....	Assistant bookkeeper.....	2,000
Andrew E. Coffroth.....	Confidential clerk.....	1,800
Endicott King.....	Clerk, class 4.....	1,800
Ebenezer Southall.....	.....do.....	1,800
Charles A. Stewart.....	.....do.....	1,800
William D. Swan.....	.....do.....	1,800
Charles McC. Taylor.....	.....do.....	1,800
Ephraim S. Wilcox.....	.....do.....	1,800
George H. Wood.....	.....do.....	1,800
Benjamin F. Blye.....	Stenographer.....	1,600
Harriet M. Black.....	Clerk, class 3.....	1,600
Willard E. Buell.....	.....do.....	1,600
Philo L. Bush.....	.....do.....	1,600
William E. Colladay.....	.....do.....	1,600
George W. Collison.....	.....do.....	1,600
William S. Davenport.....	.....do.....	1,600
John B. Finn.....	.....do.....	1,600
Robert L. Livingston.....	.....do.....	1,600
Loren H. Milliken.....	.....do.....	1,600
Franklin L. Mitchell.....	.....do.....	1,600
Arthur M. Wheeler.....	.....do.....	1,600
Eliza M. Barker.....	Clerk, class 2.....	1,400
Sarah M. Cartwright.....	.....do.....	1,400
Eliza R. Hyde.....	.....do.....	1,400
Mary L. McCormick.....	.....do.....	1,400
William A. Nestler.....	.....do.....	1,400
Morris M. Ogden.....	.....do.....	1,400
Carrie L. Pennock.....	.....do.....	1,400
Margaretta L. Simpson.....	.....do.....	1,400
Adelia M. Stewart.....	.....do.....	1,400
Warren E. Sullivan.....	.....do.....	1,400
Eveline C. Bates.....	Clerk, class 1.....	1,200
John E. Briggs.....	.....do.....	1,200
Virginia H. Clarke.....	.....do.....	1,200
Mary L. Conrad.....	.....do.....	1,200
Frank T. Israel.....	.....do.....	1,200
Alice M. Kennedy.....	.....do.....	1,200
Helen L. McL. Kimball.....	.....do.....	1,200
Eliza A. Saunders.....	.....do.....	1,200
Julia A. Snell.....	.....do.....	1,200
William J. Tucker.....	.....do.....	1,200
Edward I. Wade.....	.....do.....	1,200
James F. Bennett.....	Clerk, class E.....	1,000
Louisa Campbell.....	.....do.....	1,000
Geraldine Clifford.....	.....do.....	1,000
James W. Farrar.....	.....do.....	1,000
Emma Lafayette.....	.....do.....	1,000
James A. Long.....	.....do.....	1,000
William V. Price.....	.....do.....	1,000
Frederick R. Steffens.....	.....do.....	1,000
Emma W. Stokes.....	.....do.....	1,000
George Thompson.....	.....do.....	1,000
Clara L. Willard.....	.....do.....	1,000
Jacob L. Bright.....	Engineer.....	1,000
Thomas H. Austin.....	Clerk, class D.....	900
Antonetta Avery.....do.....	900
Mary E. Bates.....do.....	900
Ethel H. Black.....do.....	900

a Additional to bond clerk, \$200.

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NO. 1.—NAMES AND COMPENSATION OF OFFICERS AND CLERKS IN THE OFFICE OF THE COMPTROLLER OF THE CURRENCY, OCTOBER 31, 1900—Continued.

Name.	Grade.	Salary.
Charles E. Brayton	Clerk, class D.....	\$900
Frank W. Bryant	do	900
Ellen Carey	do	900
George W. Castle	do	900
Sarah F. Fitzgerald	do	900
Eliza M. Guerard	do	900
Mary B. Harvell	do	900
Charles S. Hyde	do	900
Mary A. Martin	do	900
Daniel H. Mason	do	900
Frederick K. Proctor	do	900
Marian Radcliffe	do	900
Henry E. Smith	do	900
George R. Whitney	do	900
William Griffiths	Messenger	840
William J. French	Assistant messenger	720
John F. Robertson	do	720
De Witt C. Sprague	do	720
John Earle	Watchman	720
Percy H. Towson	do	720
Samuel M. Freeman	Fireman	720
Francis J. Kilkenny	Laborer	660
James Neacey	do	660
John B. Patterson	do	660

NO. 2.—EXPENSES OF THE OFFICE OF COMPTROLLER OF THE CURRENCY FOR THE YEAR ENDED JUNE 30, 1900.

For special dies, plates, printing, etc	\$181,873.31
For salaries	103,350.19
For salaries reimbursable by national banks	15,732.72
Total expenses of the Office of the Comptroller of the Currency from its organization, May, 1863, to June 30, 1900	8,896,182.22

The contingent expenses of the Bureau 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.

NO. 3.—NUMBER OF NATIONAL BANKS ORGANIZED, NUMBER NOW IN OPERATION, AND THE NUMBER PASSED OUT OF THE SYSTEM SINCE FEBRUARY 25, 1863.

Total number organized	5,612
Number now in operation	3,935
Number passed out of the system	1,677
The latter number is accounted for as follows:	
Passed into voluntary liquidation to wind up their affairs	1,069
Less number placed in the hands of receivers	16
	1,053
Passed into liquidation for purpose of reorganization	139
Passed into liquidation upon expiration of corporate existence	109
Placed in the hands of receivers	393
	1,694
Less number restored to solvency and resumed business	17
Total passed out of system	1,677

NO. 4.—NUMBER AND AUTHORIZED CAPITAL OF NATIONAL 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.

Years.	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	7	.....	.....	64,000
1871.....	170	19,519,000	11	1,450,000	.....	.....	159	18,069,000	.....	.....
1872.....	175	18,988,000	11	2,180,500	6	1,806,100	158	15,001,400	.....	.....
1873.....	68	7,602,700	21	3,524,700	11	3,825,000	36	253,000	.....	.....
1874.....	71	6,745,500	20	2,795,000	3	250,000	48	3,700,500	.....	.....
1875.....	107	12,104,000	38	3,820,200	5	1,000,000	64	7,283,800	.....	.....
1876.....	36	3,189,800	32	2,565,000	9	965,000	.....	.....	5	340,200
1877.....	29	2,589,000	26	2,539,500	10	3,344,000	.....	.....	7	3,294,500
1878.....	28	2,775,000	41	4,237,500	14	2,612,500	.....	.....	27	4,075,000
1879.....	38	3,595,000	33	3,750,000	8	1,230,000	.....	.....	3	1,385,000
1880.....	57	6,374,170	9	570,000	3	700,000	45	5,104,170	.....	.....
1881.....	86	9,651,050	26	1,920,000	.....	.....	60	7,731,050	.....	.....
1882.....	227	30,038,300	78	16,120,000	3	1,561,300	146	12,357,000	.....	.....
1883.....	262	28,654,350	40	7,736,000	2	250,000	220	20,668,350	.....	.....
1884.....	191	16,042,230	30	3,647,250	11	1,285,000	150	11,109,980	.....	.....
1885.....	145	16,938,000	85	17,856,590	4	600,000	56	.....	.....	1,518,590
1886.....	174	21,358,000	25	1,651,100	8	650,000	141	19,056,900	.....	.....
1887.....	225	30,546,000	25	2,537,450	8	1,550,000	192	26,458,550	.....	.....
1888.....	132	12,053,000	34	4,171,000	8	1,900,000	90	5,982,000	.....	.....
1889.....	211	21,240,000	41	4,316,000	2	250,000	168	16,674,000	.....	.....
1890.....	307	36,250,000	50	5,050,000	9	750,000	248	30,450,000	.....	.....
1891.....	193	20,700,000	41	4,485,000	25	3,622,000	127	12,593,000	.....	.....
1892.....	163	15,285,000	53	6,157,500	17	2,450,000	93	6,677,500	.....	.....
1893.....	119	11,230,000	46	6,035,000	65	10,935,000	8	.....	.....	5,740,000
1894.....	50	5,285,000	79	10,475,000	21	2,770,000	.....	.....	50	7,960,000
1895.....	43	4,890,000	49	6,093,100	36	5,235,020	.....	.....	42	6,438,120
1896.....	28	3,245,000	37	3,745,000	27	3,805,000	.....	.....	36	4,305,000
1897.....	44	4,420,000	70	9,659,000	38	5,851,500	.....	.....	65	11,090,500
1898.....	56	9,665,000	69	12,509,000	7	1,200,000	.....	.....	19	4,044,000
1899.....	78	16,470,000	64	24,335,000	12	850,000	2	.....	.....	8,715,000
1900.....	383	19,960,000	a 43	12,474,950	6	1,800,000	334	5,685,050	.....	.....
Aggregate	5,612	773,913,182	1,301	199,914,550	393	65,477,420	4,199	571,059,332	281	62,538,120
Deduct de- crease.....	.....	.....	.....	.....	.....	.....	281	62,538,120	.....	.....
Net increase	.....	.....	.....	.....	.....	.....	3,918	508,521,212	.....	.....
Add for banks re- stored to solvency..	.....	.....	.....	.....	.....	.....	17	3,125,000	.....	.....
Total net increase.....	.....	.....	.....	.....	.....	.....	3,935	511,646,212	.....	.....

α Exclusive of 1 bank heretofore in voluntary liquidation, now in charge of a receiver.

β The total authorized capital stock on October 31 was \$632,502,395; the paid-in capital, \$631,427,396, including the capital stock of liquidating and insolvent banks which have not deposited lawful money for the retirement of their circulating notes.

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NO. 5.—NUMBER OF NATIONAL BANKS ORGANIZED, IN LIQUIDATION, AND IN OPERATION, WITH THEIR CAPITAL, BONDS ON DEPOSIT, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING ON OCTOBER 31, 1900.

States and Territories.	Banks.			Capital stock paid.	United States bonds on deposit.	Circulation.		
	Organized.	In liquidation.	In operation.			Issued.	Redeemed.	Outstanding. ^a
Maine.....	100	17	83	\$10,858,500	\$5,890,850	\$53,389,200	\$46,872,475	\$6,516,725
New Hampshire.....	66	11	55	5,500,000	4,430,900	36,076,725	32,175,556	4,501,169
Vermont.....	68	20	48	6,760,000	3,987,500	45,134,440	40,930,048	4,204,392
Massachusetts.....	292	46	246	78,602,500	25,245,000	412,080,575	380,405,502	31,675,073
Rhode Island.....	64	19	45	14,880,250	5,263,000	89,926,525	83,039,281	6,887,244
Connecticut.....	103	19	84	20,546,020	10,038,000	116,271,450	105,881,096	10,390,354
Total.....	693	132	561	137,147,270	54,855,250	753,478,915	689,303,958	64,174,957
New York.....	496	159	337	97,336,930	52,341,350	429,190,405	372,412,680	56,777,725
New Jersey.....	130	14	116	15,138,290	7,840,200	72,921,490	64,814,273	8,107,217
Pennsylvania.....	556	78	478	76,519,770	41,867,300	299,088,305	254,502,253	44,586,052
Delaware.....	20		20	2,158,985	883,500	9,640,905	8,763,893	877,012
Maryland.....	79	6	73	15,166,660	6,865,500	55,257,930	47,770,702	7,487,228
Dist. Columbia.....	19	7	12	3,027,000	1,420,000	9,022,700	7,550,995	1,471,705
Total.....	1,300	264	1,036	209,347,635	111,217,850	875,121,735	755,814,796	119,306,939
Virginia.....	65	20	45	5,216,000	3,636,750	20,416,290	16,520,750	3,895,540
West Virginia.....	49	8	41	3,878,000	2,286,800	12,316,980	9,868,473	2,448,507
North Carolina.....	42	11	31	3,046,000	1,503,850	9,950,160	8,299,271	1,650,889
South Carolina.....	24	6	18	2,095,500	1,509,000	8,414,575	6,909,426	1,505,149
Georgia.....	48	18	30	4,356,000	2,637,500	13,389,270	10,662,273	2,727,097
Florida.....	27	10	17	1,255,000	720,000	2,127,190	1,484,723	642,467
Alabama.....	43	13	30	3,555,000	1,899,500	9,625,810	7,765,151	1,968,665
Mississippi.....	17	5	12	980,000	942,500	2,120,070	1,198,283	921,787
Louisiana.....	29	8	21	3,292,750	1,885,000	14,267,730	12,047,441	2,220,289
Texas.....	314	82	232	19,919,051	7,756,180	25,887,880	17,696,759	8,190,621
Arkansas.....	14	7	7	1,070,000	285,000	2,298,990	1,968,563	330,427
Kentucky.....	120	39	81	12,875,900	7,313,750	51,737,555	42,702,269	9,035,286
Tennessee.....	82	31	51	7,352,645	3,309,000	17,710,620	14,330,790	3,379,830
Total.....	874	258	616	68,891,846	35,734,830	190,262,720	151,346,166	38,916,554
Missouri.....	133	66	67	17,950,000	11,722,900	36,165,305	23,343,931	12,821,374
Ohio.....	394	115	279	46,673,125	21,466,300	154,146,450	128,995,924	25,150,526
Indiana.....	203	78	125	14,699,235	6,398,250	67,527,875	60,275,195	7,252,680
Illinois.....	341	100	241	35,897,765	15,053,750	81,374,535	64,709,769	16,664,766
Michigan.....	174	89	85	11,570,000	5,238,560	42,921,640	37,180,262	5,741,378
Wisconsin.....	135	47	88	10,321,870	4,156,820	22,835,690	18,126,973	4,708,717
Iowa.....	281	78	203	14,202,820	7,537,950	37,818,110	29,895,506	7,922,604
Minnesota.....	127	41	86	12,749,600	3,786,900	20,070,410	15,918,440	4,151,961
North Dakota.....	51	120	31	1,595,000	502,750	2,838,710	2,265,557	573,153
South Dakota.....	56	28	28	1,505,000	569,000	3,375,670	2,714,435	661,235
Kansas.....	233	122	111	8,429,600	4,243,200	18,725,880	14,153,078	4,572,802
Nebraska.....	181	71	110	9,940,000	4,117,270	17,010,100	12,789,316	4,220,784
Total.....	2,309	855	1,454	185,533,515	84,793,650	504,810,375	410,368,395	94,441,980
Nevada.....	3	2	1	82,000	33,500	387,390	370,608	16,782
Oregon.....	42	16	26	2,370,000	1,086,050	4,594,940	3,524,506	1,070,434
Colorado.....	70	30	40	4,387,000	3,448,500	11,653,530	8,316,480	3,337,050
Idaho.....	15	5	10	575,000	212,850	1,112,320	893,344	218,976
Montana.....	44	23	21	2,305,000	920,750	4,743,740	3,705,257	1,038,483
Wyoming.....	18	4	14	885,000	409,250	1,570,980	1,191,765	379,215
Washington.....	79	48	31	3,250,000	1,153,800	6,147,990	4,807,740	1,340,250
California.....	56	17	39	11,012,500	4,573,000	12,186,790	7,566,815	4,619,975
Utah.....	17	7	10	1,600,900	994,000	3,538,790	2,512,281	1,026,509
New Mexico.....	18	9	9	736,800	475,000	2,737,820	2,244,629	493,191
Arizona.....	8	3	5	400,000	175,000	563,140	550,063	213,077
Oklahoma.....	30	3	27	953,200	535,300	678,990	205,565	473,425
Indian Territory.....	34	1	33	1,400,630	437,500	731,270	248,300	482,970
Alaska.....	1		1	50,000	12,500	14,500	2,000	12,500
Hawaii.....	1		1	500,000	50,000	50,000		50,000
Total.....	436	168	268	30,507,130	14,522,000	50,712,190	35,939,353	14,772,837
Total currency banks.....						2,374,385,935	2,042,772,668	331,613,267
Add gold banks.....						3,465,240	3,385,095	80,145
United States.....	5,612	61,677	3,935	631,427,396	301,123,580	2,377,851,175	2,046,157,763	331,693,412

^a Including \$32,864,348 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.

^b Exclusive of 17 banks formerly in charge of receivers but restored to solvency.

NO. 6.—NUMBER OF NATIONAL BANKS ORGANIZED, IN VOLUNTARY LIQUIDATION, INSOLVENT, AND NUMBER AND CAPITAL OF ASSOCIATIONS IN ACTIVE OPERATION ON JANUARY 1 OF EACH YEAR FROM 1864 TO 1900.

Year.	Organized.	In volun- tary liqui- dation.	Insol- vent.	In active operation.	
				No.	Capital.
1864	179	—	—	179	\$14,040,522
1865	682	6	—	676	135,618,874
1866	1,626	11	1	1,614	403,357,346
1867	1,665	16	3	1,646	420,229,739
1868	1,675	29	10	1,636	420,260,790
1869	1,688	47	13	1,628	426,882,611
1870	1,696	62	15	1,619	433,803,311
1871	1,759	77	15	1,667	442,427,981
1872	1,912	87	19	1,806	468,210,336
1873	2,073	101	23	1,949	487,781,551
1874	2,131	118	34	1,979	499,003,401
1875	2,214	141	37	2,036	503,347,901
1876	2,315	179	40	2,096	511,155,865
1877	2,345	211	50	2,084	501,392,171
1878	2,375	236	61	2,078	485,557,771
1879	2,405	274	76	2,055	471,609,396
1880	2,445	308	81	2,056	461,557,515
1881	2,498	320	84	2,094	467,039,084
1882	2,606	349	85	2,172	470,018,135
1883	2,849	429	87	2,333	492,076,635
1884	3,101	462	89	2,550	518,031,135
1885	3,281	506	102	2,673	529,910,165
1886	3,427	578	104	2,745	534,378,265
1887	3,612	611	113	2,888	555,865,165
1888	3,832	632	121	3,079	584,726,915
1889	3,954	668	128	3,158	598,239,065
1890	4,190	706	133	3,351	623,791,865
1891	4,494	754	143	3,597	665,267,865
1892	4,673	804	169	3,700	685,762,265
1893	4,832	853	180	3,799	695,148,665
1894	4,934	905	243	3,786	693,353,165
1895	4,983	975	260	3,748	670,906,365
1896	5,029	1,024	294	3,711	664,076,915
1897	5,054	1,059	327	3,668	655,334,915
1898	5,108	1,144	353	3,614	639,440,295
1899	5,165	1,207	368	3,590	622,482,195
1900	5,240	1,261	373	3,606	608,588,045

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NO. 7.—NUMBER OF NATIONAL BANKS ORGANIZED, IN VOLUNTARY LIQUIDATION, INSOLVENT, AND THOSE IN OPERATION OCTOBER 31, 1900.

States and Territories.	Or-gan-ized.	In liqui-da-tion.	Insol-vent.	In oper-ation.	States and Territories.	Or-gan-ized.	In liqui-da-tion.	Insol-vent.	In oper-ation.
Maine.....	100	17	-----	83	Illinois.....	341	83	17	241
New Hampshire.....	66	7	4	55	Michigan.....	174	77	12	85
Vermont.....	68	15	5	48	Wisconsin.....	135	44	3	88
Massachusetts.....	292	40	6	246	Minnesota.....	127	34	7	86
Rhode Island.....	64	19	-----	45	Iowa.....	281	68	10	203
Connecticut.....	103	16	3	84	Missouri.....	133	56	10	67
Total, New Eng-land States.....	693	114	18	561	Total, Middle States.....	1,788	530	84	1,174
New York.....	496	121	38	337	North Dakota.....	51	8	12	31
New Jersey.....	130	10	4	116	South Dakota.....	56	19	9	28
Pennsylvania.....	556	56	22	478	Nebraska.....	181	51	20	110
Delaware.....	20	-----	-----	20	Kansas.....	233	88	34	111
Maryland.....	79	6	-----	73	Montana.....	44	13	10	21
District of Columbia.....	19	4	3	12	Wyoming.....	18	2	2	14
Total, Eastern States.....	1,300	197	67	1,036	Colorado.....	70	22	8	40
Virginia.....	65	14	6	45	New Mexico.....	18	5	4	9
West Virginia.....	49	8	-----	41	Oklahoma.....	30	2	1	27
North Carolina.....	42	7	4	31	Indian Territory.....	34	1	-----	33
South Carolina.....	24	5	1	18	Total, Western States.....	735	211	100	424
Georgia.....	48	13	5	30	Washington.....	79	27	21	31
Florida.....	27	3	7	17	Oregon.....	42	10	6	26
Alabama.....	43	8	5	30	California.....	56	12	5	39
Mississippi.....	17	3	2	12	Idaho.....	15	4	1	10
Louisiana.....	29	3	5	21	Utah.....	17	6	1	10
Texas.....	314	60	22	232	Nevada.....	3	1	1	1
Arkansas.....	14	3	4	7	Arizona.....	8	3	-----	5
Kentucky.....	120	35	4	81	Alaska.....	1	-----	-----	1
Tennessee.....	82	24	7	51	Hawaii.....	1	-----	-----	1
Total, Southern States.....	874	186	72	616	Total, Pacific States.....	222	63	35	124
Ohio.....	394	101	14	279	Total, United States.....	5,612	1,301	376	3,935
Indiana.....	203	67	11	125					

NO. 8.—NUMBER AND CAPITAL OF NATIONAL BANKS ORGANIZED IN EACH STATE AND TERRITORY DURING THE YEAR ENDED OCTOBER 31, 1900.

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Pennsylvania.....	44	\$2,882,000	California.....	4	\$200,000
Texas.....	36	1,383,000	Georgia.....	4	650,000
Iowa.....	32	920,000	Missouri.....	4	335,000
Illinois.....	27	1,070,000	Tennessee.....	4	150,000
Ohio.....	25	1,520,000	Alabama.....	3	150,000
Indian Territory.....	19	675,000	New Hampshire.....	3	175,000
Oklahoma.....	18	515,000	South Dakota.....	3	75,000
Minnesota.....	17	500,000	Wyoming.....	3	125,000
Indiana.....	13	495,000	Florida.....	2	230,000
Kansas.....	13	440,000	New Mexico.....	2	75,000
New York.....	13	1,095,000	North Carolina.....	2	50,000
Nebraska.....	12	325,000	South Carolina.....	2	85,000
Wisconsin.....	10	805,000	Washington.....	2	75,000
Virginia.....	9	300,000	Delaware.....	1	25,000
Kentucky.....	8	1,970,000	Hawaii.....	1	500,000
New Jersey.....	8	385,000	Idaho.....	1	25,000
North Dakota.....	8	200,000	Louisiana.....	1	50,000
Maryland.....	6	295,000	Maine.....	1	25,000
West Virginia.....	6	305,000	Massachusetts.....	1	100,000
Colorado.....	5	330,000	Total.....	383	20,025,000
Connecticut.....	5	300,000			
Michigan.....	5	215,000			

No. 9.—NATIONAL BANKS ORGANIZED DURING THE YEAR ENDED OCTOBER 31, 1900, IN EACH STATE AND TERRITORY, CLASSIFIED TO SHOW THOSE HAVING CAPITAL OF LESS THAN \$50,000 AND THOSE WITH CAPITAL OF \$50,000 OR OVER.

Charter No.	Title.	Capital —\$50,000.	Capital \$50,000+.
MAINE.			
5598	First National Bank of Boothbay Harbor	\$25,000	.....
NEW HAMPSHIRE.			
5238	Groveton National Bank		\$50,000
5274	Merchants' National Bank of Dover		100,000
5317	Coos County National Bank of Groveton	25,000	
	Total (3 banks)	25,000	150,000
MASSACHUSETTS.			
5247	Medford National Bank		100,000
CONNECTICUT.			
5231	Brooks National Bank of Torrington		100,000
5235	Torrington National Bank		100,000
5309	First National Bank of Ridgefield	25,000	
5358	Guilford National Bank	25,000	
5499	Valley National Bank of Seymour		50,000
	Total (5 banks)	50,000	250,000
	Total New England States (10 banks)	100,000	500,000
NEW YORK.			
5237	Domestic Exchange National Bank of New York		300,000
5271	First National Bank of Mount Vernon (a)		100,000
5284	First National Bank of The Thousand Islands, Alexandria Bay ..	30,000	
5286	American Exchange National Bank of Syracuse (a)		200,000
5293	First National Bank of Mexico	25,000	
5299	First National Bank of Holland Patent (a)	30,000	
5336	First National Bank of Highland	25,000	
5360	National Bank of Skaneateles (a)		60,000
5390	First National Bank of Spring Valley	25,000	
5407	First National Bank of Falconer	25,000	
5411	First National Bank of Mamaroneck (a)		50,000
5465	National Bank of Syracuse (a)		200,000
5605	First National Bank of Hermon	25,000	
	Total (13 banks)	185,000	910,000
NEW JERSEY.			
5232	First National Bank of Lakewood		50,000
5260	Rahway National Bank		100,000
5333	First National Bank of High Bridge	30,000	
5363	First National Bank of Belmar	25,000	
5387	Penn's Grove National Bank	25,000	
5403	Ocean Grove National Bank	25,000	
5416	Carlstadt National Bank	30,000	
5556	Second National Bank of Phillipsburg		100,000
	Total (8 banks)	135,000	250,000
PENNSYLVANIA.			
5234	First National Bank of Lansford		50,000
5240	Oil City National Bank		100,000
5241	Myerstown National Bank (a)		50,000
5242	Windber National Bank		50,000
5245	Perry County National Bank of Newport		50,000
5253	Monessen National Bank		50,000
5255	Citizens' National Bank of Irwin		50,000
5265	Central National Bank of Wilkensburg		100,000
5289	Citizens' National Bank of Lewistown		50,000
5306	Bellefonte National Bank (a)	25,000	
5307	First National Bank of Confluence	25,000	
5311	First National Bank of Smithton	25,000	
5321	First National Bank of East Brady	25,000	
5327	First National Bank of Oakdale		50,000
5339	First National Bank of Wyalusing	25,000	
5340	First National Bank of Rockwood	25,000	
5351	People's National Bank of Tarentum		50,000

a Conversion.

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NO. 9.—NATIONAL BANKS ORGANIZED DURING THE YEAR ENDED OCTOBER 31, 1900,
IN EACH STATE AND TERRITORY, ETC.—Continued.

Charter No.	Title.	Capital —\$50,000.	Capital \$50,000+.
PENNSYLVANIA—continued.			
5356	People's National Bank of East Brady		\$50,000
5365	Homestead National Bank		100,000
5389	First National Bank of Millville	\$25,000	
5391	Farmers' National Bank of Butler		100,000
5429	First National Bank of Meshoppen	25,000	
5441	First National Bank of Masonstown	25,000	
5444	First National Bank of Bath	25,000	
5452	Farmers' National Bank of Somerset		50,000
5454	Freedom National Bank		50,000
5459	Franklin National Bank of Philadelphia		1,000,000
5481	Farmers' National Bank of Emlenton		50,000
5495	First National Bank of Roscoe		50,000
5496	First National Bank of Milford	25,000	
5497	First National Bank of Brockwayville	35,000	
5501	People's National Bank of Grove City	25,000	
5502	First National Bank of Leechburg	25,000	
5509	Bellevue National Bank		50,000
5518	First National Bank of Forest City	25,000	
5527	Jeanette National Bank (a)		50,000
5531	First National Bank of Littlestown (a, b)	25,000	
5563	First National Bank of Elizabethtown	25,000	
5565	Lamberton National Bank of Oil City		100,000
5573	First National Bank of Shickshinny	25,000	
5574	First National Bank of Montgomery	30,000	
5578	Monroe County National Bank of East Stroudsburg	42,000	
5599	Mars National Bank	25,000	
5601	Halifax National Bank	25,000	
	Total (41 banks)	582,000	2,300,000
DELAWARE.			
5421	First National Bank of Frederica	25,000	
MARYLAND.			
5331	First National Bank of Midland	25,000	
5332	Citizens' National Bank of Cumberland		100,000
5445	Citizens' National Bank of Havre de Grace		70,000
5471	First National Bank of Southern Maryland of Upper Marlboro (a)	25,000	
5561	First National Bank of Sandy Spring	25,000	
5610	National Bank of Port Deposit		50,000
	Total (6 banks)	75,000	220,000
	Total Eastern States (72 banks)	1,002,000	3,680,000
VIRGINIA.			
5261	Rockingham National Bank of Harrisonburg		50,000
5268	Conway, Gordon & Garnett National Bank, Fredericksburg		50,000
5290	Lancaster National Bank of Irvington	25,000	
5326	Citizens National Bank of Covington		50,000
5394	Second National Bank of Culpeper	25,000	
5438	National Bank of Orange (a)	25,000	
5449	Shenandoah National Bank of Woodstock	25,000	
5532	American National Bank of Orange	25,000	
5591	Culpeper National Bank	25,000	
	Total (9 banks)	150,000	150,000
WEST VIRGINIA.			
5266	First National Bank of New Martinsville		50,000
5280	First National Bank of Roncoveite (a)	30,000	
5320	Farmers and Mechanics' National Bank of Parkersburg		100,000
5434	Fayetteville National Bank	25,000	
5562	First National Bank of Hinton (a)		50,000
5583	Citizens' National Bank of Morgantown		50,000
	Total (6 banks)	55,000	250,000
NORTH CAROLINA.			
5450	First National Bank of Morganton	25,000	
5451	First National Bank of Kings Mountain	25,000	
	Total (2 banks)	50,000	

a Conversion.

b In liquidation.

No. 9.—NATIONAL BANKS ORGANIZED DURING THE YEAR ENDED OCTOBER 31, 1900,
IN EACH STATE AND TERRITORY, ETC.—Continued.

Charter No.	Title.	Capital —\$50,000.	Capital \$50,000+.
SOUTH CAROLINA.			
5269	First National Bank of Orangeburg		\$60,000
5595	First National Bank of Batesburg	\$25,000	
	Total (2 banks).....	25,000	60,000
GEORGIA.			
5264	First National Bank of Carrollton <i>a</i>		50,000
5318	Lowry National Bank of Atlanta <i>a</i>		200,000
5490	Capital City National Bank of Atlanta		250,000
5512	Albany National Bank <i>a</i>		50,000
	Total (4 banks).....		650,000
FLORIDA.			
5534	First National Bank of Arcadia	30,000	
5603	American National Bank of Pensacola		200,000
	Total (2 banks).....	30,000	200,000
ALABAMA.			
5249	First National Bank of Dothan		50,000
5572	First National Bank of Greenville.....		50,000
5593	First National Bank of Troy		50,000
	Total (3 banks).....		150,000
LOUISIANA.			
5520	First National Bank of Crowley		50,000
TEXAS.			
5238	Stockmen's National Bank of Canyon.....		50,000
5239	Lowdon National Bank of El Paso.....		100,000
5275	City National Bank of Taylor		50,000
5276	City National Bank of Colorado		60,000
5288	First National Bank of Gilmer	25,000	
5294	First National Bank of Del Rio	30,000	
5324	First National Bank of Celeste	30,000	
5325	First National Bank of St. Jo	30,000	
5338	National Bank of Nocona	30,000	
5343	Citizens' National Bank of Tyler		100,000
5367	First National Bank of Port Lavaca.....	25,000	
5399	First National Bank of Moulton.....	25,000	
5409	First National Bank of Mount Vernon	30,000	
5422	First National Bank of Bartlett	25,000	
5439	Grapevine National Bank	25,000	
5463	First National Bank of Clarendon		50,000
5466	First National Bank of Sonora		50,000
5475	First National Bank of Plainview		50,000
5483	First National Bank of Wylie	25,000	
5484	Citizens' National Bank of Cameron.....		50,000
5485	First National Bank of Port Arthur.....		50,000
5491	Lockhart National Bank	25,000	
5493	Home National Bank of Baird	25,000	
5504	Citizens' National Bank of McGregor	25,000	
5511	First National Bank of Mineral Wells	25,000	
5513	First National Bank of Rosebud	35,000	
5533	Delta National Bank of Cooper	25,000	
5543	First National Bank of West	25,000	
5549	First National Bank of Venus	25,000	
5560	First National Bank of Stamford		75,000
5569	First National Bank of Petty	28,000	
5580	First National Bank of Snyder	35,000	
5581	First National Bank of Jacksonville	25,000	
5589	First National Bank of Iowa Park	25,000	
5604	Hereford National Bank	25,000	
5606	Marlin National Bank		50,000
	Total (36 banks).....	648,000	735,000
KENTUCKY.			
5257	Farmers' National Bank of Princeton		50,000
5312	National Bank of Kentucky, of Louisville <i>a</i>		1,645,000

a Conversion.

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NO. 9.—NATIONAL BANKS ORGANIZED DURING THE YEAR ENDED OCTOBER 31, 1900,
IN EACH STATE AND TERRITORY, ETC.—Continued.

Charter No.	Title.	Capital —\$50,000.	Capital \$50,000+.
KENTUCKY—continued.			
5314	Grayson County National Bank, of Leitchfield <i>a</i>	\$25,000	.....
5323	First National Bank of Ludlow.....	25,000	.....
5376	National Branch Bank of Kentucky, Frankfort.....		\$100,000
5443	First National Bank of Wickliffe.....	25,000	.....
5468	Somerset National Banking Co. <i>b</i>		50,000
5486	Trigg National Bank of Glasgow.....		50,000
Total (8 banks).....		75,000	1,895,000
TENNESSEE.			
5263	First National Bank of Dyersburg <i>a</i>		50,000
5528	First National Bank of Manchester.....	25,000	.....
5536	First National Bank of Gainesboro <i>a</i>	25,000	.....
5545	People's National Bank of Gallatin.....		50,000
Total (4 banks).....		50,000	100,000
Total, Southern States (77 banks).....		1,083,000	4,240,000
OHIO.			
5230	First National Bank of Barberton.....		50,000
5251	National Bank of Morrow County at Mount Gilead.....		50,000
5259	Citizens' National Bank of McConelsville.....		100,000
5262	First National Bank of Newcomerstown.....		50,000
5277	First National Bank of College Corner.....	25,000	.....
5315	First National Bank of Montpelier.....	30,000	.....
5329	First National Bank of Lowell.....	25,000	.....
5341	Montpelier National Bank.....		50,000
5344	First National Bank of Minerva.....	25,000	.....
5350	Century National Bank of Cleveland.....		500,000
5370	First National Bank of Mantua.....	30,000	.....
5371	National Bank of Commerce of Lorain.....		100,000
5382	First National Bank of Mount Sterling.....		50,000
5396	First National Bank of Carrollton.....	35,000	.....
5414	First National Bank of Woodsfield.....		50,000
5425	First National Bank of Ada.....	25,000	.....
5427	City National Bank of Tiffin.....		100,000
5448	Commercial National Bank of Upper Sandusky.....		50,000
5522	Farmers' National Bank of Plain City.....	25,000	.....
5523	First National Bank of Celina.....	25,000	.....
5530	Citizens' National Bank of Covington.....	25,000	.....
5552	First National Bank of Chesterhill.....	25,000	.....
5555	First National Bank of Roseville.....	25,000	.....
5577	Farmers' National Bank of Delta.....	25,000	.....
5602	First National Bank of Bethesda.....	25,000	.....
Total (25 banks).....		370,000	1,150,000
INDIANA.			
5267	Riddell National Bank of Brazil.....		50,000
5278	First National Bank of Montpelier.....		50,000
5296	First National Bank of Sheridan <i>a</i>	45,000	.....
5300	First National Bank of Petersburg <i>a</i>	25,000	.....
5369	First National Bank of Lowell.....	25,000	.....
5392	National Bank of Sullivan.....		100,000
5430	First National Bank of Fowler.....	25,000	.....
5432	First National Bank of Owensville.....	25,000	.....
5435	Greensburg National Bank.....		50,000
5476	First National Bank of Boswell.....	25,000	.....
5524	First National Bank of Russiaville.....	25,000	.....
5526	First National Bank of Lewisville.....	25,000	.....
5558	National Bank of Orleans.....	25,000	.....
Total (13 banks).....		245,000	250,000
ILLINOIS.			
5233	First National Bank of Arthur <i>a</i>		50,000
5254	National State Bank of Metropolis <i>a</i>		50,000
5273	First National Bank of Toledo.....	40,000	.....
5279	City National Bank of Evanston.....		100,000
5285	First National Bank of Georgetown.....	25,000	.....
5291	First National Bank of Stonington.....	25,000	.....
5303	First National Bank of Herrin.....	25,000	.....

a Conversion.*b* Insolvent.

No. 9.—NATIONAL BANKS ORGANIZED DURING THE YEAR ENDED OCTOBER 31, 1900,
IN EACH STATE AND TERRITORY, ETC.—Continued.

Charter No.	Title.	Capital —\$50,000.	Capital \$50,000+.
ILLINOIS—continued.			
5304	First National Bank of Ogden	\$25,000	.....
5313	First National Bank of Ridge Farm a	30,000	.....
5316	First National Bank of Assumption	25,000	.....
5322	First National Bank of Piper City .....	.....	\$50,000
5357	National Bank of Carmi	25,000	.....
5361	Illinois National Bank of Peoria a .....	.....	150,000
5385	First National Bank of Lawrenceville	25,000	.....
5398	First National Bank of Rossville	35,000	.....
5410	Farmers' National Bank of Taylorville .....	.....	100,000
5426	Cumberland County National Bank of Neoga	25,000	.....
5433	First National Bank of Granite City	25,000	.....
5470	First National Bank of St. Anne a	25,000	.....
5494	Shepherd National Bank of Lovington	25,000	.....
5510	Woodford County National Bank of El Paso	25,000	.....
5519	Commercial National Bank of Chatsworth	25,000	.....
5525	Anna National Bank	25,000	.....
5538	First National Bank of Hindsboro	25,000	.....
5548	First National Bank of Carlyle a	40,000	.....
5584	First National Bank of Chillicothe	25,000	.....
5609	First National Bank of Dallas City	25,000	.....
Total (27 banks)		570,000	500,000
MICHIGAN.			
5348	First National Bank of Manistique	25,000	.....
5415	First National Bank of Durand a	25,000	.....
5482	First National Bank of Yale	35,000	.....
5594	Commercial National Bank of St. Joseph a .....	.....	50,000
5607	First National Bank of Petoskey .....	.....	80,000
Total (5 banks)		85,000	130,000
WISCONSIN.			
5437	American National Bank of Marshfield a .....	.....	50,000
5446	First National Bank of Tigerton	25,000	.....
5458	Marine National Bank of Milwaukee .....	.....	300,000
5469	First National Bank of Shawano .....	.....	50,000
5505	First National Bank of Oconomowoc .....	.....	50,000
5521	Citizens' National Bank of Oconto .....	.....	50,000
5535	First National Bank of Ladysmith	25,000	.....
5557	Commercial National Bank of Oshkosh .....	.....	200,000
5566	First National Bank of Omro (a)	25,000	.....
5592	Farmers' National Bank of Lake Geneva	30,000	.....
Total (10 banks)		105,000	700,000
MINNESOTA.			
5256	First National Bank of Slayton .....	.....	50,000
5301	First National Bank of Wilmont	25,000	.....
5330	First National Bank of Stewartville	25,000	.....
5362	First National Bank of West Concord	25,000	.....
5374	First National Bank of Eyota	25,000	.....
5377	First National Bank of Elmore	25,000	.....
5383	First National Bank of Heron Lake (a)	25,000	.....
5393	First National Bank of Blue Earth	25,000	.....
5405	First National Bank of Cloquet (a) .....	.....	50,000
5406	First National Bank of Winnebago City (a)	25,000	.....
5423	Martin County National Bank of Fairmont (a)	25,000	.....
5453	First National Bank of Ada	25,000	.....
5542	First National Bank of Park Rapids .....	.....	50,000
5553	First National Bank of Eveleth	25,000	.....
5568	First National Bank of Staples	25,000	.....
5570	First National Bank of Ellsworth	25,000	.....
5582	First National Bank of Bemidji	25,000	.....
Total (17 banks)		350,000	150,000
IOWA.			
5302	First National Bank of Dayton (a)	35,000	.....
5305	First National Bank of Crystal Lake	25,000	.....
5319	First National Bank of Moulton	25,000	.....
5334	First National Bank of Greenfield	25,000
5342	First National Bank of Eldon	25,000

a Conversion.

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NO. 9.—NATIONAL BANKS ORGANIZED DURING THE YEAR ENDED OCTOBER 31, 1900,
IN EACH STATE AND TERRITORY, ETC.—Continued.

Charter No.	Title.	Capital —\$50,000.	Capital \$50,000+.
IOWA—continued.			
5366	First National Bank of Clatier.....	\$25,000	.....
5372	First National Bank of Dike.....	25,000	.....
5373	First National Bank of Goldfield (b).....	30,000	.....
5402	First National Bank of Lost Nation.....	25,000	.....
5412	First National Bank of Chelsea.....	25,000	.....
5420	First National Bank of New London.....	25,000	.....
5424	First National Bank of Guthrie Center.....	30,000	.....
5442	First National Bank of Armstrong.....		\$50,000
5457	First National Bank of Wesley.....	25,000	.....
5461	First National Bank of Gladbrook.....		50,000
5464	First National Bank of Garden Grove.....	25,000	.....
5479	First National Bank of Ayrshire.....	25,000	.....
5489	Exchange National Bank of Leon.....	35,000	.....
5507	Citizens' National Bank of Cedar Falls.....		50,000
5514	First National Bank of Coon Rapids (a).....	25,000	.....
5517	First National Bank of Lenox.....	30,000	.....
5539	First National Bank of Milford (a).....	35,000	.....
5540	First National Bank of Hedrick.....	25,000	.....
5541	First National Bank of Ruthven (a).....	25,000	.....
5554	National Bank of Brighton.....	25,000	.....
5564	First National Bank of Pleasantville.....	25,000	.....
5571	First National Bank of Graettinger.....	25,000	.....
5576	First National Bank of Dougherty.....	25,000	.....
5579	First National Bank of Farmington.....	25,000	.....
5585	First National Bank of Williams.....	25,000	.....
5597	First National Bank of Titonka.....	25,000	.....
5611	First National Bank of Richland.....	25,000	.....
Total (32 banks).....		770,000	150,000
MISSOURI.			
5250	City National Bank of Kansas City.....		250,000
5388	First National Bank of Washington.....	25,000	.....
5515	First National Bank of Sarcxie.....	25,000	.....
5544	First National Bank of Lathrop.....	35,000	.....
Total (4 banks).....		85,000	250,000
Total Middle States (133 banks).....		2,580,000	3,280,000
NORTH DAKOTA.			
5364	American National Bank of Valley City (a).....	25,000	.....
5375	First National Bank of Cooperstown.....	25,000	.....
5408	First National Bank of Fessenden (a).....	25,000	.....
5455	National Bank of Lakota.....	25,000	.....
5488	First National Bank of Harvey.....	25,000	.....
5500	First National Bank of Minnewaukan.....	25,000	.....
5551	First National Bank of Carrington.....	25,000	.....
5567	First National Bank of Williston.....	25,000	.....
Total (8 banks).....		200,000	.....
SOUTH DAKOTA.			
5355	De Smet National Bank (a).....	25,000	.....
5428	First National Bank of Sisseton.....	25,000	.....
5477	First National Bank of Centerville (a).....	25,000	.....
Total (3 banks).....		75,000	.....
NEBRASKA.			
5281	City National Bank of Weeping Water (a).....	25,000	.....
5282	First National Bank of Newman Grove.....	25,000	.....
5297	First National Bank of Hooper.....	25,000	.....
5308	Pender National Bank.....	25,000	.....
5337	First National Bank of Humphrey (a).....	25,000	.....
5346	First National Bank of St. Edward (a).....	25,000	.....
5368	First National Bank of Wakefield (a).....	35,000	.....
5384	Fullerton National Bank.....	25,000	.....
5397	Superior National Bank (a).....	25,000	.....
5400	Hartington National Bank (a).....	40,000	.....
5419	First National Bank of Loomis.....	25,000	.....
5440	First National Bank of Elgin.....	25,000	.....
Total (12 banks).....		325,000	.....
a Conversion.		b In liquidation.	

No. 9.—NATIONAL BANKS ORGANIZED DURING THE YEAR ENDED OCTOBER 31, 1900,
IN EACH STATE AND TERRITORY, ETC.—Continued.

Charter No.	Title.	Capital —\$50,000.	Capital \$50,000+.
KANSAS.			
5287	Northrup National Bank of Iola.....		\$50,000
5292	National Bank of Commerce of Garnett.....	\$25,000	
5349	Caney Valley National Bank of Caney (a).....	25,000	
5353	Lyons National Bank.....	25,000	
5359	First National Bank of Nortonville.....	25,000	
5386	Stockgrowers' National Bank of Ashland.....	25,000	
5447	First National Bank of Cherokee.....	25,000	
5498	Citizens' National Bank of Emporia (a).....		100,000
5506	First National Bank of Havensville (a).....	40,000	
5516	Home National Bank of Caney.....	25,000	
5529	First National Bank of Madison (a).....	25,000	
5559	First National Bank of Mount Hope.....	25,000	
5608	Cedar Vale National Bank.....	25,000	
Total (13 banks).....		290,000	150,000
WYOMING.			
5295	First National Bank of Guernsey.....		50,000
5413	Rawlins National Bank (a).....		50,000
5480	First National Bank of Kemmerer.....	25,000	
Total (3 banks).....		25,000	100,000
COLORADO.			
5283	El Paso National Bank of Colorado Springs.....		150,000
5381	First National Bank of Florence.....		50,000
5487	First National Bank of Delta (a).....	30,000	
5503	Fort Collins National Bank.....		50,000
5586	First National Bank of Victor.....		50,000
Total (5 banks).....		30,000	300,000
NEW MEXICO.			
5244	First National Bank of Alamogordo.....		50,000
5487	First National Bank of Carlsbad.....	25,000	
Total (2 banks).....		25,000	50,000
OKLAHOMA.			
5248	First National Bank of Norman.....		50,000
5272	First National Bank of Newkirk.....	25,000	
5328	First National Bank of Kingfisher.....	25,000	
5335	First National Bank of Enid.....	25,000	
5347	Stillwater National Bank (a).....	25,000	
5352	First National Bank of Weatherford (a).....	25,000	
5354	First National Bank of Chandler (a).....	23,000	
5378	First National Bank of Tecumseh (a).....	25,000	
5436	National Bank of Commerce of Stillwater (a).....	25,000	
5460	First National Bank of Blackwell.....	25,000	
5462	Lexington National Bank (a).....	25,000	
5473	First National Bank of Hennessey.....	25,000	
5474	First National Bank of Ponca City.....	25,000	
5492	Arkansas Valley National Bank of Pawnee (a).....		50,000
5508	First National Bank of Mangum.....	25,000	
5575	First National Bank of Woodward.....	25,000	
5587	Exchange National Bank of Alva.....	25,000	
5612	Cleveland County National Bank of Norman (a).....	40,000	
Total (18 banks).....		415,000	100,000
INDIAN TERRITORY.			
5236	Commercial National Bank of Muscogee.....		50,000
5246	Choctaw National Bank of Caddo.....		50,000
5252	First National Bank of Miami.....		50,000
5270	First National Bank of Holdenville.....		50,000
5298	First National Bank of Davis.....	35,000	
5310	First National Bank of Bartlesville.....	25,000	
5345	First National Bank of Marietta.....	25,000	
5379	First National Bank of Duncan.....	25,000	
5401	First National Bank of Nowata.....	25,000	
5404	Cotton National Bank of Oakland.....	25,000	

a Conversion.

No. 9.—NATIONAL BANKS ORGANIZED DURING THE YEAR ENDED OCTOBER 31, 1900,
IN EACH STATE AND TERRITORY, ETC.—Continued.

Charter No.	Title.	Capital —\$50,000.	Capital \$50,000+.
INDIAN TERRITORY—continued.			
5417	First National Bank of Roff	\$25,000	.....
5418	First National Bank of Okmulgee	25,000	.....
5431	First National Bank of Chickasha	25,000	.....
5478	First National Bank of Tablequah	40,000	.....
5527	State National Bank of South McAlester .....	.....	\$50,000
5546	First National Bank of Pryor Creek	25,000	.....
5547	Citizens' National Bank of Chickasha .....	.....	50,000
5590	Durant National Bank .....	.....	50,000
5596	First National Bank of Sallisaw	25,000	.....
	Total (19 banks)	325,000	350,000
	Total Western States (83 banks)	1,710,000	1,050,000
WASHINGTON.			
5243	Citizens' National Bank of Fairhaven .....	.....	50,000
5472	Montesano National Bank	25,000	.....
	Total (2 banks)	25,000	50,000
CALIFORNIA.			
5380	First National Bank of Berkeley (a) .....	.....	100,000
5395	First National Bank of Selma (a) .....	.....	50,000
5456	First National Bank of Long Beach	25,000	.....
5588	First National Bank of Whittier	25,000	.....
	Total (4 banks)	50,000	150,000
IDAHO.			
5600	Idaho National Bank of Lewiston	25,000	.....
	Total Pacific States (7 banks)	100,000	200,000
HAWAII.			
5550	First National Bank of Hawaii at Honolulu .....	.....	500,000
	Total United States (383 banks)	6,575,000	13,450,000

a Conversion.

NO. 10.—APPLICATIONS APPROVED FOR THE ORGANIZATION OF NATIONAL BANKS, NATIONAL BANKS ORGANIZED, AND BONDS DEPOSITED BY THE LATTER, FROM MARCH 14 TO OCTOBER 31, 1900, INCLUSIVE.

	Approved applications to organize national banks.				National banks organized.				
	Capital less than \$50,000.		Capital \$50,000 or over.		Capital less than \$50,000.		Capital \$50,000 or over.		Bonds.
	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	Num-ber.	Capital.	
Maine.....	2	\$50,000			1	\$25,000			\$12,000
New Hampshire.....	1	25,000		\$100,000	1	25,000	1	\$100,000	35,000
Vermont.....			1	100,000					
Connecticut.....	1	25,000	1	50,000	2	50,000	1	50,000	32,500
New York.....	15	385,000	11	1,910,000	7	185,000	5	610,000	284,250
New Jersey.....	7	175,000	5	300,000	5	135,000	1	100,000	74,500
Pennsylvania.....	34	882,000	18	2,125,000	22	582,000	15	1,900,000	756,550
Delaware.....	1	25,000			1	25,000			18,000
Maryland.....	4	100,000	3	225,000	3	75,000	3	220,000	79,000
Virginia.....	6	150,000	2	100,000	6	150,000	2	100,000	107,250
West Virginia.....	4	105,000	2	100,000	2	55,000	4	250,000	92,500
North Carolina.....	7	175,000	1	50,000	2	50,000			16,250
South Carolina.....	1	25,000			1	25,000	1	60,000	27,000
Georgia.....	1	25,000	4	700,000			3	600,000	112,500
Florida.....	2	55,000	2	200,000	1	30,000	1	200,000	57,500
Alabama.....	1	25,000	3	150,000			2	100,000	30,000
Mississippi.....	1	25,000							
Louisiana.....	2	50,000	1	50,000			1	50,000	12,500
Texas.....	38	983,000	9	525,000	24	648,000	10	585,000	360,350
Arkansas.....			2	100,000					
Kentucky.....	4	100,000	4	1,895,000	3	75,000	4	1,845,000	285,050
Tennessee.....	3	80,000	1	50,000	2	50,000	1	50,000	43,750
Ohio.....	22	555,000	10	1,250,000	14	370,000	7	900,000	299,950
Indiana.....	13	325,000	5	500,000	9	245,000	4	250,000	156,000
Illinois.....	31	820,000	6	525,000	21	570,000	4	400,000	507,000
Michigan.....	5	135,000	2	130,000	3	85,000	2	130,000	92,250
Minnesota.....	23	585,000	4	200,000	14	350,000	2	100,000	171,000
Wisconsin.....	8	200,000	8	800,000	4	105,000	6	700,000	220,200
Iowa.....	45	1,190,000	5	300,000	29	770,000	3	150,000	351,750
Missouri.....	4	110,000	1	200,000	3	85,000			47,000
North Dakota.....	11	275,000	1	50,000	8	200,000			85,250
South Dakota.....	3	75,000			3	75,000			31,250
Nebraska.....	19	490,000			12	325,000			111,250
Kansas.....	12	315,000	2	150,000	11	290,000	2	150,000	175,500
Montana.....	2	50,000							
Wyoming.....	2	50,000	1	50,000	1	25,000	2	100,000	56,250
Colorado.....	4	110,000	2	100,000	1	30,000	4	300,000	122,500
New Mexico.....	1	25,000			1	25,000			10,000
Oklahoma.....	19	490,000			16	415,000	1	50,000	188,050
Indian Territory.....	13	330,000	3	150,000	12	325,000	4	200,000	141,300
Washington.....	3	75,000	1	50,000	1	25,000			10,000
Oregon.....	2	50,000							
California.....	3	75,000	3	400,000	2	50,000	2	150,000	79,000
Idaho.....	2	50,000			1	25,000			6,250
Hawaii.....			1	500,000			1	500,000	50,000
Porto Rico.....			1	500,000					
Total.....	382	9,845,000	127	14,585,000	249	6,575,000	99	10,900,000	5,348,200

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NO. 11.—NUMBER AND CAPITAL OF ALL NATIONAL BANKS, IN EACH STATE, EXTENDED UNDER THE ACT OF JULY 12, 1882, UP TO OCTOBER 31, 1900, INCLUSIVE.

States and Territories.	No. of banks.	Capital.	States and Territories.	No. of banks.	Capital.
Maine.....	463	\$10,860,000	Ohio.....	124	\$20,680,000
New Hampshire.....	44	5,555,000	Indiana.....	57	6,804,000
Vermont.....	40	6,906,000	Illinois.....	103	11,691,000
Massachusetts.....	234	94,342,200	Michigan.....	37	3,740,000
Rhode Island.....	59	19,959,800	Wisconsin.....	25	2,535,000
Connecticut.....	77	22,825,820	Minnesota.....	20	5,200,000
			Iowa.....	59	5,745,000
Total New England States.....	517	160,448,820	Missouri.....	17	3,825,000
			Total Middle States.....	442	60,200,000
New York.....	253	75,872,460	North Dakota.....	2	250,000
New Jersey.....	61	11,530,350	South Dakota.....	2	150,000
Pennsylvania.....	217	53,581,000	Nebraska.....	9	1,500,000
Delaware.....	14	1,743,985	Kansas.....	10	1,175,000
Maryland.....	33	12,694,000	Montana.....	2	650,000
District of Columbia.....	6	1,377,000	Wyoming.....	1	200,000
			Colorado.....	11	1,465,000
Total Eastern States.....	584	158,798,795	New Mexico.....	3	350,000
			Total Western States.....	40	5,740,000
Virginia.....	16	2,691,000	Washington.....	1	100,000
West Virginia.....	16	1,731,000	Oregon.....	1	250,000
North Carolina.....	9	1,626,000	California.....	9	3,750,000
South Carolina.....	10	1,635,000	Idaho.....	1	100,000
Georgia.....	11	2,056,000	Utah.....	1	500,000
Florida.....	2	150,000			
Alabama.....	7	985,000	Total Pacific States.....	13	4,700,000
Louisiana.....	7	2,800,000			
Texas.....	12	2,155,000	Total United States.....	1,737	417,628,115
Arkansas.....	2	350,000			
Kentucky.....	34	8,821,500			
Tennessee.....	15	2,740,000			
Total Southern States.....	141	27,740,500			

NO. 12.—NUMBER, CAPITAL, AND CIRCULATION, BY STATES, OF NATIONAL BANKS THE CORPORATE EXISTENCE OF WHICH WAS EXTENDED DURING THE YEAR ENDED OCTOBER 31, 1900.

States.	No. of banks.	Capital.	Circulation.
New Hampshire.....	2	\$250,000	\$157,500
Vermont.....	1	75,000	18,000
Connecticut.....	1	100,000	22,500
Total New England States.....	4	425,000	198,000
New York.....	9	860,000	493,650
Pennsylvania.....	6	1,015,000	751,500
Maryland.....	2	450,000	171,000
Total Eastern States.....	17	2,325,000	1,416,150
West Virginia.....	2	165,000	103,500
Florida.....	1	100,000	27,000
Texas.....	3	420,000	229,500
Kentucky.....	1	105,000	94,500
Total Southern States.....	7	790,000	454,500
Ohio.....	9	1,852,000	1,156,995
Indiana.....	1	200,000	180,000
Michigan.....	1	500,000	45,000
Iowa.....	3	250,000	112,500
Total Middle States.....	14	2,802,000	1,494,495
New Mexico.....	1	100,000	90,000
Total Western States.....	1	100,000	90,000
California.....	2	500,000	67,500
Total Pacific States.....	2	500,000	67,500
Total of United States.....	45	6,942,000	3,720,645

NO. 13.—NATIONAL BANKS THE CORPORATE EXISTENCE OF WHICH WILL EXPIRE DURING THE YEAR ENDING OCTOBER 31, 1901, WITH THE DATE OF EXPIRATION, CAPITAL, UNITED STATES BONDS, AND CIRCULATING NOTES.

Charter No.	Title and location.	State.	Date of expiration.	Capital.	Bonds.	Circulation.
			1900.			
2498	The National Bank of Cambridge	Md ...	Nov. 24	\$50,000	\$50,000	\$45,000
2500	The First National Bank of Kenton	Ohio ...	Nov. 30	50,000	12,500	11,250
2504	The Brockton National Bank, Brockton ...	Mass ...	Dec. 3	100,000	25,000	22,500
2503	The La Salle National Bank, La Salle	Ill ...	Dec. 16	100,000	25,000	22,500
2501	The Union National Bank of Kewanee	Ill ...	Dec. 29	75,000	30,000	27,000
2499	The Drovers and Mechanics' National Bank of Baltimore.	Md ...	Dec. 30	300,000	100,000	90,000
			1901.			
2505	The First National Bank of Canton	Pa ...	Jan. 24	50,000	50,000	50,000
2508	The First National Bank of Huntingtown	Ind ...	Feb. 2	100,000	25,000	25,000
2506	The National Exchange Bank of Lynchburg	Va ...	Feb. 15	100,000	100,000	100,000
2510	The First National Bank of Gouverneur	N. Y ...	Feb. 19	55,000	14,000	14,000
2509	The First National Bank, Toms River	N. J ...	Mar. 3	50,000	50,000	50,000
2521	The State National Bank of El Paso	Tex ...	Mar. 8	55,000	14,000	14,000
2522	The Citizens' National Bank of Hornells-ville.	N. Y ...	Mar. 12	100,000	50,000	50,000
2511	The Merchants' National Bank of Cedar Rapids.	Iowa ...	Mar. 15	100,000	50,000	50,000
2515	The Ephrata National Bank, Ephrata	Pa ...	Mar. 16	125,000	62,500	62,500
2517	The First National Bank of Greenwich	N. Y ...	do	50,000	12,500	12,500
2514	The Red River Valley National Bank of Fargo.	N. Dak ...	Mar. 23	100,000	30,000	30,000
2527	The Atlantic City National Bank, Atlantic City.	N. J ...	Mar. 24	50,000	25,000	25,000
2525	The Third National Bank of Pittsfield	Mass ...	Mar. 26	125,000	50,000	50,000
2519	The Ricker National Bank of Quincy	Ill ...	Apr. 4	400,000	200,000	200,000
2516	The Merchants' National Bank of Defiance.	Ohio ...	Apr. 7	100,000	25,000	25,000
2526	The National Bank of Kennett Square	Pa ...	Apr. 26	100,000	50,000	50,000
2524	The German National Bank of Cincinnati.	Ohio ...	Apr. 29	500,000	325,000	325,000
2530	The New Holland National Bank, New Holland.	Pa ...	May 5	125,000	35,000	35,000
2529	The Citizens' National Bank of Zanesville.	Ohio ...	May 11	200,000	200,000	200,000
2536	The Merchants' National Bank of Nebraska City.	Nebr ...	May 14	50,000	12,500	12,500
2528	The First National Bank of Hastings	Nebr ...	May 23	100,000	50,000	50,000
2531	The Mercer National Bank of Harrodsburg	Ky ...	May 25	100,000	25,000	25,000
2532	The First National Bank of El Paso	Tex ...	May 28	100,000	100,000	100,000
2533	The Citizens' National Bank of Crawfordsville.	Ind ...	do	100,000	25,000	25,000
2534	The Iron National Bank of Plattsburgh	N. Y ...	June 4	100,000	25,000	25,000
2539	The First National Bank of Manistee	Mich ...	June 16	100,000	25,000	25,000
2540	The First National Bank of Cambridge	Ill ...	June 17	50,000	50,000	50,000
2543	The First National Bank of Bainbridge	N. Y ...	July 6	50,000	25,000	25,000
2544	The Potters' National Bank of East Liverpool.	Ohio ...	July 11	100,000	25,000	25,000
2547	The Denton National Bank, Denton	Md ...	July 15	50,000	50,000	50,000
2548	The First National Bank of Valley City	N. Dak ...	July 16	50,000	12,500	12,500
2550	The First National Bank of Quincy	Mich ...	July 18	50,000	22,500	22,500
2545	The First National Bank of Poultney	Vt ...	July 19	50,000	25,000	25,000
2559	The Third National Bank of Chattanooga.	Tenn ...	July 23	150,000	50,000	50,000
2546	The Western National Bank of Pueblo	Colo ...	July 26	100,000	80,000	80,000
2608	The Lincoln National Bank of the City of New York.	N. Y ...	Aug. 2	300,000	250,000	250,000
2555	The First National Bank of Nevada	Iowa ...	Aug. 3	50,000	12,500	12,500
2551	The First National Bank of Madison	N. J ...	Aug. 4	50,000	12,500	12,500
2552	The Second National of Reading	Pa ...	Aug. 6	200,000	100,000	100,000
2554	The Union National Bank of Newport	R. I. ...	do	155,250	150,000	150,000
2569	The First National Bank of Moorhead	Minn ...	Aug. 13	50,000	12,500	12,500
2563	The National Security Bank of Lynn	Mass ...	Aug. 23	100,000	100,000	100,000
2593	The People's National Bank of McMinnville.	Tenn ...	Aug. 25	55,000	25,000	25,000
2560	The Farmers' National Bank of Cynthiana.	Ky ...	Aug. 29	80,000	30,000	30,000
2558	The First National Bank of Greensburg	Pa ...	Aug. 31	150,000	40,000	40,000
2599	The First National Bank of Wallingford	Conn ...	do	150,000	40,000	40,000
2565	The Commercial National Bank of Appleton	Wis ...	Sept. 7	150,000	132,000	132,000
2562	The Merchants and Farmers' National Bank of Greensburg.	Pa ...	Sept. 10	100,000	100,000	100,000
2566	The First National Bank of Butte	Mont ...	Sept. 12	200,000	154,500	154,500
2570	The First National Bank of Grand Forks.	N. Dak ...	do	100,000	25,000	25,000
2577	The Citizens' National Bank of Mansfield.	Ohio ...	Sept. 13	100,000	100,000	100,000
2567	The First National Bank of Crookston	Minn ...	Sept. 16	75,000	25,000	25,000
2576	The First National Bank of Owensboro	Ky ...	Sept. 17	137,900	130,000	130,000
2575	The Citizens' National Bank of Xenia	Ohio ...	Sept. 20	100,100	90,000	90,000
2615	The Citizens' National Bank of Saratoga Springs.	N. Y ...	do	100,000	100,000	100,000

No. 13.—NATIONAL BANKS THE CORPORATE EXISTENCE OF WHICH WILL EXPIRE DURING THE YEAR ENDING OCTOBER 31, 1901, ETC.—Continued.

Charter No.	Title and location.	State.	Date of expiration.	Capital.	Bonds.	Circulation.
			1900.			
2572	The Farmers' National Bank of Cambridge.	Ill	Oct. 1	\$50, 000	\$20, 000	\$20, 000
2609	The First National Bank of Saltsburg	Pa	do	50, 000	29, 000	29, 000
2571	The First National Bank of Glencoe	Minn . . .	Oct. 6	50, 000	26, 000	26, 000
2579	The Charles City National Bank, Charles City.	Iowa . . .	Oct. 8	50, 000	12, 500	12, 500
2574	The First National Bank of Mason City	Iowa . . .	Oct. 10	100, 000	100, 000	100, 000
2587	The Pemigewasset National Bank of Plymouth.	N. H. . . .	Oct. 19	75, 000	75, 000	75, 000
2586	The First National Bank of Creston	Iowa . . .	Oct. 22	50, 000	30, 000	30, 000
2580	The James River National Bank of Jamestown.	N. Dak . .	Oct. 25	50, 000	12, 500	12, 500
2581	The People's National Bank of Norristown.	Pa	Oct. 28	150, 000	100, 000	100, 000
2590	The First National Bank of Brainerd	Minn . . .	do	50, 000	30, 000	30, 000
2595	The First National Bank of Storm Lake	Iowa . . .	Oct. 29	50, 000	12, 500	12, 500
2592	The First National Bank of Carrollton	Ky	Oct. 31	60, 000	60, 000	60, 000
	Total (74 banks)			7, 798, 250	4, 399, 500	4, 375, 250

NO. 14.—NATIONAL BANKS CLOSED TO BUSINESS, BY VOLUNTARY LIQUIDATION AND OTHERWISE, DURING THE YEAR ENDED OCTOBER 31, 1900, WITH DATE OF AUTHORITY TO COMMENCE BUSINESS, DATE OF CLOSING, CAPITAL, AND CIRCULATION ISSUED, REDEEMED, AND OUTSTANDING.

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, Chehalis, Wash.	Jan. 10, 1890	Nov. 6, 1899	\$50,000	\$11,250	\$3,710	\$7,540
Traders' National Bank, Baltimore, Md.	Feb. 18, 1865	Nov. 15, 1899	230,000	45,000	14,016	30,984
National Bank of Commerce, Philadelphia, Pa.	Oct. 25, 1864	Nov. 28, 1899	250,000	49,905	18,840	31,065
Broadway National Bank, Boston, Mass. <i>a</i> .....	.....do	Dec. 16, 1899	200,000	104,095	34,617	69,478
National Bank of Port Jervis, N. Y. <i>b</i>	June 29, 1865	Dec. 19, 1899	130,000	31,500	3,825	27,675
Peoples' National Bank, Denver, Colo. <i>a c</i>	July 30, 1889	Dec. 20, 1899	300,000	50,000	32,350	17,650
Globe National Bank, Boston, Mass. <i>a</i>	Mar. 25, 1865	Dec. 21, 1899	1,000,000	863,785	364,815	498,970
Manufacturers' National Bank, Providence, R. I.	June 16, 1865	Dec. 30, 1899	500,000	68,093	29,363	38,730
Purcell National Bank, Purcell, Ind. <i>c</i>	Sept. 22, 1891	.....do	50,000	11,250	2,680	8,570
First National Bank, Nacogdoches Tex.	Aug. 28, 1890	.....do	50,000	11,250	2,870	8,380
First National Bank, Dunkirk, Ind.	Apr. 12, 1893	Jan. 1, 1900	50,000	11,250	2,848	8,402
Clinton National Bank, Columbus, Ohio	Dec. 24, 1886	Jan. 8, 1900	200,000	45,000	10,900	34,100
First National Bank, Harvard, Nebr.	Sept. 25, 1889	Jan. 10, 1900	50,000	11,250	2,225	9,025
City National Bank, Providence, R. I.	July 12, 1865	Jan. 17, 1900	500,000	230,340	166,945	63,395
First National Bank, Island City, Oreg.	Feb. 26, 1885	Jan. 20, 1900	50,000	11,250	2,620	8,630
Canajoharie National Bank, Canajoharie, N. Y. <i>b</i>	May 16, 1865	Jan. 24, 1900	125,000	45,000	7,380	37,620
Third National Bank, Providence, R. I.	Dec. 20, 1864	Jan. 25, 1900	300,000	55,864	14,928	40,936
First National Bank, Colton, Wash.	Aug. 4, 1892	.....do	50,000	11,250	2,710	8,540
Roger Williams National Bank, Providence, R. I.	Aug. 7, 1865	Jan. 30, 1900	499,950	54,500	20,305	34,285
Morrow County National Bank, Mount Gilead, Ohio.	Feb. 25, 1880	Feb. 5, 1900	50,000	22,500	5,025	17,475
Pacific National Bank, Pawtucket, R. I.	Dec. 9, 1865	Mar. 8, 1900	200,000	95,015	21,357	73,658
First National Bank, Pawtucket, R. I.	Feb. 27, 1865	.....do	300,000	97,478	22,866	74,612
Newnan National Bank, Newnan, Ga.	Aug. 22, 1885	Mar. 10, 1900	50,000	45,000	9,970	35,030
First National Bank, Longmont, Colo.	June 17, 1885	Mar. 15, 1900	50,000	11,475	2,075	9,400
First National Bank, Homer, N. Y.	Sept. 20, 1878	Mar. 16, 1900	100,000	45,000	23,520	21,480
First National Bank, Franklinville, N. Y.	Jan. 15, 1877	Mar. 20, 1900	55,000	15,960	3,535	12,425
Merchants' National Bank, Rutland, Vt. <i>a</i>	Feb. 25, 1885	Mar. 26, 1900	100,000	25,000	7,935	17,065
Slater National Bank, Pawtucket, R. I.	Mar. 3, 1865	Mar. 31, 1900	300,000	196,840	47,968	48,872
National Bank of Dallas, Tex.	July 1, 1897	Apr. 9, 1900	100,000	23,400	4,470	18,930
National Union Bank, New York, N. Y.	May 24, 1893	Apr. 16, 1900	1,200,000	540,000	163,802	376,198
Blackstone National Bank, Boston, Mass.	Sept. 10, 1864	Apr. 18, 1900	1,000,000	71,540	14,186	57,354
Merchants' National Bank, Williamsport, Pa.	May 14, 1887	Apr. 24, 1900	100,000	25,000	5,090	19,910
Greenwich National Bank, East Greenwich, R. I.	July 8, 1865	Apr. 30, 1900	60,000	17,100	3,510	13,590
National Bank of Rhode Island, Newport, R. I.	Aug. 21, 1865	May 3, 1900	100,000	83,700	19,860	63,840
Equitable National Bank, Baltimore, Md.	Mar. 5, 1891	May 17, 1900	500,000	50,000	10,870	39,130

a Insolvent, and in hands of a receiver.

b Restored to solvency and resumed business.

c Formerly in voluntary liquidation.

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No. 14.—NATIONAL BANKS WHICH WERE CLOSED TO BUSINESS, BY VOLUNTARY LIQUIDATION AND OTHERWISE, ETC.—Continued.

Name and location of bank.	Date of authority to commence business.	Date of closing.	Capital stock.	Circulation.		
				Issued.	Re-deemed.	Out-standing.
Citizens' National Bank, Lyons, Iowa	Mar. 23, 1891	June 11, 1900	\$100,000	\$25,000	\$5,820	\$19,180
City National Bank, Philadelphia, Pa.	Oct. 22, 1864	June 26, 1900	400,000	50,290	5,410	44,880
First National Bank, Provo City, Utah	Mar. 2, 1882	June 30, 1900	50,000	12,500	1,240	11,260
First National Bank, Blooming Grove, Tex.	June 29, 1892	.....do	50,000	12,500	1,070	11,430
Mechanics' National Bank, Newburyport, Mass.	Nov. 23, 1864	July 17, 1900	125,000	56,134	8,601	47,533
Woonsocket National Bank, Woonsocket, R. I.	Apr. 26, 1865	July 19, 1900	200,000	200,000	21,930	178,070
Lincoln National Bank, Chicago, Ill.	Mar. 12, 1887	July 30, 1900	200,000	50,000	3,900	46,100
Somerset National Banking Company, Somerset, Ky. <i>a</i> ..	June 29, 1900	Aug. 17, 1900	50,000	.....	.....	.....
Phoenix National Bank, Phoenix, R. I.	July 17, 1865	Aug. 30, 1900	100,000	26,470	1,905	24,565
Union National Bank, Chicago, Ill.	Dec. 27, 1884	Sept. 1, 1900	2,000,000	500,000	167,740	332,260
Northwestern National Bank, Chicago, Ill.	Aug. 30, 1864	Sept. 15, 1900	1,000,000	208,740	7,695	201,045
America National Bank, Chicago, Ill.	Feb. 7, 1898	.....do	1,000,000	135,000	135,000	.....
Union National Bank, Racine, Wis.	Sept. 1, 1881	.....do	150,000	50,000	950	49,050
South Danvers National Bank, Peabody, Mass. <i>a</i>	Mar. 31, 1865	Sept. 19, 1900	150,000	50,000	635	49,365
First National Bank, Goldfield, Iowa	May 26, 1900	Sept. 20, 1900	30,000	7,500	7,500	.....
First National Bank, Independence, Oreg.	Jan. 31, 1883	Oct. 1, 1900	50,000	12,500	.....	12,500
First National Bank, Littlestown, Pa.	Aug. 8, 1900	Oct. 11, 1900	25,000	.....	.....	.....
Total .....	.....	.....	14,529,950	4,483,564	1,473,382	3,010,182

a Insolvent, and placed in the hands of a receiver.

No. 15.—AUTHORIZED CAPITAL STOCK OF THE NATIONAL BANKS ON THE FIRST DAY OF EACH MONTH FROM JANUARY 1, 1876, TO NOVEMBER 1, 1900, UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATION, CIRCULATION SECURED BY THE BONDS ON DEPOSIT, THE AMOUNT OF LAWFUL MONEY ON DEPOSIT TO REDEEM CIRCULATION, AND 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.
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.....	506,013,371	344,463,850	307,912,468	28,753,462	336,665,902
July.....	506,008,371	341,394,750	305,917,013	27,581,323	332,908,336
August.....	505,226,171	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	319,669,588
May.....	493,821,771	340,732,100	304,407,450	15,386,137	319,793,587
June.....	493,126,271	340,415,100	304,766,940	14,329,272	319,096,212
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	321,672,505
February.....	484,836,371	346,302,050	310,240,005	11,839,305	322,079,310
March.....	482,952,071	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.....	480,660,571	349,166,450	312,435,462	11,552,623	323,988,085
July.....	479,627,996	349,546,400	313,020,832	11,493,452	324,514,284
August.....	477,675,996	348,880,900	312,995,592	10,910,967	323,906,559
September.....	477,698,296	349,049,450	313,154,792	10,294,370	323,449,162
October.....	476,335,396	349,560,650	313,159,592	9,988,127	323,147,719
November.....	473,865,396	349,408,900	312,830,797	9,629,918	322,460,715
December.....	473,859,396	349,795,000	313,355,839	9,935,217	323,291,056
1879.					
January.....	471,609,396	349,068,000	313,218,189	10,573,485	323,791,674
February.....	469,995,856	348,939,200	312,725,809	11,673,960	324,399,769
March.....	467,778,006	350,690,400	313,691,639	12,354,531	326,046,190
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	13,203,462	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	342,387,936
February.....	461,715,515	364,765,900	326,785,509	16,945,310	343,730,807
March.....	462,407,585	362,728,050	325,032,790	18,604,197	343,636,989
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	345,189,733
July.....	465,205,185	361,652,050	324,242,730	20,262,697	344,505,427
August.....	465,915,185	361,152,050	323,836,720	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	322,788,130	21,035,977	343,834,107
December.....	467,639,085	359,808,550	322,206,550	21,500,091	343,706,641

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NO. 15.—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.
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	21,885,977	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	358,000,696
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	361,944,287
April.....	475,411,240	369,900,700	332,422,702	30,383,935	361,626,630
May.....	478,013,940	366,359,650	327,729,622	33,340,677	361,070,299
June.....	482,954,940	364,079,350	323,019,522	35,955,812	359,875,334
July.....	486,511,335	361,212,700	320,312,832	38,429,202	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	324,804,343	38,423,404	362,727,747
December.....	493,176,035	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	362,651,169
February.....	494,199,635	359,567,450	321,626,353	40,540,877	362,167,230
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	359,793,065
May.....	500,269,135	357,339,750	319,899,521	39,368,605	359,268,126
June.....	505,379,135	356,588,000	319,013,856	39,150,326	358,164,182
July.....	507,208,135	356,596,500	319,249,806	37,565,704	350,815,510
August.....	510,283,135	357,298,500	319,461,847	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.....	518,031,135	347,538,200	310,953,321	39,529,507	350,482,828
February.....	517,380,635	343,475,550	307,828,001	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.....	525,992,165	336,257,150	301,238,845	39,768,855	341,007,700
July.....	528,784,165	334,147,850	299,369,370	40,130,513	339,499,833
August.....	530,784,165	332,588,600	297,983,165	39,913,971	337,897,136
September.....	532,274,165	331,371,100	297,136,455	39,495,690	336,632,145
October.....	532,749,165	329,186,000	295,375,959	40,453,260	335,829,228
November.....	532,554,165	325,316,300	291,849,659	41,710,163	333,550,813
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	43,662,568	329,158,623
February.....	530,380,165	317,282,600	284,127,895	42,784,663	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	39,861,941	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	317,330,342
September.....	532,749,965	309,768,050	277,371,525	39,613,802	316,985,827
October.....	532,034,965	309,074,550	277,149,661	40,274,772	317,424,453
November.....	532,877,965	308,364,550	276,304,189	39,542,979	315,847,138
December.....	533,447,965	307,544,250	275,821,779	41,704,029	317,525,808

No. 15.—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	271,065,593	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.....	543,669,565	279,537,400	250,257,632	61,580,662	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	306,826,757
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	303,511,241
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	103,979,290	285,005,315
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	169,951,285	104,313,124	274,264,509
October.....	582,683,715	189,917,100	169,931,680	102,962,170	272,893,850
November.....	583,188,715	188,828,000	169,215,067	102,826,136	272,041,203
December.....	584,203,715	187,147,000	167,863,819	102,019,176	269,882,995
1888.					
January.....	584,726,915	184,444,950	165,205,724	103,193,154	268,398,878
February.....	586,505,915	182,764,950	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.....	591,437,915	182,033,450	162,891,912	95,092,133	258,584,045
June.....	592,467,915	180,005,150	161,134,338	94,675,810	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	249,032,650
September.....	595,313,915	176,508,850	158,133,712	88,294,850	246,428,562
October.....	596,041,015	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.....	598,239,065	163,480,900	146,372,588	87,287,439	233,660,027
February.....	599,709,365	160,463,950	143,580,313	85,688,716	229,269,029
March.....	600,684,365	157,485,700	140,874,515	83,520,212	224,394,727
April.....	602,404,365	154,590,150	138,190,798	83,032,333	221,226,131
May.....	603,264,365	151,522,350	135,375,463	83,320,725	218,696,188
June.....	607,390,365	149,829,850	133,769,313	81,753,704	215,523,017
July.....	609,670,365	148,121,450	132,244,437	79,134,526	211,378,963
August.....	612,535,365	147,758,450	131,890,777	76,273,662	208,164,439
September.....	614,925,365	148,150,700	132,101,128	73,701,013	205,802,141
October.....	617,844,365	147,037,200	131,225,172	72,437,560	203,662,732
November.....	620,174,365	145,668,150	130,207,285	71,816,130	202,023,415
December.....	621,959,365	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	184,291,633
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	56,440,709	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

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NO. 15.—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.
1891.					
January.....	\$665,267,865	\$140,510,650	\$125,680,361	\$51,627,485	\$177,287,846
February.....	666,977,865	140,720,700	125,859,360	49,762,379	175,721,739
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	141,310,150	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	133,790,690	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	152,950,350	136,753,837	35,430,721	172,184,558
December.....	685,515,865	155,283,700	138,605,343	34,388,264	172,993,607
1892.					
January.....	685,762,265	157,205,950	140,084,203	32,994,382	173,078,585
February.....	687,332,265	158,515,050	141,435,288	31,770,208	173,205,496
March.....	688,332,265	159,513,800	142,319,978	30,301,897	172,621,875
April.....	688,923,665	160,447,300	143,355,173	29,174,273	172,529,451
May.....	689,298,665	161,352,550	143,954,506	28,522,069	172,476,575
June.....	690,908,665	162,549,050	144,680,363	27,818,986	172,499,349
July.....	692,123,665	163,190,050	145,683,023	27,000,827	172,683,850
August.....	694,428,665	163,500,550	146,132,463	26,395,250	172,627,713
September.....	695,263,665	164,012,050	146,460,033	26,190,396	172,656,429
October.....	695,563,665	164,498,550	147,191,593	25,595,167	172,786,760
November.....	693,868,665	164,893,000	147,241,063	25,191,083	172,432,146
December.....	695,308,665	166,511,500	148,010,239	25,604,632	173,614,871
1893.					
January.....	695,148,665	168,247,000	150,526,651	23,877,773	174,404,424
February.....	696,089,665	169,282,300	151,197,221	23,194,032	174,391,253
March.....	696,149,665	171,094,550	152,887,461	22,554,927	175,422,388
April.....	695,949,665	172,229,050	153,860,416	22,254,128	176,094,544
May.....	695,554,665	173,253,800	155,142,318	21,723,296	176,865,614
June.....	698,454,665	174,539,050	156,028,010	21,136,245	177,164,255
July.....	698,824,665	176,588,250	151,900,919	20,812,773	178,713,692
August.....	699,034,665	182,617,850	163,221,294	20,533,854	183,755,148
September.....	697,963,165	204,096,200	178,636,718	20,343,650	198,980,368
October.....	698,128,165	209,407,100	187,464,985	20,825,595	208,690,580
November.....	695,953,165	209,416,350	188,016,228	21,295,765	209,311,993
December.....	695,703,165	208,942,100	187,697,826	21,250,279	208,948,105
1894.					
January.....	693,353,165	205,961,600	185,194,522	23,344,322	208,538,844
February.....	691,893,165	203,594,500	182,887,853	24,974,254	207,862,107
March.....	684,690,165	202,052,350	181,148,710	26,330,810	207,479,520
April.....	682,538,165	202,933,850	181,666,268	26,209,427	207,875,695
May.....	680,438,165	201,330,250	180,601,247	27,231,785	207,833,032
June.....	678,998,165	201,251,500	180,613,585	26,631,434	207,245,019
July.....	678,023,165	201,691,750	180,662,521	26,690,723	207,353,244
August.....	677,258,165	202,268,500	181,149,511	26,389,555	207,539,066
September.....	676,568,165	202,276,950	181,300,217	26,211,998	207,592,215
October.....	674,866,365	200,953,700	180,251,065	27,220,463	207,471,501
November.....	672,671,365	199,706,200	179,401,364	28,071,239	207,472,603
December.....	671,471,365	197,349,700	177,073,359	29,612,978	206,686,337
1895.					
January.....	670,906,365	196,707,700	176,667,467	29,938,243	206,605,710
February.....	669,156,365	195,826,100	175,674,250	29,623,321	205,297,571
March.....	668,146,365	197,116,200	176,485,063	28,558,588	205,043,651
April.....	667,193,265	201,176,700	179,847,383	27,693,828	207,541,211
May.....	665,893,265	204,356,800	182,534,324	27,185,526	209,719,850
June.....	665,123,265	206,652,300	184,969,578	26,509,138	211,478,716
July.....	666,363,265	207,680,800	186,062,098	25,628,937	211,691,035
August.....	664,659,265	207,832,800	186,577,433	24,794,612	211,372,045
September.....	664,855,265	209,447,550	187,990,343	24,348,857	212,339,200
October.....	664,425,265	210,196,550	188,605,877	24,255,057	212,860,934
November.....	664,136,915	211,717,800	190,180,961	23,706,669	213,887,650
December.....	664,091,915	212,048,950	190,469,526	23,491,072	213,960,598

No. 15.—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.
1896.					
January.....	\$664,076,915	\$212,495,100	\$190,741,850	\$23,100,813	\$213,842,663
February.....	663,851,915	212,655,300	190,989,687	22,506,910	213,496,547
March.....	661,946,915	217,944,950	195,048,954	22,132,963	217,181,917
April.....	661,431,915	222,998,800	199,723,005	21,593,022	221,316,027
May.....	660,496,915	226,478,550	203,403,239	20,786,098	224,189,397
June.....	659,951,915	228,651,800	205,215,839	20,072,696	225,287,935
July.....	659,106,915	228,915,950	205,538,929	20,461,618	226,000,547
August.....	658,376,915	229,544,450	206,103,504	19,926,538	226,030,042
September.....	658,126,915	235,078,700	210,293,574	19,320,322	229,613,896
October.....	658,126,915	238,773,200	214,667,694	18,971,663	233,639,357
November.....	658,304,915	241,103,350	216,510,014	18,474,430	234,984,444
December.....	657,909,915	241,272,150	216,609,684	18,789,206	235,398,890
1897.					
January.....	655,334,915	240,236,150	215,860,307	19,812,810	235,673,117
February.....	654,174,915	237,190,100	213,186,712	21,907,950	235,094,662
March.....	653,719,895	234,797,800	210,915,414	23,320,912	234,236,326
April.....	650,808,395	233,693,350	209,767,702	24,027,439	233,795,141
May.....	648,613,395	232,606,300	208,768,549	24,119,434	232,887,983
June.....	646,788,395	230,928,050	207,139,382	24,736,459	231,875,841
July.....	643,474,517	230,471,550	206,690,339	24,751,347	231,441,686
August.....	641,229,395	230,111,300	206,498,957	24,945,299	230,844,256
September.....	639,488,295	229,471,100	205,755,976	24,837,697	230,593,673
October.....	638,903,295	229,348,550	205,604,781	25,205,779	230,810,560
November.....	638,015,295	227,742,550	203,925,680	26,205,325	230,131,005
December.....	636,310,295	225,359,300	201,735,572	27,898,644	229,634,216
1898.					
January.....	639,440,295	218,992,950	196,146,092	32,863,548	229,014,640
February.....	637,535,295	215,487,650	192,724,299	33,804,916	226,529,215
March.....	638,385,295	213,414,650	191,056,817	33,774,254	224,831,071
April.....	635,060,295	214,365,400	191,611,599	32,870,279	224,481,878
May.....	631,635,295	217,162,650	194,138,732	31,975,018	226,113,750
June.....	631,035,295	219,377,900	196,155,935	31,540,434	227,696,369
July.....	630,025,295	220,201,400	197,078,092	30,822,084	227,900,176
August.....	629,315,295	218,525,650	195,692,685	31,087,379	226,780,064
September.....	629,151,295	220,496,160	196,775,703	30,485,946	227,261,649
October.....	625,356,295	229,980,620	205,056,063	30,383,921	235,439,984
November.....	624,552,195	235,618,470	210,045,456	29,583,680	239,629,136
December.....	625,967,195	239,349,130	213,928,643	28,856,160	242,784,803
1899.					
January.....	622,482,195	239,943,050	214,016,087	29,301,782	243,817,869
February.....	613,076,895	236,479,840	211,041,300	32,282,926	243,324,226
March.....	612,831,895	236,075,690	211,155,017	31,630,065	242,985,082
April.....	610,313,895	234,433,890	209,925,989	33,208,903	243,134,892
May.....	609,053,895	232,167,910	207,966,287	34,830,421	242,796,708
June.....	610,028,895	230,600,310	206,305,955	35,840,834	242,146,789
July.....	607,871,245	229,688,110	205,264,095	36,086,776	241,350,871
August.....	609,292,245	230,464,110	205,787,805	35,855,748	241,623,553
September.....	608,033,045	230,663,610	206,173,350	35,980,547	242,153,897
October.....	607,418,045	231,515,510	207,314,172	36,058,050	243,372,222
November.....	608,528,045	232,463,160	207,920,774	35,145,850	243,066,624
December.....	608,368,045	234,221,460	209,161,902	34,680,165	243,842,067
1900.					
January.....	608,558,045	234,484,570	209,759,984	36,517,238	246,277,222
February.....	607,683,045	235,830,170	210,166,789	36,901,953	247,068,747
March.....	615,908,095	240,172,270	213,610,029	35,906,198	249,516,222
April.....	614,443,095	254,501,480	233,284,229	37,750,108	271,034,337
May.....	621,513,095	268,405,240	246,067,162	39,292,204	285,359,366
June.....	623,273,095	276,829,990	263,062,117	37,507,641	300,569,758
July.....	627,503,095	284,387,040	274,115,552	35,524,891	309,640,443
August.....	631,108,095	294,948,990	286,447,434	33,648,456	320,095,890
September.....	634,398,095	295,790,380	290,641,358	33,662,967	324,304,325
October.....	632,494,895	296,072,630	294,222,979	34,193,448	328,416,427
November.....	632,302,395	301,123,580	298,829,064	32,864,348	331,693,412

No. 16.—PROFIT ON NATIONAL-BANK CIRCULATION, BASED ON A DEPOSIT OF \$100,000 BONDS, ON OCTOBER 31, 1897, 1898, 1899, AND 1900.

[Prepared by the Government Actuary.]

1897.

Bonds.		Maximum circulation obtainable.	Receipts.			Deductions.								Net receipts.	Interest on cost of bonds at 6 per cent.	Profit on circula- tion in excess of 6 per cent on the investment.	
Class.	Market value.		Interest on circula- tion at 6 per cent.	Interest on bonds.	Gross receipts.	Tax.	Cost of redemp- tion.	Express charges.	Plates.	Agents' fees.	Sinking fund.	Total.	Amount.			Per cent.	
2's of 1891...	\$99.0000	\$90,000.00	\$5,400.00	\$2,000	\$7,400.00	\$900.00	\$45.00	\$3.00	\$7.50	\$7.00	.....	\$962.50	\$6,437.50	\$5,940.00	a\$497.50	0.503
4's of 1907...	114.0000	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	\$1,079.19	2,041.69	7,358.31	6,840.00	518.31	.455	
4's of 1925...	128.3750	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	418.56	1,381.06	8,018.94	7,702.50	316.44	.246	
5's of 1904...	116.0000	90,000.00	5,400.00	5,000	10,400.00	900.00	45.00	3.00	7.50	7.00	2,128.86	3,091.36	7,308.64	6,960.00	348.64	.301	
6's of 1898...	102.3750	90,000.00	5,400.00	6,000	11,400.00	900.00	45.00	3.00	7.50	7.00	3,553.70	4,516.20	6,883.80	6,142.50	741.30	.724	

1898.

2's of 1891...	\$98.5000	\$90,000.00	\$5,400.00	\$2,000	\$7,400.00	\$900.00	\$45.00	\$3.00	\$7.50	\$7.00	.....	\$962.50	\$6,437.50	\$5,910.00		a\$527.50	0.535
3's of 1918...	106.0625	90,000.00	5,400.00	3,000	8,400.00	900.00	45.00	3.00	7.50	7.00	\$162.24	1,124.74	7,275.26	6,363.75		911.51	.859
4's of 1907...	112.2500	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	1,093.93	2,056.43	7,343.57	6,735.00		608.57	.542
4's of 1925...	128.1250	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	447.07	1,409.57	7,990.43	7,687.50		302.93	.236
5's of 1904...	113.2500	90,000.00	5,400.00	5,000	10,400.00	900.00	45.00	3.00	7.50	7.00	2,165.87	3,128.37	7,271.63	6,795.00		476.63	.421
6's of 1898...	102.5000	90,000.00	5,400.00	6,000	11,400.00	900.00	45.00	3.00	7.50	7.00	3,703.71	4,666.21	6,733.79	6,150.00		583.79	.570

1899.

2's of 1891...	\$100.5000	\$90,000.00	\$5,400.00	\$2,000	\$7,400.00	\$900.00	\$45.00	\$3.00	\$7.50	\$7.00	.....	\$962.50	\$6,437.50	\$6,030.00		a\$407.50	0.405
3's of 1918...	108.6250	90,000.00	5,400.00	3,000	8,400.00	900.00	45.00	3.00	7.50	7.00	\$250.00	1,212.50	7,187.50	6,517.50		670.00	.677
4's of 1907...	112.6250	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	1,391.50	2,354.00	7,046.00	6,757.50		288.50	.256
4's of 1925...	130.2500	90,000.00	5,400.00	4,000	9,400.00	900.00	45.00	3.00	7.50	7.00	493.90	1,456.40	7,943.60	7,815.00		128.60	.099
5's of 1904...	112.0000	90,000.00	5,400.00	5,000	10,400.00	900.00	45.00	3.00	7.50	7.00	2,445.35	3,407.85	6,992.15	6,720.00		272.15	.243

1900.

2's of 1930...	\$104.6480	\$100,000.00	\$6,000.00	\$2,000	\$8,000.00	\$500.00	\$45.00	\$3.00	\$7.50	\$7.00	\$58.52	\$621.02	\$7,378.98	\$6,278.88		\$1,100.10	1.051
3's of 1918...	109.8880	100,000.00	6,000.00	3,000	9,000.00	1,000.00	45.00	3.00	7.50	7.00	1,011.00	2,073.50	6,926.50	6,592.98		333.52	.304
4's of 1907...	115.2960	100,000.00	6,000.00	4,000	10,000.00	1,000.00	45.00	3.00	7.50	7.00	1,882.96	2,945.46	7,054.54	6,917.76		136.78	.119
4's of 1925...	134.7530	100,000.00	6,000.00	4,000	10,000.00	1,000.00	45.00	3.00	7.50	7.00	643.90	1,706.40	8,293.60	8,085.18		208.42	.155
5's of 1904...	113.2530	100,000.00	6,000.00	5,000	11,000.00	1,000.00	45.00	3.00	7.50	7.00	3,723.60	4,786.10	6,213.90	6,795.18		b581.28	b.513

a This profit was somewhat greater than shown, but indeterminate, owing to uncertainty of date of maturity.

b Loss.

NO. 17.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY STATES AND GEOGRAPHICAL DIVISIONS.

States and Territories.	Banks existing October 31, 1899.				Banks organized during year ended October 31, 1900.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine.....	82	\$10,971,000	\$5,286,900	\$4,758,210	1	\$25,000	\$12,000	\$12,000
New Hampshire.....	52	5,400,000	3,899,250	3,509,325	3	175,000	137,500	137,500
Vermont.....	49	8,860,000	4,284,600	3,856,140				
Massachusetts.....	250	80,827,500	25,898,000	23,308,200	1	100,000	50,000	50,000
Rhode Island.....	56	17,740,200	7,156,000	6,440,400				
Connecticut.....	79	20,657,070	8,895,000	8,005,500	5	300,000	100,500	100,500
N. England States.....	568	142,455,770	55,419,750	49,877,775	10	600,000	300,000	300,000
New York.....	327	82,012,390	37,290,550	33,561,495	13	1,095,000	975,500	975,500
New Jersey.....	108	14,729,025	6,173,650	5,556,285	8	385,000	170,750	170,750
Pennsylvania.....	438	74,804,020	32,001,150	28,801,035	44	2,882,000	1,839,850	1,839,850
Delaware.....	19	2,133,985	867,500	780,750	1	25,000	18,000	18,000
Maryland.....	69	15,694,960	5,714,390	5,142,951	6	295,000	97,500	97,500
Dist. Columbia.....	12	3,027,000	1,235,400	1,411,860				
Eastern States.....	973	192,401,380	83,282,640	74,954,376	72	4,682,000	3,101,600	3,101,600
Virginia.....	36	4,641,000	2,780,250	2,502,225	9	300,000	172,500	172,500
West Virginia.....	25	3,576,550	1,742,950	1,568,655	6	305,000	160,000	160,000
North Carolina.....	29	3,001,000	1,016,600	914,940	2	50,000	16,250	16,250
South Carolina.....	16	1,923,000	771,000	693,900	2	85,000	37,000	37,000
Georgia.....	27	3,756,000	1,291,000	1,161,900	4	650,000	275,000	275,000
Florida.....	15	1,150,000	430,000	387,000	2	230,000	57,500	57,500
Alabama.....	27	3,205,000	1,271,000	1,143,900	3	150,000	80,000	80,000
Mississippi.....	12	955,000	345,400	310,860				
Louisiana.....	20	3,260,000	1,091,000	981,900	1	50,000	12,500	12,500
Texas.....	199	19,205,000	5,408,380	4,867,542	36	1,383,000	413,400	413,400
Arkansas.....	7	1,070,000	214,000	192,600				
Kentucky.....	74	11,075,900	6,035,500	5,431,950	8	1,970,000	741,250	741,250
Tennessee.....	47	7,360,000	2,308,000	2,077,200	4	150,000	56,250	56,250
Southern States.....	544	64,178,450	24,705,080	22,234,572	77	5,323,000	2,021,650	2,021,650
Ohio.....	256	45,201,100	19,587,040	17,628,336	25	1,520,000	517,500	517,500
Indiana.....	113	14,192,000	5,440,250	4,896,225	13	495,000	168,500	168,500
Illinois.....	218	55,771,000	8,466,650	7,619,985	27	1,070,000	709,000	709,000
Michigan.....	80	11,490,000	4,860,080	4,374,054	5	215,000	115,250	115,250
Wisconsin.....	79	9,685,000	2,933,360	2,640,024	10	805,000	273,200	273,200
Minnesota.....	69	12,290,000	2,307,100	2,076,390	17	500,000	226,000	226,000
Iowa.....	173	13,345,000	5,442,210	4,897,989	32	920,000	384,250	384,250
Missouri.....	63	17,615,000	4,768,550	4,291,695	4	335,000	160,000	160,000
Middle States.....	1,051	159,589,100	53,805,220	48,424,698	133	5,860,000	2,553,700	2,553,700
North Dakota.....	23	1,450,000	405,500	364,950	8	200,000	85,250	85,250
South Dakota.....	25	1,460,000	579,250	521,325	3	75,000	33,750	33,750
Nebraska.....	99	9,710,000	2,921,420	2,629,278	12	325,000	111,250	111,250
Kansas.....	98	8,137,100	2,393,950	2,154,555	13	440,000	205,500	205,500
Montana.....	21	2,305,000	646,250	581,625				
Wyoming.....	11	860,000	228,000	205,200	8	125,000	56,250	56,250
Colorado.....	36	4,147,000	1,872,000	1,684,800	5	330,000	245,000	245,000
New Mexico.....	7	650,000	427,500	384,750	2	75,000	22,500	22,500
Oklahoma.....	9	425,000	165,500	148,950	18	515,000	232,300	232,300
Indian Territory.....	15	860,000	188,000	169,200	19	675,000	187,500	187,500
Western States.....	344	30,004,100	9,827,370	8,844,633	83	2,760,000	1,179,300	1,179,300
Washington.....	31	3,360,000	921,300	829,170	2	75,000	22,500	22,500
Oregon.....	28	2,420,000	1,023,550	921,195				
California.....	35	10,825,000	2,294,750	2,065,275	4	200,000	94,000	94,000
Idaho.....	9	550,000	175,000	157,500	1	25,000	6,250	6,250
Utah.....	11	1,650,000	812,500	731,250				
Nevada.....	1	82,000	33,500	30,150				
Arizona.....	5	400,000	150,000	135,000				
Alaska.....	1	50,000	12,500	11,250				
Hawaii.....					1	500,000	50,000	50,000
Pacific States.....	121	19,337,000	5,423,100	4,880,790	8	800,000	172,750	172,750
United States.....	3,601	607,965,800	232,463,160	209,216,844	383	20,025,000	9,329,000	9,329,000

NO. 17.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY STATES AND GEOGRAPHICAL DIVISIONS—Continued.

States and Territories.	Increase in capital, bonds, and circulation of banks existing October 31, 1899, 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. ^a	No.	Capital.	Bonds.	Circulation.
Maine	48	\$25,000	\$894,650	\$1,423,340	49	\$50,000	\$906,650	\$1,435,340
New Hampshire	28		406,650	796,575	31	175,000	544,150	934,075
Vermont	8		126,000	554,460	8		126,000	554,460
Massachusetts	112		6,050,000	8,639,800	113	100,000	6,100,000	8,689,800
Rhode Island	1		12,500	728,100	1		12,500	728,100
Connecticut	30		1,355,000	2,244,500	35	300,000	1,455,500	2,345,000
N. England States	227	25,000	8,844,800	14,386,775	237	625,000	9,144,800	14,686,775
New York	143	16,390,000	16,280,550	20,009,605	156	17,485,000	17,256,050	20,985,105
New Jersey	47		1,710,800	2,328,165	55		385,000	2,498,915
Pennsylvania	288	225,000	9,802,010	13,002,125	332	3,107,000	11,641,860	14,841,975
Delaware	2		18,000	104,750	3		25,000	122,750
Maryland	21		1,260,600	1,832,040	27		1,358,100	1,929,540
Dist. Columbia	1		15,600	139,140	1		15,600	139,140
Eastern States	502	16,615,000	29,087,560	37,415,825	574	21,297,000	32,189,160	40,517,425
Virginia	26	200,000	928,600	1,206,625	35	500,000	1,101,100	1,379,125
West Virginia	16		425,150	599,445	22		305,000	585,150
North Carolina	20		495,500	597,160	22		50,000	511,750
South Carolina	14	100,000	715,000	792,100	16		185,000	752,000
Georgia	21		1,130,000	1,260,100	25		650,000	1,400,000
Florida	7		225,800	268,800	9		230,000	283,300
Alabama	11	150,000	571,500	698,600	14		300,000	651,500
Mississippi	10	25,000	468,000	502,540	10		25,000	468,000
Louisiana	7		612,500	721,000	8		50,000	625,000
Texas	60	50,000	2,005,550	2,546,390	96	1,433,000	2,418,950	2,959,790
Arkansas	1		75,000	96,400	1		75,000	96,400
Kentucky	33		1,431,000	2,034,550	41		1,970,000	2,775,800
Tennessee	28		954,750	1,185,550	32		150,000	1,011,000
Southern States	254	525,000	10,039,350	12,509,860	331	5,848,000	12,061,000	14,561,510
Ohio	112	250,000	3,844,500	5,803,200	137	1,770,000	4,362,000	6,320,700
Indiana	40	75,000	920,900	1,464,925	53		570,000	1,089,400
Illinois	125	3,300,000	6,960,800	7,807,465	152	4,370,000	7,609,800	8,516,465
Michigan	6		208,250	689,255	11		215,000	818,500
Wisconsin	40		1,110,750	1,404,085	50		805,000	1,383,950
Minnesota	37		1,286,300	1,517,010	54		500,000	1,512,300
Iowa	91	100,000	1,916,000	2,470,220	123	1,020,000	2,300,250	2,854,470
Missouri	53		7,109,350	7,576,205	57		355,000	7,736,205
Middle States	504	3,725,000	23,351,850	28,732,365	637	9,585,000	25,905,550	31,286,065
North Dakota	2		17,500	58,050	10		200,000	102,750
South Dakota	2		43,500	101,425	5		75,000	77,250
Nebraska	42	200,000	998,650	1,285,790	54		525,000	1,104,900
Kansas	50		1,704,250	1,943,645	63		440,000	1,909,750
Montana	16		309,500	374,125	16			309,500
Wyoming	4		150,000	172,800	7		125,000	206,250
Colorado	24		1,263,250	1,450,450	29		330,000	1,508,250
New Mexico	2	36,800	25,000	67,750	4	111,800	47,500	90,250
Oklahoma	6		87,500	104,050	24		515,000	319,800
Indian Territory	3		87,500	106,300	22		675,000	275,000
Western States	151	236,800	4,681,650	5,664,385	234	2,996,800	5,860,950	6,843,685
Washington	1		260,500	352,630	3	75,000	283,000	375,130
Oregon	3		75,000	177,355	3		75,000	177,355
California	30		2,305,250	2,534,725	34	200,000	2,399,250	2,628,725
Idaho	2		44,000	61,500	3	25,000	50,250	67,750
Utah	3		194,000	275,250	3		194,000	275,250
Nevada				3,350				3,350
Arizona	1		25,000	40,000	1		25,000	40,000
Alaska				1,250				1,250
Hawaii					1	500,000	50,000	50,000
Pacific States	40		2,903,750	3,446,060	48	800,000	3,076,500	3,618,810
United States	1,678	21,126,800	78,908,960	102,155,270	2061	41,151,800	88,237,960	111,484,270

^a Includes additional circulation to which banks were entitled under act of March 14, 1900.

NO. 17.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—Continued.

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, 1899.			
	No.	Capital.	Bonds.	Circulation.	No.	Capital.	Bonds.	Circulation.
Maine.....					12	\$150,000	\$328,000	\$328,000
New Hampshire.....					5	75,000	37,500	37,500
Vermont.....	1	\$100,000	\$25,000	\$22,500	6		445,000	445,000
Massachusetts.....	5	2,475,000	300,000	285,000	46		6,720,500	6,720,500
Rhode Island.....	11	3,059,950	787,000	730,800	11		1,378,500	1,378,500
Connecticut.....					2	400,000	160,000	160,000
N. England States.....	17	5,634,950	1,112,000	1,038,300	82	625,000	9,069,500	9,069,500
New York.....	3	1,355,000	715,000	643,500	29	575,000	1,861,250	1,861,250
New Jersey.....					7		412,500	412,500
Pennsylvania.....	4	775,000	150,000	142,500	39	50,000	2,017,500	2,017,500
Delaware.....					1		20,000	20,000
Maryland.....	2	730,000	100,000	95,000	5	50,000	200,000	200,000
Dist. Columbia.....					1		1,000	1,000
Eastern States.....	9	2,860,000	965,000	881,000	82	675,000	4,512,250	4,512,250
Virginia.....					8		308,600	308,600
West Virginia.....					2		81,500	81,500
North Carolina.....					2		62,500	62,500
South Carolina.....					1			
Georgia.....	1	50,000	50,000	45,000	1		2,000	2,000
Florida.....					4	25,000		
Alabama.....					3	25,000	23,000	23,000
Mississippi.....					1		10,900	10,900
Louisiana.....	3	200,000	51,000	49,750	7	345,000	50,000	50,000
Texas.....					2		92,900	92,900
Arkansas.....	1	50,000	12,500	11,250	17	150,000	4,000	4,000
Kentucky.....					4	125,000	934,000	934,000
Tennessee.....							40,000	40,000
Southern States.....	5	300,000	113,500	106,000	52	670,000	1,609,400	1,609,400
Ohio.....	2	250,000	75,000	67,500	20	20,000	2,431,000	2,431,000
Indiana.....	1	50,000	12,500	11,250	7		150,500	150,500
Illinois.....	4	4,200,000	500,000	530,000	13		876,700	876,700
Michigan.....					6	50,000	177,500	177,500
Wisconsin.....	1	150,000	50,000	50,000	4		131,500	131,500
Minnesota.....					3	25,000	25,000	25,000
Iowa.....	2	130,000	32,500	32,500	20	10,000	119,500	119,500
Missouri.....					7		470,500	470,500
Middle States.....	10	4,780,000	670,000	691,250	80	105,000	4,382,200	4,382,200
North Dakota.....					2	25,000	7,500	7,500
South Dakota.....					3	25,000	87,500	87,500
Nebraska.....	1	50,000	12,500	11,250	10	200,000	90,500	90,500
Kansas.....					9	117,500	66,700	66,700
Montana.....					1		25,000	25,000
Wyoming.....					3	100,000		
Colorado.....	1	50,000	12,750	11,475	2	25,000	12,500	12,500
New Mexico.....					1	25,000		
Oklahoma.....								
Indian Territory.....	1	50,000	12,500	11,250	3	20,000	5,500	5,500
Western States.....	3	150,000	37,750	33,975	34	537,500	295,200	295,200
Washington.....	2	100,000	25,000	22,500	4	80,000	25,500	25,500
Oregon.....	2	100,000	25,000	23,750				
California.....					4		195,000	195,000
Idaho.....					2		15,000	15,000
Utah.....	1	50,000	12,500	12,500				
Nevada.....								
Arizona.....								
Alaska.....								
Hawaii.....								
Pacific States.....	5	250,000	62,500	58,750	10	80,000	235,500	235,500
United States.....	49	13,974,950	2,960,750	2,809,275	340	2,692,500	20,104,050	20,104,050

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No. 17.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—Continued.

States and Territories.	Increase and decrease during year ended October 31, 1900.					
	Total increase.			Total decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine	\$50,000	\$906,650	\$1,435,340	\$150,000	\$328,000	\$328,000
New Hampshire	175,000	544,150	934,075	75,000	37,500	37,500
Vermont		126,000	554,460	100,000	470,000	467,500
Massachusetts	100,000	6,100,000	8,689,800	2,475,000	7,020,500	7,005,500
Rhode Island		12,500	728,100	3,059,950	2,165,500	2,109,300
Connecticut	300,000	1,455,500	2,345,000	400,000	160,000	160,000
New England States ..	625,000	9,144,800	14,686,775	6,259,950	10,181,500	10,107,800
New York	17,485,000	17,256,050	20,985,105	1,930,000	2,576,250	2,504,750
New Jersey	385,000	1,881,550	2,498,915		412,500	412,500
Pennsylvania	3,107,000	11,641,860	14,841,975	825,000	2,167,500	2,160,000
Delaware		36,000	122,750		20,000	20,000
Maryland	295,000	1,358,100	1,929,540	780,000	300,000	295,000
District of Columbia ..		15,600	139,140		1,000	1,000
Eastern States	21,297,000	32,189,160	40,517,425	3,535,000	5,477,250	5,393,250
Virginia	560,000	1,101,100	1,379,125		308,600	308,600
West Virginia	305,000	585,150	759,445		81,500	81,500
North Carolina	50,000	511,750	613,410		62,500	62,500
South Carolina	185,000	752,000	829,000			
Georgia	650,000	1,406,000	1,535,100	50,000	52,000	47,000
Florida	230,000	283,300	326,300	25,000		
Alabama	300,000	651,500	778,600	25,000	23,000	23,000
Mississippi	25,000	468,000	502,540		10,900	10,900
Louisiana	50,000	625,000	734,100		50,000	50,000
Texas	1,433,000	2,418,950	2,959,790	545,000	143,900	142,650
Arkansas		75,000	96,400		4,000	4,000
Kentucky	1,970,000	2,172,250	2,775,800	200,000	946,500	945,250
Tennessee	150,000	1,011,000	1,241,800	125,000	40,000	40,000
Southern States	5,848,000	12,061,000	14,531,510	970,000	1,722,900	1,715,400
Ohio	1,770,000	4,362,000	6,320,700	270,000	2,506,000	2,498,500
Indiana	570,000	1,089,400	1,633,425	50,000	163,000	161,750
Illinois	4,370,000	7,669,800	8,516,465	4,200,000	1,376,700	1,406,700
Michigan	215,000	318,500	804,505	50,000	177,500	177,500
Wisconsin	805,000	1,383,950	1,677,285	150,000	181,500	181,500
Minnesota	500,000	1,512,300	1,743,010	25,000	25,000	25,000
Iowa	1,020,000	2,300,250	2,854,470	140,000	152,000	152,000
Missouri	335,000	7,269,350	7,736,205		470,500	470,500
Middle States	9,585,000	25,905,550	31,286,065	4,885,000	5,052,200	5,073,450
North Dakota	200,000	102,750	143,300	25,000	7,500	7,500
South Dakota	75,000	77,250	135,175	25,000	87,500	87,500
Nebraska	525,000	1,104,900	1,397,040	250,000	103,000	101,750
Kansas	440,000	1,909,750	2,149,145	117,500	66,700	66,700
Montana		309,500	374,125		25,000	25,000
Wyoming	125,000	206,250	229,050	100,000		
Colorado	330,000	1,508,250	1,695,450	75,000	25,250	23,975
New Mexico	111,800	47,500	90,250	25,000		
Oklahoma	515,000	319,800	336,350			
Indian Territory	675,000	275,000	293,800	70,000	18,000	16,750
Western States	2,996,800	5,860,950	6,843,685	687,500	332,950	329,175
Washington	75,000	283,000	375,130	180,000	50,500	48,000
Oregon		75,000	177,355	100,000	25,000	23,750
California	200,000	2,399,250	2,628,725		195,000	195,000
Idaho	25,000	50,250	67,750		15,000	15,000
Utah		194,000	275,250	50,000	12,500	11,500
Nevada			3,350			
Arizona		25,000	40,000			
Alaska			1,250			
Hawaii	500,000	50,000	50,000			
Pacific States	800,000	3,076,500	3,618,810	330,000	298,000	294,250
United States	41,151,800	88,237,960	111,484,270	16,667,450	23,064,800	22,913,325

No. 17.—CHANGES IN CAPITAL, BONDS, AND CIRCULATION, BY GEOGRAPHICAL DIVISIONS—Continued.

States and Territories.	Net increase and decrease in capital, bonds, and circulation.					
	Net increase.			Net decrease.		
	Capital.	Bonds.	Circulation.	Capital.	Bonds.	Circulation.
Maine		\$578,650	\$1,107,340	\$100,000		
New Hampshire	\$100,000	506,650	896,575			
Vermont			86,960	100,000	\$344,000	
Massachusetts			1,684,300	2,375,000	920,500	
Rhode Island				3,059,950	2,153,000	\$1,381,200
Connecticut		1,295,500	2,185,000	100,000		
New England States	100,000	2,380,800	5,960,175	5,734,950	3,417,500	1,381,200
New York	15,555,000	14,679,800	18,480,355			
New Jersey	385,000	1,469,050	2,066,415			
Pennsylvania	2,282,000	9,474,360	12,681,975			
Delaware	25,000	16,000	102,750			
Maryland		1,058,100	1,634,540	485,000		
District of Columbia		14,600	138,140			
Eastern States	18,247,000	26,711,910	35,124,175	485,000		
Virginia	500,000	792,500	1,070,525			
West Virginia	305,000	503,650	677,945			
North Carolina	50,000	449,250	550,910			
South Carolina	185,000	752,000	829,100			
Georgia	600,000	1,354,000	1,488,100			
Florida	205,000	283,300	326,300			
Alabama	275,000	628,500	755,600			
Mississippi	25,000	457,100	491,640			
Louisiana	50,000	575,000	684,100			
Texas	888,000	2,275,050	2,817,140			
Arkansas		71,000	82,400			
Kentucky	1,770,000	1,225,750	1,830,550			
Tennessee	25,000	971,000	1,201,800			
Southern States	4,878,000	10,338,100	12,816,110			
Ohio	1,500,000	1,856,000	3,822,200			
Indiana	520,000	926,400	1,471,675			
Illinois	170,000	6,293,100	7,109,765			
Michigan	165,000	141,000	627,005			
Wisconsin	655,000	1,202,450	1,495,785			
Minnesota	475,000	1,487,300	1,718,010			
Iowa	880,000	2,148,250	2,702,470			
Missouri	335,000	6,798,850	7,265,705			
Middle States	4,700,000	20,853,350	26,212,615			
North Dakota	175,000	95,250	135,800			
South Dakota	50,000		47,675		10,250	
Nebraska	275,000	1,001,900	1,295,290			
Kansas	322,500	1,843,050	2,082,445			
Montana		284,500	349,125			
Wyoming	25,000	206,250	229,050			
Colorado	255,000	1,483,000	1,671,475			
New Mexico	86,800	47,500	90,250			
Oklahoma	515,000	319,800	336,350			
Indian Territory	605,000	257,000	277,050			
Western States	2,309,300	5,538,250	6,514,510		10,250	
Washington		232,500	327,130	105,000		
Oregon		50,000	153,605	100,000		
California	200,000	2,204,250	2,433,725			
Idaho	25,000	35,250	52,750			
Utah		181,500	262,750	50,000		
Nevada			3,350			
Arizona		25,000	40,000			
Alaska			1,250			
Hawaii	500,000	50,000	50,000			
Pacific States	725,000	2,778,500	3,324,560	255,000		1,381,200
United States	30,959,300	68,600,910	89,952,145	6,474,950	3,427,750	1,381,200

NO. 18.—DECREASE OR INCREASE OF NATIONAL-BANK CIRCULATION DURING EACH OF THE YEARS ENDED OCTOBER 31, 1892 TO 1900, INCLUSIVE, AND THE AMOUNT OF LAWFUL MONEY ON DEPOSIT AT THE END OF EACH YEAR.

Net circulation outstanding October 31, 1892.....	\$147, 241, 063	
National-bank notes outstanding October 31, 1893, including notes of national gold banks	\$209, 311, 993	
Less lawful money on deposit at same date, including deposits of national gold banks	21, 295, 765	
	<u>188, 016, 228</u>	
Net increase of circulation	40, 775, 165	
Net outstanding as above October 31, 1893.....		188, 016, 228
National-bank notes outstanding October 31, 1894, including notes of national gold banks	207, 565, 090	
Less lawful money on deposit at same date, including deposits of national gold banks	28, 163, 726	
	<u>179, 401, 364</u>	
Net decrease of circulation	8, 614, 864	
Net outstanding as above October 31, 1894.....		179, 401, 364
National-bank notes outstanding October 31, 1895, including notes of national gold banks	213, 887, 630	
Less lawful money on deposit at same date, including deposits of national gold banks	23, 706, 669	
	<u>190, 180, 961</u>	
Net increase of circulation	10, 779, 597	
Net outstanding as above October 31, 1895.....		190, 180, 961
National-bank notes outstanding October 31, 1896, including notes of national gold banks	234, 984, 444	
Less lawful money on deposit at same date, including deposits of national gold banks	18, 474, 430	
	<u>216, 510, 014</u>	
Net increase of circulation	26, 329, 053	
Net outstanding as above October 31, 1896.....		216, 510, 014
National-bank notes outstanding October 31, 1897, including notes of national gold banks	230, 131, 005	
Less lawful money on deposit at same date, including deposits of national gold banks	26, 205, 325	
	<u>203, 925, 680</u>	
Net decrease of circulation	12, 584, 334	
Net outstanding as above October 31, 1897.....		203, 925, 680
National-bank notes outstanding October 31, 1898, including notes of national gold banks	239, 629, 136	
Less lawful money on deposit at same date, including deposits of national gold banks	29, 583, 680	
	<u>210, 045, 456</u>	
Net increase of circulation	6, 119, 776	
Net outstanding as above October 31, 1898.....		210, 045, 456
National-bank notes outstanding October 31, 1899, including notes of national gold banks	243, 066, 624	
Less lawful money on deposit at same date, including deposits of national gold banks	35, 145, 850	
	<u>207, 920, 774</u>	
Net decrease of circulation	2, 124, 682	
Net outstanding as above October 31, 1899.....		207, 920, 774
National-bank notes outstanding October 31, 1900, including notes of national gold banks	331, 693, 412	
Less lawful money on deposit at same date, including deposits of national gold banks	32, 864, 348	
	<u>298, 829, 064</u>	
Net increase of circulation	90, 908, 290	
The gross increase of circulation, including the notes of gold banks and those of failed and liquidated associations, was \$88, 626, 788.		

NO. 19.—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, 1900, AND AMOUNT REMAINING ON DEPOSIT, BY STATES, AT 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 Treasurer 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	\$7,599,288	\$1,010,505	\$5,963,607	\$2,658,757	\$9,632,869	\$625,682
New Hampshire..	5,241,015	799,216	3,161,805	1,532,067	5,493,088	174,224
Vermont.....	6,372,455	1,139,587	5,978,696	2,020,140	9,138,423	464,009
Massachusetts...	73,320,641	5,970,005	74,531,789	24,801,778	105,303,572	6,497,847
Rhode Island.....	10,922,805	1,327,757	11,384,173	5,892,296	18,604,226	1,447,130
Connecticut.....	16,782,827	1,246,934	16,307,974	6,426,035	23,980,943	568,670
New York.....	105,922,258	12,403,174	78,706,030	15,975,472	107,084,656	4,540,204
New Jersey.....	11,687,110	1,431,988	10,165,038	3,261,021	14,558,047	555,256
Pennsylvania.....	73,247,797	5,854,576	49,890,645	16,299,013	72,044,234	3,234,112
Delaware.....	1,312,640	.....	1,157,409	478,575	1,635,975	70,274
Maryland.....	11,228,550	506,057	8,642,435	3,649,208	12,797,700	494,822
Dist. Columbia...	1,818,890	682,157	1,061,910	153,937	1,898,004	151,701
Virginia.....	5,435,690	1,253,869	3,033,715	808,495	5,096,079	284,400
West Virginia.....	2,658,414	950,310	1,124,940	569,030	2,644,280	140,222
North Carolina...	2,969,680	611,360	2,391,989	165,533	3,168,882	114,198
South Carolina...	1,834,170	118,825	2,122,412	194,583	2,435,820	52,324
Georgia.....	3,596,430	707,955	1,937,952	599,043	3,244,950	191,096
Florida.....	947,290	209,638	50,780	15,050	275,468	18,422
Alabama.....	2,632,845	414,398	1,436,839	242,578	2,093,815	82,646
Mississippi.....	986,750	102,200	40,950	.....	143,150	16,995
Louisiana.....	4,353,887	817,101	3,991,603	976,137	5,784,841	203,155
Texas.....	10,613,955	1,711,536	1,699,743	137,815	3,549,094	464,111
Arkansas.....	805,700	185,015	421,119	70,456	676,590	47,123
Kentucky.....	15,894,358	2,587,016	11,515,539	1,599,330	15,701,885	1,508,618
Tennessee.....	4,729,975	1,313,121	2,228,706	511,148	4,052,975	190,594
Missouri.....	16,663,715	2,654,115	7,697,259	617,914	10,969,288	1,293,704
Ohio.....	40,240,882	8,818,490	27,105,812	5,375,891	41,300,193	3,575,308
Indiana.....	12,691,042	5,927,991	13,150,479	1,493,829	20,572,299	802,810
Illinois.....	21,913,186	5,655,557	13,132,308	1,962,848	20,750,713	1,716,485
Michigan.....	9,666,130	4,224,954	6,453,238	505,173	11,183,365	526,479
Wisconsin.....	7,507,815	1,688,875	4,090,949	669,867	6,449,691	626,162
Iowa.....	10,831,348	2,380,225	5,413,100	834,022	8,607,347	447,932
Minnesota.....	5,447,776	1,416,720	2,769,879	533,031	4,719,630	206,653
Kansas.....	6,558,054	2,572,085	1,246,825	112,765	3,931,975	356,533
Nebraska.....	6,284,617	1,172,419	1,574,319	256,233	3,002,971	238,534
Nevada.....	79,000	34,960	13,500	.....	48,460	9,148
Oregon.....	1,393,780	286,633	214,610	82,450	583,693	71,817
Colorado.....	4,702,795	991,860	742,445	300,595	2,034,900	180,598
Idaho.....	320,755	61,875	114,018	14,762	190,655	21,065
Montana.....	1,726,535	611,479	402,155	36,436	1,050,070	101,402
Wyoming.....	517,140	86,050	65,700	12,090	163,840	14,554
North Dakota.....	1,100,350	353,060	224,670	.....	577,730	51,028
South Dakota.....	1,104,760	397,420	187,080	2,960	587,460	112,608
Washington.....	2,558,595	916,830	466,710	.....	1,883,540	128,830
California.....	6,785,780	524,290	1,436,550	104,980	2,065,820	94,235
Utah.....	1,436,300	271,631	527,547	42,903	842,081	28,472
New Mexico.....	690,520	169,130	295,200	16,520	480,850	23,238
Arizona.....	253,440	50,590	2,950	.....	53,540	680
Oklahoma.....	529,800	44,300	.....	.....	44,300	5,465
Indian Territory..	467,140	10,760	5,000	.....	15,750	12,570
Alaska.....	12,500	.....	.....	.....	.....	.....
Hawaii.....	50,000	.....	.....	.....	.....	.....
Lawful money deposited prior to June 20, 1874, and remaining at that date.....	.....	.....	.....	.....	3,813,675	.....
Total	a 544,429,175	84,656,589	386,280,072	102,012,766	576,763,102	b 32,784,205

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

b Exclusive of \$80,145 on deposit to retire circulation of national gold banks.

NO. 20.—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, 1900, WITH THE CHANGES DURING THE PRECEDING YEAR AND THE PRECEDING MONTH.

National-bank notes, lawful money.	Circulation based on U. S. bonds.		Circulation secured by lawful money.		Total circulation.	
	Oct. 31, 1899.	Sept. 30, 1900.	Oct. 31, 1899.	Sept. 30, 1900.	Oct. 31, 1899.	Sept. 30, 1900.
Total amount outstanding at the dates named at head of column	\$207, 920, 774	\$294, 222, 979	\$35, 063, 920	\$34, 112, 994	\$242, 984, 694	\$328, 335, 973
Additional circulation issued during the intervals					110, 175, 243	5, 234, 761
To new banks	7, 060, 300	1, 068, 860				
To banks increasing circulation	103, 114, 943	4, 165, 901				
Lawful money deposited since dates named at head of column					18, 410, 345	519, 500
By insolvent banks			1, 100, 070			
By liquidating banks			2, 733, 500	49, 500		
By banks retiring circulation under section 6 of the act of July 12, 1882.			30, 275	10, 000		
By reducing banks			14, 545, 900	460, 000		
Aggregate issues and deposits to October 31, 1900	318, 096, 017	299, 457, 740	53, 474, 265	34, 632, 494	371, 570, 282	334, 090, 234
LAWFUL MONEY.						
Circulation retired during the intervals by withdrawal of bonds by active banks and redemption of notes of inactive banks					39, 957, 015	2, 476, 966
By insolvent banks	297, 856		788, 827	75, 429		
By liquidating banks	2, 056, 232	49, 500	2, 584, 465	312, 505		
By banks retiring circulation under section 6 of the act of July 12, 1882.			739, 560	87, 472		
By reducing banks	16, 912, 865	579, 175	16, 577, 210	1, 372, 885		
Aggregate notes retired since dates named at head of column	19, 266, 953	628, 675	20, 690, 062	1, 848, 291		
Circulation outstanding Oct. 31, 1900	298, 829, 064	298, 829, 065	32, 784, 203	32, 784, 203	331, 613, 267	331, 613, 268
Increase in circulation since dates named at head of column	90, 908, 290	4, 606, 086			88, 628, 573	3, 277, 295
Decrease in circulation since dates named at head of column			2, 279, 717	1, 328, 791		
United States registered bonds on deposit.	To secure circulating notes.	To secure public deposits.	United States registered bonds on deposit.		To secure circulating notes.	To secure public deposits.
Funded loan of 1891	\$1, 019, 950	\$558, 000	Two percents, consols of 1930		\$270, 006, 600	\$51, 433, 700
Funded loan of 1907, 4 percents	13, 544, 100	18, 180, 500	District of Columbia 3.65's-1924			535, 000
Five percents, loan of 1904	1, 293, 000	3, 822, 000	Total on deposit October 31, 1900		301, 123, 580	101, 038, 720
Four percents, loan of 1925	7, 503, 350	14, 089, 400				
Three percents, loan of 1908-1918	7, 756, 580	12, 420, 120				

α Circulation of national gold banks, not included in the above, \$80,145.

No. 21.—QUARTERLY INCREASE OR DECREASE IN NATIONAL-BANK CIRCULATION
FROM JANUARY 14, 1875, TO OCTOBER 31, 1900.

Date.	Issued.	Retired.	Increased.	Decreased.
From January 14 to January 31, 1875.....	\$537, 580	\$255, 600	\$281, 980	.....
For quarter ended—				
April 30, 1875.....	4, 409, 220	3, 336, 804	1, 072, 416	.....
July 31, 1875.....	4, 124, 165	5, 423, 930		\$1, 229, 761
October 31, 1875.....	1, 915, 710	5, 553, 971		3, 638, 261
January 31, 1876.....	2, 504, 600	3, 852, 731		1, 348, 131
April 30, 1876.....	877, 580	5, 425, 539		4, 547, 959
July 31, 1876.....	1, 107, 110	9, 663, 984		8, 556, 874
October 31, 1876.....	2, 604, 390	8, 564, 727		5, 960, 333
January 31, 1877.....	3, 188, 630	4, 759, 015		1, 570, 386
April 30, 1877.....	4, 363, 010	5, 005, 596		642, 586
July 31, 1877.....	3, 000, 230	4, 984, 399		1, 984, 169
October 31, 1877.....	5, 754, 160	3, 516, 321	2, 237, 839	.....
January 31, 1878.....	6, 725, 585	2, 701, 885	4, 023, 700	.....
April 30, 1878.....	3, 036, 760	1, 906, 720	1, 130, 039	.....
July 31, 1878.....	4, 252, 980	3, 453, 080	797, 900	.....
October 31, 1878.....	2, 276, 360	2, 924, 430		648, 070
January 31, 1879.....	3, 097, 060	747, 327	2, 349, 733	.....
April 30, 1879.....	7, 039, 300	1, 822, 988	5, 216, 312	.....
July 31, 1879.....	3, 674, 830	2, 715, 524	959, 306	.....
October 31, 1879.....	9, 122, 300	1, 754, 558	7, 367, 742	.....
January 31, 1880.....	7, 289, 805	674, 129	6, 615, 676	.....
April 30, 1880.....	3, 163, 820	1, 555, 766	1, 608, 054	.....
July 31, 1880.....	1, 748, 660	2, 427, 398		678, 738
October 31, 1880.....	1, 199, 930	1, 535, 760		335, 830
January 31, 1881.....	2, 234, 780	1, 361, 534	873, 246	.....
April 30, 1881.....	12, 690, 890	4, 426, 596	8, 264, 294	.....
July 31, 1881.....	9, 569, 410	4, 734, 578	4, 834, 832	.....
October 31, 1881.....	6, 484, 550	3, 182, 551	3, 301, 999	.....
January 31, 1882.....	5, 625, 200	3, 354, 153	2, 271, 047	.....
April 30, 1882.....	2, 991, 400	4, 414, 865		1, 423, 465
July 31, 1882.....	4, 054, 740	5, 741, 456		1, 686, 710
October 31, 1882.....	9, 792, 910	5, 611, 497	4, 181, 413	.....
January 31, 1883.....	4, 588, 850	4, 927, 020		338, 170
April 30, 1883.....	3, 638, 650	6, 510, 245		2, 871, 595
July 31, 1883.....	3, 527, 100	6, 868, 245		3, 341, 145
October 31, 1883.....	2, 755, 600	6, 369, 273		3, 613, 673
January 31, 1884.....	2, 748, 270	5, 172, 714		2, 424, 444
April 30, 1884.....	2, 052, 294	8, 430, 804		6, 378, 510
July 31, 1884.....	2, 778, 960	7, 883, 997		5, 105, 037
October 31, 1884.....	2, 792, 170	6, 833, 874		4, 041, 704
January 31, 1885.....	1, 265, 520	7, 812, 055		6, 576, 535
April 30, 1885.....	2, 125, 260	8, 135, 112		6, 009, 852
July 31, 1885.....	2, 160, 110	5, 731, 673		3, 571, 563
October 31, 1885.....	5, 591, 760	6, 758, 154		1, 166, 394
January 31, 1886.....	7, 751, 794	5, 581, 261	2, 170, 533	.....
April 30, 1886.....	4, 700, 384	8, 397, 163		3, 696, 779
July 31, 1886.....	1, 469, 325	8, 425, 486		6, 956, 161
October 31, 1886.....	1, 566, 700	6, 468, 227		4, 901, 527
January 31, 1887.....	1, 243, 550	9, 580, 973		8, 337, 423
April 30, 1887.....	2, 961, 775	11, 014, 057		8, 052, 282
July 31, 1887.....	2, 936, 670	11, 307, 718		8, 371, 048
October 31, 1887.....	4, 021, 350	8, 421, 529		4, 400, 179
January 31, 1888.....	6, 144, 629	12, 190, 159		6, 045, 530
April 30, 1888.....	7, 755, 416	15, 005, 579		7, 250, 163
July 31, 1888.....	6, 188, 531	15, 115, 185		8, 926, 654
October 31, 1888.....	1, 049, 765	11, 277, 768		10, 228, 003
January 31, 1889.....	930, 445	11, 031, 498		10, 101, 053
April 30, 1889.....	1, 179, 165	11, 789, 161		10, 609, 996
July 31, 1889.....	1, 376, 200	11, 791, 639		10, 415, 438
October 31, 1889.....	1, 783, 920	7, 894, 453		6, 110, 533
January 31, 1890.....	1, 428, 895	8, 865, 001		7, 436, 106
April 30, 1890.....	3, 469, 345	8, 496, 305		5, 026, 960
July 31, 1890.....	2, 481, 990	7, 545, 116		5, 063, 126
October 31, 1890.....	1, 817, 525	6, 444, 175		4, 626, 650
January 31, 1891.....	1, 765, 540	5, 896, 594		4, 131, 054
April 30, 1891.....	1, 397, 135	6, 578, 579		5, 181, 444
July 31, 1891.....	4, 065, 775	5, 973, 521		1, 907, 746
October 31, 1891.....	8, 230, 000	4, 462, 850	3, 767, 150	.....
January 31, 1892.....	5, 241, 445	4, 220, 507	1, 020, 938	.....
April 30, 1892.....	3, 217, 945	3, 934, 429		716, 484
July 31, 1892.....	2, 992, 805	2, 824, 744	168, 061	.....
October 31, 1892.....	2, 271, 669	2, 439, 286		167, 617
January 31, 1893.....	4, 384, 625	2, 426, 418	1, 958, 207	.....
April 30, 1893.....	4, 735, 660	2, 267, 346	2, 468, 314	.....
July 31, 1893.....	8, 523, 700	1, 612, 297	6, 911, 403	.....
October 31, 1893.....	26, 721, 395	1, 183, 029	25, 538, 366	.....
January 31, 1894.....	1, 603, 245	3, 032, 641		1, 429, 396
April 30, 1894.....	3, 650, 970	3, 606, 743	44, 227
July 31, 1894.....	3, 378, 819	3, 638, 425		259, 606

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No. 21.—QUARTERLY INCREASE OR DECREASE IN NATIONAL-BANK CIRCULATION
FROM JANUARY 14, 1875, TO OCTOBER 31, 1900—Continued.

Date.	Issued.	Retired.	Increased.	Decreased.
For quarter ended—				
October 31, 1894	\$2, 479, 186	\$2, 378, 682	\$100, 504	
January 31, 1895	1, 381, 517	3, 384, 417		\$2, 000, 900
April 30, 1895	8, 316, 721	3, 898, 443	4, 418, 278	
July 31, 1895	5, 043, 521	3, 368, 614	1, 674, 907	
October 31, 1895	4, 941, 965	2, 417, 945	2, 524, 020	
January 31, 1896	2, 450, 024	2, 841, 157		391, 133
April 30, 1896	13, 722, 399	2, 994, 195	10, 728, 204	
July 31, 1896	4, 690, 537	2, 778, 853	1, 911, 684	
October 31, 1896	10, 751, 175	1, 630, 273	9, 120, 902	
January 31, 1897	2, 550, 545	2, 440, 327	110, 218	
April 30, 1897	1, 244, 337	3, 419, 146		2, 174, 809
July 31, 1897	1, 906, 999	3, 960, 707		2, 053, 708
October 31, 1897	2, 379, 986	2, 605, 333		225, 347
January 31, 1898	1, 476, 692	4, 628, 601		3, 151, 909
April 30, 1898	4, 493, 149	4, 953, 360		460, 211
July 31, 1898	4, 595, 574	3, 694, 090	901, 484	
October 31, 1898	16, 948, 097	3, 924, 918	13, 023, 179	
January 31, 1899	8, 646, 005	4, 515, 557	4, 130, 448	
April 30, 1899	3, 123, 225	3, 950, 505		827, 280
July 31, 1899	2, 709, 390	3, 786, 220		1, 076, 830
October 31, 1899	4, 748, 087	3, 306, 615	1, 441, 472	
January 31, 1900	8, 529, 850	4, 154, 778	4, 375, 072	
April 30, 1900	44, 675, 510	4, 916, 295	39, 759, 215	
July 31, 1900	40, 557, 012	6, 334, 270	34, 222, 742	
October 31, 1900	16, 412, 871	5, 286, 503	11, 126, 368	
Total	539, 694, 675	541, 162, 245	241, 005, 424	242, 472, 694
Surrendered to this office and retired from January 14, 1875, to October 31, 1900		18, 179, 294		18, 179, 294
Grand total	539, 694, 675	559, 341, 539	241, 005, 424	260, 652, 288

NO. 22.—NATIONAL-BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING, BY DENOMINATIONS AND AMOUNTS, ON OCTOBER 31 IN EACH YEAR FROM 1864 TO 1900, INCLUSIVE.

Years.		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thou- sands.	Total.	Issued during current year.
1864...	Issued.....			\$26,924,100	\$19,708,260	\$6,536,920	\$2,491,300	\$2,903,400	\$250,000		\$58,813,980	\$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	146,285,475
	Redeemed.....			104,820	195,210	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	89,485,759
	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	26,243,600	6,691,500	4,728,000	304,202,141	9,616,927
	Redeemed.....	58,606	42,356	753,855	510,620	198,080	432,300	877,000	671,500	1,563,000	5,107,317	
	Outstanding.....	8,337,573	5,580,366	112,781,445	77,388,650	43,417,640	17,037,550	25,366,600	6,020,000	3,165,000	299,094,824	
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	6,165,135
	Redeemed.....	272,997	156,016	2,515,095	1,300,500	759,760	880,950	1,598,000	909,000	1,858,000	10,250,318	
	Outstanding.....	8,674,801	5,834,452	113,223,045	77,927,120	43,670,940	16,894,500	25,168,600	5,835,500	2,888,000	300,116,958	
1869...	Issued.....	9,663,584	6,468,392	118,674,740	81,107,820	45,490,040	18,205,350	27,526,300	6,838,500	4,769,000	318,743,726	8,376,450
	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	19,018,935	
	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	299,724,791	
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	16,667,875
	Redeemed.....	2,572,688	1,437,318	9,035,250	5,060,500	2,701,960	2,501,050	4,587,500	2,096,000	3,380,000	33,552,326	
	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	48,660,710
	Redeemed.....	5,471,799	4,816,778	17,014,975	9,689,570	5,076,520	4,277,250	7,846,100	3,078,000	599,597,104		
	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	324,475,207	
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	50,888,475
	Redeemed.....	7,919,388	6,241,446	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	125,603,990	72,164,380	27,987,100	41,661,000	8,233,000	5,158,000	481,196,161	46,235,375
	Redeemed.....	9,891,606	6,241,446	45,709,815	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	128,762,465	99,873,290	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	51,766,644
	Redeemed.....	11,143,606	7,110,038	65,208,025	39,127,070	19,832,160	11,577,800	19,657,200	5,838,000	4,683,000	184,176,899	
	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	348,785,906	

NO. 22.—NATIONAL-BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING, BY DENOMINATIONS AND AMOUNTS, ON OCTOBER 31 IN EACH YEAR FROM 1864 TO 1900, INCLUSIVE—Continued.

Years.		Ones.	Twos.	Fives.	Tens.	Twenties.	Fifties.	One hundreds.	Five hundreds.	One thousands.	Total.	Issued during current year.
1875...	Issued.....	\$18,048,176	\$12,079,504	\$235,275,920	\$174,105,070	\$105,921,280	\$44,209,250	\$64,585,800	\$9,223,000	\$5,540,000	\$668,988,000	\$136,025,195
	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	25,157,400	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	121,729,840	49,281,750	71,092,000	9,345,500	5,549,000	747,468,410	78,480,410
	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	9,996,000	5,678,000	823,079,650	75,611,240
	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	886,904,855	63,825,205
	Redeemed.....	18,194,196	12,055,484	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	319,640,560	
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	58,376,360
	Redeemed.....	19,600,477	13,002,540	229,980,380	149,305,990	85,146,860	39,263,150	58,160,400	9,643,500	6,057,000	610,160,297	
	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	335,120,918	
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	989,068,985	43,787,770
	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	647,020,663	
	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	342,048,322	
1881...	Issued.....	23,169,677	15,495,038	368,062,520	294,775,190	178,816,340	67,879,700	95,973,200	10,964,500	7,154,000	1,062,290,165	73,221,180
	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	703,365,263	
	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	358,924,902	
1882...	Issued.....	23,169,677	15,495,038	393,487,120	320,422,600	195,035,680	72,667,200	103,513,800	11,378,500	7,197,000	1,142,366,615	80,076,450
	Redeemed.....	22,353,877	14,968,280	296,566,165	197,709,340	111,434,140	49,009,100	71,913,000	10,440,000	6,990,000	781,383,902	
	Outstanding.....	815,800	526,758	96,920,955	122,713,260	83,601,540	23,658,100	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	11,566,500	7,287,000	1,221,047,685	78,681,070
	Redeemed.....	22,593,909	15,141,806	325,712,835	227,123,550	128,492,760	54,535,150	78,912,500	10,683,500	7,092,000	870,288,010	
	Outstanding.....	575,768	353,232	91,523,205	118,317,310	83,084,160	23,266,300	32,561,700	883,000	195,000	350,759,675	
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	1,302,093,995	81,046,310
	Redeemed.....	22,671,936	15,206,570	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	332,452,944	
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	83,040,440
	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	416,959,700	258,912,360	90,759,700	134,202,100	11,947,000	7,379,000	1,447,161,375	62,026,940
	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	300,990,506	

1887...	Issued.....	23, 169, 677	15, 495, 038	502, 277, 620	427, 627, 990	266, 022, 900	92, 481, 650	137, 516, 600	11, 947, 000	7, 379, 000	1, 483, 917, 475	36, 756, 100
	Redeemed.....	22, 776, 403	15, 293, 440	425, 853, 955	337, 999, 280	201, 838, 860	76, 807, 150	112, 745, 300	11, 646, 500	7, 305, 000	1, 212, 265, 888	
	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	49, 668, 460
	Redeemed.....	22, 783, 872	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, 261, 990	281, 804, 220	95, 997, 250	144, 384, 000	11, 947, 000	7, 379, 000	1, 564, 197, 795	30, 611, 860
	Redeemed.....	22, 794, 643	15, 306, 858	476, 027, 775	388, 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	32, 886, 720
	Redeemed.....	22, 800, 061	15, 311, 146	494, 306, 190	405, 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, 482, 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, 422, 880	474, 355, 880	297, 355, 680	99, 848, 700	151, 976, 100	11, 947, 000	7, 379, 000	1, 643, 550, 335	46, 465, 820
	Redeemed.....	22, 892, 625	15, 513, 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	
1892...	Issued.....	23, 169, 677	15, 495, 038	577, 190, 300	491, 530, 600	308, 389, 420	102, 085, 550	156, 315, 100	11, 947, 000	7, 379, 000	1, 693, 501, 685	49, 951, 350
	Redeemed.....	22, 806, 348	15, 316, 106	527, 218, 370	437, 176, 700	267, 451, 740	92, 916, 700	139, 439, 800	11, 794, 000	7, 345, 000	1, 521, 464, 764	
	Outstanding.....	363, 329	178, 932	49, 971, 930	54, 353, 900	40, 937, 680	9, 168, 850	16, 875, 300	153, 000	34, 000	172, 036, 921	
1893...	Issued.....	23, 169, 677	15, 495, 038	605, 475, 540	519, 398, 970	326, 900, 880	105, 970, 750	163, 949, 500	11, 947, 000	7, 379, 000	1, 779, 686, 355	86, 184, 670
	Redeemed.....	22, 810, 808	15, 319, 508	543, 392, 670	452, 919, 540	278, 070, 440	95, 400, 300	143, 918, 400	11, 807, 500	7, 346, 000	1, 570, 985, 166	
	Outstanding.....	358, 869	175, 530	62, 082, 870	66, 479, 430	48, 830, 440	10, 570, 450	20, 031, 100	139, 500	33, 000	208, 701, 189	
1894...	Issued.....	23, 169, 677	15, 495, 038	630, 757, 720	539, 903, 580	340, 460, 600	108, 420, 000	168, 740, 100	11, 947, 000	7, 379, 000	1, 846, 272, 715	66, 586, 360
	Redeemed.....	22, 813, 727	15, 321, 664	568, 047, 950	474, 251, 610	292, 191, 960	98, 256, 200	149, 084, 000	11, 817, 500	7, 348, 000	1, 639, 132, 611	
	Outstanding.....	355, 950	173, 374	62, 709, 770	65, 651, 970	48, 268, 640	10, 163, 800	19, 656, 100	129, 500	31, 000	207, 140, 104	
1895...	Issued.....	23, 169, 677	15, 495, 038	652, 869, 420	556, 374, 550	351, 310, 920	111, 083, 050	173, 825, 100	11, 947, 000	7, 379, 000	1, 903, 453, 755	57, 181, 040
	Redeemed.....	22, 816, 231	15, 323, 762	587, 176, 685	489, 894, 730	302, 298, 800	100, 367, 300	152, 911, 100	11, 824, 000	7, 350, 000	1, 689, 962, 608	
	Outstanding.....	353, 446	171, 276	65, 692, 735	66, 479, 820	49, 012, 120	10, 715, 750	20, 914, 000	123, 000	29, 000	213, 491, 147	
1896...	Issued.....	23, 169, 677	15, 495, 038	682, 040, 600	580, 697, 100	367, 415, 620	113, 923, 900	179, 480, 200	11, 947, 000	7, 379, 000	1, 981, 552, 335	78, 098, 580
	Redeemed.....	22, 817, 982	15, 325, 066	606, 223, 735	508, 853, 150	314, 158, 980	102, 940, 650	157, 615, 700	11, 828, 500	7, 351, 000	1, 747, 114, 763	
	Outstanding.....	351, 695	169, 972	75, 821, 065	55, 256, 640	52, 256, 640	10, 983, 250	21, 864, 500	118, 500	28, 000	234, 437, 572	
1897...	Issued.....	23, 169, 677	15, 495, 038	715, 811, 820	604, 188, 140	382, 964, 400	117, 184, 950	185, 939, 200	11, 947, 000	7, 379, 000	2, 064, 079, 225	82, 526, 890
	Redeemed.....	22, 819, 141	15, 326, 004	642, 879, 715	533, 020, 990	330, 176, 200	106, 399, 050	164, 254, 400	11, 836, 500	7, 351, 000	1, 854, 063, 000	
	Outstanding.....	350, 536	169, 034	72, 932, 105	71, 167, 150	52, 788, 200	10, 785, 900	21, 684, 800	110, 500	28, 000	230, 016, 225	
1898...	Issued.....	23, 169, 677	15, 495, 038	744, 880, 780	628, 256, 250	398, 844, 140	120, 684, 300	192, 892, 300	11, 947, 000	7, 379, 000	2, 143, 548, 485	79, 469, 260
	Redeemed.....	22, 820, 496	15, 326, 836	670, 888, 605	553, 593, 290	343, 369, 700	109, 191, 200	169, 653, 400	11, 838, 500	7, 351, 000	1, 904, 033, 027	
	Outstanding.....	349, 181	168, 202	73, 992, 175	74, 662, 960	55, 474, 440	11, 493, 100	23, 238, 900	108, 500	28, 000	239, 515, 458	
1899...	Issued.....	23, 169, 677	15, 495, 038	771, 540, 360	648, 025, 440	411, 949, 920	123, 193, 200	197, 877, 500	11, 947, 000	7, 379, 000	2, 210, 577, 135	67, 028, 650
	Redeemed.....	22, 821, 399	15, 327, 570	696, 080, 655	572, 065, 230	355, 470, 780	111, 900, 000	174, 765, 300	11, 842, 500	7, 351, 000	1, 967, 624, 434	
	Outstanding.....	348, 278	167, 468	75, 459, 705	75, 960, 210	56, 479, 140	11, 293, 200	23, 112, 200	104, 500	28, 000	242, 952, 701	
1900...	Issued.....	23, 169, 677	15, 495, 038	793, 221, 520	718, 638, 230	458, 928, 920	131, 381, 650	214, 224, 900	11, 947, 000	7, 379, 000	2, 374, 385, 935	163, 808, 800
	Redeemed.....	22, 822, 125	15, 327, 982	722, 857, 925	595, 549, 950	370, 520, 820	115, 194, 750	181, 335, 700	11, 844, 500	7, 352, 000	2, 042, 805, 752	
	Outstanding.....	347, 552	167, 056	70, 363, 595	123, 088, 280	88, 408, 100	16, 186, 900	32, 889, 200	102, 500	27, 000	331, 580, 183	

NOTE.—First issue December 21, 1863; first redemption April 5, 1865.

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NO. 23.—NATIONAL GOLD BANK NOTES ISSUED, REDEEMED, AND OUTSTANDING OCTOBER 31, 1900.

Denominations.	Issued.	Redeemed.	Outstand- ing.
Fives	\$364, 140	\$346, 010. 00	\$18, 130. 00
Tens	746, 470	720, 570. 00	25, 900. 00
Twenties	722, 580	704, 920. 00	17, 660. 00
Fifties	404, 850	398, 700. 00	6, 150. 00
One hundreds	809, 700	799, 500. 00	10, 200. 00
Five hundreds	342, 500	340, 500. 00	2, 000. 00
One thousands	75, 000	75, 000. 00	.....
Total	3, 465, 240	3, 385, 200. 00	80, 040. 00
Fractions unredeemed .....	.....	-104. 50	+104. 50
Total .....	.....	3, 385, 095. 50	80, 144. 50

NO. 24.—NATIONAL-BANK NOTES ISSUED DURING THE YEAR ENDED OCTOBER 31, 1900, WITH THE TOTAL AMOUNT ISSUED, REDEEMED, AND OUTSTANDING.

Denominations.	Issued during the year.	Issued previous years.	Total issued to Oct. 31, 1900.	Total redeemed to Oct. 31, 1900.	Circulation outstanding Oct. 31, 1900.
Ones .....	.....	\$23, 169, 677	\$23, 169, 677	\$22, 822, 125	\$347, 552
Twos .....	.....	15, 495, 038	15, 495, 038	15, 327, 982	167, 056
Fives	\$21, 681, 160	771, 540, 360	793, 221, 520	722, 857, 925	70, 363, 595
Tens	70, 612, 790	648, 025, 440	718, 638, 230	595, 549, 950	123, 088, 280
Twenties	46, 979, 000	411, 949, 920	458, 928, 920	370, 520, 820	88, 408, 100
Fifties	8, 188, 450	123, 193, 200	131, 381, 650	115, 194, 750	16, 186, 900
One hundreds	16, 347, 400	197, 877, 500	214, 224, 900	181, 335, 700	32, 889, 200
Five hundreds .....	.....	11, 947, 000	11, 947, 000	11, 844, 500	102, 500
One thousands .....	.....	7, 379, 000	7, 379, 000	7, 352, 000	27, 000
Total	163, 808, 800	2, 210, 577, 135	2, 374, 385, 935	2, 042, 805, 752	331, 580, 183
Fractions unredeemed .....	.....	.....	.....	-33, 085	+33, 085
Total .....	.....	.....	.....	2, 042, 772, 667	331, 613, 268

NO. 25.—ADDITIONAL CIRCULATION ISSUED MONTHLY ON BONDS FOR YEARS ENDED OCTOBER 31, FROM 1887 TO 1900.

Months.	1887-88.	1888-89.	1889-90.	1890-91.	1891-92.	1892-93.	1893-94.
November	\$1, 687, 897	\$244, 765	\$507, 435	\$603, 580	\$1, 965, 780	\$1, 823, 925	\$632, 621
December	2, 039, 803	285, 320	379, 255	672, 180	1, 765, 330	1, 661, 460	520, 107
January	2, 416, 929	400, 360	542, 205	489, 780	1, 510, 335	899, 240	450, 517
February	1, 889, 790	435, 970	951, 840	391, 020	984, 090	1, 980, 340	905, 850
March	2, 855, 660	345, 100	1, 164, 000	542, 375	1, 217, 400	1, 294, 990	1, 556, 990
April	3, 009, 966	398, 095	1, 353, 505	463, 740	1, 016, 455	1, 460, 330	1, 188, 130
May	2, 910, 246	505, 890	794, 120	424, 740	1, 022, 180	938, 330	830, 360
June	2, 122, 695	447, 390	921, 115	1, 044, 715	1, 264, 160	2, 149, 600	1, 163, 732
July	1, 155, 590	422, 920	766, 755	2, 596, 320	706, 465	5, 435, 770	1, 384, 727
August	492, 355	466, 750	660, 160	4, 223, 350	891, 370	15, 609, 975	892, 030
September	251, 020	673, 055	625, 885	2, 138, 390	775, 210	9, 913, 435	592, 917
October	306, 390	644, 115	531, 480	1, 868, 260	605, 089	1, 197, 985	994, 239
Total	21, 138, 341	5, 269, 730	9, 197, 755	15, 458, 450	13, 723, 864	44, 365, 380	11, 112, 220

Months.	1894-95.	1895-96.	1896-97.	1897-98.	1898-99.	1899-1900.
November	\$152, 657	\$897, 900	\$1, 052, 920	\$720, 075	\$4, 517, 605	\$1, 832, 180
December	835, 395	808, 017	1, 174, 460	408, 117	2, 400, 910	3, 594, 370
January	393, 465	744, 107	323, 165	348, 500	1, 727, 490	3, 103, 300
February	1, 158, 740	4, 870, 584	240, 735	494, 090	1, 049, 145	4, 235, 440
March	3, 730, 681	5, 014, 950	632, 595	1, 146, 592	1, 251, 030	23, 504, 500
April	3, 427, 300	3, 836, 865	371, 007	2, 852, 467	823, 050	16, 935, 570
May	2, 982, 652	2, 071, 700	461, 422	2, 536, 612	600, 570	18, 110, 600
June	1, 368, 092	1, 684, 677	927, 110	1, 691, 100	741, 080	10, 395, 912
July	692, 777	934, 160	518, 467	367, 862	1, 367, 740	12, 050, 500
August	1, 768, 735	4, 224, 070	634, 711	2, 147, 280	1, 576, 570	5, 611, 145
September	1, 239, 120	4, 428, 985	1, 161, 205	9, 277, 697	2, 260, 240	5, 566, 965
October	1, 934, 110	2, 098, 120	584, 070	5, 523, 120	911, 277	5, 234, 761
Total	19, 683, 724	31, 614, 135	8, 081, 867	27, 513, 512	19, 226, 707	110, 175, 243

No. 26.—NUMBER AND DENOMINATIONS OF NATIONAL-BANK NOTES ISSUED AND REDEEMED SINCE THE ORGANIZATION OF THE SYSTEM, AND THE NUMBER OUTSTANDING OCTOBER 31, 1900.

Denominations.	Issued.	Redeemed.	Outstanding.
Ones	23, 169, 677	22, 822, 125	347, 552
Twos	7, 747, 519	7, 663, 991	83, 528
Fives	158, 644, 304	144, 571, 585	14, 072, 719
Tens	71, 863, 823	59, 554, 995	12, 308, 828
Twenties	22, 946, 446	18, 526, 041	4, 420, 405
Fifties	2, 627, 653	2, 303, 895	323, 738
One hundreds	2, 142, 249	1, 813, 357	328, 892
Five hundreds	23, 894	23, 689	205
One thousands	7, 379	7, 352	27
Total	289, 172, 924	257, 287, 030	31, 885, 894

No. 27.—VAULT ACCOUNT, SHOWING THE AMOUNT OF CURRENCY RECEIVED AND ISSUED DURING THE YEAR ENDED OCTOBER 31, 1900.

National-bank currency in the vault October 31, 1899	\$87, 120, 290
Amount received from the Bureau of Engraving and Printing during the year ended October 31, 1900	218, 899, 100
Total to account for	306, 019, 390
Amount issued to banks during the year	\$163, 808, 800
Amount withdrawn from the vault for cancellation	3, 708, 800
Total withdrawn	167, 517, 600
Amount in vault at close of business October 31, 1900	138, 501, 790

No. 28.—NATIONAL BANKS WHICH HAD NO CIRCULATION OUTSTANDING ON OCTOBER 31, 1900.

Title and location of banks.	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 Bank of Washington, D. C.	200, 000	50, 000
Chestertown National Bank, Chestertown, Md.	60, 000	15, 000
Riggs National Bank, Washington, D. C.	500, 000	50, 000
Fletcher National Bank, Indianapolis, Ind.	500, 000	50, 000
Total	5, 560, 000	315, 000

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NO. 29.—“ADDITIONAL CIRCULATION” ISSUED AND RETIRED, BY STATES, DURING THE YEAR ENDED OCTOBER 31, 1900, AND TOTAL AMOUNT ISSUED AND RETIRED SINCE JUNE 20, 1874. *a*

States and Territories.	Circulation issued.			Circulation retired.		
	Under act of July 12, 1882.	Additional.	Total.	Under act of June 20, 1874.	Insolvent and liquidating banks.	Total.
Maine	\$8,390	\$1,369,640	\$1,378,030	\$546,617	\$31,781	\$578,398
New Hampshire	19,760	900,585	920,345	149,720	30,522	180,242
Vermont		540,950	540,950	199,685	20,198	219,883
Massachusetts	12,795	7,439,350	7,452,125	4,187,700	1,151,010	5,338,710
Rhode Island		557,950	557,950	778,333	297,774	1,076,107
Connecticut		2,282,750	2,282,750	255,455	46,141	301,596
New York	6,205	21,186,110	21,192,315	3,130,280	570,588	3,700,868
New Jersey		2,558,675	2,558,675	257,365	37,449	294,814
Pennsylvania	28,700	14,950,575	14,979,275	2,868,002	260,420	3,128,422
Delaware	40	122,750	122,790	4,410	6,445	10,855
Maryland		1,938,650	1,938,650	134,910	107,654	242,564
District of Columbia		299,150	299,150	26,040	36,416	62,456
Virginia		1,532,055	1,532,055	157,395	19,115	176,510
West Virginia		817,320	817,320	24,525	3,450	27,975
North Carolina	5	627,115	627,120	37,805	21,601	59,406
South Carolina		845,100	845,100		8,975	8,975
Georgia	13,790	1,513,100	1,526,890	46,435	33,138	79,573
Florida		283,000	283,000		7,210	7,210
Alabama	1	762,600	762,601	81,765	12,745	94,510
Mississippi		534,140	534,140	2,500	3,815	6,315
Louisiana		943,100	943,100	122,255	24,401	146,656
Texas	17,190	2,946,425	2,993,615	200,620	118,218	318,838
Arkansas		96,650	96,650		7,141	7,141
Kentucky		2,733,890	2,733,890	684,085	94,157	758,242
Tennessee		1,280,410	1,280,410	26,600	29,861	56,461
Missouri		7,180,035	7,180,035	416,440	127,967	544,407
Ohio	32,735	6,132,890	6,165,625	975,775	183,953	1,159,728
Indiana		1,608,100	1,608,100	170,665	66,563	237,228
Illinois	5	8,530,245	8,530,250	369,990	176,619	546,609
Michigan	19,315	993,870	1,013,185	67,818	78,863	146,681
Wisconsin		1,625,920	1,625,920	300,675	33,628	334,303
Iowa	4,395	2,842,885	2,847,280	138,215	40,979	179,194
Minnesota		1,771,810	1,771,810	37,010	38,648	75,658
Kansas		2,070,835	2,070,835	21,770	85,243	107,013
Nebraska	6,117	1,534,395	1,540,512	73,915	63,565	137,480
Nevada		2,050	2,050		2,400	2,400
Oregon		119,280	119,280		22,835	22,835
Colorado	9,520	1,565,580	1,575,100	11,240	59,606	70,846
Idaho		61,600	61,600	2,105	5,620	7,725
Montana		360,375	360,375	26,875	26,028	52,903
Wyoming		205,555	205,555		2,990	2,990
North Dakota		146,550	146,550	15,780	21,467	37,247
South Dakota		121,425	121,425	12,905	16,688	29,593
Washington		372,630	372,630	4,820	43,975	48,795
California		2,584,030	2,584,030	28,120	18,755	46,875
Utah		275,250	275,250		4,907	4,907
New Mexico		90,250	90,250		5,082	5,082
Arizona		42,400	42,400		50	50
Oklahoma		372,310	372,310		3,605	3,605
Indian Territory		272,740	272,740	590	2,590	3,180
Alaska		1,250	1,250			
Hawaii		50,000	50,000			
Total	178,943	109,996,300	110,175,243	16,577,210	4,112,851	20,690,061
Surrendered to this office and retired						368,515
From June 20, 1874, to Oct. 31, 1899			434,262,932	355,494,511	167,794,318	523,288,829
Surrendered and retired same dates						17,870,779
Grand total	178,943	109,996,300	544,438,175	372,071,721	171,907,169	562,218,184

a Notes of gold banks not included in this table.

NO. 30.—NATIONAL-BANK NOTES RECEIVED MONTHLY FOR REDEMPTION BY THE COMPTROLLER OF THE CURRENCY DURING THE YEAR ENDED OCTOBER 31, 1900, AND THE AMOUNT RECEIVED DURING THE SAME PERIOD AT THE REDEMPTION AGENCY OF THE TREASURY, TOGETHER WITH THE TOTAL AMOUNT RECEIVED SINCE THE APPROVAL OF THE ACT OF JUNE 20, 1874. *a*

Month.	Received by the Comptroller of the Currency.					Received at the United States Treasury redemption agency.
	From national banks in connection with reduction of circulation and replacement with new notes.	From the redemption agency.			Total.	
		For replacement with new notes.	For reduction of circulation under act of June 20, 1874.	Insolvent and liquidating national banks.		
November, 1899.....		\$3,439,255	\$984,178	\$291,198	\$4,714,631	\$6,245,818
December, 1899.....	\$7,470	3,974,262	971,565	271,835	5,225,132	7,275,445
January, 1900.....	40	5,680,883	1,584,435	467,752	7,733,110	12,196,432
February, 1900.....	66,700	5,515,477	1,441,185	374,333	7,397,695	7,367,144
March, 1900.....	270,000	3,317,708	1,209,952	322,238	5,119,898	7,133,696
April, 1900.....	47	3,518,073	880,347	271,123	4,669,590	8,358,204
May, 1900.....	16,040	4,533,140	1,990,415	453,518	6,993,113	12,054,085
June, 1900.....	62,080	5,198,290	1,794,350	392,461	7,447,181	13,043,599
July, 1900.....	39,740	4,888,280	1,694,445	361,213	6,983,678	13,665,718
August, 1900.....	220,950	4,365,755	1,675,423	310,320	6,572,448	13,072,085
September, 1900.....	8,140	3,586,587	1,216,353	284,195	5,095,275	8,677,348
October, 1900.....	4,150	5,845,350	1,134,562	312,625	7,296,687	8,443,068
Total.....	695,357	53,863,060	16,577,210	4,112,811	75,248,438	117,532,642
Received from June 20, 1874, to Oct. 31, 1899.....	17,976,400	1,266,626,509	355,494,511	167,794,318	1,807,891,738	2,869,031,312
Grand total...	18,671,757	1,320,489,569	372,071,721	171,907,129	1,883,140,176	2,986,563,954

a Notes of gold banks are not included in this table.

NO. 31.—NATIONAL-BANK NOTES RECEIVED AT THIS BUREAU AND DESTROYED YEARLY SINCE THE ESTABLISHMENT OF THE SYSTEM.

Date.	Amount.	Date.	Amount.
Prior to Nov. 1, 1865.....	\$175,490	During year ended Oct. 31—	
During year ended Oct. 31—		1866.....	\$59,048,723
1866.....	1,050,382	1867.....	47,726,083
1867.....	3,401,423	1868.....	59,568,525
1868.....	4,602,325	1869.....	52,207,627
1869.....	3,603,729	1870.....	44,447,467
1870.....	14,305,689	1871.....	45,981,463
1871.....	24,344,047	1872.....	43,885,319
1872.....	30,211,720	1873.....	44,895,466
1873.....	36,433,171	1874.....	62,535,395
1874.....	49,939,741	1875.....	46,997,525
1875.....	137,697,696	1876.....	53,613,811
1876.....	98,672,716	1877.....	83,159,973
1877.....	76,918,963	1878.....	66,683,467
1878.....	57,881,249	1879.....	59,988,303
1879.....	41,101,830	1880.....	71,065,965
1880.....	35,539,660	Additional amount of insolvent and liquidating national-bank notes destroyed.....	182,338,304
1881.....	54,941,130	Gold notes.....	3,385,095
1882.....	74,917,611		
1883.....	82,913,766		
1884.....	93,178,418		
1885.....	91,048,723	Total.....	2,046,150,082

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No. 32.—VAULT ACCOUNT, SHOWING THE AMOUNT OF CURRENCY RECEIVED AND DESTROYED DURING THE YEAR ENDED OCTOBER 31, 1900.

There was in the vault of the redemption division of this office, awaiting destruction, at the close of business October 31, 1899.....	\$129, 037
Received during the year ended October 31, 1900.....	75, 250, 264
Total.....	75, 379, 301
Withdrawn and destroyed during the year.....	75, 180, 601
Balance in vault October 31, 1900.....	198, 700

No. 33.—TAXES ASSESSED ON CIRCULATION, DEPOSITS, AND CAPITAL OF NATIONAL BANKS, 1864 TO 1882.

Year.	On circulation.	On deposits.	On capital.	Total.
1864.....	\$53, 193. 32	\$95, 911. 87	\$18, 432. 07	\$167, 537. 26
1865.....	733, 247. 59	1, 087, 530. 86	133, 251. 15	1, 954, 029. 60
1866.....	2, 106, 785. 30	2, 633, 102. 77	406, 947. 74	5, 146, 835. 81
1867.....	2, 868, 636. 78	2, 650, 180. 09	321, 881. 36	5, 840, 698. 23
1868.....	2, 946, 343. 07	2, 564, 143. 44	306, 781. 67	5, 817, 268. 18
1869.....	2, 957, 416. 73	2, 614, 553. 58	312, 918. 68	5, 884, 888. 99
1870.....	2, 942, 744. 13	2, 614, 767. 61	375, 962. 26	5, 940, 474. 00
1871.....	2, 987, 021. 69	2, 802, 840. 85	385, 292. 13	6, 175, 154. 67
1872.....	3, 193, 570. 03	3, 120, 984. 37	389, 356. 27	6, 703, 910. 67
1873.....	3, 353, 186. 13	3, 196, 569. 29	454, 891. 51	7, 004, 646. 93
1874.....	3, 404, 483. 11	3, 209, 967. 72	469, 048. 02	7, 083, 498. 85
1875.....	3, 283, 450. 89	3, 514, 265. 39	507, 417. 76	7, 305, 134. 04
1876.....	3, 091, 795. 76	3, 505, 129. 64	632, 296. 16	7, 229, 221. 56
1877.....	2, 900, 957. 53	3, 451, 965. 38	660, 784. 90	7, 013, 707. 81
1878.....	2, 948, 047. 08	3, 273, 111. 74	560, 296. 83	6, 781, 455. 65
1879.....	3, 009, 647. 16	3, 309, 668. 90	401, 920. 61	6, 721, 236. 67
1880.....	3, 153, 635. 63	4, 058, 710. 61	379, 424. 19	7, 591, 770. 43
1881.....	3, 121, 374. 33	4, 940, 945. 12	431, 233. 10	8, 493, 552. 55
1882.....	3, 190, 981. 98	a 8, 295, 717. 93	a 707, 751. 33	12, 194, 451. 24
Total.....	52, 253, 518. 24	60, 940, 067. 16	7, 855, 887. 74	121, 049, 473. 14

a To June 1, 1883.

No. 34.—TAXES ASSESSED ON NATIONAL BANK CIRCULATING NOTES, COST OF REDEMPTION, COST OF PLATES, AND EXAMINERS' FEES, 1883 TO 1900.

Year.	Semiannual duty on circulation.	Cost of redemption of notes by the United States Treasurer.	Assessment for cost of plates, new banks.	Assessment for cost of plates, extended banks.	Assessment for examiners' 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	130,725.79	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
1892.....	1,331,287.26	100,593.70	15,700.00	8,100.00	161,983.68	1,617,664.64
1893.....	1,443,489.60	103,032.96	14,225.00	5,200.00	162,444.59	1,728,392.24
1894.....	1,721,095.18	107,445.14	4,050.00	4,375.00	251,966.79	2,088,932.11
1895.....	1,704,007.60	100,352.70	4,950.00	6,875.00	238,252.27	2,054,437.75
1896.....	1,851,676.03	114,085.63	5,450.00	3,750.00	237,803.51	2,212,765.17
1897.....	2,020,703.65	125,061.73	3,050.00	1,700.00	222,858.92	2,373,374.30
1898.....	1,901,817.71	125,924.35	5,275.00	1,775.00	225,445.27	2,260,237.33
1899.....	1,991,743.31	121,291.40	8,200.00	2,850.00	244,903.62	2,368,988.33
1900.....	1,881,922.73	122,984.76	29,200.00	15,050.00	259,164.86	2,308,322.35
Total ...	34,933,350.05	2,297,870.95	250,785.00	222,520.00	3,035,850.06	40,740,376.06

a Cost of redemption per \$1,000, \$1.34

No. 35.—TAXES COLLECTED ON CAPITAL, DEPOSITS, AND CIRCULATION OF NATIONAL BANKS TO JUNE 30, 1900.

Collected on capital up to June 1, 1883.....	\$7,855,887.74
Collected on deposits up to June 1, 1883.....	60,940,067.16
Collected on circulation, 1864 to 1900.....	87,186,868.29
Total	155,982,823.19

No. 36.—TAXES COLLECTED ON CIRCULATION, DEPOSITS, AND CAPITAL OF BANKS, OTHER THAN NATIONAL, BY THE INTERNAL REVENUE BUREAU, 1864 TO 1882.

Collected on circulation.....	\$5,487,608.82
Collected on deposits.....	48,802,237.39
Collected on capital.....	14,986,143.44
Total	69,275,989.65

No. 37.—TAXES COLLECTED BY THE COMMISSIONER OF INTERNAL REVENUE ON CAPITAL AND SURPLUS OF NATIONAL AND OTHER BANKS UNDER THE WAR REVENUE ACT OF JUNE 13, 1898.

Year ended June 30—	National banks.	State, etc., banks.	Total.
1899	\$1,752,802	\$1,998,035	\$3,750,837
1900	1,730,251	1,783,599	3,513,850
Total.....	3,483,053	3,781,634	7,264,687

NO. 38.—NUMBER OF NATIONAL AND OTHER BANKS AND BANKERS IN THE UNITED STATES, AND AMOUNT OF TAX PAID ON CAPITAL AND SURPLUS, DUE ON JULY 1, 1899, AS SHOWN BY RETURNS TO THE COMMISSIONER OF INTERNAL REVENUE DURING THE YEAR ENDED JUNE 30, 1900; THE AVERAGE CAPITAL AND SURPLUS OF NATIONAL BANKS, BASED ON REPORTS OF CONDITION MADE DURING THE FISCAL YEAR ENDED ON JUNE 30, 1899, AND ESTIMATED AMOUNT OF TAX PAID THEREON; ALSO THE DUTY PAID ON NATIONAL-BANK CIRCULATION IN THE YEAR ENDED JUNE 30, 1900.

States.	All banks taxed.		National banks.			
	Num-ber.	Tax paid on capital and surplus.	Num-ber.	Average capital and surplus.	Estimated tax paid on capital and surplus.	Duty paid on circulation.
Maine	256	<i>a</i> \$68,835.49	82	\$13,716,152	\$27,423	\$43,541.64
New Hampshire			53	6,797,511	13,595	32,115.70
Vermont			49	8,262,263	16,524	33,836.18
Massachusetts	347	274,470.00	249	109,017,711	218,035	187,535.21
Rhode Island			52	20,364,023	40,728	56,694.04
Connecticut	196	<i>b</i> 125,544.77	81	28,785,395	57,571	72,106.96
Total New England States	799	468,850.26	566	186,943,055	373,886	425,829.73
New York	1,123	679,787.01	329	147,025,055	294,050	294,069.31
New Jersey	173	83,814.68	110	23,367,731	46,735	49,976.26
Pennsylvania	591	511,221.98	442	123,371,000	246,742	256,504.50
Delaware	206	<i>c</i> 85,625.75	19	3,057,450	6,115	7,015.18
Maryland			68	21,885,462	43,771	45,186.68
District of Columbia			12	4,497,600	8,995	9,037.46
Total Eastern States	2,093	1,360,449.42	980	323,204,298	646,408	661,789.39
Virginia	160	37,000.54	37	6,716,958	13,434	21,580.45
West Virginia	125	17,749.84	36	4,626,630	9,253	14,583.98
North Carolina	112	15,783.22	29	3,853,812	7,708	8,320.25
South Carolina	130	16,319.84	16	2,681,969	5,364	6,587.42
Georgia	226	62,365.42	27	5,126,260	10,252	10,248.24
Florida	59	11,947.17	17	1,696,608	3,393	3,378.05
Alabama	125	18,848.95	27	3,918,663	7,837	11,011.51
Mississippi	196	<i>d</i> 32,324.51	12	1,412,350	2,825	3,106.27
Louisiana			20	6,261,200	12,523	6,924.93
Texas	461	76,301.93	201	24,454,120	48,908	45,516.72
Arkansas	113	11,219.43	7	1,557,560	2,715	2,049.85
Kentucky	324	76,009.31	77	14,416,514	28,833	51,271.34
Tennessee	186	43,170.84	47	9,075,033	18,150	18,684.14
Total Southern States	2,217	419,041.00	553	85,597,677	171,195	203,263.15
Ohio	768	166,179.34	259	58,893,852	117,788	151,925.56
Indiana	498	76,720.18	114	18,926,818	37,854	44,835.06
Illinois	1,017	208,814.29	222	51,999,511	103,999	72,020.97
Michigan	538	72,088.83	80	14,626,640	29,253	38,854.57
Wisconsin	357	54,458.68	79	12,044,754	24,089	25,132.66
Minnesota	530	87,561.27	70	14,516,775	29,033	29,665.79
Iowa	1,309	97,737.13	174	16,515,245	33,031	44,539.52
Missouri	674	109,611.69	64	21,994,645	43,989	64,361.82
Total Middle States	5,686	873,171.41	1,062	209,518,240	419,036	471,335.95
North Dakota	891	<i>e</i> 101,271.07	23	1,657,635	3,314	3,639.14
South Dakota			25	1,673,977	3,348	4,535.79
Nebraska			101	11,248,925	22,498	23,391.90
Kansas	696	<i>f</i> 55,498.84	99	9,504,504	19,009	20,452.99
Montana	151	<i>g</i> 23,096.87	21	2,693,200	5,386	4,858.15
Wyoming	160	<i>h</i> 17,165.83	11	978,280	1,956	1,883.85
Colorado			36	5,193,876	10,387	15,772.04
New Mexico	78	<i>i</i> 6,846.00	7	800,600	1,601	3,644.80
Oklahoma			11	543,209	1,086	1,165.97
Indian Territory			18	1,185,455	2,374	1,945.99
Total Western States	1,976	203,878.61	352	35,479,661	70,959	81,290.62

a Includes Maine and Vermont.

b Includes Rhode Island.

c Includes Delaware, District of Columbia, and two counties of Virginia.

d Includes Mississippi.

e Includes North and South Dakota.

f Includes Oklahoma and Indian Territory.

g Includes Idaho and Utah.

h Includes Wyoming.

i Includes Arizona.

j Included with Kansas.

NO. 38.—NUMBER OF NATIONAL AND OTHER BANKS AND BANKERS IN THE UNITED STATES, AND AMOUNT OF TAX PAID ON CAPITAL AND SURPLUS, DUE ON JULY 1, 1899, ETC.—Continued.

States.	All banks taxed.		National banks.			
	Num-ber.	Tax paid on capital and surplus.	Num-ber.	Average capital and surplus.	Estimated tax paid on capital and surplus.	Duty paid on circulation.
Washington	} 208	<i>a</i> \$31,453.06	{ 30	\$3,792,714	\$7,585	\$6,951.72
Oregon			{ 27	2,871,141	5,742	8,208.15
California	346	157,006.25	36	14,312,883	28,626	15,622.91
Idaho		(<i>b</i>)	9	746,600	1,494	1,283.37
Utah		(<i>b</i>)	11	2,046,398	4,093	4,811.40
Nevada		(<i>c</i>)	1	84,260	168	161.45
Arizona		(<i>d</i>)	5	479,094	958	1,297.83
Alaska		(<i>e</i>)	1	50,100	100	77.16
Total Pacific States	554	188,459.31	120	24,383,190	48,766	38,413.99
Total United States	13,325	3,513,850.01	3,633	865,126,121	1,730,251	1,881,922.73

a Includes Washington and Alaska.

b Included with Montana.

c Included with California.

d Included with New Mexico.

e Included with Oregon.

NO. 39.—CAPITAL, SURPLUS, AND TAX PAID THEREON TO THE INTERNAL-REVENUE BUREAU BY STATE AND PRIVATE BANKS, AND LOAN AND TRUST COMPANIES, 1900.

STATE BANKS.

States, etc.	Num- ber.	Capital.	Surplus.	Capital and surplus.	Tax paid.
Maine.....					
New Hampshire.....	13	\$722,000.00	\$123,501.00	\$845,501.00	\$1,688.00
Vermont.....	2	25,000.00	28,677.00	53,677.00	106.00
Massachusetts.....	6	110,000.00	494,244.00	604,244.00	1,256.00
Rhode Island.....	4	439,139.00	64,847.00	503,986.00	1,004.00
Connecticut.....	11	2,445,000.00	609,912.00	3,071,588.00	6,186.00
Amount taxed not classified.....			a 16,456.00		
Total, New England States.....	36	3,741,139.00	1,321,181.00	5,078,776.00	10,240.00
New York.....	244	28,813,173.00	18,551,292.00	47,364,465.00	93,897.00
New Jersey.....	25	2,085,250.00	1,285,453.00	3,370,703.00	6,836.00
Pennsylvania.....	198	21,040,528.00	10,909,020.00	31,949,548.00	64,802.33
Delaware.....	4	605,000.00	538,046.00	1,143,046.00	2,282.00
Maryland.....	29	2,978,655.00	576,352.00	3,555,007.00	7,208.50
District of Columbia.....	6	212,500.00	4,326.00	216,826.00	503.67
Total, Eastern States.....	506	55,735,106.00	31,864,489.00	87,599,595.00	175,529.50
Virginia.....	110	5,695,996.00	1,713,355.00	7,436,351.00	15,615.37
West Virginia.....	81	3,232,030.00	1,025,777.00	4,257,807.00	8,801.67
North Carolina.....	63	1,977,715.00	300,169.00	2,312,884.00	5,405.85
South Carolina.....	91	4,207,501.00	784,220.00	4,997,881.00	10,224.33
Georgia.....	171	9,634,659.00	1,523,429.00	11,208,088.00	23,025.91
Florida.....	31	680,800.00	89,218.00	770,018.00	1,938.67
Alabama.....	62	2,612,900.00	679,974.00	3,292,874.00	6,793.76
Mississippi.....	106	3,756,981.00	530,497.00	4,287,478.00	8,900.64
Louisiana.....	58	3,648,148.00	812,869.00	4,461,017.00	9,282.51
Texas.....	112	2,317,636.00	338,300.00	2,780,936.00	6,641.67
Arkansas.....	104	3,220,451.00	635,310.00	3,855,761.00	8,685.94
Kentucky.....	202	11,746,023.00	3,944,673.00	15,690,696.00	31,964.30
Tennessee.....	136	4,956,954.00	463,803.00	5,420,757.00	11,627.33
Amount taxed not classified.....			a 241,160.00		
Total, Southern States.....	1,327	57,687,794.00	12,843,594.00	70,772,548.00	148,907.95
Ohio.....	424	14,762,996.00	4,017,670.00	18,970,166.00	37,185.02
Indiana.....	302	8,331,630.00	1,336,612.00	9,784,742.00	22,748.83
Illinois.....	514	13,951,339.00	2,865,759.00	16,817,098.00	39,328.82
Michigan.....	301	12,176,635.00	3,231,238.00	15,633,419.00	34,331.66
Wisconsin.....	256	6,623,325.00	1,375,380.00	8,023,705.00	19,025.99
Minnesota.....	410	9,425,867.00	1,394,459.00	10,911,326.00	27,744.69
Iowa.....	926	25,471,084.00	3,198,309.00	28,858,875.00	66,766.00
Missouri.....	564	17,795,900.00	6,010,122.00	23,811,364.00	54,703.84
Amount taxed not classified.....			a 842,370.00		
Total Middle States.....	3,697	108,538,776.00	23,429,549.00	132,810,695.00	301,834.85
North Dakota.....	133	1,492,500.00	217,206.00	1,709,706.00	6,433.21
South Dakota.....	178	2,155,027.00	286,975.00	2,442,002.00	8,892.24
Nebraska.....	432	7,622,287.00	1,096,634.00	8,739,121.00	25,249.99
Kansas.....	386	6,539,557.00	1,077,479.00	7,617,036.00	21,855.48
Montana.....	25	865,148.00	165,849.00	1,030,997.00	2,096.68
Wyoming.....	8	152,000.00	17,000.00	169,000.00	423.50
Colorado.....	81	2,113,704.00	233,245.00	2,346,949.00	5,696.16
New Mexico.....	10	307,050.00	9,008.00	341,058.00	731.17
Oklahoma.....	96	864,432.00	103,616.00	968,048.00	3,693.54
Indian Territory.....	31	473,833.00	44,051.00	517,884.00	1,423.00
Amount taxed not classified.....			a 45,000.00		
Total Western States.....	1,380	22,585,538.00	3,251,263.00	25,881,801.00	76,494.97
Washington.....	64	1,635,636.00	73,587.00	1,749,223.00	4,194.82
Oregon.....	41	1,700,910.00	559,540.00	2,260,450.00	4,680.67
California.....	237	31,989,547.00	13,229,368.00	46,505,296.27	93,551.34
Idaho.....	22	296,015.00	27,684.00	323,699.00	1,070.50
Utah.....	20	1,359,450.00	41,336.00	1,400,786.00	2,832.50
Nevada.....	9	540,000.00	88,539.00	628,539.00	1,875.00
Arizona.....	17	369,700.00	56,140.00	450,840.00	998.38
Alaska.....	2	20,000.00		20,000.00	75.00
Amount taxed not classified.....			a 1,351,381.27		
Total Pacific States.....	412	37,911,258.00	14,076,194.00	53,338,833.27	108,778.21
Total amount taxed not classified.....			a 2,496,367.27		
Total United States.....	7,358	286,199,611.00	86,786,270.00	375,482,248.27	821,785.48

a Included only in total, "capital and surplus."

No. 39.—CAPITAL, SURPLUS, AND TAX PAID THEREON TO THE INTERNAL-REVENUE BUREAU BY STATE AND PRIVATE BANKS, AND LOAN AND TRUST COMPANIES, 1900—Continued.

PRIVATE BANKS.

States, etc.	Num-ber.	Capital.	Surplus.	Capital and surplus.	Tax paid.
Maine.....	10	\$140,500.00	\$38,190.00	\$178,690.00	\$516.00
New Hampshire.....					
Vermont.....	2	15,000.00	5,000.00	20,000.00	75.00
Massachusetts.....	52	6,309,484.00	109,932.00	6,419,416.00	13,045.84
Rhode Island.....	12	460,000.00	142,893.00	602,893.00	1,357.00
Connecticut.....	12	334,762.00	29,138.00	363,900.00	800.00
Total New England States.....	88	7,259,746.00	325,153.00	7,584,899.00	15,793.84
New York.....	501	71,076,202.00	3,948,820.00	77,648,782.00	159,694.11
New Jersey.....	5	15,100.00	5,050.00	20,150.00	250.00
Pennsylvania.....	163	16,639,510.00	738,631.00	17,675,764.00	37,032.34
Delaware.....	2	16,000.00		16,000.00	100.00
Maryland.....	34	1,615,827.00	446,270.00	2,239,097.00	4,704.50
District of Columbia.....	15	284,000.00	14,850.00	298,850.00	799.67
Amount taxed, not classified.....			α3,098,383.00		
Total Eastern States.....	720	89,646,639.00	5,153,621.00	97,898,643.00	202,580.62
Virginia.....	18	410,600.00	126,679.00	537,279.00	1,222.51
West Virginia.....	3	60,000.00	4,315.00	64,315.00	202.00
North Carolina.....	17	393,195.00	100,997.00	494,102.00	1,269.49
South Carolina.....	13	208,283.00	6,695.00	239,978.00	680.00
Georgia.....	22	605,123.00	169,707.00	927,274.00	1,987.00
Florida.....	8	96,600.00	10,000.00	106,600.00	445.00
Alabama.....	26	897,000.00	124,078.00	1,021,078.00	2,237.01
Mississippi.....	5	152,000.00		152,000.00	344.00
Louisiana.....	4	56,000.00		66,000.00	175.00
Texas.....	60	5,396,064.00	237,176.00	5,695,240.00	12,602.35
Arkansas.....	6	195,000.00	1,291.00	196,291.00	397.00
Kentucky.....	35	1,241,612.00	461,876.00	1,703,488.00	3,810.00
Tennessee.....	5	178,250.00		178,250.00	356.00
Amount taxed, not classified.....			α249,444.00		
Total Southern States.....	222	9,889,727.00	1,242,724.00	11,381,895.00	25,727.36
Ohio.....	58	1,153,700.00	143,904.00	1,307,604.00	3,834.68
Indiana.....	64	1,450,283.00	100,754.00	1,697,037.00	4,103.09
Illinois.....	258	7,291,824.00	1,164,430.00	8,656,254.00	20,640.69
Michigan.....	145	2,307,655.00	257,417.00	2,675,072.00	8,545.46
Wisconsin.....	26	1,043,500.00	276,500.00	1,330,000.00	3,169.33
Minnesota.....	48	855,485.00	54,445.00	909,930.00	2,715.35
Iowa.....	109	2,476,013.00	209,029.00	2,714,042.00	6,301.86
Missouri.....	41	1,701,370.00	383,739.00	2,085,109.00	4,886.00
Amount taxed not classified.....			α496,000.00		
Total Middle States.....	749	18,288,830.00	2,590,218.00	21,375,048.00	54,176.46
North Dakota.....	1	10,000.00	1,000.00	11,000.00	50.00
South Dakota.....	14	112,900.00	30,764.00	143,664.00	712.50
Nebraska.....	6	118,600.00	28,115.00	146,715.00	346.00
Kansas.....	18	393,000.00	89,540.00	482,540.00	1,268.00
Montana.....	18	1,005,500.00	50,996.00	1,056,496.00	1,888.18
Wyoming.....	11	196,000.00	13,400.00	209,400.00	676.00
Colorado.....	12	199,000.00	62,226.00	261,226.00	729.67
New Mexico.....	18	131,000.00	0	131,000.00	808.33
Oklahoma.....	4	37,000.00	5,500.00	42,500.00	179.00
Indian Territory.....	3	80,000.00	0	80,000.00	158.33
Total Western States.....	105	2,323,000.00	292,941.00	2,615,941.00	6,816.01
Washington.....	14	335,000.00	10,000.00	345,000.00	983.34
Oregon.....	24	1,083,990.00	571,713.00	1,655,703.00	3,551.83
California.....	46	2,894,035.00	322,831.00	3,216,866.00	7,102.00
Idaho.....	9	172,000.00	10,000.00	182,000.00	496.61
Utah.....	12	812,000.00	47,015.00	859,015.00	1,892.00
Nevada.....	3	80,000.00	5,000.00	85,000.00	184.00
Arizona.....	5	70,000.00	2,000.00	72,000.00	220.84
Alaska.....	1	50,000.00	0	50,000.00	100.00
Total Pacific States.....	114	5,497,025.00	968,559.00	6,465,584.00	14,530.62
Total amount taxed not clas- sified.....			α3,843,827.00		
Total United States.....	1,998	132,904,967.00	10,573,216.00	147,322,010.00	319,624.91

α Included only in total "capital and surplus."

300 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 39.—CAPITAL, SURPLUS, AND TAX PAID THEREON TO THE INTERNAL-REVENUE BUREAU BY STATE AND PRIVATE BANKS, AND LOAN AND TRUST COMPANIES, 1900—Continued.

LOAN AND TRUST COMPANIES.

States, etc.	Number.	Capital.	Surplus.	Capital and surplus.	Tax paid.
Maine.....	22	\$1,630,450.00	\$344,583.00	\$1,975,033.00	\$4,193.00
New Hampshire.....	6	435,000.00	38,000.00	473,000.00	946.00
Vermont.....	19	900,000.00	183,145.00	1,093,145.00	2,184.83
Massachusetts.....	39	12,063,000.00	5,860,196.00	17,923,196.00	35,892.00
Rhode Island.....	13	2,951,978.00	1,685,398.00	4,637,376.00	7,430.34
Connecticut.....	11	1,000,000.00	361,347.00	1,361,347.00	2,753.33
Amount taxed, not classified.....			a 10,000.00		
Total New England States.....	110	18,980,428.00	8,472,669.00	27,463,097.00	53,399.50
New York.....	61	33,425,000.00	51,455,352.00	84,905,352.00	169,246.84
New Jersey.....	33	3,204,277.00	524,085.00	3,919,862.00	6,820.67
Pennsylvania.....	86	26,752,609.00	14,525,046.00	41,277,655.00	83,359.01
Delaware.....	3	1,025,000.00	233,000.00	1,258,000.00	2,500.00
Maryland.....	15	9,193,707.00	5,972,092.00	15,165,799.00	30,286.33
District of Columbia.....	3	3,250,000.00	500,000.00	3,750,000.00	7,500.00
Amount taxed, not classified.....			a 216,500.00		
Total Eastern States.....	201	76,850,593.00	73,209,575.00	150,276,668.00	299,772.85
Virginia.....	13	1,650,935.00	115,070.00	1,766,005.00	3,512.83
West Virginia.....	4	144,400.00	4,359.00	149,259.00	264.00
North Carolina.....	6	205,000.00	35,000.00	330,000.00	575.00
South Carolina.....	8	420,329.00	7,927.00	428,256.00	774.50
Georgia.....	11	1,194,650.00	152,692.00	1,347,342.00	2,688.17
Florida.....	4	199,000.00	47,000.00	246,000.00	472.00
Alabama.....	9	812,550.00	57,173.00	869,723.00	682.87
Mississippi.....	3	151,000.00	29,015.00	180,015.00	370.00
Louisiana.....	2	150,000.00		150,000.00	300.00
Texas.....	1	10,000.00		10,000.00	25.00
Arkansas.....	2	75,000.00	4,000.00	79,000.00	158.00
Kentucky.....	16	4,187,292.00	1,067,298.00	5,254,590.00	10,168.33
Tennessee.....	22	1,442,311.00	83,242.00	1,525,553.00	3,155.00
Total Southern States.....	101	10,732,467.00	1,603,276.00	12,335,743.00	24,145.50
Ohio.....	20	4,450,866.00	824,203.00	5,290,069.00	10,542.84
Indiana.....	22	2,773,900.00	185,051.00	2,983,951.00	4,991.01
Illinois.....	15	8,560,000.00	4,868,806.00	13,509,806.00	26,706.51
Michigan.....	5	950,000.00	194,000.00	1,144,000.00	2,288.00
Wisconsin.....	2	160,000.00		160,000.00	320.00
Minnesota.....	3	625,800.00	30,000.00	655,800.00	1,360.00
Iowa.....	18	1,396,750.00	194,690.00	1,591,440.00	3,098.67
Missouri.....	9	6,551,393.00	2,569,118.00	9,120,511.00	15,139.52
Amount taxed not classified.....			a 121,000.00		
Total Middle States.....	94	25,468,709.00	8,865,868.00	34,455,577.00	64,446.55
North Dakota.....	1	16,000.00	2,000.00	18,000.00	50.00
South Dakota.....	3	180,500.00		180,500.00	339.17
Nebraska.....	2	55,000.00	41,180.00	96,180.00	232.00
Kansas.....	1	55,000.00	1,500.00	56,500.00	112.00
Montana.....	1	100,000.00	15,000.00	115,000.00	250.00
Wyoming.....					
Colorado.....	2	275,000.00	100,000.00	375,000.00	750.00
New Mexico.....					
Oklahoma.....					
Indian Territory.....					
Total Western States.....	10	681,500.00	159,680.00	841,180.00	1,713.17
Washington.....	2	600,000.00		600,000.00	1,200.00
Oregon.....	3	509,000.00	1,000.00	510,000.00	1,020.00
California.....	7	3,264,100.00	248,557.00	3,512,657.00	7,028.00
Idaho.....	1	12,000.00		12,000.00	50.00
Utah.....	3	480,000.00	10,000.00	490,000.00	980.00
Nevada.....					
Arizona.....	1	15,000.00		15,000.00	12.50
Alaska.....					
Total Pacific States.....	17	4,880,100.00	259,557.00	5,139,657.00	10,290.50
Total amount taxed not classified.....			a 347,500.00		
Total United States.....	533	137,593,797.00	92,570,625.00	230,511,922.00	453,768.07

a Included only in total "capital and surplus."

No. 40.—SPECIE AND BANK-NOTE CIRCULATION OF THE UNITED STATES IN THE YEARS SPECIFIED FROM 1800 TO 1859.

[Prepared by Loans and Currency Division, Treasury Department.]

Years.	Number of banks and branches.	Estimated bank notes outstanding.	Estimated specie in United States.	Total money in United States.	Specie in Treasury.	Money in circulation.	Population.	Per capita.
1800...	.....	\$10,500,000	\$17,500,000	\$28,000,000	<i>a</i> \$1,500,000	\$26,500,000	5,308,483	\$4.99
1810...	.....	28,000,000	30,000,000	58,000,000	<i>a</i> 3,000,000	55,000,000	7,239,881	7.60
1820...	.....	44,800,000	24,300,000	69,100,000	<i>a</i> 2,000,000	67,100,000	9,633,822	6.96
1830...	.....	61,000,000	33,100,000	93,100,000	5,755,705	87,344,295	12,866,020	6.69
1831...	.....	77,000,000	32,100,000	109,100,000	6,014,540	93,085,460	13,221,000	7.04
1832...	.....	91,500,000	30,400,000	121,900,000	4,502,914	117,397,086	13,590,000	8.64
1833...	.....	91,500,000	30,650,000	122,150,000	2,011,778	120,138,222	13,974,000	8.60
1834...	506	94,339,570	41,000,000	135,839,570	11,702,905	124,136,665	14,373,000	8.64
1835...	704	103,692,495	51,000,000	154,692,495	8,892,858	145,799,637	14,786,000	9.86
1836...	713	140,301,038	65,000,000	205,301,038	<i>a</i> 5,000,000	200,301,038	15,213,000	13.17
1837...	788	149,135,890	73,000,000	222,135,890	<i>a</i> 5,000,000	217,185,890	15,655,000	13.87
1838...	829	116,138,910	37,500,000	203,638,910	<i>a</i> 5,000,000	198,638,910	16,112,000	12.33
1839...	840	135,170,995	87,000,000	222,170,995	2,466,962	219,704,033	16,584,000	13.26
1840...	901	106,968,572	83,000,000	189,968,572	3,663,084	186,305,488	17,069,453	10.91
1841...	784	107,290,214	80,000,000	187,290,214	987,345	186,302,869	17,591,000	10.59
1842...	692	83,734,011	80,000,000	163,734,011	230,484	163,503,527	18,132,000	9.02
1843...	691	58,563,008	90,000,000	148,563,008	1,449,472	147,114,136	18,694,000	7.87
1844...	696	75,167,646	100,000,000	175,167,646	7,857,380	167,310,266	19,276,000	8.68
1845...	707	89,608,711	96,000,000	185,608,711	7,658,306	177,950,405	19,878,000	8.95
1846...	707	105,552,427	97,000,000	202,552,427	9,126,439	193,425,988	20,500,000	9.43
1847...	715	105,519,766	120,000,000	225,519,766	1,701,251	223,818,515	21,143,000	10.59
1848...	751	128,506,091	112,000,000	240,506,091	8,101,353	232,404,738	21,805,000	10.66
1849...	782	114,743,415	120,000,000	234,743,415	2,184,964	232,558,451	22,489,000	10.34
1850...	824	131,366,526	154,000,000	285,366,526	6,604,544	278,761,982	23,191,876	12.02
1851...	879	155,165,251	136,000,000	341,165,251	10,911,646	330,253,605	23,995,000	13.76
1852...	.....	171,673,000	204,000,000	375,673,000	14,632,136	361,040,864	24,802,000	14.63
1853...	750	183,181,000	236,000,000	424,181,000	21,942,893	402,238,107	25,615,000	15.80
1854...	1,208	204,689,207	241,000,000	445,689,207	20,137,967	425,551,240	26,433,000	16.10
1855...	1,307	186,952,223	250,000,000	436,952,223	18,931,976	418,020,247	27,256,000	15.34
1856...	1,398	195,747,950	250,000,000	445,747,950	19,901,325	425,846,625	28,083,000	15.16
1857...	1,416	214,778,822	260,000,000	474,778,822	17,710,114	457,068,708	28,916,000	15.81
1858...	1,422	155,208,344	260,000,000	415,208,344	6,398,316	408,810,028	29,753,000	13.78
1859...	1,476	193,306,818	250,000,000	443,306,818	4,339,276	438,967,542	30,596,000	14.35

a Specie in Treasury, estimated.

302 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 41.—COIN AND PAPER CIRCULATION OF THE UNITED STATES FROM 1860 TO 1900, INCLUSIVE, WITH AMOUNT OF CIRCULATION PER CAPITA.

Year.	Coin, representative certificates, and bullion in Treasury.	U. S. notes and bank notes.	Total money.	Coin, bullion, and paper money in Treasury as assets.	Circulation.	Population.	Circulation per capita.
1860....	\$253,000,000	\$207,102,477	\$442,102,477	\$6,605,225	\$435,407,252	31,443,321	\$13.85
1861....	250,000,000	202,005,767	452,005,767	3,600,000	448,405,767	32,064,000	13.98
1862....	25,000,000	333,452,079	358,452,079	23,754,335	334,697,744	32,704,000	10.23
1863....	25,000,000	649,867,283	674,867,283	79,473,245	595,394,038	33,365,000	17.84
1864....	25,000,000	680,588,067	705,588,067	35,946,589	669,641,478	34,046,000	19.67
1865....	25,000,000	745,129,755	770,129,755	55,426,760	714,702,995	34,748,000	20.57
1866....	25,000,000	729,327,254	754,327,254	80,839,010	673,488,244	35,460,000	18.99
1867....	25,000,000	703,200,612	728,200,612	66,208,543	661,992,069	36,221,000	18.28
1868....	25,000,000	691,553,578	716,553,578	36,449,917	680,103,661	36,973,000	18.39
1869....	25,000,000	690,351,180	715,351,180	50,898,289	664,452,891	37,756,000	17.60
1870....	25,000,000	697,808,461	722,808,461	47,655,667	675,212,794	38,558,371	17.50
1871....	25,000,000	716,812,174	741,812,174	25,923,169	715,889,005	39,555,000	18.10
1872....	25,000,000	737,721,565	762,721,565	24,412,016	738,309,549	40,596,000	18.19
1873....	25,000,000	749,445,610	774,445,610	22,563,801	751,881,809	41,677,000	18.04
1874....	25,000,000	781,024,781	806,024,781	29,941,750	776,083,031	42,796,000	18.13
1875....	25,000,000	773,273,509	798,273,509	44,171,562	754,101,947	43,951,000	17.16
1876....	52,418,734	738,264,550	790,683,284	63,073,896	727,609,388	45,137,000	16.12
1877....	65,837,506	697,216,341	763,053,847	40,738,964	722,314,883	46,353,000	15.58
1878....	102,047,907	687,743,069	789,790,976	60,658,342	729,132,634	47,598,000	15.32
1879....	357,268,178	676,372,713	1,033,640,891	215,009,098	818,631,793	48,866,000	16.75
1880....	494,363,884	691,186,443	1,185,550,327	212,168,099	973,382,228	50,155,783	19.41
1881....	647,868,682	701,723,691	1,349,592,373	235,354,254	1,114,238,119	51,316,000	21.71
1882....	703,974,839	705,423,050	1,409,397,889	235,107,470	1,174,290,419	52,495,000	22.37
1883....	769,740,048	702,754,297	1,472,494,345	242,188,649	1,230,305,696	53,693,000	22.91
1884....	801,068,939	686,180,899	1,487,249,838	243,323,869	1,243,925,969	54,911,000	22.65
1885....	872,175,823	665,257,727	1,537,433,550	244,864,935	1,292,568,615	56,148,000	23.02
1886....	903,027,304	658,380,470	1,561,407,774	308,707,249	1,252,700,525	57,404,000	21.82
1887....	1,007,513,901	625,898,804	1,633,412,705	315,873,562	1,317,539,143	58,680,000	22.45
1888....	1,092,391,690	599,049,337	1,691,441,027	319,270,157	1,372,170,870	59,974,000	22.88
1889....	1,100,612,434	558,059,979	1,658,672,413	278,310,764	1,380,361,649	61,289,000	22.52
1890....	1,152,471,638	532,651,791	1,685,123,429	255,872,159	1,429,251,270	62,622,250	22.82
1891....	1,112,956,637	564,837,407	1,677,794,044	180,353,337	1,497,440,707	63,975,000	23.41
1892....	1,131,142,260	621,076,937	1,752,219,197	150,872,010	1,601,347,187	65,520,000	24.44
1893....	1,066,223,357	672,585,115	1,738,808,472	142,107,229	1,596,701,245	66,946,000	23.85
1894....	1,098,958,741	706,129,220	1,805,078,961	144,270,253	1,660,808,708	68,397,000	24.28
1895....	1,114,899,106	704,460,451	1,819,359,557	177,891,084	1,601,968,473	69,878,000	22.93
1896....	1,097,610,190	702,364,843	1,799,975,033	293,540,067	1,506,434,966	71,390,000	21.10
1897....	1,213,780,289	692,216,330	1,905,996,619	265,787,100	1,640,209,519	72,937,000	22.49
1898....	1,397,785,969	675,788,473	2,073,574,442	235,714,547	1,837,859,895	74,522,000	24.66
1899....	1,508,543,738	681,550,167	2,190,093,905	286,022,024	1,904,071,881	76,148,000	25.01
1900....	1,609,550,720	732,348,460	2,341,899,180	279,473,684	2,062,425,496	77,816,000	26.50

NOTE 1.—Specie payments were suspended from January 1, 1862, to January 1, 1879. During the greater part of that period gold and silver coins were not in circulation except on the Pacific coast, where, it is estimated, the specie circulation was generally about \$25,000,000. This estimated amount is the only coin included in the above statement from 1862 to 1875, inclusive.

NOTE 2.—In 1876 subsidiary silver again came into use, and is included in this statement, beginning with that year.

NOTE 3.—The coinage of standard silver dollars began in 1878 under the act of February 28, 1878.

NOTE 4.—Specie payments were resumed January 1, 1879, and all gold and silver coins, as well as gold and silver bullion in the Treasury, are included in this statement from and after that date.

NOTE 5.—This table represents the circulation of the United States as shown by the revised statements of the Treasury Department for June 30 of each of the years specified.

NO. 42.—CURRENCY AND GOLD, 1862-1878.—VALUE IN CURRENCY OF ONE HUNDRED DOLLARS IN GOLD IN THE NEW YORK MARKET FROM
JANUARY 1, 1862, TO DECEMBER 31, 1878.

[Summary, Bureau of Statistics, Treasury Department.]

Periods.	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.
January.....	102.5	145.1	155.5	216.2	140.1	134.6	138.5	135.6	121.3	110.7	109.1	112.7	111.4	112.5	112.8	106.3	102.1
February.....	103.5	160.5	158.6	205.5	138.4	137.4	141.4	134.4	119.5	111.5	110.3	114.1	112.3	114.5	113.4	105.4	102
March.....	101.8	154.5	162.9	173.8	130.5	135	139.5	131.3	112.6	111	110.1	115.5	112.1	115.5	114.3	104.8	101.2
April.....	101.5	151.5	172.7	148.5	127.3	135.6	138.7	132.9	113.1	110.6	111.1	117.8	113.4	114.8	113	106.2	100.6
May.....	103.3	148.9	176.3	135.6	131.8	137	139.6	139.2	114.7	111.5	113.7	117.7	112.4	115.8	112.6	106.9	100.7
June.....	106.5	144.5	210.7	140.1	148.7	137.5	140.1	138.1	112.9	112.4	113.9	116.5	111.3	117	112.5	105.4	100.8
July.....	115.5	130.6	258.1	142.1	151.6	139.4	142.7	136.1	116.8	112.4	114.3	115.7	110	114.8	111.9	105.4	100.5
August.....	114.5	125.8	254.1	143.5	148.7	140.8	145.5	134.2	117.9	112.4	114.4	115.4	109.7	113.5	111.2	105	100.5
September.....	118.5	134.2	222.5	143.9	145.5	143.4	143.6	136.8	114.8	114.5	113.5	112.7	109.7	115.8	110	103.3	100.4
October.....	128.5	147.7	207.2	145.5	148.3	143.5	137.1	130.2	112.8	113.2	113.2	108.9	110	116.4	109.7	102.8	100.5
November.....	131.1	148	233.5	147	143.8	139.6	134.4	126.2	111.4	111.2	112.9	108.6	110.9	114.7	109.1	102.8	100.2
December.....	132.3	151.1	227.5	146.2	136.7	134.8	135.2	121.5	110.7	109.3	112.2	110	111.7	113.9	107.9	102.8	100.1
First quarter year.....	102.6	153.4	159	198.5	136.3	135.7	139.8	133.8	117.8	111.1	109.8	114.1	111.9	114.2	113.5	105.3	101.7
Second quarter year.....	103.8	148.3	186.6	141.4	135.9	136.7	139.5	136.7	113.6	111.5	112.9	117.3	112.4	115.9	112.7	106.2	100.7
Third quarter year.....	116.2	130.2	244.9	143.2	148.6	141.2	143.9	135.7	116.5	113.1	114.1	114.6	109.8	114.7	111	104.6	100.5
Fourth quarter year.....	130.6	148.9	222.7	146.2	142.9	139.3	135.6	126	111.6	111.2	112.8	109.2	110.9	115	108.9	102.8	100.3
First half year.....	103.2	150.8	172.8	169.9	136.1	136.2	139.6	135.3	115.7	111.3	111.4	115.7	112.2	115.1	113.1	105.9	101.2
Second half year.....	123.4	139.6	233.8	144.7	145.8	140.3	139.8	130.8	114	121.1	113.4	111.9	110.3	114.8	109.9	109.7	100.4
Calendar year.....	113.3	145.2	203.3	157.3	140.9	138.2	139.7	133	114.9	111.7	112.4	113.8	111.2	114.9	111.5	104.8	100.8
Fiscal year ended June 30.....	.....	137.1	156.2	201.9	140.4	141	139.9	137.5	123.3	112.7	111.8	114.6	112	112.7	113.9	107.9	102.5

No. 42.—VALUE IN GOLD OF ONE HUNDRED DOLLARS IN CURRENCY IN THE NEW YORK MARKET FROM JANUARY 1, 1862, TO DECEMBER 31, 1878—Continued.

Periods.	1862.	1863.	1864.	1865.	1866.	1867.	1868.	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.
January.....	97.6	68.9	64.3	46.3	71.4	74.3	72.2	73.7	82.4	90.3	91.7	88.7	89.7	88.9	88.6	94	97.9
February.....	96.6	62.3	63.1	48.7	72.3	72.8	70.7	74.4	83.7	89.7	90.7	87.6	89.1	87.3	88.2	94.8	98
March.....	98.2	64.7	61.4	57.5	76.6	74.1	71.7	76.2	88.8	90.1	90.8	86.6	89.2	86.6	87.5	95.4	98.8
April.....	98.5	66	57.9	67.3	78.6	73.7	72.1	75.2	88.4	90.4	90	84.9	88.2	87.1	88.5	94.2	99.4
May.....	96.8	67.2	56.7	73.7	75.9	73	71.6	71.8	87.2	89.7	88	85	89.9	86.3	88.8	95.5	99.3
June.....	93.9	69.2	47.5	71.4	67.2	72.7	71.4	72.4	88.6	89	87.8	85.8	90	85.4	88.9	94.9	99.2
July.....	86.6	76.6	38.7	70.4	66	71.7	70.1	73.5	85.6	89	87.5	86.4	91	87.2	89.4	94.9	99.5
August.....	87.3	79.5	39.4	69.7	67.2	71	68.7	74.5	84.8	89	87.4	86.7	91.2	88.1	89.9	95.2	99.5
September.....	84.4	74.5	44.9	69.5	68.7	69.7	69.6	73.1	87.1	87.3	88.1	88.7	91.2	86.4	90.9	96.8	99.6
October.....	77.8	67.7	48.3	68.7	67.4	69.7	72.9	76.8	88.7	88.3	88.3	91.8	91	85.9	91.2	97.3	99.5
November.....	76.3	67.6	42.8	68	69.5	71.6	74.4	79.2	89.8	89.9	88.6	92.1	90.2	87.2	91.7	97.3	99.8
December.....	75.6	66.2	44	68.4	73.2	74.2	74	82.3	90.3	91.5	89.1	90.9	89.6	87.8	92.6	97.3	99.9
First quarter year.....	97.5	65.2	62.9	50.4	73.3	73.7	71.5	74.7	84.9	90	91	87.6	89.3	87.6	88.1	94.8	98.2
Second quarter year.....	96.3	67.4	53.6	70.7	73.6	73.2	71.7	73.2	88	89.7	88.6	85.3	89	86.3	88.7	94.2	99.3
Third quarter year.....	86.1	76.8	40.8	69.8	67.2	70.8	69.5	73.7	85.8	88.4	87.6	87.3	91.1	87.2	90.1	95.6	99.5
Fourth quarter year.....	76.6	67.2	44.9	68.4	70	71.8	73.7	79.4	89.6	90	88.7	91.6	90.2	86.9	91.8	97.3	99.7
First half year.....	96.9	66.3	57.9	58.9	73.5	73.4	71.6	73.9	86.4	89.8	89.8	86.4	89.2	86.9	88.4	94.4	98.8
Second half year.....	81	71.6	42.8	69.1	68.6	71.3	71.5	76.5	87.7	89.2	88.2	89.4	90.7	87.1	90.9	96.4	99.6
Calendar year.....	88.3	68.9	49.2	63.6	71	72.4	71.6	75.2	87	89.5	89	87.9	89.9	87	89.8	95.4	99.2
Fiscal year ended June 30.....	.....	72.9	64	49.5	71.2	70.9	71.5	72.7	81.1	88.7	89.4	87.3	89.3	88.8	87.8	92.7	97.5

NOTE.—Gold was first quoted at par on December 19, 1878.

The average rates of gold and currency for each month, as given in the above tables, was obtained as follows:

Four daily quotations of the rates of gold at New York, viz, the Opening, Closing, Highest, and Lowest, were recorded, from which a daily average was made, and the average rate for each month was prepared from these daily averages.

No. 43.—UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATING NOTES OF NATIONAL BANKS ON JUNE 30 OF EACH YEAR FROM 1865 TO 1900, 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 ..	\$170,382,500	\$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	90,768,950	-----	-----	341,495,900	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	139,387,800	-----	-----	359,885,550	39,450,800	399,336,350
1872 ..	173,251,450	207,189,250	-----	-----	380,440,700	31,868,200	412,308,900
1873 ..	160,925,500	229,487,050	-----	-----	390,410,550	25,724,400	416,134,950
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
1882 ..	Continued at ¾ per cent. 25,142,600	Continued at ¾ per cent. 202,487,650	32,752,650	97,429,800	357,812,700	43,122,550	400,935,250
1883 ..	385,700	7,402,800 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	161,852,850
1885 ..	Pacifics: 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	101,387,550	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
1892 ..	11,600,000	-----	21,825,350	129,764,700	163,190,050	20,301,600	183,491,650
1893 ..	12,426,000	-----	22,020,550	142,141,700	176,588,250	18,334,050	194,922,300
1894 ..	15,292,000	{ Loan of 1904, 5 per cents. 4,849,950 }	22,711,850	158,837,950	201,691,750	27,801,100	229,492,850
1895 ..	12,378,000	12,896,850	22,558,350	{ Loan, 1907, 149,382,100 Loan, 1895, 10,465,500 Loan, 1907, 151,950,450 Loan, 1895, 31,783,550 Loan, 1907, 150,903,750 Loan, 1895, 32,893,550 Loan, 1907, 147,728,600 Loan, 1895, 28,206,150 Loan, 1907, 128,241,300 Loan, 1895, 17,632,750 Loan, 1907, 16,350,700 Loan, 1895, 7,762,850 }	207,680,800	30,843,400	238,024,200
1896 ..	10,046,000	13,057,850	22,078,100	-----	228,915,950	28,764,155	257,680,105
1897 ..	8,837,000	15,728,350	22,168,900	-----	230,471,550	33,461,800	263,933,350
1898 ..	3,665,000	18,341,150	22,260,500	-----	220,201,400	67,250,450	287,451,850
1899 ..	{ Loan of June 13, 1898, 3 per cents. 49,004,360 }	14,252,100	20,557,600	-----	229,688,110	90,528,350	329,216,460
1900 ..	10,099,640	1,320,500	11,009,400 Consols 1930, 237,843,950	-----	284,387,040	124,367,960	408,755,000

306 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 44.—UNITED STATES BONDS ON DEPOSIT TO SECURE CIRCULATING NOTES OF NATIONAL BANKS FOR THE YEARS ENDED OCTOBER 31, FROM 1882 TO 1900, INCLUSIVE, AND THE CHANGES WHICH OCCURRED IN THE SEVERAL CLASSES OF BONDS.

Years.	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	α 302,000 (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	188,828,000	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	100,049,000	.....	4,553,000	145,668,150	48,501,200	194,169,350
1890.....	3,567	28,116,700	105,402,200	.....	6,672,000	140,190,900	30,684,000	170,874,900
1891.....	3,694	Continued at 2 p. ct., 21,648,100	120,858,850	.....	10,244,000	152,950,350	24,871,950	177,822,500
1892.....	3,788	21,897,850	131,133,150	.....	11,852,000	164,883,000	20,164,250	185,047,250
1893.....	3,796	22,020,550	142,141,700	.....	12,426,000	176,588,250	17,576,950	194,165,200
1894.....	3,756	22,749,900	155,932,450	Loan of 1904, 5 per- cents, 6,980,850	14,043,000	199,706,200	25,888,200	225,594,400
1895.....	3,715	22,505,100	Consols of 1907, 149,342,350 Loan of 1895, 13,856,500 Consols of 1907, 155,473,000 Loan of 1895, 36,531,650 Consols of 1907, 150,288,100 Loan of 1895, 30,474,150	14,016,850	11,997,000	211,717,800	26,118,350	237,836,150
1896.....	3,679	22,673,850	Consols of 1907, 139,436,050 Loan of 1895, 23,990,650	16,038,850	10,386,000	241,103,350	25,135,500	266,238,850
1897.....	3,617	22,039,650	Consols of 1907, 128,822,050 Loan of 1895, 18,242,750 Consols of 1907, 13,544,100 Loan of 1895, 7,503,350	15,910,650	9,030,000	227,742,550	32,490,650	260,233,200
1898.....	3,598	22,047,750	Consols of 1907, 128,822,050 Loan of 1895, 18,242,750 Consols of 1907, 13,544,100 Loan of 1895, 7,503,350	Loan of 1898, 3 per- cents, 31,006,120 Loan of 1904, 5 per- cents, 16,231,900	2,906,000	235,618,470	114,540,240	350,158,710
1899.....	3,595	20,907,600	Consols of 1907, 128,822,050 Loan of 1895, 18,242,750 Consols of 1907, 13,544,100 Loan of 1895, 7,503,350	Loan of 1898, 3 per- cents, 49,825,160	Loan of 1904, 5 percents, 14,665,600	232,463,160	100,305,200	332,768,360
1900.....	3,871	1,019,950 Consols of 1930, 270,006,600	Consols of 1907, 13,544,100 Loan of 1895, 7,503,350	7,756,580	1,293,000	301,123,580	113,859,250	414,982,830

α 3½ percents.

No. 45.—INTEREST-BEARING BONDED DEBT OF THE UNITED STATES FROM 1865 TO 1900, INCLUSIVE.

Date.	6 per cent.	5 per cent.	4½ per cent. a	4 per cent. b	6 per cent. c	Total.
Aug. 31, 1865...	\$908,518,091	\$199,792,100	-----	-----	\$1,258,000	\$1,109,568,191
June 30, 1866...	1,008,388,469	198,528,435	-----	-----	6,042,000	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...	884,999,650	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...	310,952,500	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				
		3 per cents,				
		act July 12,				
		1882,				
		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:				
June 30, 1892...		25,364,500		559,581,250	64,623,512	649,569,262
June 30, 1893...			25,364,500	559,604,150	64,623,512	649,592,162
		Loan of 1904,				
		5 per cents,				
		50,000,000				
June 30, 1894...			25,364,500	559,618,400	64,623,512	699,606,412
				Loan, 1907,		
				559,625,750		
				Loan, 1925,		
				431,157,700	64,623,512	780,771,462
				Loan, 1907,		
				559,636,850		
				Loan, 1925,		
				4162,315,400	64,623,512	911,940,262
				Loan, 1907,		
				559,640,100		
				Loan, 1925,		
				4162,315,400	64,623,512	911,943,512
				Loan, 1907,		
				559,646,050		
				Loan, 1925,		
				4162,315,400	31,084,000	878,409,950
				Loan, 1907,		
				559,652,300	Loan, 1925,	
					4162,315,400	
June 30, 1899...	e 198,678,720	100,000,000	25,364,500			1,046,010,920
				21,979,850		
				Consols of		
				1930,		
				307,125,350		
				345,539,750		
June 30, 1900...	128,843,240	47,651,200		355,528,350	d 162,315,400	1,023,443,390
Oct. 31, 1900...	120,596,040	36,506,550		336,516,600	d 162,315,400	1,001,465,340

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

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

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

d Loan of 1925; authorizing act January 14, 1875; date of maturity, February 1, 1925.

e Loan of 1908-1918; authorizing act June 13, 1898.

The refunding certificates, amounting to \$34,410, are not included in the table.

The public debt reached the maximum August 31, 1865, and 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.

NO. 46.—UNITED STATES BONDS—MONTHLY RANGE OF PRICES IN NEW YORK FROM JANUARY, 1860, TO OCTOBER 31, 1899.

[From the Financial Review, annual, and the Quotation Supplement, monthly, published by the Commercial and Financial Chronicle of New York.]

1860.

Securities.	January.		Febru- ary.		March.		April.		May.		June.		July.		August.		Septem- ber.		October.		Novem- ber.		Decem- ber.	
	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.	Lowest.	Highest.
U. S. 6s of 1868, coupon.....	106½	107	106	107½	106½	107½	108	108½	108½	109½	108	108	108	109	109	109½	108	108½	107½	107½	.....	.....	96	96
U. S. 5s of 1865, coupon.....	98	100	99½	100	99½	100½	100½	102½	102	102½	102½	103	100½	100½	101	102	102	102½	102	102½	93	98	92	93
U. S. 5s of 1874, coupon.....	99½	100½	100½	100½	100½	101½	103	100½	103	103½	103½	104½	101½	102	102	103	102½	103½	102½	103	95	103	89	95

1861.

U. S. 6s of 1868, coupon.....	98	100	94	100	95	95½	95	95	86	95	88	90	87	90	87½	90	88	90	90	90	92	92	97	98
U. S. 6s of 1881, coupon.....			93½	93½	91	94	84½	94	84½	89	83	85	85½	90½	87½	89½	89½	91	91½	95½	93½	95½	89	93½
U. S. 5s of 1865, coupon.....	90½	92	86	91	89	92	91	91½	85	86	85½	86½	88	89	85	87	86	87	87	89	87½	89	86½	88
U. S. 5s of 1871, coupon.....	91	93	87½	91			85	85	78	80	75½	79	77½	80			79½	81	81½	85	82½	86	82½	83
U. S. 5s of 1874, coupon.....	92	97	85	93½	85	90	75	89½	75½	79	75	78½	76	82	78½	81	79½	81	81½	86	83	86	79	83

1862.

U. S. 6s of 1868, coupon.....	85	90	90	92	92½	95	94	97	97½	102	103½	107½	96½	100	96½	99½	96½	100	103	103½	101½	102	102	102
U. S. 6s of 1881, coupon.....	87½	91½	88½	93	92½	94½	92½	98	97½	105½	105½	107½	96½	103	98½	101½	99	102½	102	104½	103	104½	102½	104½
U. S. 5s of 1865, coupon.....	85	86½	86½	90	90½	88	92	92½	93½	97	93	99	90	92	94	94	94	95	96	97	97	97	95	95
U. S. 5s of 1871, coupon.....	79½	80	79	80	88	88	.....	.....	93	96	96½	97	86½	86½	88½	90	89	91	92½	93	.....	91½	92	
U. S. 5s of 1874, coupon.....	78	80½	78½	85	85	88	86½	90	89½	96	95	97½	85	91	85	91	88	91	91	94	91	93	91½	92
U. S. 6s, certificates.....	.....	.....	.....	.....	97	97	96	99	99	100½	100½	100½	98	99	98½	99½	98½	99½	98½	99½	97½	99½	94½	97
U. S. 7 3-10 notes.....	97½	98	98	99½	99½	100	99½	101½	102½	105½	104½	106½	99	105½	102½	105½	102½	104½	103	103	103½	105½	100½	104½

1863.

U. S. 6s of 1881, coupon.....	91½	99	93½	102½	100½	105½	104½	106½	107½	108½	107½	110	104	107	104½	107½	106	107	106½	110½	108½	110½	108½	110
U. S. 5s of 1865, coupon.....			96	99	99½	99½		104	106	106	106	108½	104½	105	105	105				102½	117	125	124	127
U. S. 5s of 1874, coupon.....	86	90	85½	97½	94	98½	95½	98½	97	98	98½	100	97	100	96½	101	97	97	96½	100½	100	100	98	100½
U. S. 6s, gold certificates.....	94½	97½	93½	99	98½	100½	99½	102	101	102	100½	101½	98½	101½	106	101½	101	101½	101½	102½	98	102½	101½	102½
U. S. 6s, current certificates.....				96½	96½	98	99½	98	99½	97	99½	97½	99½	99½	99½	99½	99	99	99	99½	98	99	98	98½
U. S. 7 3-10s, A. and O.....	100	103	101½	105½	104½	107½	104½	106	107	107½	103½	107½	105	107	105½	107½	105½	106½	107	105½	108½	105½	107½	106½
U. S. 7 3-10s, F. and A.....	102½	103	102½	104½	102½	107	104	107	106½	109	107	107½	105½	107½	105½	107½	105	106½	106	108	106	107½	106½	107½

1864.

U. S. 6s of 1881, coupon.....	104	107	106½	111½	111½	113½	113	118	115	111	114	102	106½	104½	109½	106½	109	104½	106½	106½	113	112½	118
U. S. 5-20s, coupon.....	101½	104½	103½	107	107	110½	105	114	105½	107½	106½	101½	109	106½	113	105	111½	106½	108½	100½	107½	106½	110
U. S. 10-40s, coupon.....														103	103½	95	99	92½	96½	94	90½	98½	102½
U. S. 7 3-10s, A. and O.....	106½	107½	107½	111	111	113	108½	115	109½	112	103	110	102½	107½	107	112	112	104	108½	107	124	116½	122½
U. S. 1-year certificates.....	97½	98½	97½	99½	99½	99½	97½	99½	98½	98½	92½	98½	93	96½	93½	95½	93	94½	95½	95	98	96	97½

1865.

U. S. 6s of 1881, coupon.....	109½	112½	109½	111½	103½	111½	105	110½	108½	110½	108½	110½	106½	108½	106	107½	107½	108½	106½	108½	105½	106½	108½
U. S. 5-20s, coupon.....	106½	110	108½	112	104½	111½	105½	109½	102½	107	102	104½	103½	106	105½	105	105	106½	101½	105½	99½	100	105½
U. S. 5-20s, new, coupon.....	106½	110	108	111	100½	110	105½	109½	102½	106	103	104	103	105½	104	105	105	106½	101	103	98½	101½	99
U. S. 10-40s, coupon.....	100½	102½	100½	102½	89½	102½	91½	97½	94½	97½	94½	97½	96½	98	93	98½	93½	94½	92½	94½	89½	92½	90½
U. S. 7 3-10 notes.....	114	119	115	116½	114	114½	.....	99½	99½	99½	99½	99½	99½	100	98½	98½	98	97	99	95½	99	96½	95½
U. S. 1-year certificates.....	96½	98	97½	98½	96½	98½	98½	99½	99	99½	99½	99½	97½	99½	97½	98½	98½	99	97½	99½	96½	97½	98½

1866.

U. S. 6s of 1881, coupon.....	103½	104½	103½	104½	104½	105½	104½	108½	107	109½	109½	110½	106½	110	109½	112½	110½	112	111½	113½	112	114½	109½
U. S. 5-20s of 1862.....	102½	105	102½	103½	103	104½	103½	106½	100½	102½	101½	104½	104½	108	108½	112½	107½	112½	111	115½	107½	110½	105½
U. S. 5-20s of 1864.....	101½	102½	102	133½	102½	104½	103½	105	101½	102½	102	103	103½	106	105½	110	108	109½	109½	111	105½	107½	104½
U. S. 5-20s of 1865.....	101½	102½	101½	103½	103	104½	104	106	101½	102½	102½	103½	103½	106½	106	109½	107½	109½	109	111½	105½	109½	104½
U. S. 10-40s.....	92½	93½	93½	93½	90	92½	91½	96½	94	96½	95½	97½	97½	99	99	102½	97½	100½	99½	100½	99½	100½	99
U. S. 7 3-10 notes, 1st.....	98½	99½	99½	99½	90½	100½	100	102	100½	102½	102	103½	103	104½	104	107½	105½	107½	106	107	105	108½	104
U. S. 7 3-10 notes, 2d.....	97½	99½	98	99½	99½	100½	99½	102	101	102½	102	103½	103	104½	104	106½	105½	106½	105½	106½	104	106½	103½
U. S. 7 3-10 notes, 3d.....	97½	99	99	99½	99	100½	99½	102	100½	102½	102	103½	103	104½	104	106½	105	106½	105½	106½	104	107½	104

1867.

U. S. 6s of 1881, coupon.....	106½	108½	107½	110½	108½	110½	108½	110½	110½	112	111½	113½	109	110½	110½	112½	110½	112½	110½	112½	110½	111½	112½
U. S. 5-20s of 1862, coupon.....	106½	108	107	111½	108½	111	110½	111½	109½	109½	109½	110½	110½	112½	111½	114½	110½	115½	111½	113½	107½	108½	108½
U. S. 5-20s of 1864, coupon.....	105½	106	105	108½	107½	108	107	109½	105½	106	105½	107½	107½	109	109	110½	108½	110½	108½	109	105	105½	104½
U. S. 5-20s of 1865, coupon, M. and N.....	105	106½	105	109½	107½	108½	107	109½	105½	108	106½	107	107½	109	109½	111½	109½	110½	108½	110½	105½	106½	105½
U. S. 5-20s of 1865, coupon, J. and J.....	103½	104½	104½	106½	106½	107½	107½	107½	107½	108½	108½	110½	106½	108½	107	108½	107½	109	106½	107	107½	108	107½
U. S. 5-20s of 1867, coupon.....													107	108½	107	108½	107½	109	106½	107	107½	108	107½
U. S. 10-40s, coupon.....	99½	100	99½	101½	97½	98½	97½	99	99	99½	99½	100½	100½	102½	102½	103½	99½	99½	99½	101½	100½	102½	100½

1868.

U. S. 6s of 1881, coupon.....	108½	112	110½	112½	110½	111½	110½	113½	113	116	116½	118½	112½	115	113½	116½	113½	114½	113	116½	111	115½	114½
U. S. 5-20s, 1862, coupon.....	107½	111½	110	111	109½	110½	109½	112½	108	111½	111½	113½	112½	114	112	115	112½	115½	112½	115	105	113½	109½
U. S. 5-20s, 1864, coupon.....	105½	109½	107½	109½	107½	108	107	110	106½	109	109	110½	110	111	110	111	109½	110½	109½	112	104	106½	106½
U. S. 5-20s, 1865, M. and N.....	106	110½	108	110½	107½	109	107	111	106	109	110	110½	110	112	110	112½	109½	111	109	112	104	108½	107½
U. S. 5-20s, 1865, J. and J.....	104½	108½	106½	108½	106½	107½	106	109	108	111	112½	114½	108	109	107	109½	107	109½	107	111	106½	110	109½
U. S. 5-20s, 1867, coupon.....	104½	108½	106	108½	106½	107½	106	109	109	112½	112½	114½	108	109	106	109	107	109	107	112	107	111	109½
U. S. 5-20s, 1868, coupon.....																							
U. S. 10-40s, coupon.....	101½	104½	104½	105½	100½	101½	100½	103	103	105½	105½	107½	106½	108	108	109½	104½	105½	104	106	103	106½	105

	6s, 1881.		6s (5-20 years), coupon.						5s, 10-40, coupon.		6s, 1881.		6s (5-20 years), coupon.						5s, 10-40, coupon.
	Cou- pon.	Regis- tered.	1862.	1864.	1865.	1865n.	1867.	1868.			Cou- pon.	Regis- tered.	1862.	1864.	1865.	1865n.	1867.	1868.	
<i>January.</i>																			
Opening.....	111 $\frac{1}{2}$	109 $\frac{1}{2}$	111 $\frac{1}{2}$	107 $\frac{1}{2}$	108 $\frac{1}{2}$	107	107 $\frac{1}{2}$	107 $\frac{1}{2}$	106	Opening.....	117 $\frac{1}{2}$	117 $\frac{1}{2}$	121 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	116 $\frac{1}{2}$	115 $\frac{1}{2}$	116 $\frac{1}{2}$	108
Highest.....	112 $\frac{1}{2}$	111 $\frac{1}{2}$	113 $\frac{1}{2}$	109 $\frac{1}{2}$	110 $\frac{1}{2}$	108 $\frac{1}{2}$	109	109 $\frac{1}{2}$	108 $\frac{1}{2}$	Highest.....	123 $\frac{1}{2}$	122 $\frac{1}{2}$	125 $\frac{1}{2}$	123 $\frac{1}{2}$	123 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	114
Lowest.....	111	109	111 $\frac{1}{2}$	107 $\frac{1}{2}$	107 $\frac{1}{2}$	106 $\frac{1}{2}$	106 $\frac{1}{2}$	107 $\frac{1}{2}$	105 $\frac{1}{2}$	Lowest.....	116 $\frac{1}{2}$	117 $\frac{1}{2}$	121 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	116 $\frac{1}{2}$	115 $\frac{1}{2}$	116	107 $\frac{1}{2}$
Closing.....	112 $\frac{1}{2}$	111 $\frac{1}{2}$	113 $\frac{1}{2}$	109 $\frac{1}{2}$	110 $\frac{1}{2}$	108 $\frac{1}{2}$	108 $\frac{1}{2}$	109	108 $\frac{1}{2}$	Closing.....	123 $\frac{1}{2}$	122 $\frac{1}{2}$	125 $\frac{1}{2}$	123 $\frac{1}{2}$	123 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	122	114 $\frac{1}{2}$
<i>February.</i>																			
Opening.....	112 $\frac{1}{2}$	111 $\frac{1}{2}$	113	104 $\frac{1}{2}$	110 $\frac{1}{2}$	108 $\frac{1}{2}$	108 $\frac{1}{2}$	108 $\frac{1}{2}$	108 $\frac{1}{2}$	Opening.....	124 $\frac{1}{2}$	124 $\frac{1}{2}$	125 $\frac{1}{2}$	123 $\frac{1}{2}$	123 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	116
Highest.....	116 $\frac{1}{2}$	114 $\frac{1}{2}$	118 $\frac{1}{2}$	115 $\frac{1}{2}$	116 $\frac{1}{2}$	113 $\frac{1}{2}$	113 $\frac{1}{2}$	112 $\frac{1}{2}$	110 $\frac{1}{2}$	Highest.....	125 $\frac{1}{2}$	125 $\frac{1}{2}$	125 $\frac{1}{2}$	124 $\frac{1}{2}$	124 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	116 $\frac{1}{2}$
Lowest.....	112 $\frac{1}{2}$	111 $\frac{1}{2}$	113	109 $\frac{1}{2}$	110 $\frac{1}{2}$	108 $\frac{1}{2}$	108 $\frac{1}{2}$	108 $\frac{1}{2}$	108 $\frac{1}{2}$	Lowest.....	121 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	120 $\frac{1}{2}$	120 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	112
Closing.....	116 $\frac{1}{2}$	114 $\frac{1}{2}$	118 $\frac{1}{2}$	115 $\frac{1}{2}$	116 $\frac{1}{2}$	113 $\frac{1}{2}$	113 $\frac{1}{2}$	112 $\frac{1}{2}$	110 $\frac{1}{2}$	Closing.....	123 $\frac{1}{2}$	123 $\frac{1}{2}$	123 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	121 $\frac{1}{2}$	121 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$
<i>March.</i>																			
Opening.....	115 $\frac{1}{2}$	115 $\frac{1}{2}$	118	115 $\frac{1}{2}$	115	112 $\frac{1}{2}$	113	112 $\frac{1}{2}$	106 $\frac{1}{2}$	Opening.....	123	123 $\frac{1}{2}$	123 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	121 $\frac{1}{2}$	121 $\frac{1}{2}$	120 $\frac{1}{2}$	112 $\frac{1}{2}$
Highest.....	117 $\frac{1}{2}$	116 $\frac{1}{2}$	120	115 $\frac{1}{2}$	118	113 $\frac{1}{2}$	113 $\frac{1}{2}$	114	106 $\frac{1}{2}$	Highest.....	123	123 $\frac{1}{2}$	123 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	121 $\frac{1}{2}$	121 $\frac{1}{2}$	120 $\frac{1}{2}$	112 $\frac{1}{2}$
Lowest.....	115 $\frac{1}{2}$	114 $\frac{1}{2}$	117 $\frac{1}{2}$	113 $\frac{1}{2}$	114 $\frac{1}{2}$	112 $\frac{1}{2}$	112 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	Lowest.....	119	119	119 $\frac{1}{2}$	118 $\frac{1}{2}$	118 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	117	108 $\frac{1}{2}$
Closing.....	115 $\frac{1}{2}$	115	118	113 $\frac{1}{2}$	115 $\frac{1}{2}$	113	113	113	105 $\frac{1}{2}$	Closing.....	119 $\frac{1}{2}$	119	119 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	117 $\frac{1}{2}$	117 $\frac{1}{2}$	117	108 $\frac{1}{2}$
<i>April.</i>																			
Opening.....	115 $\frac{1}{2}$	115	118	114	115 $\frac{1}{2}$	112 $\frac{1}{2}$	112 $\frac{1}{2}$	113 $\frac{1}{2}$	105	Opening.....	119 $\frac{1}{2}$	119	120	119 $\frac{1}{2}$	119 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	118 $\frac{1}{2}$	109
Highest.....	118 $\frac{1}{2}$	118	122	117 $\frac{1}{2}$	119 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	108 $\frac{1}{2}$	Highest.....	120 $\frac{1}{2}$	120	121	119 $\frac{1}{2}$	120	118 $\frac{1}{2}$	118 $\frac{1}{2}$	118 $\frac{1}{2}$	109 $\frac{1}{2}$
Lowest.....	115 $\frac{1}{2}$	115 $\frac{1}{2}$	117 $\frac{1}{2}$	113 $\frac{1}{2}$	115 $\frac{1}{2}$	112 $\frac{1}{2}$	112 $\frac{1}{2}$	113 $\frac{1}{2}$	105	Lowest.....	119	118 $\frac{1}{2}$	119 $\frac{1}{2}$	117	117	115 $\frac{1}{2}$	115 $\frac{1}{2}$	116 $\frac{1}{2}$	107 $\frac{1}{2}$
Closing.....	118 $\frac{1}{2}$	118	121 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	108 $\frac{1}{2}$	Closing.....	119 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	107 $\frac{1}{2}$
<i>May.</i>																			
Opening.....	118 $\frac{1}{2}$	119	117 $\frac{1}{2}$	113 $\frac{1}{2}$	115 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	108 $\frac{1}{2}$	Opening.....	119 $\frac{1}{2}$	119 $\frac{1}{2}$	119	113 $\frac{1}{2}$	114	119	116 $\frac{1}{2}$	116 $\frac{1}{2}$	108
Highest.....	123 $\frac{1}{2}$	122 $\frac{1}{2}$	123 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	120 $\frac{1}{2}$	120 $\frac{1}{2}$	110	Highest.....	119 $\frac{1}{2}$	119 $\frac{1}{2}$	116	113 $\frac{1}{2}$	114	116 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	108
Lowest.....	118	118 $\frac{1}{2}$	117 $\frac{1}{2}$	113 $\frac{1}{2}$	114 $\frac{1}{2}$	115 $\frac{1}{2}$	115 $\frac{1}{2}$	115 $\frac{1}{2}$	107 $\frac{1}{2}$	Lowest.....	115 $\frac{1}{2}$	115 $\frac{1}{2}$	112 $\frac{1}{2}$	110 $\frac{1}{2}$	111	113 $\frac{1}{2}$	113 $\frac{1}{2}$	113 $\frac{1}{2}$	106 $\frac{1}{2}$
Closing.....	122	121 $\frac{1}{2}$	122 $\frac{1}{2}$	117	118 $\frac{1}{2}$	120	120	119 $\frac{1}{2}$	109 $\frac{1}{2}$	Closing.....	115	115 $\frac{1}{2}$	112 $\frac{1}{2}$	111	111 $\frac{1}{2}$	113 $\frac{1}{2}$	113 $\frac{1}{2}$	113 $\frac{1}{2}$	107
<i>June.</i>																			
Opening.....	122 $\frac{1}{2}$	117 $\frac{1}{2}$	122 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	120	120	120 $\frac{1}{2}$	109 $\frac{1}{2}$	Opening.....	115 $\frac{1}{2}$	112 $\frac{1}{2}$	112 $\frac{1}{2}$	110 $\frac{1}{2}$	110 $\frac{1}{2}$	113	113 $\frac{1}{2}$	113	106 $\frac{1}{2}$
Highest.....	122 $\frac{1}{2}$	117 $\frac{1}{2}$	122 $\frac{1}{2}$	117 $\frac{1}{2}$	119	120	120 $\frac{1}{2}$	120 $\frac{1}{2}$	109 $\frac{1}{2}$	Highest.....	120 $\frac{1}{2}$	116 $\frac{1}{2}$	116	113 $\frac{1}{2}$	114 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	110 $\frac{1}{2}$
Lowest.....	121	116 $\frac{1}{2}$	121 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	119	119	118 $\frac{1}{2}$	107 $\frac{1}{2}$	Lowest.....	115 $\frac{1}{2}$	112 $\frac{1}{2}$	111 $\frac{1}{2}$	110 $\frac{1}{2}$	110 $\frac{1}{2}$	113 $\frac{1}{2}$	113 $\frac{1}{2}$	113	106 $\frac{1}{2}$
Closing.....	121 $\frac{1}{2}$	117	121 $\frac{1}{2}$	116 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	107 $\frac{1}{2}$	Closing.....	118 $\frac{1}{2}$	114 $\frac{1}{2}$	111 $\frac{1}{2}$	112	111 $\frac{1}{2}$	115 $\frac{1}{2}$	115 $\frac{1}{2}$	115	109 $\frac{1}{2}$

	6s, 1881, cou- pon.	6s (5-20 years), coupon.						5s, 10-40, coupon.	6s, cur- ren- cy.		6s, 1881, cou- pon.	6s (5-20 years), coupon.						5s, 10-40, coupon.	6s, cur- ren- cy.																		
		1862.	1864.	1865.	1865n.	1867.	1868.					1862.	1864.	1865.	1865n.	1867.	1868.																				
January.																			July.																		
Opening	115 ¹ / ₈	113 ¹ / ₈	113	113 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	Opening	115 ¹ / ₈	112 ¹ / ₈	112	112	111 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	108 ¹ / ₈	113 ¹ / ₈																		
Highest	118 ¹ / ₈	116 ¹ / ₈	116	116 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	113 ¹ / ₈	111 ¹ / ₈	Highest	115 ¹ / ₈	112 ¹ / ₈	112	112	111 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	108 ¹ / ₈	114																		
Lowest	115 ¹ / ₈	113 ¹ / ₈	113	112 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	Lowest	112 ¹ / ₈	108 ¹ / ₈	108 ¹ / ₈	108 ¹ / ₈	107 ¹ / ₈	107 ¹ / ₈	108 ¹ / ₈	110 ¹ / ₈																			
Closing	118 ¹ / ₈	115 ¹ / ₈	115 ¹ / ₈	115 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	Closing	113 ¹ / ₈	110 ¹ / ₈	109 ¹ / ₈	110	108 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	107 ¹ / ₈	110 ¹ / ₈																		
February.																			August.																		
Opening	118 ¹ / ₈	115 ¹ / ₈	115 ¹ / ₈	115 ¹ / ₈	114 ¹ / ₈	114	114	114	111 ¹ / ₈	Opening	113 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	108 ¹ / ₈	108 ¹ / ₈	109	106 ¹ / ₈	110 ¹ / ₈																		
Highest	118 ¹ / ₈	115 ¹ / ₈	115 ¹ / ₈	115 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	114	111 ¹ / ₈	Highest	114 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	108 ¹ / ₈	112 ¹ / ₈																		
Lowest	115 ¹ / ₈	114 ¹ / ₈	113 ¹ / ₈	113 ¹ / ₈	111 ¹ / ₈	112 ¹ / ₈	113	111 ¹ / ₈	111 ¹ / ₈	Lowest	113 ¹ / ₈	110 ¹ / ₈	109 ¹ / ₈	108 ¹ / ₈	108 ¹ / ₈	108 ¹ / ₈	109	106 ¹ / ₈	110 ¹ / ₈																		
Closing	115 ¹ / ₈	114 ¹ / ₈	113 ¹ / ₈	113 ¹ / ₈	111 ¹ / ₈	112 ¹ / ₈	113	111 ¹ / ₈	111 ¹ / ₈	Closing	114 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110	109	111 ¹ / ₈																		
March.																			September.																		
Opening	116 ¹ / ₈	114 ¹ / ₈	113 ¹ / ₈	113 ¹ / ₈	111 ¹ / ₈	112 ¹ / ₈	112 ¹ / ₈	108 ¹ / ₈	111 ¹ / ₈	Opening	113 ¹ / ₈	113	111 ¹ / ₈	112	110	110 ¹ / ₈	110 ¹ / ₈	106	112																		
Highest	116 ¹ / ₈	114 ¹ / ₈	113 ¹ / ₈	113 ¹ / ₈	111 ¹ / ₈	112 ¹ / ₈	112 ¹ / ₈	108 ¹ / ₈	113 ¹ / ₈	Highest	114 ¹ / ₈	114 ¹ / ₈	112	112 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	107	112																		
Lowest	113 ¹ / ₈	109 ¹ / ₈	108 ¹ / ₈	108 ¹ / ₈	107 ¹ / ₈	108	108 ¹ / ₈	104 ¹ / ₈	110 ¹ / ₈	Lowest	113 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	110	110 ¹ / ₈	110 ¹ / ₈	105 ¹ / ₈	111																		
Closing	114 ¹ / ₈	110 ¹ / ₈	109 ¹ / ₈	110 ¹ / ₈	108 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	106 ¹ / ₈	112	Closing	113 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	106 ¹ / ₈	111 ¹ / ₈																		
April.																			October.																		
Opening	113 ¹ / ₈	110 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	107 ¹ / ₈	108 ¹ / ₈	108 ¹ / ₈	106 ¹ / ₈	111 ¹ / ₈	Opening	114 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	112	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	106 ¹ / ₈	111 ¹ / ₈																		
Highest	116 ¹ / ₈	115 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	113 ¹ / ₈	113 ¹ / ₈	113 ¹ / ₈	108 ¹ / ₈	112 ¹ / ₈	Highest	114 ¹ / ₈	113	111 ¹ / ₈	112 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	106 ¹ / ₈	111 ¹ / ₈																		
Lowest	113 ¹ / ₈	110 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	107 ¹ / ₈	108 ¹ / ₈	108 ¹ / ₈	108 ¹ / ₈	111 ¹ / ₈	Lowest	113 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	106 ¹ / ₈	111																		
Closing	116 ¹ / ₈	115 ¹ / ₈	113 ¹ / ₈	114 ¹ / ₈	112 ¹ / ₈	112 ¹ / ₈	113 ¹ / ₈	108 ¹ / ₈	112	Closing	113 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	106 ¹ / ₈	111																		
May.																			November.																		
Opening	116 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	113 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	108 ¹ / ₈	112 ¹ / ₈	Opening	113 ¹ / ₈	109 ¹ / ₈	107 ¹ / ₈	108 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	106 ¹ / ₈	111																		
Highest	117 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	112	114 ¹ / ₈	114 ¹ / ₈	115	108 ¹ / ₈	112 ¹ / ₈	Highest	113 ¹ / ₈	109 ¹ / ₈	107 ¹ / ₈	108 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	107	111 ¹ / ₈																		
Lowest	116	111 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	112 ¹ / ₈	113 ¹ / ₈	113 ¹ / ₈	107 ¹ / ₈	112 ¹ / ₈	Lowest	113 ¹ / ₈	107 ¹ / ₈	107	106 ¹ / ₈	109	109 ¹ / ₈	109 ¹ / ₈	106 ¹ / ₈	110 ¹ / ₈																		
Closing	117 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	113 ¹ / ₈	114	114 ¹ / ₈	108 ¹ / ₈	112 ¹ / ₈	Closing	113 ¹ / ₈	107 ¹ / ₈	107	107 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	106 ¹ / ₈	110 ¹ / ₈																		
June.																			December.																		
Opening	117 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	.....	113 ¹ / ₈	.....	114	108 ¹ / ₈	113	Opening	113 ¹ / ₈	107 ¹ / ₈	106 ¹ / ₈	106 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	106 ¹ / ₈	110 ¹ / ₈																
Highest	118 ¹ / ₈	112 ¹ / ₈	111 ¹ / ₈	111 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	114 ¹ / ₈	108 ¹ / ₈	114 ¹ / ₈	Highest	113 ¹ / ₈	108	107 ¹ / ₈	107 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	111	106 ¹ / ₈	110 ¹ / ₈																		
Lowest	117 ¹ / ₈	111	110 ¹ / ₈	110 ¹ / ₈	112 ¹ / ₈	112 ¹ / ₈	113	107 ¹ / ₈	113	Lowest	113	107 ¹ / ₈	106 ¹ / ₈	106 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	109 ¹ / ₈	106 ¹ / ₈	110 ¹ / ₈																		
Closing	118 ¹ / ₈	112	111 ¹ / ₈	112	114 ¹ / ₈	.....	114 ¹ / ₈	108 ¹ / ₈	113 ¹ / ₈	Closing	113 ¹ / ₈	108	107 ¹ / ₈	107 ¹ / ₈	110 ¹ / ₈	110 ¹ / ₈	111	106 ¹ / ₈	110																	

	5s, 1881, funded coupon.	6s, 1881. Registered. Coupon.	6s (5-20 years), coupon.						10-40s. Registered. Coupon.		6s, currency.		5s, 1881, funded coupon.	6s, 1881. Registered. Coupon.	6s (5-20 years), coupon.						10-40s. Registered. Coupon.		6s, currency.
<i>January.</i>			1862.	1864.	1865.	1865n.	1867.	1868.				<i>July.</i>			1862.	1864.	1865.	1865n.	1867.	1868.			
Opening	110	114	115	110	110	112	111	113	113	109	110	115	Opening	113	115	117	114	114	115	115	111	112	114
Highest	110	114	115	110	110	112	111	113	113	110	110	115	Highest	113	116	118	115	115	116	116	111	113	115
Lowest	109	114	114	109	109	110	109	111	111	109	109	114	Lowest	113	115	117	114	114	115	113	111	112	114
Closing	110	114	115	110	110	111	110	112	112	109	110	114	Closing	113	116	118	115	115	116	116	111	113	114
<i>February.</i>												<i>August.</i>											
Opening	108	114	115	110	110	111	110	112	112	107	110	114	Opening	112	116	118	116	116	116	115	109	113	114
Highest	108	114	115	111	111	111	110	112	112	107	110	114	Highest	112	116	118	116	116	116	115	109	113	114
Lowest	107	114	114	110	110	110	110	111	111	106	109	113	Lowest	112	114	116	114	114	113	113	108	111	112
Closing	108	114	115	111	111	111	110	111	112	107	110	113	Closing	112	114	116	114	114	113	113	108	112	112
<i>March.</i>												<i>September.</i>											
Opening	108	114	115	111	111	112	110	111	112	107	107	114	Opening	111	114	116	114	114	113	114	108	108	112
Highest	110	114	115	112	112	112	111	113	113	108	108	115	Highest	111	114	116	114	114	113	114	109	108	112
Lowest	108	114	115	111	111	111	110	111	112	107	107	114	Lowest	109	113	114	113	113	112	112	107	107	111
Closing	110	114	115	112	112	112	111	112	113	108	108	115	Closing	110	114	115	114	114	113	113	108	108	112
<i>April.</i>												<i>October.</i>											
Opening	109	115	115	112	112	113	111	113	113	108	108	115	Opening	111	114	115	115	114	113	113	108	108	113
Highest	112	117	118	115	115	116	114	115	116	110	110	116	Highest	111	115	117	116	116	115	115	108	108	114
Lowest	109	114	115	112	112	112	111	112	113	108	108	115	Lowest	111	114	115	115	114	113	113	114	107	111
Closing	112	117	118	115	115	116	114	115	115	110	110	116	Closing	111	115	116	115	116	114	114	108	108	114
<i>May.</i>												<i>November.</i>											
Opening	111	116	118	112	112	112	114	115	115	110	110	116	Opening	110	115	116	112	111	114	114	108	108	114
Highest	113	117	119	113	113	115	116	117	117	111	111	117	Highest	110	116	117	113	113	115	116	108	108	114
Lowest	111	116	118	112	112	112	114	115	115	110	110	116	Lowest	110	114	116	111	111	114	114	107	107	113
Closing	112	117	119	113	113	115	116	117	117	111	111	117	Closing	110	116	118	113	113	115	116	108	108	114
<i>June.</i>												<i>December.</i>											
Opening	113	114	120	114	114	115	116	117	117	111	112	115	Opening	111	112	117	112	113	113	115	109	109	112
Highest	113	115	120	115	115	116	117	118	118	111	112	115	Highest	111	114	118	115	115	116	117	110	109	113
Lowest	112	114	119	114	114	114	116	117	117	110	111	114	Lowest	111	112	117	112	112	112	115	109	109	112
Closing	112	114	120	114	114	114	117	118	117	111	112	114	Closing	111	114	118	112	113	112	117	110	109	113

	5s, 1881, funded coupon.	6s, 1881.		6s (5-20 years), coupon.						10-40s.			5s, 1881, funded coupon.	6s, 1881.		6s (5-20 years), coupon.						10-40s.			
		Registered.	Coupon.	1862.	1864.	1865.	1865n.	1867.	1868.	Registered.	Coupon.	6s, currency.		Registered.	Coupon.	1862.	1864.	1865.	1865n.	1867.	1868.	Registered.	Coupon.	6s, currency.	
January.													July.												
Opening	113 $\frac{1}{2}$	118 $\frac{1}{2}$	118 $\frac{1}{2}$	114 $\frac{1}{2}$	116 $\frac{1}{2}$	118 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	118 $\frac{1}{2}$	115	115	117 $\frac{1}{2}$	Opening	118 $\frac{1}{2}$	121	122 $\frac{1}{2}$	115 $\frac{1}{2}$	118 $\frac{1}{2}$	122 $\frac{1}{2}$	120 $\frac{1}{2}$	122 $\frac{1}{2}$	121 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	122 $\frac{1}{2}$
Highest	116	119 $\frac{1}{2}$	119 $\frac{1}{2}$	115 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	120	Highest	118 $\frac{1}{2}$	121	123	116 $\frac{1}{2}$	118 $\frac{1}{2}$	122 $\frac{1}{2}$	120 $\frac{1}{2}$	122 $\frac{1}{2}$	121 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	123 $\frac{1}{2}$
Lowest	113 $\frac{1}{2}$	118	118 $\frac{1}{2}$	114 $\frac{1}{2}$	116	118 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	118	114 $\frac{1}{2}$	115	117 $\frac{1}{2}$	Lowest	114 $\frac{1}{2}$	119	120	115 $\frac{1}{2}$	116	117 $\frac{1}{2}$	117	118	119	116 $\frac{1}{2}$	116 $\frac{1}{2}$	122
Closing	115 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	115 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	116 $\frac{1}{2}$	116 $\frac{1}{2}$	120	Closing	116	120	120 $\frac{1}{2}$	116 $\frac{1}{2}$	116	120	118 $\frac{1}{2}$	120 $\frac{1}{2}$	120	116 $\frac{1}{2}$	116 $\frac{1}{2}$	122
February.													August.												
Opening	114 $\frac{1}{2}$	119 $\frac{1}{2}$	120	115 $\frac{1}{2}$	117 $\frac{1}{2}$	120 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	113 $\frac{1}{2}$	116 $\frac{1}{2}$	119 $\frac{1}{2}$	Opening	115 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$	119 $\frac{1}{2}$	118 $\frac{1}{2}$	120 $\frac{1}{2}$	120 $\frac{1}{2}$	114 $\frac{1}{2}$	117 $\frac{1}{2}$	122 $\frac{1}{2}$	
Highest	115 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	116 $\frac{1}{2}$	118	120 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	120	114 $\frac{1}{2}$	117 $\frac{1}{2}$	120	Highest	117 $\frac{1}{2}$	121	122	117	119 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	121 $\frac{1}{2}$	115 $\frac{1}{2}$	119 $\frac{1}{2}$	123 $\frac{1}{2}$	
Lowest	114 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	115 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	113 $\frac{1}{2}$	116 $\frac{1}{2}$	119	Lowest	115 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$	118 $\frac{1}{2}$	118 $\frac{1}{2}$	120	120 $\frac{1}{2}$	114 $\frac{1}{2}$	117 $\frac{1}{2}$	122 $\frac{1}{2}$	
Closing	114 $\frac{1}{2}$	118 $\frac{1}{2}$	120	116 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	114 $\frac{1}{2}$	116 $\frac{1}{2}$	119	Closing	117 $\frac{1}{2}$	120 $\frac{1}{2}$	122	117	118 $\frac{1}{2}$	118 $\frac{1}{2}$	120 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$	119 $\frac{1}{2}$	123	
March.													September.												
Opening	114 $\frac{1}{2}$	119	119 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	113 $\frac{1}{2}$	113 $\frac{1}{2}$	118 $\frac{1}{2}$	Opening	116 $\frac{1}{2}$	120 $\frac{1}{2}$	122	116 $\frac{1}{2}$	117 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	120	115 $\frac{1}{2}$	116 $\frac{1}{2}$	123 $\frac{1}{2}$	
Highest	115 $\frac{1}{2}$	120	121 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	120 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	120 $\frac{1}{2}$	114 $\frac{1}{2}$	115 $\frac{1}{2}$	119 $\frac{1}{2}$	Highest	118 $\frac{1}{2}$	121 $\frac{1}{2}$	123 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	121	121 $\frac{1}{2}$	117	118	124	
Lowest	114 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	113 $\frac{1}{2}$	113 $\frac{1}{2}$	118 $\frac{1}{2}$	Lowest	116 $\frac{1}{2}$	120 $\frac{1}{2}$	122	116 $\frac{1}{2}$	117 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	120	115 $\frac{1}{2}$	116 $\frac{1}{2}$	123 $\frac{1}{2}$	
Closing	115 $\frac{1}{2}$	119 $\frac{1}{2}$	121 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	120 $\frac{1}{2}$	114	114 $\frac{1}{2}$	119 $\frac{1}{2}$	Closing	118 $\frac{1}{2}$	121 $\frac{1}{2}$	123 $\frac{1}{2}$	119 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	121 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	124	
April.													October.												
Opening	114 $\frac{1}{2}$	120	121	118 $\frac{1}{2}$	118 $\frac{1}{2}$	121 $\frac{1}{2}$	119 $\frac{1}{2}$	120	119 $\frac{1}{2}$	114	115 $\frac{1}{2}$	119 $\frac{1}{2}$	Opening	118 $\frac{1}{2}$	121 $\frac{1}{2}$	123 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	121 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	124 $\frac{1}{2}$	
Highest	117 $\frac{1}{2}$	122	123 $\frac{1}{2}$	118 $\frac{1}{2}$	121	121 $\frac{1}{2}$	122 $\frac{1}{2}$	123 $\frac{1}{2}$	122 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	124 $\frac{1}{2}$	Highest	118 $\frac{1}{2}$	121 $\frac{1}{2}$	123 $\frac{1}{2}$	119 $\frac{1}{2}$	120 $\frac{1}{2}$	119 $\frac{1}{2}$	121 $\frac{1}{2}$	121 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	124 $\frac{1}{2}$	
Lowest	114 $\frac{1}{2}$	120	121	118	118 $\frac{1}{2}$	121	119 $\frac{1}{2}$	119 $\frac{1}{2}$	119 $\frac{1}{2}$	113	115 $\frac{1}{2}$	119 $\frac{1}{2}$	Lowest	116 $\frac{1}{2}$	120 $\frac{1}{2}$	122 $\frac{1}{2}$	118 $\frac{1}{2}$	118	118	120 $\frac{1}{2}$	121 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	123 $\frac{1}{2}$	
Closing	117 $\frac{1}{2}$	121 $\frac{1}{2}$	123 $\frac{1}{2}$	118 $\frac{1}{2}$	121	121 $\frac{1}{2}$	122 $\frac{1}{2}$	123 $\frac{1}{2}$	122 $\frac{1}{2}$	116	117 $\frac{1}{2}$	123 $\frac{1}{2}$	Closing	117 $\frac{1}{2}$	121 $\frac{1}{2}$	123	119	120 $\frac{1}{2}$	119	121 $\frac{1}{2}$	121 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	123 $\frac{1}{2}$	
May.													November.												
Opening	116	121 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	121 $\frac{1}{2}$	123	123	116	117 $\frac{1}{2}$	123 $\frac{1}{2}$	Opening	116 $\frac{1}{2}$	121	122 $\frac{1}{2}$	114 $\frac{1}{2}$	116 $\frac{1}{2}$	119	120 $\frac{1}{2}$	121 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	123 $\frac{1}{2}$	
Highest	117	122 $\frac{1}{2}$	124 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	120 $\frac{1}{2}$	122 $\frac{1}{2}$	124 $\frac{1}{2}$	124	117	118	124 $\frac{1}{2}$	Highest	117 $\frac{1}{2}$	122 $\frac{1}{2}$	124	114 $\frac{1}{2}$	116 $\frac{1}{2}$	120 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	117	117 $\frac{1}{2}$	123 $\frac{1}{2}$	
Lowest	115 $\frac{1}{2}$	121	123 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	119 $\frac{1}{2}$	121 $\frac{1}{2}$	123	123	115 $\frac{1}{2}$	117	123 $\frac{1}{2}$	Lowest	115 $\frac{1}{2}$	120 $\frac{1}{2}$	122 $\frac{1}{2}$	114 $\frac{1}{2}$	115 $\frac{1}{2}$	118	120 $\frac{1}{2}$	120 $\frac{1}{2}$	116 $\frac{1}{2}$	117 $\frac{1}{2}$	123 $\frac{1}{2}$	
Closing	117	122 $\frac{1}{2}$	124 $\frac{1}{2}$	117	118 $\frac{1}{2}$	120 $\frac{1}{2}$	122 $\frac{1}{2}$	124 $\frac{1}{2}$	124	117	118	124 $\frac{1}{2}$	Closing	117 $\frac{1}{2}$	122 $\frac{1}{2}$	124	114 $\frac{1}{2}$	116 $\frac{1}{2}$	120 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	117	117 $\frac{1}{2}$	125 $\frac{1}{2}$	
June.													December.												
Opening	117 $\frac{1}{2}$	120 $\frac{1}{2}$	125 $\frac{1}{2}$	118 $\frac{1}{2}$	118 $\frac{1}{2}$	121 $\frac{1}{2}$	123 $\frac{1}{2}$	124 $\frac{1}{2}$	124	117 $\frac{1}{2}$	118 $\frac{1}{2}$	122	Opening	117 $\frac{1}{2}$	119 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{1}{2}$	120 $\frac{1}{2}$	122 $\frac{1}{2}$	123	123	117 $\frac{1}{2}$	118	122	
Highest	119	121 $\frac{1}{2}$	126 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	122 $\frac{1}{2}$	124 $\frac{1}{2}$	125 $\frac{1}{2}$	125 $\frac{1}{2}$	118 $\frac{1}{2}$	119 $\frac{1}{2}$	122 $\frac{1}{2}$	Highest	118	120	125	116 $\frac{1}{2}$	121	123 $\frac{1}{2}$	123	123	117 $\frac{1}{2}$	118	122 $\frac{1}{2}$	
Lowest	117 $\frac{1}{2}$	120 $\frac{1}{2}$	125 $\frac{1}{2}$	117 $\frac{1}{2}$	118 $\frac{1}{2}$	121 $\frac{1}{2}$	123 $\frac{1}{2}$	124 $\frac{1}{2}$	124	117	118 $\frac{1}{2}$	122	Lowest	116 $\frac{1}{2}$	119 $\frac{1}{2}$	123 $\frac{1}{2}$	117	119 $\frac{1}{2}$	121 $\frac{1}{2}$	122 $\frac{1}{2}$	122 $\frac{1}{2}$	116 $\frac{1}{2}$	118	122	
Closing	118 $\frac{1}{2}$	121	126 $\frac{1}{2}$	118	118 $\frac{1}{2}$	122 $\frac{1}{2}$	124	125 $\frac{1}{2}$	125	117 $\frac{1}{2}$	119 $\frac{1}{2}$	122 $\frac{1}{2}$	Closing	117	119 $\frac{1}{2}$	123 $\frac{1}{2}$	116	120 $\frac{1}{2}$	123	122 $\frac{1}{2}$	117 $\frac{1}{2}$	118	122 $\frac{1}{2}$		

	6s, 1881.		6s (5-20 years), coupon.				10-40s.		5s, 1881, coupon.	4½s, 1891, registered.	6s, currency.		6s, 1881.		6s (5-20 years), coupon.				10-40s.		5s, 1881, coupon.	4½s, 1891, registered.	6s, currency.		
	Registered.	Coupon.	1865.	1865n.	1867.	1868.	Registered.	Coupon.				Registered.	Coupon.		Registered.	Coupon.	1865.	1865n.	1867.	1868.				Registered.	Coupon.
January.													July.												
Opening	119½	120½	116½	117½	119½	120	117½	118	116½		122½	Opening	120	120½	116½	117½	119½	121½	118½	119	117½		126½		
Highest	122	122½	117½	119½	122½	123	119½	119½	118		125	Highest	120	120½	116½	118	120½	121½	118½	119	118½		126½		
Lowest	119½	120½	116½	117	119½	120	117½	118	116½		122½	Lowest	119½	119½	115½	117	119½	121	117½	118½	117½		125½		
Closing	122	122½	117½	119½	122	123	119½	119½	118		125	Closing	119½	120½	115½	117	119½	121½	118½	118½	118½		125½		
February.													August.												
Opening	122	122½	118½	119½	121½	123½	116½	119½	117½		125	Opening	119½	120½	116	117½	119½	121½	115½	119	117		125½		
Highest	123½	123½	118½	120	122½	123½	118½	121½	118		128	Highest	119	120½	116½	117	119½	121½	116½	119½	117½		126½		
Lowest	122	122½	117	119½	121	123½	116½	119½	117		125	Lowest	117½	118	112½	113	116	121	115½	118½	115½		125½		
Closing	122½	123½	117½	119½	121	123½	118½	121½	118		127	Closing	117½	118	112½	113	116	121½	116½	118½	115½		126½		
March.													September.												
Opening	123½	123½	118½	119½	121½	123½	118½	119½	118½		127½	Opening	117½	118½	112½	113½	117	118½	115½	116	115½	111½	127		
Highest	123½	123½	118½	119½	121½	123½	118½	119½	119		127½	Highest	117½	118½	112½	113½	117	118½	115½	116	115½	111½	127		
Lowest	121½	122½	118½	118½	121½	123	117½	118½	118½		126½	Lowest	117	117½	112½	113	116½	118½	114½	115½	114	111½	126½		
Closing	121½	122½	118½	118½	121½	123	117½	119½	118½		126½	Closing	117½	118½	113½	113½	116½	118½	114½	115½	114½	111½	126½		
April.													October.												
Opening	121½	122½	118½	118½	121	122½	117½	118½	118½		126½	Opening	117½	118	112½	113	116	118	114½	115	114½	110½	125½		
Highest	122	122½	118½	119½	121½	122½	118½	119	119		127	Highest	118½	119½	114	113	116½	118	114½	115½	115½	111½	126½		
Lowest	120½	121½	117½	118½	120½	122½	117	118	117½		126½	Lowest	115½	116½	111½	111	114	116½	113	113½	113½	110	123		
Closing	121½	122½	118½	119½	121½	122½	118½	119	118½		127	Closing	117½	118½	113½	113½	116½	116½	114	115½	114½	111½	124½		
May.													November.												
Opening	121½	122½	114½	119	121	123	118	118½	117½		126½	Opening	117½	118	110½	113½	116½	117	114	115½	113½	111½	124½		
Highest	122½	122½	115½	119½	121½	123	118	118½	117½		127½	Highest	117½	118½	110½	113½	116½	117	114½	115½	113½	111½	124½		
Lowest	121½	122½	112½	118½	120½	122½	117½	118½	117		126½	Lowest	116½	117	109½	112½	115½	116½	113½	114½	111½	110	123½		
Closing	122½	122½	115	119½	121½	122½	117½	118½	117½		127½	Closing	116½	117	109½	112½	115½	117½	113½	114½	111½	110	124		
June.													December.												
Opening	119	122½	115½	119½	121½	123½	117½	118½	117½		124½	Opening	113½	116½	109½	112½	115½	116½	112½	113½	111½	109½	121½		
Highest	120½	124½	116½	121	123½	124½	118½	118½	117½		126½	Highest	113½	117½	109½	113½	116½	118	113½	113½	112½	109½	122½		
Lowest	119	122½	115½	119½	121½	123½	117½	118½	116½		124½	Lowest	112½	115½	108½	111½	114	116½	112	111½	110	108	120½		
Closing	120	124	116½	121	122½	124½	118½	118½	117½		126½	Closing	113½	117½	109½	113½	116½	118	113½	113½	112½	108½	122½		

	6s, 1881, coupon.	6s (5-20 years), coupon.				10-40s.		5s, 1881, coupon.	4½s, 1891, coupon.	4s, 1907, registered.	6s, currency.		6s, 1881, coupon.	6s (5-20 years), coupon.				10-40s.		5s, 1881, coupon.	4½s, 1891, coupon.	4s, 1907, registered.	6s, currency.
		1865.	1865n.	1867.	1868.	Registered.	Coupon.							1865.	1865n.	1867.	1868.	Registered.	Coupon.				
January.												July.											
Opening.....	114 ³ / ₈	109 ³ / ₈	110 ³ / ₈	113 ³ / ₈	115	113 ³ / ₈	113 ³ / ₈	112	.....	.....	121 ³ / ₈	Opening.....	112 ³ / ₈	106 ³ / ₈	109 ³ / ₈	112 ³ / ₈	112 ³ / ₈	113 ³ / ₈	112	108 ³ / ₈	105 ³ / ₈	123 ³ / ₈
Highest.....	114 ³ / ₈	109 ³ / ₈	110 ³ / ₈	114 ³ / ₈	117 ³ / ₈	114 ³ / ₈	114 ³ / ₈	112 ³ / ₈	.....	.....	123 ³ / ₈	Highest.....	112 ³ / ₈	107 ³ / ₈	109 ³ / ₈	112 ³ / ₈	113 ³ / ₈	113 ³ / ₈	111	109 ³ / ₈	106 ³ / ₈	126 ³ / ₈
Lowest.....	113 ³ / ₈	108 ³ / ₈	109 ³ / ₈	112 ³ / ₈	114 ³ / ₈	112 ³ / ₈	112 ³ / ₈	111	.....	.....	121 ³ / ₈	Lowest.....	111 ³ / ₈	106 ³ / ₈	108 ³ / ₈	111 ³ / ₈	112	112 ³ / ₈	111	108 ³ / ₈	105 ³ / ₈	123 ³ / ₈
Closing.....	113 ³ / ₈	108 ³ / ₈	110	113	116	113 ³ / ₈	114 ³ / ₈	111 ³ / ₈	.....	.....	123 ³ / ₈	Closing.....	112 ³ / ₈	106 ³ / ₈	109 ³ / ₈	111 ³ / ₈	112	113	111	108 ³ / ₈	105 ³ / ₈	125
February.												August.											
Opening.....	113 ³ / ₈	108 ³ / ₈	109 ³ / ₈	112 ³ / ₈	115 ³ / ₈	110 ³ / ₈	113 ³ / ₈	110 ³ / ₈	.....	.....	123 ³ / ₈	Opening.....	112 ³ / ₈	106 ³ / ₈	109	111 ³ / ₈	109 ³ / ₈	113 ³ / ₈	109 ³ / ₈	109	105 ³ / ₈	125
Highest.....	114 ³ / ₈	108 ³ / ₈	110 ³ / ₈	113 ³ / ₈	116 ³ / ₈	111 ³ / ₈	114 ³ / ₈	111 ³ / ₈	.....	.....	123 ³ / ₈	Highest.....	112 ³ / ₈	107 ³ / ₈	109 ³ / ₈	111	109 ³ / ₈	113 ³ / ₈	110 ³ / ₈	109	105 ³ / ₈	125
Lowest.....	111 ³ / ₈	107 ³ / ₈	108 ³ / ₈	111 ³ / ₈	114 ³ / ₈	109 ³ / ₈	113 ³ / ₈	109 ³ / ₈	.....	.....	122 ³ / ₈	Lowest.....	111 ³ / ₈	105 ³ / ₈	108 ³ / ₈	110 ³ / ₈	108 ³ / ₈	112	108 ³ / ₈	107 ³ / ₈	104	123
Closing.....	111 ³ / ₈	107 ³ / ₈	108 ³ / ₈	111 ³ / ₈	114 ³ / ₈	109 ³ / ₈	113 ³ / ₈	109 ³ / ₈	.....	.....	122 ³ / ₈	Closing.....	111 ³ / ₈	106 ³ / ₈	108 ³ / ₈	110 ³ / ₈	108 ³ / ₈	112 ³ / ₈	108 ³ / ₈	107 ³ / ₈	104 ³ / ₈	123
March.												September.											
Opening.....	111 ³ / ₈	107 ³ / ₈	108	111 ³ / ₈	113 ³ / ₈	109 ³ / ₈	110 ³ / ₈	109 ³ / ₈	.....	.....	122 ³ / ₈	Opening.....	111	105 ³ / ₈	107 ³ / ₈	110 ³ / ₈	108 ³ / ₈	109 ³ / ₈	108 ³ / ₈	106 ³ / ₈	103	123
Highest.....	113 ³ / ₈	108 ³ / ₈	109 ³ / ₈	112 ³ / ₈	114 ³ / ₈	110 ³ / ₈	111 ³ / ₈	110 ³ / ₈	.....	.....	123 ³ / ₈	Highest.....	111	105 ³ / ₈	108	110 ³ / ₈	108 ³ / ₈	109 ³ / ₈	108 ³ / ₈	106 ³ / ₈	103	123
Lowest.....	111 ³ / ₈	107 ³ / ₈	108	111 ³ / ₈	113	109 ³ / ₈	110 ³ / ₈	109 ³ / ₈	.....	.....	122 ³ / ₈	Lowest.....	110 ³ / ₈	105 ³ / ₈	107	109 ³ / ₈	106 ³ / ₈	107 ³ / ₈	107	105	101 ³ / ₈	120
Closing.....	112 ³ / ₈	108 ³ / ₈	108 ³ / ₈	111 ³ / ₈	113 ³ / ₈	110 ³ / ₈	111 ³ / ₈	110 ³ / ₈	.....	.....	123 ³ / ₈	Closing.....	110 ³ / ₈	105 ³ / ₈	107 ³ / ₈	109 ³ / ₈	106 ³ / ₈	108 ³ / ₈	107 ³ / ₈	105 ³ / ₈	101 ³ / ₈	120
April.												October.											
Opening.....	112 ³ / ₈	108 ³ / ₈	108 ³ / ₈	111 ³ / ₈	113 ³ / ₈	110 ³ / ₈	111 ³ / ₈	110 ³ / ₈	.....	.....	123 ³ / ₈	Opening.....	110 ³ / ₈	105 ³ / ₈	107 ³ / ₈	109 ³ / ₈	107	107 ³ / ₈	107	105	101 ³ / ₈	120
Highest.....	114 ³ / ₈	111 ³ / ₈	110 ³ / ₈	113	115 ³ / ₈	112 ³ / ₈	113	112 ³ / ₈	.....	.....	124 ³ / ₈	Highest.....	110 ³ / ₈	105 ³ / ₈	108	109 ³ / ₈	107 ³ / ₈	108 ³ / ₈	107 ³ / ₈	105 ³ / ₈	102 ³ / ₈	120
Lowest.....	112 ³ / ₈	108 ³ / ₈	108 ³ / ₈	111 ³ / ₈	113 ³ / ₈	110 ³ / ₈	111 ³ / ₈	110 ³ / ₈	.....	.....	123 ³ / ₈	Lowest.....	109 ³ / ₈	105	106	109 ³ / ₈	106 ³ / ₈	107 ³ / ₈	106 ³ / ₈	105 ³ / ₈	101 ³ / ₈	120
Closing.....	114	111 ³ / ₈	110 ³ / ₈	112 ³ / ₈	115 ³ / ₈	112	112 ³ / ₈	112	.....	.....	124 ³ / ₈	Closing.....	110 ³ / ₈	105 ³ / ₈	108	109 ³ / ₈	107 ³ / ₈	108 ³ / ₈	107	105 ³ / ₈	102 ³ / ₈	120
May.												November.											
Opening.....	114 ³ / ₈	.....	110 ³ / ₈	113	115	112 ³ / ₈	113	110 ³ / ₈	108 ³ / ₈	.....	125 ³ / ₈	Opening.....	110 ³ / ₈	105 ³ / ₈	108 ³ / ₈	110	107 ³ / ₈	108 ³ / ₈	106 ³ / ₈	105 ³ / ₈	102 ³ / ₈	121
Highest.....	115 ³ / ₈	.....	111 ³ / ₈	114 ³ / ₈	116	113	113 ³ / ₈	112	109	.....	125 ³ / ₈	Highest.....	110 ³ / ₈	106 ³ / ₈	109 ³ / ₈	111 ³ / ₈	108 ³ / ₈	108 ³ / ₈	107	105 ³ / ₈	102 ³ / ₈	122
Lowest.....	114 ³ / ₈	.....	110 ³ / ₈	113	115	112 ³ / ₈	112 ³ / ₈	110 ³ / ₈	108 ³ / ₈	.....	125 ³ / ₈	Lowest.....	110 ³ / ₈	105 ³ / ₈	108 ³ / ₈	110	107 ³ / ₈	108 ³ / ₈	106 ³ / ₈	105 ³ / ₈	102 ³ / ₈	121
Closing.....	115 ³ / ₈	.....	110 ³ / ₈	113 ³ / ₈	116	112 ³ / ₈	113 ³ / ₈	111 ³ / ₈	108 ³ / ₈	.....	125 ³ / ₈	Closing.....	110 ³ / ₈	106 ³ / ₈	109 ³ / ₈	111 ³ / ₈	108 ³ / ₈	108 ³ / ₈	106 ³ / ₈	105 ³ / ₈	102 ³ / ₈	122
June.												December.											
Opening.....	115	.....	110	113	116 ³ / ₈	112	112 ³ / ₈	111	107	.....	122 ³ / ₈	Opening.....	110 ³ / ₈	106 ³ / ₈	109 ³ / ₈	111 ³ / ₈	108 ³ / ₈	109	107	105	102 ³ / ₈	120
Highest.....	115 ³ / ₈	.....	110	113 ³ / ₈	116 ³ / ₈	112 ³ / ₈	113 ³ / ₈	112	108 ³ / ₈	.....	122 ³ / ₈	Highest.....	111	106 ³ / ₈	109 ³ / ₈	111 ³ / ₈	108 ³ / ₈	109	107 ³ / ₈	105 ³ / ₈	103 ³ / ₈	122
Lowest.....	114 ³ / ₈	.....	109 ³ / ₈	112 ³ / ₈	115 ³ / ₈	111 ³ / ₈	111 ³ / ₈	110 ³ / ₈	106 ³ / ₈	.....	122	Lowest.....	109 ³ / ₈	105 ³ / ₈	108 ³ / ₈	110	106 ³ / ₈	107 ³ / ₈	105 ³ / ₈	103 ³ / ₈	101	120
Closing.....	115	.....	109 ³ / ₈	112 ³ / ₈	115 ³ / ₈	112 ³ / ₈	112 ³ / ₈	112	108 ³ / ₈	.....	122 ³ / ₈	Closing.....	109 ³ / ₈	105 ³ / ₈	108 ³ / ₈	110	106 ³ / ₈	107 ³ / ₈	105 ³ / ₈	103 ³ / ₈	101 ³ / ₈	120

	6s, 1881, coupon.	6s (5-20 years), coupon.			5s, 10-40, coupon.	5s, 1881, coupon.	4½s, 1891, coupon.	4s, coupon.	6s, cur- ren- cy.		6s, 1881, coupon.	6s (5-20 years), coupon.			5s, 10-40, coupon.	5s, 1881, coupon.	4½s, 1891, coupon.	4s, coupon.	6s, cur- ren- cy.
		1865n.	1867.	1868.								1865n.	1867.	1868.					
January.																			
Opening.....	106½	102½	105½	106½	107½	105½	103½	101½	118½	Opening.....	x 107½	x 102½	x 105½	x 108	109	107½	104½	x 100½	120½
Highest.....	107½	103½	106	109½	108½	106½	104½	102½	119½	Highest.....	107½	102½	106½	108½	109½	107½	104½	100½	120½
Lowest.....	106½	102½	105½	106½	107½	105½	103½	101½	118½	Lowest.....	107	102½	105½	107½	108	106½	104½	100½	120
Closing.....	106½	102½	105½	108½	108½	105½	103½	102	119½	Closing.....	107½	102½	105½	108½	109½	107½	104½	100½	120½
February.																			
Opening.....	106½	103	105½	108½	108½	x 104½	103½	102½	118½	Opening.....	107½	102½	105	108	109½	x 106½	104½	100½	120½
Highest.....	106½	103½	106½	109	108½	104½	103½	102½	119½	Highest.....	108½	102½	105½	108	109½	106½	105	100½	120½
Lowest.....	105½	102½	105	108	106½	103	102½	101½	118½	Lowest.....	107½	102½	104½	108	108½	106	104½	100	119
Closing.....	105½	103½	105½	108½	106½	103½	103½	102	119½	Closing.....	108½	102½	105½	108	108½	106½	104½	100½	120
March.																			
Opening.....	105½	103½	105½	108½	x 103½	103	x 101½	101½	119	Opening.....	108½	102½	105½	107½	x 106½	106½	x 103½	100½	119½
Highest.....	107½	104½	107½	109	105½	104½	103	101½	119	Highest.....	108½	102½	105½	108	106½	106½	103½	100½	119½
Lowest.....	105½	103½	105½	108½	103½	103	101½	100	118	Lowest.....	107½	102½	105½	107½	106	105½	103½	100	119
Closing.....	107½	104½	107½	109	105½	104½	103	101	118	Closing.....	107½	102½	105½	107½	106½	105½	103½	107½	119
April.																			
Opening.....	107½	104½	107½	109½	105½	104½	103½	100½	117½	Opening.....	107½	103	105½	107½	106½	106	103½	x 109½	119½
Highest.....	107½	104½	107½	110	106	105½	103½	100½	118½	Highest.....	108½	103½	106½	108	106½	106½	104	100½	120
Lowest.....	107½	104	107	109	105½	104½	102½	100½	117½	Lowest.....	107½	102½	105½	107½	105½	105½	102½	99½	119
Closing.....	107½	104	107	110	106	105½	103½	100½	118½	Closing.....	108½	102½	106½	108	106½	106½	104	100	120½
May.																			
Opening.....	107½	103½	106½	109½	105½	104½	103½	100½	119½	Opening.....	108½	103½	106½	108½	106½	x 105	104	100	121½
Highest.....	108½	104½	107½	109½	107½	105½	104	101	122	Highest.....	109½	103½	106½	109½	107½	106½	105½	100½	122
Lowest.....	107½	103½	106½	109½	105½	104½	103½	100½	119	Lowest.....	108½	103½	105½	108½	106½	105	104	100	121½
Closing.....	108½	104½	107½	109½	107½	105½	104½	101	122	Closing.....	109½	103½	106½	109½	107½	106½	105½	100½	122
June.																			
Opening.....	108½	104½	107½	110	107½	105½	x 103½	101½	x 119	Opening.....	109½	103½	106½	109½	107½	106½	x 104½	100½	x 119
Highest.....	110	105½	108½	111½	109½	107	104	101	120½	Highest.....	109½	103½	106½	109½	108	106½	104½	100½	120½
Lowest.....	108½	104½	107½	110	107½	105½	103	101	119	Lowest.....	109½	103	105½	108	107½	106½	104	100	119
Closing.....	110	105½	108½	111½	109½	107	104½	101	120½	Closing.....	109½	103½	105½	108	108½	106½	104½	100	119
July.																			
August.																			
September.																			
October.																			
November.																			
December.																			

1879.

	Coupon bonds.							6s, cur- rency, 1898, regis- tered.		Coupon bonds.							6s, cur- rency, 1898, regis- tered.
	6s, 1881.	5-20s.		10-40s.	5s, 1881.	4½s, 1891.	4s, 1907.			6s, 1881.	5-20s.		10-40s.	5s, 1881.	4½s, 1891.	4s, 1907.	
		1867.	1868.								1867.	1868.					
January.																	
Opening	106½	x 102½	104½	108½	107	104½	x 99½	119½	Opening	x 104½			103½	106½	x 101½	123	
Highest	106½	102½	104½	108½	107½	106½	100	121½	Highest	104½			104½	106½	102½	124	
Lowest	106½	101½	102½	104½	105½	104½	99½	119½	Lowest	104½			103½	105½	101½	122½	
Closing	106½	102	103½	105	106½	106½	100	121½	Closing	104½			104½	106½	102½	123½	
February.																	
Opening	106½	102½	102½	105	x 107½	106½	100	120½	Opening	104½			x 102½	106½	102	123½	
Highest	106½	102½	102½	105½	104½	106½	100½	122	Highest	104½			102½	106½	102	123½	
Lowest	105½	102	102½	104½	104½	106	100	120½	Lowest	104½			101½	105	100½	123½	
Closing	106½	102½	102½	104½	104½	106½	100½	122	Closing	104½			102½	105½	101½	123½	
March.																	
Opening	106½	102½	102½	x 102½	104½	x 105½	100½	122	Opening	104½			102½	x 104½	101½		
Highest	106½	102½	102½	102½	104½	105½	100½	122	Highest	105			103	105½	102½		
Lowest	105½	102	102½	101½	103½	104	99½	121½	Lowest	104½			102½	104½	101½		
Closing	106½	102½	102½	102	104½	104½	99½	121½	Closing	105			103	105½	102½		
April.																	
Opening	106½			102	104½	104½	x 99	121½	Opening	105			102½	105½	x 101½	123	
Highest	106½			102	105½	106½	101½	124½	Highest	105½			103½	105½	102½	123	
Lowest	105½			101½	104½	104½	99	121½	Lowest	105			102½	105½	101½	123	
Closing	106½			101½	104½	106½	101½	124½	Closing	105½			103½	105½	102½	123	
May.																	
Opening	106½				x 103½	107	101½	124½	Opening	105½			x 102½	106½	102½	124½	
Highest	107½				104	107½	103½	125½	Highest	106½			102½	107½	103½	125	
Lowest	106½				103½	107	101½	124½	Lowest	105½			102	106½	102½	124	
Closing	107½				103½	107½	103½	125½	Closing	105½			102½	107½	103½	124½	
June.																	
Opening	107½				103½	x 106½	102½	x 123½	Opening	106½			102½	x 105½	103	x 121½	
Highest	107½				103½	106½	103	123½	Highest	107½			103½	106½	104½	122	
Lowest	107½				103	105½	102½	123	Lowest	106½			102½	105½	103	121½	
Closing	107½				103	106½	102½	123	Closing	107½			103½	106½	104	122	
July.																	
Opening									Opening								
Highest									Highest								
Lowest									Lowest								
Closing									Closing								
August.																	
Opening									Opening								
Highest									Highest								
Lowest									Lowest								
Closing									Closing								
September.																	
Opening									Opening								
Highest									Highest								
Lowest									Lowest								
Closing									Closing								
October.																	
Opening									Opening								
Highest									Highest								
Lowest									Lowest								
Closing									Closing								
November.																	
Opening									Opening								
Highest									Highest								
Lowest									Lowest								
Closing									Closing								
December.																	
Opening									Opening								
Highest									Highest								
Lowest									Lowest								
Closing									Closing								

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	Coupon bonds.				6s, cur- rency, 1898, reg- istered.		Coupon bonds.				6s, cur- rency, 1898, reg- istered.
	6s, 1881.	5s, 1881.	4½s, 1891.	4s, 1907.			6s, 1881.	5s, 1881.	4½s, 1891.	4s, 1907.	
<i>January.</i>											
Opening.....	x 104½	103½	106½	x 103		Opening.....	x 104½	103½	109½	x 108½	
Highest.....	104½	104	107½	104½		Highest.....	104½	103½	110½	109½	
Lowest.....	104½	103½	106½	103		Lowest.....	103½	103½	109½	108½	
Closing.....	104½	104	107½	104½		Closing.....	104½	103½	110½	109½	
<i>February.</i>											
Opening.....	105½	x 103	107½	105½	126	Opening.....	104½	x 102½	111½	109½	128
Highest.....	105½	103½	109½	107½	126	Highest.....	104½	102½	111½	110½	128
Lowest.....	105½	103	107½	105	126	Lowest.....	104½	102½	111½	109½	128
Closing.....	105½	103½	108½	106½	126	Closing.....	104½	102½	111½	110½	128
<i>March.</i>											
Opening.....	105½	103½	x 108	106½		Opening.....	104½	102½	110½	110½	
Highest.....	105½	103½	108½	107½		Highest.....	104½	102½	110½	110½	
Lowest.....	105½	103	107½	106½		Lowest.....	104½	102½	109	108½	
Closing.....	105½	103½	108½	107½		Closing.....	104½	102½	109	108½	
<i>April.</i>											
Opening.....	105½	103½	109	x 106½		Opening.....	104½	102½	108½	x 107½	
Highest.....	106½	104	109½	107½		Highest.....	104½	103	110½	109½	
Lowest.....	105½	103½	108½	106½		Lowest.....	104½	102½	108½	107½	
Closing.....	106½	104	109	107½		Closing.....	104½	103	110½	109½	
<i>May.</i>											
Opening.....	106½	102½	109½	107½		Opening.....	104½	x 102	111½	110	130
Highest.....	107½	103½	110½	109		Highest.....	104½	102	112½	112½	130
Lowest.....	106½	102½	108½	107½		Lowest.....	104½	101½	111½	109½	129½
Closing.....	106½	103½	110½	109		Closing.....	104½	101½	112	111½	129½
<i>June.</i>											
Opening.....	106½	103½	x 109½	109		Opening.....	104½	101½	111½	111½	134
Highest.....	107½	103½	109½	109½		Highest.....	104½	101½	112	113½	134
Lowest.....	106½	103	109½	108½		Lowest.....	104½	101	111½	111½	134
Closing.....	107½	103½	109½	109½		Closing.....	104½	101½	112	113½	134
<i>July.</i>											
Opening.....	x 104½	103½	109½	x 108½		Opening.....	x 104½	103½	109½	x 108½	
Highest.....	104½	103½	110½	109½		Highest.....	104½	103½	110½	109½	
Lowest.....	104½	103½	109½	108½		Lowest.....	103½	103½	109½	108½	
Closing.....	104½	103½	110½	109½		Closing.....	104½	103½	110½	109½	
<i>August.</i>											
Opening.....	104½	x 102½	111½	109½	128	Opening.....	104½	x 102½	111½	109½	128
Highest.....	104½	102½	111½	110½	128	Highest.....	104½	102½	111½	110½	128
Lowest.....	104½	102½	111½	109½	128	Lowest.....	104½	102½	111½	109½	128
Closing.....	104½	102½	111½	110½	128	Closing.....	104½	102½	111½	110½	128
<i>September.</i>											
Opening.....	104½	102½	110½	110½		Opening.....	104½	102½	110½	110½	
Highest.....	104½	102½	110½	110½		Highest.....	104½	102½	110½	110½	
Lowest.....	104½	102½	109	108½		Lowest.....	104½	102½	109	108½	
Closing.....	104½	102½	109	108½		Closing.....	104½	102½	109	108½	
<i>October.</i>											
Opening.....	104½	102½	108½	x 107½		Opening.....	104½	102½	108½	x 107½	
Highest.....	104½	103	110½	109½		Highest.....	104½	103	110½	109½	
Lowest.....	104½	102½	108½	106½		Lowest.....	104½	102½	108½	107½	
Closing.....	104½	103	110½	107½		Closing.....	104½	103	110½	108½	
<i>November.</i>											
Opening.....	104½	x 102	111½	110		Opening.....	104½	x 102	111½	110	130
Highest.....	104½	102	112½	112½		Highest.....	104½	102	112½	112½	130
Lowest.....	104½	101½	111½	109½		Lowest.....	104½	101½	111½	109½	129½
Closing.....	104½	101½	112	111½		Closing.....	104½	101½	112	111½	129½
<i>December.</i>											
Opening.....	104½	101½	111½	111½		Opening.....	104½	101½	111½	111½	134
Highest.....	104½	101½	112	113½		Highest.....	104½	101½	112	113½	134
Lowest.....	104½	101	111½	111½		Lowest.....	104½	101	111½	111½	134
Closing.....	104½	101½	112	113½		Closing.....	104½	101½	112	113½	134

	Coupon bonds.				Registered bonds.			Coupon bonds.				Registered bonds.	
	6s, con- tinued at 3½.	5s, con- tinued at 3½.	4½s, 1891.	4s, 1907.	6s, cur- rency, 1898.	3s, option, U. S.		6s, con- tinued at 3½.	5s, con- tinued at 3½.	4½s, 1891.	4s, 1907.	6s, cur- rency, 1898.	3s, option, U. S.
<i>January.</i>							<i>July.</i>						
Opening	100½	x 102½	114½	117½	131	.....	Opening	102	x 101	114	x 119	.....	.....
Highest	101	102½	114½	118½	131	.....	Highest	102	102½	115	120½	.....	.....
Lowest	100½	102½	114½	117½	131	.....	Lowest	101½	100½	114	118½	.....	.....
Closing	101	102½	114½	118½	131	.....	Closing	101½	101½	114½	120½	.....	.....
<i>February.</i>							<i>August.</i>						
Opening	101	102½	114½	118	.....	.....	Opening	101½	114½	120½	.....	.....	.....
Highest	101	102½	114½	118½	.....	.....	Highest	101½	114½	120½	.....	.....	.....
Lowest	100½	101½	114½	117½	.....	.....	Lowest	101½	114½	119½	.....	.....	.....
Closing	100½	102	114½	118	.....	.....	Closing	101½	114½	119½	.....	.....	.....
<i>March.</i>							<i>September.</i>						
Opening	100½	102	x 113½	118	.....	.....	Opening	101	113	119½	.....	.....	.....
Highest	101½	103½	113½	119½	.....	.....	Highest	101½	113	120½	.....	.....	.....
Lowest	100½	102	113½	118	.....	.....	Lowest	100½	112½	119½	.....	.....	.....
Closing	101½	103½	113½	119½	.....	.....	Closing	100½	112½	119½	.....	.....	.....
<i>April.</i>							<i>October.</i>						
Opening	101½	x 102½	115½	x 118½	.....	.....	Opening .....	.....	x 100½	113½	x 118½	.....	102½
Highest	101½	103	116½	121½	.....	.....	Highest .....	.....	100½	113½	119½	.....	102½
Lowest	101½	101½	115½	118½	.....	.....	Lowest .....	.....	100½	113	118½	.....	102½
Closing	101½	102½	116½	121	.....	.....	Closing .....	.....	100½	113½	119½	.....	102½
<i>May.</i>							<i>November.</i>						
Opening	101½	102½	116½	121	.....	.....	Opening	101½	113	119½	.....	102½	.....
Highest	101½	102½	116½	121½	.....	.....	Highest	101½	113½	119½	.....	102½	.....
Lowest	101½	101½	115½	120½	.....	.....	Lowest	101½	113	118½	.....	101½	.....
Closing	101½	101½	115½	120½	.....	.....	Closing	101½	113	119½	.....	102	.....
<i>June.</i>							<i>December.</i>						
Opening	x 100	101½	x 114½	120½	.....	.....	Opening	101½	x 112½	120½	.....	102½	.....
Highest	100½	101½	114½	120½	.....	.....	Highest	103½	113	121	.....	103	.....
Lowest	100	101½	114½	120½	.....	.....	Lowest	101½	112½	120	.....	102½	.....
Closing	100½	101½	114½	120½	.....	.....	Closing	103½	113½	120½	.....	103	.....

	Coupon bonds.			Registered bonds.			Coupon bonds.			Registered bonds.	
	5s, contin- ued at 3½.	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, cur- rency, 1898.		5s, contin- ued at 3½.	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, cur- rency, 1898.
<i>January.</i>						<i>July.</i>					
Opening.....	x 102	113½	x 119½	x 103½	131½	Opening.....	112½	x 118½	103½	.....	.....
Highest.....	104	113½	119½	104½	131½	Highest.....	113	119½	103½	.....	.....
Lowest.....	102	112½	118½	103½	131½	Lowest.....	112½	118½	103	.....	.....
Closing.....	104	113	118½	104½	131½	Closing.....	112½	119	103	.....	.....
<i>February.</i>						<i>August.</i>					
Opening.....	103½	113½	118½	104½	.....	Opening.....	113	119½	103	.....	.....
Highest.....	103½	113½	120	104½	.....	Highest.....	113½	119½	103½	.....	.....
Lowest.....	103½	113½	118½	103½	.....	Lowest.....	112½	118½	103	.....	.....
Closing.....	103½	113½	119½	104½	.....	Closing.....	113½	119½	103½	.....	.....
<i>March.</i>						<i>September.</i>					
Opening.....	.....	x 112½	119½	104	.....	Opening.....	112½	119½	103½	133	.....
Highest.....	.....	113½	120½	104½	.....	Highest.....	114	121½	103½	135	.....
Lowest.....	.....	112½	119	103½	.....	Lowest.....	112½	119½	101½	132½	.....
Closing.....	.....	113½	120½	103½	.....	Closing.....	114	121½	101½	135	.....
<i>April.</i>						<i>October.</i>					
Opening.....	.....	113½	x 119½	x 103½	.....	Opening.....	114½	x 120½	x 100½	135½	.....
Highest.....	.....	113½	120	103½	.....	Highest.....	114½	122	x 100½	136½	.....
Lowest.....	.....	113½	119½	103	.....	Lowest.....	113½	120	x 100½	135½	.....
Closing.....	.....	113½	119½	103	.....	Closing.....	114½	122	x 100½	136½	.....
<i>May.</i>						<i>November.</i>					
Opening.....	.....	113	119½	103½	.....	Opening.....	114½	121½	100½	136½	.....
Highest.....	.....	113½	119½	103½	.....	Highest.....	115	122½	100½	136½	.....
Lowest.....	.....	113	119	103½	.....	Lowest.....	114½	121½	100½	136	.....
Closing.....	.....	113½	119½	103½	.....	Closing.....	115	122½	100½	136	.....
<i>June.</i>						<i>December.</i>					
Opening.....	.....	x 112½	119½	103½	.....	Opening.....	.....	x 114	123	100½	x 134
Highest.....	.....	113	120	104	.....	Highest.....	.....	114½	125½	102	134½
Lowest.....	.....	112½	119½	103½	.....	Lowest.....	.....	113½	123	100½	134
Closing.....	.....	112½	120	103½	.....	Closing.....	.....	114½	124½	102	134½

	Coupon bonds.		Registered bonds.			Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, cur- rency, 1898.		4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, cur- rency, 1898.
<i>January.</i>					<i>July.</i>				
Opening	114½	x 123½	100½	134½	Opening	112	x 118½	100	.....
Highest	114½	124½	100½	134½	Highest	112½	120½	100½	.....
Lowest	114½	123½	100½	134½	Lowest	112	118½	100	.....
Closing	114½	123½	100½	134½	Closing	112½	120½	100½	.....
<i>February.</i>					<i>August.</i>				
Opening	114½	123½	101	135½	Opening .....	.....	120½	100½	.....
Highest	114½	123½	101	135½	Highest .....	.....	120½	100½	.....
Lowest	114½	123½	101	135½	Lowest .....	.....	119½	100½	.....
Closing	114½	123½	101	135½	Closing .....	.....	120½	100½	.....
<i>March.</i>					<i>September.</i>				
Opening	x 113½	123½	101	.....	Opening	x 111½	120½	100½	.....
Highest	113½	124½	101	.....	Highest	111½	121½	101	.....
Lowest	113½	123½	101	.....	Lowest	112½	120	100½	.....
Closing	113½	124½	101	.....	Closing	112½	121½	101	.....
<i>April.</i>					<i>October.</i>				
Opening	113½	x 123½	x 101½	.....	Opening	112½	x 120½	101	.....
Highest	113½	124½	101½	.....	Highest	113½	121½	101	.....
Lowest	113	123½	100½	.....	Lowest	112½	119½	100½	.....
Closing	113½	123½	100½	.....	Closing	113½	121½	100½	.....
<i>May.</i>					<i>November.</i>				
Opening	113½	123½	100	.....	Opening	113½	121½	.....	.....
Highest	113½	123½	100½	.....	Highest	114½	122½	.....	.....
Lowest	110	116½	100	.....	Lowest	113½	121½	.....	.....
Closing	112½	120½	100½	.....	Closing	114½	122½	.....	.....
<i>June.</i>					<i>December.</i>				
Opening	x 111½	120½	100½	.....	Opening	x 113½	123½	101½	.....
Highest	111½	120½	100½	.....	Highest	113½	123½	101½	.....
Lowest	110½	118½	100	.....	Lowest	112½	122½	101½	.....
Closing	110½	119½	100	.....	Closing	113½	122½	101½	.....

	Coupon bonds.		Registered bonds.			Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, cur- rency, 1898.		4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, cur- rency, 1898.
<i>January.</i>					<i>July.</i>				
Opening	112½	x 121½	101½	.....	Opening	112½	x 122½	x 103½	133½
Highest	112½	122½	101½	.....	Highest	112½	122½	103½	135½
Lowest	112½	121½	101	.....	Lowest	112½	122½	103½	135½
Closing	112½	121½	101½	.....	Closing	112½	122½	103½	135½
<i>February.</i>					<i>August.</i>				
Opening	112½	121½	102	.....	Opening	112½	122½	103	.....
Highest	112½	122½	102	.....	Highest	113½	123½	103½	.....
Lowest	112½	121½	101½	.....	Lowest	112½	122½	102½	.....
Closing	112½	122½	101½	.....	Closing	113½	122½	103½	.....
<i>March.</i>					<i>September.</i>				
Opening	x 112	123½	101½	.....	Opening	x 112½	122½	103½	134
Highest	112½	122½	101½	.....	Highest	112½	123½	104	134
Lowest	112	122½	101	.....	Lowest	112½	122½	103½	134
Closing	112	122½	101½	.....	Closing	112½	123½	103½	134
<i>April.</i>					<i>October.</i>				
Opening	112½	x 121½	x 101	.....	Opening	112½	x 122½	x 103½	134
Highest	112½	123½	102½	.....	Highest	113½	124	104	134
Lowest	112½	121½	101	.....	Lowest	112½	122½	103½	134
Closing	112½	122	102½	.....	Closing	113½	124	103½	134
<i>May.</i>					<i>November.</i>				
Opening	112½	121½	102½	136½	Opening	113½	123½	104	.....
Highest	113½	122½	103½	137½	Highest	113½	123½	104	.....
Lowest	112½	121½	102½	136½	Lowest	113½	123½	102½	.....
Closing	113½	122½	103½	137½	Closing	113½	123½	102½	.....
<i>June.</i>					<i>December.</i>				
Opening	x 112½	123½	103½	x 135	Opening	x 112½	123½	103½	x 133
Highest	112½	123½	104½	135	Highest	112½	124½	104½	133
Lowest	112½	123½	103½	134½	Lowest	112½	123½	103½	133
Closing	112½	123½	104½	134½	Closing	112½	124½	103½	133

	Coupon bonds.		Registered bonds.			Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, cur- rency, 1898.		4½s, 1891.	4s, 1907.	3s, option, U. S.	6s, cur- rency, 1898.
<i>January.</i>					<i>July.</i>				
Opening	112½	x 123	x 102	135½	Opening	111½	x 126	x 100½	135
Highest	112½	124	102½	135½	Highest	112½	127	100½	135
Lowest	112½	123	100½	135½	Lowest	111½	125½	100½	135
Closing	112½	124	100½	135½	Closing	112½	127	100½	135
<i>February.</i>					<i>August.</i>				
Opening	112½	124½	100½	136½	Opening	111½	126½	100½	135
Highest	114	127½	101	136½	Highest	111½	127	100½	135
Lowest	112½	124½	100½	136½	Lowest	111½	125½	100½	135
Closing	114	127½	101	136½	Closing	111½	126½	100½	135
<i>March.</i>					<i>September.</i>				
Opening	x 112½	127½	100½	136½	Opening	x 110	126½	100½	133½
Highest	112½	127½	101½	136½	Highest	112½	128½	100½	134
Lowest	111½	125½	100½	136½	Lowest	109½	126½	100½	133
Closing	112½	126½	101½	136½	Closing	112½	128½	100½	133½
<i>April.</i>					<i>October.</i>				
Opening	112½	x 126½	x 100½	136½	Opening	112½	x 129	x 100½	135
Highest	112½	126½	101½	136½	Highest	112½	129	100½	135
Lowest	112½	125½	100½	136½	Lowest	111½	127½	100	135
Closing	112½	126½	101½	136½	Closing	111½	128½	100	135
<i>May.</i>					<i>November.</i>				
Opening	112½	126½	101½	136½	Opening	111½	128½	100½	135
Highest	112½	126½	101½	136½	Highest	111½	129½	101	135
Lowest	112½	125½	100½	136½	Lowest	110½	127	100½	135
Closing	112½	126	101½	136½	Closing	111½	129	101	135
<i>June.</i>					<i>December.</i>				
Opening	x 111½	126½	101½	136½	Opening	x 110½	129	100½	132½
Highest	112½	127½	102½	136½	Highest	110½	129½	101	132½
Lowest	111½	126	101½	136½	Lowest	110½	128½	100½	132
Closing	112	127½	101½	136½	Closing	110½	128½	101	132

	Coupon bonds.		Registered bonds.			Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	6s, cur- rency, 1898.	6s, cur- rency, 1899.		4½s, 1891.	4s, 1907.	6s, cur- rency, 1898.	6s, cur- rency, 1899.
<i>January.</i>					<i>July.</i>				
Opening	110½	x 127½	132½	.....	Opening	109½	x 128½	132	.....
Highest	110½	128½	132½	.....	Highest	109½	128½	132	.....
Lowest	109½	126½	132½	.....	Lowest	108½	127½	131	.....
Closing	110½	128½	132½	.....	Closing	109	127½	131	.....
<i>February.</i>					<i>August.</i>				
Opening	110½	128½	134½	137½	Opening	108½	127	128	129
Highest	110½	128½	134½	137½	Highest	110½	128½	128	129
Lowest	110	128½	134½	137½	Lowest	108	125½	128	129
Closing	110	128½	134½	137½	Closing	108	125½	128	129
<i>March.</i>					<i>September.</i>				
Opening	x 109	128	135	136½	Opening	x 108½	125½	.....	.....
Highest	109½	129½	135	136½	Highest	108½	125½	.....	.....
Lowest	108½	128	135	136½	Lowest	108	124½	.....	.....
Closing	109½	129½	135	136½	Closing	108½	124½	.....	.....
<i>April.</i>					<i>October.</i>				
Opening	110	128½	134½	137½	Opening	108½	x 124½	127	.....
Highest	110½	129½	134½	137½	Highest	108½	126½	127	.....
Lowest	110	128½	134½	137½	Lowest	108½	124½	127	.....
Closing	110½	129½	134½	137½	Closing	108½	126½	127	.....
<i>May.</i>					<i>November.</i>				
Opening	110½	129	.....	137½	Opening	109	126½	.....	.....
Highest	110½	129½	.....	137½	Highest	109	126½	.....	.....
Lowest	110½	128½	.....	137½	Lowest	108½	126½	.....	.....
Closing	110½	129½	.....	137½	Closing	108½	126½	.....	.....
<i>June.</i>					<i>December.</i>				
Opening	x 109½	129½	x 132½	.....	Opening	107	125½	.....	.....
Highest	109½	129½	132½	.....	Highest	108½	126½	.....	.....
Lowest	109½	129	132½	.....	Lowest	107	124½	.....	.....
Closing	109½	129½	132½	.....	Closing	108½	126½	.....	.....

	Coupon bonds.		Registered bonds.			Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	6s, cur- rency, 1898.	6s, cur- rency, 1899.		4½s, 1891.	4s, 1907.	6s, cur- rency, 1898.	6s, cur- rency, 1899.
<i>January.</i>					<i>July.</i>				
Opening	107½	126			Opening	107½	x 127½	127	
Highest	108½	126½			Highest	107½	127½	127	
Lowest	107½	125½			Lowest	107½	127½	127	
Closing	108½	125½			Closing	107½	127½	127	
<i>February.</i>					<i>August.</i>				
Opening	108	126½			Opening	107½	127½		
Highest	108	126½			Highest	107½	128½		
Lowest	107½	125½			Lowest	107½	127½		
Closing	107½	125½			Closing	107½	128½		
<i>March.</i>					<i>September.</i>				
Opening	x 106½	125½	127		Opening	x 106½	128½		
Highest	106½	125½	127		Highest	106½	130		
Lowest	106½	125½	127		Lowest	106½	128½		
Closing	106½	125½	127		Closing	106½	130		
<i>April.</i>					<i>October.</i>				
Opening	106½	x 123½	127½		Opening	108½	x 129	129½	
Highest	107½	126½	127½		Highest	108½	129	129½	
Lowest	106½	123½	127½		Lowest	108½	126½	129½	
Closing	107½	126½	127½		Closing	108½	127½	129½	
<i>May.</i>					<i>November.</i>				
Opening	107½	126½			Opening	108½	127½	130½	
Highest	108½	127½			Highest	109½	128½	130½	
Lowest	107½	126½			Lowest	108½	127½	130½	
Closing	108½	127½			Closing	109½	128½	130½	
<i>June.</i>					<i>December.</i>				
Opening	x 107	127½			Opening	x 108½	128½		
Highest	107½	128½			Highest	108½	128½		
Lowest	107	127½			Lowest	108½	128½		
Closing	107½	128½			Closing	108½	128½		

	Coupon bonds.		Registered bonds.			Coupon bonds.		Registered bonds.	
	4½s, 1891.	4s, 1907.	6s, cur- rency, 1898.	6s, cur- rency, 1899.		4½s, 1891.	4s, 1907.	6s, cur- rency, 1898.	6s, cur- rency, 1899.
<i>January.</i>					<i>July.</i>				
Opening	108½	x 126½	127½		Opening	106½	x 128½		
Highest	109	128½	127½		Highest	106½	128½		
Lowest	108½	126½	127½		Lowest	106½	128½		
Closing	109	128½	127½		Closing	106½	128½		
<i>February.</i>					<i>August.</i>				
Opening	109	128½			Opening	106½	128½		
Highest	109	128½			Highest	106½	128½		
Lowest	109	128½			Lowest	106½	128		
Closing	109	128½			Closing	106½	128		
<i>March.</i>					<i>September.</i>				
Opening		129½			Opening		128½		
Highest	108½	129½			Highest		128½		
Lowest	107½	129½			Lowest		127½		
Closing	108½	129½			Closing		127½		
<i>April.</i>					<i>October.</i>				
Opening	108½	x 128½			Opening	105½	x 127½		
Highest	108½	129			Highest	105½	127½		
Lowest	108½	128½			Lowest	105½	127		
Closing	108½	129			Closing	105½	127		
<i>May.</i>					<i>November.</i>				
Opening		129½			Opening	105½	127	125½	
Highest		129½			Highest	105½	127	125½	
Lowest		129½			Lowest	105½	127	125½	
Closing		129½			Closing	105½	127	125½	
<i>June.</i>					<i>December.</i>				
Opening	106½	129½			Opening	x 104½	127½		
Highest	106½	129½			Highest	105	127½		
Lowest	106½	129½			Lowest	104½	127½		
Closing	106½	129½			Closing	105	127½		

	Coupon.		Registered 6s, cur- rency, 1898.		Coupon.		Registered 6s, cur- rency, 1898.		Coupon.		Registered 6s, cur- rency, 1898.		Coupon.		Registered 6s, cur- rency, 1898.	
	4½s, 1891.	4s, 1907.			4½s, 1891.	4s, 1907.			4½s, 1891.	4s, 1907.			4½s, 1891.	4s, 1907.		
<i>January.</i>					<i>April.</i>				<i>July.</i>				<i>October.</i>			
Opening	105	126½		Opening	103½	122½		Opening	103	121½		Opening		122½		
Highest	105	126½		Highest	103½	122½		Highest	103	124		Highest		124½		
Lowest	104½	125		Lowest	103½	122		Lowest	103	121½		Lowest		122½		
Closing	104½	125		Closing	103½	122		Closing	103	124		Closing		124		
<i>February.</i>					<i>May.</i>				<i>August.</i>				<i>November.</i>			
Opening	104½	123½		Opening		122	124½	Opening		123½		Opening	104	124		
Highest	104½	123½		Highest		122½	124½	Highest		123½		Highest	104	124		
Lowest	104½	123½		Lowest		122	124½	Lowest		123½		Lowest	104	123		
Closing	104½	123½		Closing		122	124½	Closing		123½		Closing	104	123		
<i>March.</i>					<i>June.</i>				<i>September.</i>				<i>December.</i>			
Opening	103½	123		Opening	102½	122		Opening	103½	125½		Opening		122½	115	
Highest	103½	123		Highest	103½	122½		Highest	103½	126½		Highest		123½	115	
Lowest	103½	122		Lowest	102½	122		Lowest	103½	124		Lowest		122	115	
Closing	103½	122½		Closing	109½	122½		Closing	103½	124		Closing		123½	115	

1891.

	Coupon.		Registered 6s, cur- rency, 1898.		Coupon.		Registered 6s, cur- rency, 1898.		Coupon.		Registered 6s, cur- rency, 1898.		Coupon.		Registered 6s, cur- rency, 1898.
	4½s, 1891.	4s, 1907.			4½s, 1891.	4s, 1907.			4½s, 1891.	4s, 1907.			4½s, 1891.	4s, 1907.	
<i>January.</i>				<i>April.</i>				<i>July.</i>				<i>October.</i>			
Opening		121		Opening	102	122		Opening	100½	117	118	Opening		116½	
Highest		121½		Highest	102	122		Highest	100½	117½	118	Highest		117	
Lowest		120½		Lowest	102	122		Lowest	100½	117	118	Lowest		116	
Closing		120½		Closing	102	122		Closing	100½	117½	118	Closing		117	
<i>February.</i>				<i>May.</i>				<i>August.</i>				<i>November.</i>			
Opening		121		Opening				Opening	100½	116½		Opening		117	
Highest		121		Highest				Highest	100½	116½		Highest		117	
Lowest		121		Lowest				Lowest	100½	116½		Lowest		116½	
Closing		121		Closing				Closing	100½	116½		Closing		116½	
<i>March.</i>				<i>June.</i>				<i>September.</i>				<i>December.</i>			
Opening		121½		Opening				Opening		118		Opening		117½	
Highest		121½		Highest				Highest		118½		Highest		118½	
Lowest		121½		Lowest				Lowest		117		Lowest		116½	
Closing		121½		Closing				Closing		117½		Closing		116½	

	4s, 1907, cou- pon.	Registered.				4s, 1907, cou- pon.	Registered.				4s, 1907, cou- pon.	Registered.				4s, 1907, cou- pon.	Registered.		
		4s, 1907.	6s, cur- ren- cy, 1898.	6s, cur- ren- cy, 1899.			4s, 1907.	6s, cur- ren- cy, 1898.	6s, cur- ren- cy, 1899.			4s, 1907.	6s, cur- ren- cy, 1898.	6s, cur- ren- cy, 1899.			4s, 1907.	6s, cur- ren- cy, 1898.	6s, cur- ren- cy, 1899.
January.					April.					July.					October.				
Opening.....	117 $\frac{3}{8}$	117	116	118 $\frac{1}{2}$	Opening.....	116 $\frac{1}{2}$	116	.....	.....	Opening.....	x 116 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Opening.....	114 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
Highest.....	117 $\frac{3}{8}$	117 $\frac{1}{2}$	116	118 $\frac{3}{8}$	Highest.....	116 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Highest.....	116 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Highest.....	115 $\frac{1}{2}$	115 $\frac{1}{2}$	.....	.....
Lowest.....	116 $\frac{1}{2}$	116	116	118 $\frac{1}{2}$	Lowest.....	116 $\frac{1}{2}$	115 $\frac{1}{2}$	.....	.....	Lowest.....	116 $\frac{1}{2}$	116	.....	.....	Lowest.....	114 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
Closing.....	116 $\frac{1}{2}$	116	116	118 $\frac{1}{2}$	Closing.....	116 $\frac{1}{2}$	116	.....	.....	Closing.....	116 $\frac{1}{2}$	116	.....	.....	Closing.....	114 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
February.					May.					August.					November.				
Opening.....	116 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Opening.....	116 $\frac{1}{2}$	115 $\frac{1}{2}$	.....	.....	Opening.....	116	116	.....	.....	Opening.....	115	114 $\frac{1}{2}$	.....	.....
Highest.....	117	116 $\frac{1}{2}$	.....	.....	Highest.....	117 $\frac{1}{2}$	117 $\frac{1}{2}$	.....	.....	Highest.....	116 $\frac{1}{2}$	116	.....	.....	Highest.....	115	115	.....	.....
Lowest.....	116 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Lowest.....	116 $\frac{1}{2}$	115 $\frac{1}{2}$	.....	.....	Lowest.....	116	116	.....	.....	Lowest.....	114 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
Closing.....	116 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Closing.....	117 $\frac{1}{2}$	117 $\frac{1}{2}$	.....	.....	Closing.....	116 $\frac{1}{2}$	116	.....	.....	Closing.....	114 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
March.					June.					September.					December.				
Opening.....	117 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Opening.....	117 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Opening.....	115 $\frac{1}{2}$	.....	.....	.....	Opening.....	114 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....
Highest.....	117 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Highest.....	118 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Highest.....	115 $\frac{1}{2}$	.....	.....	.....	Highest.....	114 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....
Lowest.....	117 $\frac{1}{2}$	116	.....	.....	Lowest.....	117 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Lowest.....	114 $\frac{1}{2}$	.....	.....	.....	Lowest.....	114	113	.....	.....
Closing.....	117 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Closing.....	117 $\frac{1}{2}$	116 $\frac{1}{2}$	.....	.....	Closing.....	115	.....	.....	.....	Closing.....	114	113	.....	.....

1893.

	Coupon bonds.	Registered bonds.					Coupon bonds.	Registered bonds.			
	4s, 1907.	4½s, 1891, extended at 2 per cent.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.		4s, 1907.	4½s, 1891, extended at 2 per cent.	4s, 1907.	6s, currency, 1898.	6s, currency, 1899.
<i>January.</i>						<i>July.</i>					
Opening.....	x 113		113½			Opening.....	110½	97	110½	108	
Highest.....	114		114½			Highest.....	111½	97	111½	108	
Lowest.....	113		113½			Lowest.....	108	97	108½	108	
Closing.....	114		114½			Closing.....	108	97	108½	108	
<i>February.</i>						<i>August.</i>					
Opening.....	113		112½			Opening.....	108		108		
Highest.....	113		113			Highest.....	112½		111½		
Lowest.....	112½		x 111½			Lowest.....	108		107½		
Closing.....	112½		x 111½			Closing.....	112		111½		
<i>March.</i>						<i>September.</i>					
Opening.....	112½		111½	113½		Opening.....	112		110½		
Highest.....	114½		112½	113½		Highest.....	112		110½		
Lowest.....	112½		111½	113½		Lowest.....	111½		110		
Closing.....	114½		112½	113½		Closing.....	111½		110		
<i>April.</i>						<i>October.</i>					
Opening.....	113½		113½			Opening.....	111		110½		
Highest.....	113½		113½			Highest.....	111½		111½		
Lowest.....	112½		112½			Lowest.....	111		110½		
Closing.....	112½		113			Closing.....	111½		111½		
<i>May.</i>						<i>November.</i>					
Opening.....	112½		113			Opening.....	112½	95½	112		
Highest.....	112½		113			Highest.....	114	95½	113½		
Lowest.....	112½		112½			Lowest.....	112½	95½	112		
Closing.....	112½		113			Closing.....	114	95½	x 113½		
<i>June.</i>						<i>December.</i>					
Opening.....	111½	99½	110½			Opening.....	115		113½		
Highest.....	111½	99½	110½			Highest.....	115		114		
Lowest.....	110	96	110			Lowest.....	114		113		
Closing.....	110	96	110½			Closing.....	114		113		

1894.

	Coupon bonds.		Registered bonds.							Coupon bonds.		Registered bonds.					
	4s, 1907.	5s, 1904.	4s, 1907.	Chero- kee 4s, 1897.	5s, 1904.	6s, cur- rency, 1895.	6s, cur- rency, 1896.	6s, cur- rency, 1898.		4s, 1907.	5s, 1904.	4s, 1907.	Chero- kee 4s, 1897.	5s, 1904.	6s, cur- rency, 1895.	6s, cur- rency, 1896.	6s, cur- rency, 1898.
<i>January.</i>									<i>July.</i>								
Opening	112 $\frac{1}{2}$		113						Opening	x 113 $\frac{1}{2}$	118 $\frac{1}{2}$	113 $\frac{1}{2}$	104	118 $\frac{1}{2}$			
Highest	113 $\frac{3}{4}$		114						Highest	115	119 $\frac{1}{2}$	114 $\frac{1}{2}$	104	118 $\frac{1}{2}$			
Lowest	112 $\frac{1}{2}$		112 $\frac{1}{2}$						Lowest	113 $\frac{1}{2}$	118 $\frac{1}{2}$	113 $\frac{1}{2}$	104	118			
Closing	113 $\frac{1}{2}$		113 $\frac{1}{2}$						Closing	114 $\frac{1}{2}$	119	113 $\frac{1}{2}$	104	118			
<i>February.</i>									<i>August.</i>								
Opening	114 $\frac{1}{2}$	117 $\frac{1}{2}$	113 $\frac{1}{2}$		117 $\frac{1}{2}$				Opening	114	x 117 $\frac{1}{2}$	113 $\frac{1}{2}$		118	101 $\frac{1}{2}$		
Highest	114 $\frac{1}{2}$	117 $\frac{1}{2}$	114		117 $\frac{1}{2}$				Highest	115	119	114 $\frac{1}{2}$		118	101 $\frac{1}{2}$		
Lowest	114 $\frac{1}{2}$	117 $\frac{1}{2}$	113 $\frac{1}{2}$		117 $\frac{1}{2}$				Lowest	114	117 $\frac{1}{2}$	113 $\frac{1}{2}$		118	101 $\frac{1}{2}$		
Closing	114 $\frac{1}{2}$	117 $\frac{1}{2}$	114		117 $\frac{1}{2}$				Closing	115	118 $\frac{1}{2}$	114 $\frac{1}{2}$		118	101 $\frac{1}{2}$		
<i>March.</i>									<i>September.</i>								
Opening	114	117 $\frac{1}{2}$	112 $\frac{1}{2}$		117 $\frac{1}{2}$				Opening	115	119	114					
Highest	115	117 $\frac{1}{2}$	113 $\frac{1}{2}$		117 $\frac{1}{2}$				Highest	115	119 $\frac{1}{2}$	114					
Lowest	114	117 $\frac{1}{2}$	112 $\frac{1}{2}$		117 $\frac{1}{2}$				Lowest	115	119	114					
Closing	114 $\frac{1}{2}$	117 $\frac{1}{2}$	113 $\frac{1}{2}$		117 $\frac{1}{2}$				Closing	115	119 $\frac{1}{2}$	114					
<i>April.</i>									<i>October.</i>								
Opening	114 $\frac{1}{2}$	118	113 $\frac{1}{2}$						Opening	114 $\frac{1}{2}$	119 $\frac{1}{2}$	114 $\frac{1}{2}$		119 $\frac{1}{2}$			
Highest	114 $\frac{1}{2}$	119 $\frac{1}{2}$	114 $\frac{1}{2}$						Highest	115	120	114 $\frac{1}{2}$		119 $\frac{1}{2}$			
Lowest	114 $\frac{1}{2}$	118	113 $\frac{1}{2}$						Lowest	114 $\frac{1}{2}$	119 $\frac{1}{2}$	114 $\frac{1}{2}$		119 $\frac{1}{2}$			
Closing	114 $\frac{1}{2}$	119 $\frac{1}{2}$	113 $\frac{1}{2}$						Closing	115	120	114 $\frac{1}{2}$		119 $\frac{1}{2}$			
<i>May.</i>									<i>November.</i>								
Opening	114	118 $\frac{1}{2}$	114						Opening	115 $\frac{1}{2}$	x 119 $\frac{1}{2}$	115 $\frac{1}{2}$		119		106	111 $\frac{1}{2}$
Highest	114 $\frac{1}{2}$	118 $\frac{1}{2}$	114						Highest	116	119 $\frac{1}{2}$	115 $\frac{1}{2}$		119		106	111 $\frac{1}{2}$
Lowest	114	117 $\frac{1}{2}$	113 $\frac{1}{2}$						Lowest	114 $\frac{1}{2}$	117 $\frac{1}{2}$	114 $\frac{1}{2}$		119		106	111 $\frac{1}{2}$
Closing	114	118	113 $\frac{1}{2}$						Closing	115 $\frac{1}{2}$	119	114 $\frac{1}{2}$		119		106	111 $\frac{1}{2}$
<i>June.</i>									<i>December.</i>								
Opening	114 $\frac{1}{2}$	117 $\frac{1}{2}$	112 $\frac{1}{2}$		117 $\frac{1}{2}$				Opening	116	119 $\frac{1}{2}$	114 $\frac{1}{2}$		119			
Highest	115	118 $\frac{1}{2}$	113 $\frac{1}{2}$		118 $\frac{1}{2}$				Highest	116	119 $\frac{1}{2}$	114 $\frac{1}{2}$		119			
Lowest	114 $\frac{1}{2}$	117 $\frac{1}{2}$	112 $\frac{1}{2}$		117 $\frac{1}{2}$				Lowest	114 $\frac{1}{2}$	117 $\frac{1}{2}$	113 $\frac{1}{2}$		117 $\frac{1}{2}$			
Closing	114 $\frac{1}{2}$	117 $\frac{1}{2}$	113 $\frac{1}{2}$		118 $\frac{1}{2}$				Closing	114 $\frac{1}{2}$	117 $\frac{1}{2}$	113 $\frac{1}{2}$		117 $\frac{1}{2}$			

	Coupon bonds.			Registered bonds.								Coupon bonds.			Registered bonds.						
	4s. 1907.	4s. 1925.	5s. 1904.	4s. 1907.	4s. 1925.	5s. 1904.	2s, op- tion- al.	6s, cur- rency, 1896.	6s, cur- rency, 1898.	6s, cur- rency, 1899.		4s. 1907.	4s. 1925.	5s. 1904.	4s. 1907.	4s. 1925.	5s. 1904.	2s, op- tion al.	6s, cur- rency, 1896.	6s, cur- rency, 1898.	6s, cur- rency, 1899.
January.																					
Opening	x 113 $\frac{1}{2}$	-----	117	113 $\frac{1}{2}$	-----	117 $\frac{1}{2}$	-----	102 $\frac{3}{4}$	-----	-----	Opening	x 112 $\frac{3}{4}$	124	116 $\frac{3}{4}$	112 $\frac{3}{4}$	-----	116 $\frac{3}{4}$	97	-----	-----	-----
Highest	113 $\frac{1}{2}$	-----	117 $\frac{1}{2}$	113 $\frac{1}{2}$	-----	117 $\frac{1}{2}$	-----	102 $\frac{3}{4}$	-----	-----	Highest	113	124 $\frac{1}{2}$	116 $\frac{3}{4}$	112 $\frac{3}{4}$	-----	116 $\frac{3}{4}$	97	-----	-----	-----
Lowest	112 $\frac{1}{2}$	-----	115 $\frac{1}{2}$	112 $\frac{1}{2}$	-----	114 $\frac{1}{2}$	-----	102 $\frac{3}{4}$	-----	-----	Lowest	112 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{3}{4}$	112	-----	115 $\frac{1}{2}$	97	-----	-----	-----
Closing	112 $\frac{1}{2}$	-----	115 $\frac{1}{2}$	112 $\frac{1}{2}$	-----	114 $\frac{1}{2}$	-----	102 $\frac{3}{4}$	-----	-----	Closing	112 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{3}{4}$	112 $\frac{3}{4}$	-----	115 $\frac{1}{2}$	97	-----	-----	-----
February.																					
Opening	110 $\frac{1}{2}$	118 $\frac{1}{2}$	x 114 $\frac{1}{2}$	110 $\frac{1}{2}$	-----	114 $\frac{1}{2}$	-----	108 $\frac{3}{4}$	-----	-----	Opening	112 $\frac{1}{2}$	122 $\frac{1}{2}$	115 $\frac{1}{2}$	112 $\frac{1}{2}$	-----	115	-----	-----	-----	109
Highest	113	119 $\frac{1}{2}$	116 $\frac{1}{2}$	113	-----	115 $\frac{1}{2}$	-----	108 $\frac{3}{4}$	-----	-----	Highest	112 $\frac{1}{2}$	122 $\frac{1}{2}$	115 $\frac{1}{2}$	112 $\frac{1}{2}$	-----	115 $\frac{1}{2}$	-----	-----	-----	109
Lowest	110	118 $\frac{1}{2}$	114 $\frac{1}{2}$	110	-----	114 $\frac{1}{2}$	-----	108 $\frac{3}{4}$	-----	-----	Lowest	112 $\frac{1}{2}$	121 $\frac{1}{2}$	115 $\frac{1}{2}$	112 $\frac{1}{2}$	-----	115	-----	-----	-----	109
Closing	112 $\frac{1}{2}$	119 $\frac{1}{2}$	116	112 $\frac{1}{2}$	-----	116	-----	108 $\frac{3}{4}$	-----	-----	Closing	112 $\frac{1}{2}$	121 $\frac{1}{2}$	115 $\frac{1}{2}$	112 $\frac{1}{2}$	-----	115 $\frac{1}{2}$	-----	-----	-----	109
March.																					
Opening	112 $\frac{1}{2}$	119 $\frac{1}{2}$	116	111 $\frac{1}{2}$	120 $\frac{1}{2}$	116	-----	-----	-----	-----	Opening	112 $\frac{1}{2}$	123 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	-----	-----	-----	-----	-----	-----
Highest	112 $\frac{1}{2}$	120 $\frac{1}{2}$	116	111 $\frac{1}{2}$	120 $\frac{1}{2}$	116	-----	-----	-----	-----	Highest	113	123 $\frac{1}{2}$	116	111 $\frac{1}{2}$	-----	-----	-----	-----	-----	-----
Lowest	112 $\frac{1}{2}$	119	115 $\frac{1}{2}$	110 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$	-----	-----	-----	-----	Lowest	112 $\frac{1}{2}$	121 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	-----	-----	-----	-----	-----	-----
Closing	112 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$	-----	-----	-----	-----	Closing	113	122 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	-----	-----	-----	-----	-----	-----
April.																					
Opening	112	120 $\frac{1}{2}$	116	111 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$	-----	108 $\frac{3}{4}$	-----	-----	Opening	x 111 $\frac{1}{2}$	122 $\frac{1}{2}$	116 $\frac{1}{2}$	112 $\frac{1}{2}$	-----	116	-----	102 $\frac{3}{4}$	-----	-----
Highest	112 $\frac{1}{2}$	121 $\frac{1}{2}$	116 $\frac{1}{2}$	111 $\frac{1}{2}$	120 $\frac{1}{2}$	116	-----	108 $\frac{3}{4}$	-----	-----	Highest	112	123	116 $\frac{1}{2}$	112 $\frac{1}{2}$	-----	116	-----	102 $\frac{3}{4}$	-----	-----
Lowest	112	120 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	120 $\frac{1}{2}$	114 $\frac{1}{2}$	-----	108 $\frac{3}{4}$	-----	-----	Lowest	x 111 $\frac{1}{2}$	122 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	-----	114 $\frac{1}{2}$	-----	102 $\frac{3}{4}$	-----	-----
Closing	112 $\frac{1}{2}$	121 $\frac{1}{2}$	116 $\frac{1}{2}$	111 $\frac{1}{2}$	120 $\frac{1}{2}$	114 $\frac{1}{2}$	-----	108 $\frac{3}{4}$	-----	-----	Closing	112	122 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	-----	114 $\frac{1}{2}$	-----	102 $\frac{3}{4}$	-----	-----
May.																					
Opening	112 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	120 $\frac{1}{2}$	-----	96 $\frac{1}{2}$	-----	109	-----	Opening	112 $\frac{1}{2}$	121 $\frac{1}{2}$	115	111 $\frac{1}{2}$	120 $\frac{1}{2}$	115	-----	-----	-----	-----
Highest	113 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{1}{2}$	112 $\frac{1}{2}$	121 $\frac{1}{2}$	-----	96 $\frac{1}{2}$	-----	109	-----	Highest	112 $\frac{1}{2}$	121 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	120 $\frac{1}{2}$	115	-----	-----	-----	-----
Lowest	112 $\frac{1}{2}$	120 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	120 $\frac{1}{2}$	-----	96 $\frac{1}{2}$	-----	109	-----	Lowest	112	120 $\frac{1}{2}$	114 $\frac{1}{2}$	111 $\frac{1}{2}$	120 $\frac{1}{2}$	114 $\frac{1}{2}$	-----	-----	-----	-----
Closing	113 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{1}{2}$	112 $\frac{1}{2}$	121 $\frac{1}{2}$	-----	96 $\frac{1}{2}$	-----	109	-----	Closing	112	121	114 $\frac{1}{2}$	111 $\frac{1}{2}$	120 $\frac{1}{2}$	114 $\frac{1}{2}$	-----	-----	-----	-----
June.																					
Opening	113 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{1}{2}$	112	-----	116 $\frac{1}{2}$	-----	-----	-----	-----	Opening	112	120 $\frac{1}{2}$	115	110 $\frac{1}{2}$	117 $\frac{1}{2}$	115 $\frac{1}{2}$	-----	-----	-----	-----
Highest	113 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{1}{2}$	112 $\frac{1}{2}$	-----	116 $\frac{1}{2}$	-----	-----	-----	-----	Highest	112 $\frac{1}{2}$	121 $\frac{1}{2}$	115	111 $\frac{1}{2}$	117 $\frac{1}{2}$	115 $\frac{1}{2}$	-----	-----	-----	-----
Lowest	113 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{1}{2}$	111 $\frac{1}{2}$	-----	116 $\frac{1}{2}$	-----	-----	-----	-----	Lowest	112	119	112	110	117 $\frac{1}{2}$	113 $\frac{1}{2}$	-----	-----	-----	-----
Closing	113 $\frac{1}{2}$	123 $\frac{1}{2}$	116 $\frac{1}{2}$	112	-----	116 $\frac{1}{2}$	-----	-----	-----	-----	Closing	112 $\frac{1}{2}$	119	113 $\frac{1}{2}$	110	117 $\frac{1}{2}$	113 $\frac{1}{2}$	-----	-----	-----	-----

¹ These are dealings in the "Unlisted department" of the Stock Exchange in "Bonds, when issued."

	Coupon bonds.				Registered bonds.							Coupon bonds.				Registered bonds.					
	4s. 1907.	4s. 1925.	5s. 1904.	2s, op- tion- al.	4s. 1907.	4s. 1925.	5s. 1904.	6s, cur- ren- cy, 1897.	6s, cur- ren- cy, 1898.	6s, cur- ren- cy, 1899.		4s. 1907.	4s. 1925.	5s. 1904.	2s, op- tion- al.	4s. 1907.	4s. 1925.	5s. 1904.	6s, cur- ren- cy, 1897.	6s, cur- ren- cy, 1898.	6s, cur- ren- cy, 1899.
January.																					
Opening	110	116½	113½		110	114	113½				Opening	108½	116½	113		108½	116½	112½		103	105
Highest	110	117	114		110	114½	113½				Highest	109½	116½	113		108½	116½	112½		103	105
Lowest	109	115½	113		108	114½	112				Lowest	107½	112½	110½		106	112½	110½		103	105
Closing	109½	115½	113½		108	114½	112				Closing	107½	114	111½		106	113½	110½		103	105
February.																					
Opening	108½	113	112		108	114	112		105		Opening	107½	113½	109	94	106½	112½	109			
Highest	111	118	114		110½	117½	113½		105		Highest	107½	113½	109	94	106½	113½	109½			
Lowest	108½	113	112		108	113	112		105		Lowest	106	111½	108½	94	104½	111½	108½			
Closing	111	116½	113½		110½	117½	113		105		Closing	106½	113½	108½	94	104½	113	109½			
March.																					
Opening	110½	116½	113		108½	116½	113	103½		107½	Opening	107	113½	109½	91	106½	113½	110½		103	
Highest	111½	117½	113½		108½	117½	113	103½		107½	Highest	107½	117	111½	91	106½	116½	110½		103	
Lowest	110½	116½	113		108½	116½	113	103½		107½	Lowest	106½	113½	109½	91	105½	113½	110		103	
Closing	110½	116½	113½		108½	116½	113	103½		107½	Closing	107½	117	111½	91	106½	116½	110		103	
April.																					
Opening	109½	116½	113½		108½	117	113½				Opening	x 108½	116½	111½		107½	116	110½			
Highest	109½	119	114½		109	118	113½				Highest	108½	118½	111½		107½	116½	110½			
Lowest	109½	116½	113½		108½	117	113½				Lowest	106½	115	110½		105½	115½	110½			
Closing	109½	118½	114½		108½	117½	113½				Closing	107½	118½	111½		107½	115½	110½			
May.																					
Opening	110½	x 117½	112½		109½	117½	112½				Opening	109½	x 118½	x 111	96	108½	120	111½			
Highest	110½	117½	113		109½	117½	112½				Highest	110½	120½	113½	96	110½	120	112½			
Lowest	109½	116½	112½		108½	116½	112½				Lowest	109½	x 118½	x 111	96	108½	119½	111½			
Closing	109½	116½	112½		108½	116½	112½				Closing	110½	120	113½	96	110	119½	112½			
June.																					
Opening	109½	116½	112½	95	108	116½	112½				Opening	110½	119½	113½	96	109	120	113½			
Highest	110½	118½	113½	95	108½	118½	113				Highest	112½	120½	114	96	110½	120½	114			
Lowest	109½	116½	112½	95	108	116½	112½				Lowest	110½	119	113½	95½	109	120	113½			
Closing	110	116½	113½	95	108½	117½	113				Closing	112	120½	114	95½	110½	120½	114			
July.																					
Opening	108½	116½	113		108½	114	113½				Opening	108½	116½	113		108½	116½	112½		103	105
Highest	109½	116½	113		108½	114½	113½				Highest	109½	116½	113		108½	116½	112½		103	105
Lowest	107½	112½	110½		106	114½	112				Lowest	107½	112½	110½		106	112½	110½		103	105
Closing	107½	114	111½		106	114½	112				Closing	107½	114	111½		106	113½	110½		103	105
August.																					
Opening	107½	113½	109	94	106½	114	112		105		Opening	107½	113½	109	94	106½	112½	109			
Highest	107½	113½	109	94	106½	114	112		105		Highest	107½	113½	109	94	106½	113½	109½			
Lowest	106	111½	108½	94	104½	113	112		105		Lowest	106	111½	108½	94	104½	111½	108½			
Closing	106½	113½	108½	94	104½	113	112		105		Closing	106½	113½	108½	94	104½	113	109½			
September.																					
Opening	107	113½	109½	91	106½	114	112		107½		Opening	107	113½	109½	91	106½	113½	110½		103	
Highest	107½	117	111½	91	106½	117½	113		107½		Highest	107½	117	111½	91	106½	116½	110½		103	
Lowest	106½	113½	109½	91	105½	113½	113		107½		Lowest	106½	113½	109½	91	105½	113½	110		103	
Closing	107½	117	111½	91	106½	116½	113		107½		Closing	107½	117	111½	91	106½	116½	110		103	
October.																					
Opening	x 108½	116½	111½		107½	116	113½				Opening	x 108½	116½	111½		107½	116	110½			
Highest	108½	118½	111½		107½	116½	113½				Highest	108½	118½	111½		107½	116½	110½			
Lowest	106½	115	110½		105½	113½	113				Lowest	106½	115	110½		105½	115½	110½			
Closing	107½	118½	111½		107½	117½	113½				Closing	107½	118½	111½		107½	115½	110½			
November.																					
Opening	109½	x 118½	x 111	96	108½	117½	112½				Opening	109½	x 118½	x 111	96	108½	120	111½			
Highest	110½	120½	113½	96	110½	117½	112½				Highest	110½	120½	113½	96	110½	120	112½			
Lowest	109½	x 118½	x 111	96	108½	116½	112½				Lowest	109½	x 118½	x 111	96	108½	119½	111½			
Closing	110½	120	113½	96	110	116½	112½				Closing	110½	120	113½	96	110	119½	112½			
December.																					
Opening	110½	119½	113½	96	109	116½	112½				Opening	110½	119½	113½	96	109	120	113½			
Highest	112½	120½	114	96	110½	118½	113				Highest	112½	120½	114	96	110½	120½	114			
Lowest	110½	119	113½	95½	109	116½	112½				Lowest	110½	119	113½	95½	109	120	113½			
Closing	112	120½	114	95½	110½	117½	113				Closing	112	120½	114	95½	110½	120½	114			

1897.

	Coupon bonds.				Registered bonds.						Coupon bonds.				Registered bonds.				
	4s. 1907.	4s. 1925.	5s. 1904.	2s. op- tion- al.	4s. 1907.	4s. 1925.	5s. 1904.	6s. cur- ren- cy, 1898.	6s. cur- ren- cy, 1899.		4s. 1907.	4s. 1925.	5s. 1904.	2s. op- tion- al.	4s. 1907.	4s. 1925.	5s. 1904.	6s. cur- ren- cy, 1898.	6s. cur- ren- cy, 1899.
<i>January.</i>										<i>July.</i>									
Opening.....	111 $\frac{1}{2}$	120 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	120 $\frac{1}{2}$	113 $\frac{1}{2}$	103 $\frac{1}{2}$	.....	Opening.....	x 112	125	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	125 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
Highest.....	112 $\frac{1}{2}$	124	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	122 $\frac{1}{2}$	113 $\frac{1}{2}$	103 $\frac{1}{2}$	.....	Highest.....	112 $\frac{1}{2}$	126 $\frac{1}{2}$	115	.....	112	125 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
Lowest.....	111 $\frac{1}{2}$	120 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	120 $\frac{1}{2}$	113 $\frac{1}{2}$	103 $\frac{1}{2}$	.....	Lowest.....	111 $\frac{1}{2}$	124 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	124 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....
Closing.....	112 $\frac{1}{2}$	124	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	122 $\frac{1}{2}$	113 $\frac{1}{2}$	103 $\frac{1}{2}$	.....	Closing.....	111 $\frac{1}{2}$	126 $\frac{1}{2}$	115	.....	111 $\frac{1}{2}$	125 $\frac{1}{2}$	114	.....	.....
<i>February.</i>										<i>August.</i>									
Opening.....	112 $\frac{1}{2}$	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	122 $\frac{1}{2}$	113 $\frac{1}{2}$	103 $\frac{1}{2}$	106 $\frac{1}{2}$	Opening.....	112	125 $\frac{1}{2}$	113 $\frac{1}{2}$	98 $\frac{1}{2}$	112 $\frac{1}{2}$	125 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....
Highest.....	113 $\frac{1}{2}$	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	112	122 $\frac{1}{2}$	113 $\frac{1}{2}$	103 $\frac{1}{2}$	106 $\frac{1}{2}$	Highest.....	112 $\frac{1}{2}$	125 $\frac{1}{2}$	113 $\frac{1}{2}$	98 $\frac{1}{2}$	112 $\frac{1}{2}$	125 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....
Lowest.....	112 $\frac{1}{2}$	122 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	122 $\frac{1}{2}$	113 $\frac{1}{2}$	103 $\frac{1}{2}$	106 $\frac{1}{2}$	Lowest.....	112	125	113 $\frac{1}{2}$	98 $\frac{1}{2}$	112	125 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....
Closing.....	113	123	113 $\frac{1}{2}$	.....	112	122 $\frac{1}{2}$	113 $\frac{1}{2}$	103 $\frac{1}{2}$	106 $\frac{1}{2}$	Closing.....	112 $\frac{1}{2}$	125 $\frac{1}{2}$	113 $\frac{1}{2}$	98 $\frac{1}{2}$	112	125 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....
<i>March.</i>										<i>September.</i>									
Opening.....	113	123 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....	Opening.....	113 $\frac{1}{2}$	126	114	98 $\frac{1}{2}$	111 $\frac{1}{2}$	126 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
Highest.....	113 $\frac{1}{2}$	123 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	123 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....	Highest.....	114	126	115	98 $\frac{1}{2}$	112 $\frac{1}{2}$	126 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
Lowest.....	113	123	113 $\frac{1}{2}$	.....	111	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....	Lowest.....	113 $\frac{1}{2}$	125	113 $\frac{1}{2}$	98 $\frac{1}{2}$	111 $\frac{1}{2}$	126 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
Closing.....	113 $\frac{1}{2}$	123 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	111	123 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....	Closing.....	113 $\frac{1}{2}$	125 $\frac{1}{2}$	115	98 $\frac{1}{2}$	112	126 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	.....
<i>April.</i>										<i>October.</i>									
Opening.....	112 $\frac{1}{2}$	124 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	107 $\frac{1}{2}$	Opening.....	113 $\frac{1}{2}$	126	115	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	.....	.....	.....
Highest.....	112 $\frac{1}{2}$	124 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	107 $\frac{1}{2}$	Highest.....	114	128 $\frac{1}{2}$	115 $\frac{1}{2}$	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	.....	.....	.....
Lowest.....	112	123 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	123	113 $\frac{1}{2}$	.....	107 $\frac{1}{2}$	Lowest.....	113 $\frac{1}{2}$	126	115	.....	112	127 $\frac{1}{2}$	.....	.....	.....
Closing.....	112 $\frac{1}{2}$	123 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	123	113 $\frac{1}{2}$	.....	107 $\frac{1}{2}$	Closing.....	113 $\frac{1}{2}$	127 $\frac{1}{2}$	115 $\frac{1}{2}$	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	.....	.....	.....
<i>May.</i>										<i>November.</i>									
Opening.....	112 $\frac{1}{2}$	x 122 $\frac{1}{2}$	113	.....	111	122 $\frac{1}{2}$	113	.....	.....	Opening.....	114	127 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	113	127 $\frac{1}{2}$	114 $\frac{1}{2}$	102 $\frac{1}{2}$	.....
Highest.....	112 $\frac{1}{2}$	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	111	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....	Highest.....	114 $\frac{1}{2}$	128 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	113 $\frac{1}{2}$	127 $\frac{1}{2}$	115	102 $\frac{1}{2}$	.....
Lowest.....	112	122 $\frac{1}{2}$	113	.....	110 $\frac{1}{2}$	122 $\frac{1}{2}$	113	.....	.....	Lowest.....	113 $\frac{1}{2}$	127 $\frac{1}{2}$	114	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	113 $\frac{1}{2}$	102 $\frac{1}{2}$	.....
Closing.....	112 $\frac{1}{2}$	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	111	123	113 $\frac{1}{2}$	.....	.....	Closing.....	114 $\frac{1}{2}$	128 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	113	127 $\frac{1}{2}$	113 $\frac{1}{2}$	102 $\frac{1}{2}$	.....
<i>June.</i>										<i>December.</i>									
Opening.....	112 $\frac{1}{2}$	123 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	125 $\frac{1}{2}$	.....	.....	.....	Opening.....	115	128 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	x 112 $\frac{1}{2}$	129	114 $\frac{1}{2}$	99 $\frac{1}{2}$	.....
Highest.....	113 $\frac{1}{2}$	125 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	125 $\frac{1}{2}$	.....	.....	.....	Highest.....	115	129 $\frac{1}{2}$	115	.....	113	129	114 $\frac{1}{2}$	99 $\frac{1}{2}$	.....
Lowest.....	112 $\frac{1}{2}$	123 $\frac{1}{2}$	114	.....	110 $\frac{1}{2}$	125 $\frac{1}{2}$	.....	.....	.....	Lowest.....	115	128 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	114 $\frac{1}{2}$	99 $\frac{1}{2}$	.....
Closing.....	113	125 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	125 $\frac{1}{2}$	.....	.....	.....	Closing.....	115	128 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	114 $\frac{1}{2}$	99 $\frac{1}{2}$	.....

	Coupon bonds.				Registered bonds.						Coupon bonds.				Registered bonds.						
	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908-1918 (when issued).	2s, optional.	4s, 1907.	4s, 1925.	5s, 1904.	6s, currency, 1898.	3s, 1908-1918.	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908-1918 (when issued).	2s, optional.	4s, 1907.	4s, 1925.	5s, 1904.	6s, currency, 1898.	3s, 1908-1918.	
<i>January.</i>																					
Opening	113 $\frac{1}{2}$	128 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	99 $\frac{1}{2}$	112 $\frac{1}{2}$	128 $\frac{1}{2}$	114 $\frac{1}{2}$	103 $\frac{1}{2}$	.....	111	124 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	95	110 $\frac{1}{2}$	124 $\frac{1}{2}$	113	100 $\frac{1}{2}$	.....	.....
Highest	114	129 $\frac{1}{2}$	115	.....	.....	113 $\frac{1}{2}$	129 $\frac{1}{2}$	115	104	.....	111 $\frac{1}{2}$	128 $\frac{1}{2}$	113 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	111	124	.....	.....	.....	.....
Lowest	113	128 $\frac{1}{2}$	114	.....	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	114	104	.....	110 $\frac{1}{2}$	125	112 $\frac{1}{2}$	104	.....	110 $\frac{1}{2}$	124	.....	.....	.....	.....
Closing	114 $\frac{1}{2}$	129 $\frac{1}{2}$	114 $\frac{1}{2}$	.....	99 $\frac{1}{2}$	113 $\frac{1}{2}$	128 $\frac{1}{2}$	113 $\frac{1}{2}$	104	.....	111	128 $\frac{1}{2}$	113 $\frac{1}{2}$	104	.....	95	110 $\frac{1}{2}$	127 $\frac{1}{2}$	112	102	.....
<i>February.</i>																					
Opening	113 $\frac{1}{2}$	128 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	99 $\frac{1}{2}$	113 $\frac{1}{2}$	128 $\frac{1}{2}$	113 $\frac{1}{2}$	104	.....	111 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	96 $\frac{1}{2}$	111	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102	.....
Highest	114	128 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....	113 $\frac{1}{2}$	128 $\frac{1}{2}$	.....	103 $\frac{1}{2}$	.....	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	128 $\frac{1}{2}$	112	102 $\frac{1}{2}$	.....	.....
Lowest	113	123 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....	111 $\frac{1}{2}$	126 $\frac{1}{2}$	.....	103 $\frac{1}{2}$	.....	111	126 $\frac{1}{2}$	112 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	111	127 $\frac{1}{2}$	112	102 $\frac{1}{2}$	.....	.....
Closing	112 $\frac{1}{2}$	124	112 $\frac{1}{2}$	.....	99	111 $\frac{1}{2}$	124	112 $\frac{1}{2}$	103 $\frac{1}{2}$	.....	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105	.....	98	111 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	.....
<i>March.</i>																					
Opening	112 $\frac{1}{2}$	123 $\frac{1}{2}$	112	.....	99	110 $\frac{1}{2}$	123 $\frac{1}{2}$	112	103 $\frac{1}{2}$	.....	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	98	110 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	.....
Highest	113	125 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	98 $\frac{1}{2}$	111	125	111 $\frac{1}{2}$	103	.....	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	.....	.....
Lowest	110	118 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	98 $\frac{1}{2}$	108 $\frac{1}{2}$	118 $\frac{1}{2}$	111 $\frac{1}{2}$	103	.....	111 $\frac{1}{2}$	127	112 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	127	112 $\frac{1}{2}$	.....	.....	.....
Closing	111 $\frac{1}{2}$	122 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	98	110	122 $\frac{1}{2}$	112 $\frac{1}{2}$	103 $\frac{1}{2}$	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	99	110 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	.....
<i>April.</i>																					
Opening	110 $\frac{1}{2}$	122 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	98	109 $\frac{1}{2}$	122 $\frac{1}{2}$	112 $\frac{1}{2}$	103	.....	111 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	(Coup.)	98 $\frac{1}{2}$	110 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	101	105 $\frac{1}{2}$	.....
Highest	111	122 $\frac{1}{2}$	111	.....	98	109 $\frac{1}{2}$	121 $\frac{1}{2}$	111 $\frac{1}{2}$	102 $\frac{1}{2}$	.....	112	128 $\frac{1}{2}$	112 $\frac{1}{2}$	106 $\frac{1}{2}$	.....	111	127 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	.....	.....
Lowest	107	117 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	98	108 $\frac{1}{2}$	116 $\frac{1}{2}$	111 $\frac{1}{2}$	102 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	127	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	126 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	.....	.....
Closing	108	119 $\frac{1}{2}$	110	.....	95	106 $\frac{1}{2}$	118 $\frac{1}{2}$	111 $\frac{1}{2}$	102 $\frac{1}{2}$	.....	112 $\frac{1}{2}$	128 $\frac{1}{2}$	113 $\frac{1}{2}$	106 $\frac{1}{2}$	.....	98 $\frac{1}{2}$	110 $\frac{1}{2}$	126 $\frac{1}{2}$	112 $\frac{1}{2}$	102	105 $\frac{1}{2}$
<i>May.</i>																					
Opening	108	118 $\frac{1}{2}$	110	.....	95	106 $\frac{1}{2}$	118 $\frac{1}{2}$	110	102 $\frac{1}{2}$	.....	112 $\frac{1}{2}$	127	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	98 $\frac{1}{2}$	111 $\frac{1}{2}$	126 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	105 $\frac{1}{2}$
Highest	111 $\frac{1}{2}$	123 $\frac{1}{2}$	111	.....	.....	109	122 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	113	105 $\frac{1}{2}$	.....	98 $\frac{1}{2}$	111 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	103 $\frac{1}{2}$	106
Lowest	108	120	109 $\frac{1}{2}$	.....	.....	106 $\frac{1}{2}$	121 $\frac{1}{2}$	109 $\frac{1}{2}$	.....	.....	112 $\frac{1}{2}$	127	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	98 $\frac{1}{2}$	111	126 $\frac{1}{2}$	112	102	105 $\frac{1}{2}$
Closing	111	122 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	95	108	122 $\frac{1}{2}$	111 $\frac{1}{2}$	100 $\frac{1}{2}$	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	98 $\frac{1}{2}$	111	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	106
<i>June.</i>																					
Opening	111 $\frac{1}{2}$	122 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	95 $\frac{1}{2}$	108	122 $\frac{1}{2}$	111 $\frac{1}{2}$	100 $\frac{1}{2}$	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	99	111	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	105 $\frac{1}{2}$
Highest	111 $\frac{1}{2}$	125	111 $\frac{1}{2}$	.....	.....	109 $\frac{1}{2}$	124 $\frac{1}{2}$	.....	.....	.....	114	129 $\frac{1}{2}$	113 $\frac{1}{2}$	107 $\frac{1}{2}$	.....	99 $\frac{1}{2}$	114 $\frac{1}{2}$	128 $\frac{1}{2}$	113 $\frac{1}{2}$	102 $\frac{1}{2}$	107 $\frac{1}{2}$
Lowest	110	122	111	.....	.....	107 $\frac{1}{2}$	124 $\frac{1}{2}$	.....	.....	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	99 $\frac{1}{2}$	111	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	105 $\frac{1}{2}$
Closing	112	124 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	95	110 $\frac{1}{2}$	124 $\frac{1}{2}$	112 $\frac{1}{2}$	100 $\frac{1}{2}$	.....	114	129 $\frac{1}{2}$	113 $\frac{1}{2}$	107 $\frac{1}{2}$	.....	99 $\frac{1}{2}$	111 $\frac{1}{2}$	128 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	107 $\frac{1}{2}$
<i>July.</i>																					
Opening	111	124 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	95	110 $\frac{1}{2}$	124 $\frac{1}{2}$	112 $\frac{1}{2}$	100 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	99	111	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	105 $\frac{1}{2}$
Highest	111 $\frac{1}{2}$	128 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	.....	113 $\frac{1}{2}$	129 $\frac{1}{2}$	115	104	.....	111 $\frac{1}{2}$	128 $\frac{1}{2}$	113 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	111	124	.....	.....	.....	.....
Lowest	110 $\frac{1}{2}$	125	112 $\frac{1}{2}$	.....	.....	112 $\frac{1}{2}$	127 $\frac{1}{2}$	114	104	.....	110 $\frac{1}{2}$	125	112 $\frac{1}{2}$	104	.....	110 $\frac{1}{2}$	124	.....	.....	.....	.....
Closing	111	128 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	95	110 $\frac{1}{2}$	128 $\frac{1}{2}$	113 $\frac{1}{2}$	104	.....	111	128 $\frac{1}{2}$	113 $\frac{1}{2}$	104	.....	95	110 $\frac{1}{2}$	127 $\frac{1}{2}$	112	102	.....
<i>August.</i>																					
Opening	111 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	96 $\frac{1}{2}$	111	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102	.....	111 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	98	110 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	.....
Highest	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	.....	111 $\frac{1}{2}$	126 $\frac{1}{2}$	111 $\frac{1}{2}$	103	.....	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	111 $\frac{1}{2}$	128 $\frac{1}{2}$	112	102 $\frac{1}{2}$	.....	.....
Lowest	111	126 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	.....	111 $\frac{1}{2}$	126 $\frac{1}{2}$	111 $\frac{1}{2}$	103	.....	111 $\frac{1}{2}$	127	112 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	111	127 $\frac{1}{2}$	112	102 $\frac{1}{2}$	.....	.....
Closing	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	98	111 $\frac{1}{2}$	124	112 $\frac{1}{2}$	103 $\frac{1}{2}$	.....	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105	.....	98	111 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	.....
<i>September.</i>																					
Opening	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	98	110 $\frac{1}{2}$	123 $\frac{1}{2}$	112	103 $\frac{1}{2}$	.....	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	98	110 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	102 $\frac{1}{2}$	.....
Highest	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	.....	111	125	111 $\frac{1}{2}$	103	.....	112	127 $\frac{1}{2}$	112 $\frac{1}{2}$	105 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	.....	.....
Lowest	111 $\frac{1}{2}$	127	112 $\frac{1}{2}$	.....	.....	108 $\frac{1}{2}$	118 $\frac{1}{2}$	111 $\frac{1}{2}$	103	.....	111 $\frac{1}{2}$	127	112 $\frac{1}{2}$	104 $\frac{1}{2}$	.....	110 $\frac{1}{2}$	127	112 $\frac{1}{2}$	.....	.....	.....
Closing	112 $\frac{1}{2}$	127 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	98	110	122 $\frac{1}{2}$	112 $\frac{1}{2}$	103 $\frac{1}{2}$	.....	112 $\frac{1}{$										

	Coupon bonds.				Registered bonds.						Coupon bonds.				Registered bonds.						
	4s. 1907.	4s. 1925.	5s. 1904.	3s. 1908-1918.	2s. optional.	4s. 1907.	4s. 1925.	5s. 1904.	6s. currency, 1899.	3s. 1908-1918.		4s. 1907.	4s. 1925.	5s. 1904.	3s. 1908-1918.	2s. optional.	4s. 1907.	4s. 1925.	5s. 1904.	6s. currency, 1899.	3s. 1908-1918.
<i>January.</i>																					
Opening	112 $\frac{3}{4}$	129 $\frac{1}{4}$	112 $\frac{3}{4}$	107 $\frac{1}{2}$	99 $\frac{1}{2}$	112 $\frac{1}{2}$	129 $\frac{1}{2}$	112 $\frac{3}{4}$	100	107 $\frac{1}{2}$	Opening	113	130	112 $\frac{1}{2}$	109	101	112 $\frac{3}{4}$	130	112 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
Highest	113 $\frac{1}{2}$	130	113 $\frac{1}{2}$	108 $\frac{1}{2}$	99 $\frac{1}{2}$	112 $\frac{1}{2}$	129 $\frac{1}{2}$	113	.....	107 $\frac{1}{2}$	Highest	113 $\frac{1}{2}$	130 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	101	112 $\frac{3}{4}$	130 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
Lowest	112 $\frac{1}{2}$	129 $\frac{1}{2}$	112 $\frac{1}{2}$	107 $\frac{1}{2}$	99 $\frac{1}{2}$	111 $\frac{1}{2}$	128 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	106 $\frac{1}{2}$	Lowest	112 $\frac{1}{2}$	130	112 $\frac{1}{2}$	108 $\frac{1}{2}$	100 $\frac{1}{2}$	112 $\frac{3}{4}$	129 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
Closing	113 $\frac{1}{2}$	130	113	107 $\frac{1}{2}$	99 $\frac{1}{2}$	112 $\frac{1}{2}$	129	112	.....	107	Closing	113 $\frac{1}{2}$	130 $\frac{1}{2}$	112 $\frac{1}{2}$	109	100 $\frac{1}{2}$	112 $\frac{3}{4}$	129 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
<i>February.</i>																					
Opening	113 $\frac{1}{2}$	128 $\frac{3}{4}$	112	107 $\frac{1}{2}$	99	112 $\frac{1}{2}$	128 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	107	Opening	113 $\frac{1}{2}$	129 $\frac{1}{2}$	111 $\frac{1}{2}$	108 $\frac{1}{2}$	100 $\frac{1}{2}$	112 $\frac{3}{4}$	129 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
Highest	113 $\frac{1}{2}$	128 $\frac{3}{4}$	112 $\frac{1}{2}$	107 $\frac{1}{2}$	99	113	129 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	107 $\frac{1}{2}$	Highest	113 $\frac{1}{2}$	130 $\frac{1}{2}$	111 $\frac{1}{2}$	108 $\frac{1}{2}$	100 $\frac{1}{2}$	112 $\frac{3}{4}$	130 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
Lowest	113	128 $\frac{1}{2}$	111 $\frac{1}{2}$	107	99	111 $\frac{1}{2}$	128 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	107	Lowest	113 $\frac{1}{2}$	129 $\frac{1}{2}$	111 $\frac{1}{2}$	108 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	129 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
Closing	113 $\frac{1}{2}$	128 $\frac{3}{4}$	112 $\frac{1}{2}$	107 $\frac{1}{2}$	99	111 $\frac{1}{2}$	129 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	107 $\frac{1}{2}$	Closing	113 $\frac{1}{2}$	130 $\frac{1}{2}$	111 $\frac{1}{2}$	108 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	130 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
<i>March.</i>																					
Opening	113 $\frac{1}{2}$	128 $\frac{3}{4}$	112	107 $\frac{1}{2}$	99	111 $\frac{1}{2}$	128 $\frac{1}{2}$	112	.....	107 $\frac{1}{2}$	Opening	113 $\frac{1}{2}$	130 $\frac{1}{2}$	111 $\frac{1}{2}$	108 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	130 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
Highest	114 $\frac{1}{2}$	129 $\frac{1}{2}$	113 $\frac{1}{2}$	108 $\frac{1}{2}$	99 $\frac{1}{2}$	112 $\frac{1}{2}$	129 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	108 $\frac{1}{2}$	Highest	113 $\frac{1}{2}$	130 $\frac{1}{2}$	112	108 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	130 $\frac{1}{2}$	112	.....	108 $\frac{1}{2}$
Lowest	112 $\frac{1}{2}$	128 $\frac{1}{2}$	112	107	99	111 $\frac{1}{2}$	128 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	107 $\frac{1}{2}$	Lowest	113 $\frac{1}{2}$	129 $\frac{1}{2}$	111 $\frac{1}{2}$	108 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	129 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	108 $\frac{1}{2}$
Closing	114 $\frac{1}{2}$	129 $\frac{1}{2}$	113 $\frac{1}{2}$	108 $\frac{1}{2}$	99 $\frac{1}{2}$	112 $\frac{1}{2}$	129 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	108 $\frac{1}{2}$	Closing	113 $\frac{1}{2}$	130 $\frac{1}{2}$	112	108 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	130 $\frac{1}{2}$	112	.....	108 $\frac{1}{2}$
<i>April.</i>																					
Opening	113 $\frac{1}{2}$	129 $\frac{1}{2}$	113 $\frac{1}{2}$	107 $\frac{1}{2}$	99 $\frac{1}{2}$	112 $\frac{1}{2}$	129 $\frac{1}{2}$	113 $\frac{1}{2}$	.....	107 $\frac{1}{2}$	Opening	112 $\frac{1}{2}$	130 $\frac{1}{2}$	111 $\frac{1}{2}$	108 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	130 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	107 $\frac{1}{2}$
Highest	113 $\frac{1}{2}$	130 $\frac{1}{2}$	113 $\frac{1}{2}$	109	100	112 $\frac{1}{2}$	130	113 $\frac{1}{2}$	.....	108 $\frac{1}{2}$	Highest	112 $\frac{1}{2}$	130 $\frac{1}{2}$	112	108 $\frac{1}{2}$	101	111 $\frac{1}{2}$	130 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	107 $\frac{1}{2}$
Lowest	113	129 $\frac{1}{2}$	113 $\frac{1}{2}$	107 $\frac{1}{2}$	99 $\frac{1}{2}$	112 $\frac{1}{2}$	128 $\frac{1}{2}$	112	.....	107 $\frac{1}{2}$	Lowest	112 $\frac{1}{2}$	129 $\frac{1}{2}$	111 $\frac{1}{2}$	108	100	111 $\frac{1}{2}$	129 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	107 $\frac{1}{2}$
Closing	113 $\frac{1}{2}$	130 $\frac{1}{2}$	113 $\frac{1}{2}$	108 $\frac{1}{2}$	100	112 $\frac{1}{2}$	129	112	.....	107 $\frac{1}{2}$	Closing	112 $\frac{1}{2}$	130 $\frac{1}{2}$	112	108 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	129 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	107 $\frac{1}{2}$
<i>May.</i>																					
Opening	113 $\frac{1}{2}$	129 $\frac{1}{2}$	112	108	99 $\frac{1}{2}$	112 $\frac{1}{2}$	129	112	.....	108	Opening	112 $\frac{1}{2}$	129 $\frac{1}{2}$	110 $\frac{1}{2}$	107 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	129 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	107 $\frac{1}{2}$
Highest	114 $\frac{1}{2}$	130 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	100	113 $\frac{1}{2}$	130 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	109 $\frac{1}{2}$	Highest	113 $\frac{1}{2}$	132 $\frac{1}{2}$	111 $\frac{1}{2}$	109 $\frac{1}{2}$	102	112 $\frac{1}{2}$	132 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	109 $\frac{1}{2}$
Lowest	113 $\frac{1}{2}$	129 $\frac{1}{2}$	113 $\frac{1}{2}$	107 $\frac{1}{2}$	99 $\frac{1}{2}$	112 $\frac{1}{2}$	128 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	107 $\frac{1}{2}$	Lowest	113 $\frac{1}{2}$	129 $\frac{1}{2}$	110 $\frac{1}{2}$	107 $\frac{1}{2}$	100 $\frac{1}{2}$	111 $\frac{1}{2}$	129 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	107 $\frac{1}{2}$
Closing	114	130 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	100	112 $\frac{1}{2}$	130 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	109 $\frac{1}{2}$	Closing	113 $\frac{1}{2}$	132 $\frac{1}{2}$	111 $\frac{1}{2}$	109 $\frac{1}{2}$	102	112 $\frac{1}{2}$	132 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	109 $\frac{1}{2}$
<i>June.</i>																					
Opening	114	130 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	100	112 $\frac{1}{2}$	130 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	109 $\frac{1}{2}$	Opening	113 $\frac{1}{2}$	132 $\frac{1}{2}$	111 $\frac{1}{2}$	109 $\frac{1}{2}$	102	112 $\frac{1}{2}$	132 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	109 $\frac{1}{2}$
Highest	114 $\frac{1}{2}$	130 $\frac{1}{2}$	113	109 $\frac{1}{2}$	101 $\frac{1}{2}$	113	130 $\frac{1}{2}$	113	.....	109 $\frac{1}{2}$	Highest	116	134 $\frac{1}{2}$	113 $\frac{1}{2}$	110 $\frac{1}{2}$	102 $\frac{1}{2}$	115	134 $\frac{1}{2}$	114	.....	110 $\frac{1}{2}$
Lowest	114	129 $\frac{1}{2}$	112 $\frac{1}{2}$	108 $\frac{1}{2}$	100	112 $\frac{1}{2}$	129 $\frac{1}{2}$	112 $\frac{1}{2}$	.....	108 $\frac{1}{2}$	Lowest	113 $\frac{1}{2}$	132 $\frac{1}{2}$	111 $\frac{1}{2}$	109 $\frac{1}{2}$	102	112 $\frac{1}{2}$	132 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	109 $\frac{1}{2}$
Closing	114	130	112 $\frac{1}{2}$	109	101	112 $\frac{1}{2}$	130	112 $\frac{1}{2}$	.....	108 $\frac{1}{2}$	Closing	115 $\frac{1}{2}$	134	113	110 $\frac{1}{2}$	102 $\frac{1}{2}$	114 $\frac{1}{2}$	134	113 $\frac{1}{2}$	.....	110 $\frac{1}{2}$

	Coupon bonds.					Registered bonds.						Coupon bonds.					Registered bonds.						
	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908.	2s.	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908.	2s, 1930.	2s, optional.	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908.	2s.	4s, 1907.	4s, 1925.	5s, 1904.	3s, 1908.	2s, 1930.	2s, optional.	
<i>January.</i>																							
Opening.....	114 $\frac{1}{2}$	133	113	110 $\frac{3}{4}$	.....	114 $\frac{1}{2}$	134	113	110	.....	102 $\frac{1}{2}$	Opening.....	116	134 $\frac{1}{2}$	114	109 $\frac{1}{2}$	103 $\frac{3}{4}$	115	134 $\frac{1}{2}$	114	109	.....	99 $\frac{1}{2}$
Highest.....	115	134 $\frac{1}{2}$	113 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	115	134 $\frac{1}{2}$	113 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	102 $\frac{1}{2}$	Highest.....	116	135 $\frac{1}{2}$	114	109 $\frac{1}{2}$	103 $\frac{3}{4}$	115	135 $\frac{1}{2}$	114	110 $\frac{1}{2}$	.....	100
Lowest.....	114 $\frac{1}{2}$	133	113	110 $\frac{1}{2}$	.....	114 $\frac{1}{2}$	133	112 $\frac{1}{2}$	109 $\frac{1}{2}$	.....	102 $\frac{1}{2}$	Lowest.....	115 $\frac{3}{4}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	109 $\frac{1}{2}$	103 $\frac{3}{4}$	114 $\frac{1}{2}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	109	.....	99 $\frac{1}{2}$
Closing.....	115	134 $\frac{1}{2}$	113 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	115	134 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	.....	102 $\frac{1}{2}$	Closing.....	115 $\frac{1}{2}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	109 $\frac{1}{2}$	103 $\frac{3}{4}$	114 $\frac{1}{2}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	109 $\frac{1}{2}$	.....	100
<i>February.</i>																							
Opening.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	.....	102 $\frac{1}{2}$	Opening.....	114 $\frac{1}{2}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	109 $\frac{1}{2}$	103 $\frac{3}{4}$	114 $\frac{1}{2}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	108 $\frac{3}{4}$	103 $\frac{1}{2}$	100
Highest.....	118	138 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	117 $\frac{1}{2}$	138 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	103	Highest.....	116 $\frac{1}{2}$	134 $\frac{1}{2}$	115 $\frac{1}{2}$	110 $\frac{1}{2}$	105	116 $\frac{1}{2}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	110 $\frac{1}{2}$	105	100
Lowest.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	.....	102	Lowest.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	113 $\frac{1}{2}$	109	103 $\frac{3}{4}$	114 $\frac{1}{2}$	132 $\frac{1}{2}$	113 $\frac{1}{2}$	108 $\frac{3}{4}$	103 $\frac{1}{2}$	100
Closing.....	118	138 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	117	138 $\frac{1}{2}$	115 $\frac{1}{2}$	111 $\frac{1}{2}$	.....	103	Closing.....	116	133 $\frac{1}{2}$	115 $\frac{1}{2}$	110 $\frac{1}{2}$	104 $\frac{1}{2}$	114	132 $\frac{1}{2}$	113 $\frac{1}{2}$	110	104 $\frac{1}{2}$	100
<i>March.</i>																							
Opening.....	118	138	116	111 $\frac{1}{2}$	.....	117	137 $\frac{3}{4}$	116	111 $\frac{1}{2}$	.....	103	Opening.....	115 $\frac{1}{2}$	132 $\frac{1}{2}$	113 $\frac{1}{2}$	109 $\frac{1}{2}$	104 $\frac{1}{2}$	115 $\frac{1}{2}$	132 $\frac{1}{2}$	113 $\frac{1}{2}$	109 $\frac{1}{2}$	104 $\frac{1}{2}$	100
Highest.....	119	138	117	112 $\frac{1}{2}$	.....	118	137 $\frac{3}{4}$	117	112 $\frac{1}{2}$	.....	103	Highest.....	116	134 $\frac{1}{2}$	114	109 $\frac{1}{2}$	104 $\frac{1}{2}$	115 $\frac{1}{2}$	134 $\frac{1}{2}$	114	110 $\frac{1}{2}$	104 $\frac{1}{2}$	100
Lowest.....	116 $\frac{1}{2}$	134 $\frac{1}{2}$	114 $\frac{1}{2}$	110	.....	115 $\frac{1}{2}$	134 $\frac{1}{2}$	114 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	100 $\frac{1}{2}$	Lowest.....	115 $\frac{1}{2}$	133	112 $\frac{1}{2}$	109 $\frac{1}{2}$	103 $\frac{3}{4}$	115	132 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	103 $\frac{1}{2}$	100
Closing.....	116 $\frac{1}{2}$	134 $\frac{1}{2}$	114	111	.....	115 $\frac{1}{2}$	134 $\frac{1}{2}$	114 $\frac{1}{2}$	111	.....	100 $\frac{1}{2}$	Closing.....	115 $\frac{1}{2}$	134 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	104	115 $\frac{1}{2}$	134 $\frac{1}{2}$	112 $\frac{1}{2}$	109 $\frac{1}{2}$	103 $\frac{1}{2}$	100
<i>April.</i>																							
Opening.....	115 $\frac{1}{2}$	134 $\frac{1}{2}$	114 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	115 $\frac{1}{2}$	134 $\frac{1}{2}$	114 $\frac{1}{2}$	110	.....	100 $\frac{1}{2}$	Opening.....	115 $\frac{1}{2}$	134	112 $\frac{1}{2}$	109 $\frac{1}{2}$	104	114	134	112 $\frac{1}{2}$	109 $\frac{1}{2}$	104 $\frac{1}{2}$	.....
Highest.....	115 $\frac{1}{2}$	134 $\frac{1}{2}$	114	110	.....	115 $\frac{1}{2}$	134 $\frac{1}{2}$	114 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	100 $\frac{1}{2}$	Highest.....	116 $\frac{1}{2}$	135	114	110 $\frac{1}{2}$	105 $\frac{1}{2}$	115 $\frac{1}{2}$	134 $\frac{1}{2}$	114	110 $\frac{1}{2}$	104 $\frac{1}{2}$	.....
Lowest.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	113	109 $\frac{1}{2}$	.....	114 $\frac{1}{2}$	132 $\frac{1}{2}$	112 $\frac{1}{2}$	108 $\frac{1}{2}$	.....	99 $\frac{1}{2}$	Lowest.....	115 $\frac{1}{2}$	134	112 $\frac{1}{2}$	109 $\frac{1}{2}$	104	114	134	112 $\frac{1}{2}$	109 $\frac{1}{2}$	103 $\frac{1}{2}$	.....
Closing.....	114 $\frac{1}{2}$	134 $\frac{1}{2}$	113	109 $\frac{1}{2}$	.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	112 $\frac{1}{2}$	109	.....	99 $\frac{1}{2}$	Closing.....	116 $\frac{1}{2}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	110 $\frac{1}{2}$	104 $\frac{1}{2}$	114 $\frac{1}{2}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	110 $\frac{1}{2}$	104 $\frac{1}{2}$	.....
<i>May.</i>																							
Opening.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	112 $\frac{1}{2}$	109	.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	112 $\frac{1}{2}$	109	.....	99 $\frac{1}{2}$	Opening.....	115 $\frac{1}{2}$	134 $\frac{1}{2}$	113 $\frac{1}{2}$	110 $\frac{1}{2}$	104 $\frac{1}{2}$	114	134	112 $\frac{1}{2}$	109 $\frac{1}{2}$	103 $\frac{1}{2}$	.....
Highest.....	116 $\frac{1}{2}$	135 $\frac{1}{2}$	114	110 $\frac{1}{2}$	.....	116 $\frac{1}{2}$	135 $\frac{1}{2}$	114 $\frac{1}{2}$	110 $\frac{1}{2}$	.....	99 $\frac{1}{2}$	Highest.....	115 $\frac{1}{2}$	135 $\frac{1}{2}$	114 $\frac{1}{2}$	110 $\frac{1}{2}$	104 $\frac{1}{2}$	115 $\frac{1}{2}$	134 $\frac{1}{2}$	114	110 $\frac{1}{2}$	104 $\frac{1}{2}$	.....
Lowest.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	112	109	.....	114 $\frac{1}{2}$	133 $\frac{1}{2}$	112 $\frac{1}{2}$	109	.....	99 $\frac{1}{2}$	Lowest.....	114 $\frac{1}{2}$	134	113 $\frac{1}{2}$	109	104	114	134	112 $\frac{1}{2}$	109 $\frac{1}{2}$	103 $\frac{1}{2}$	.....
Closing.....	116	134 $\frac{1}{2}$	114	109 $\frac{1}{2}$	114 $\frac{1}{2}$	134 $\frac{1}{2}$	114	109 $\frac{1}{2}$	99 $\frac{1}{2}$	Closing.....	115 $\frac{1}{2}$	135 $\frac{1}{2}$	114 $\frac{1}{2}$	110 $\frac{1}{2}$	104 $\frac{1}{2}$	115 $\frac{1}{2}$	134 $\frac{1}{2}$	113	110 $\frac{1}{2}$	104 $\frac{1}{2}$

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NO. 47.—INVESTMENT VALUE OF UNITED STATES $4\frac{1}{2}$, 4 (OF 1907), 5, 4 (OF 1925), 3, AND 2 PER CENT COUPON BONDS, FROM 1889 TO 1900, INCLUSIVE.

[Prepared by the Government Actuary.]

Date.		4½ 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.
1889:			Per cent.		Per cent.
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	1.966	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	2.761
1892:					
January				116.6719	2.693
April				116.1575	2.715
July				116.4557	2.677
October				115.0978	2.766
1893:					
January				113.8250	2.849
April				113.3646	2.877
July				110.5450	3.079
October				111.2356	3.011
1894:					
January		5 per cent bonds.		113.3389	2.821
April		118.6225	2.925	114.2800	2.724
July		118.7500	2.873	114.1900	2.713
October		119.7407	2.716	114.7824	2.642

Date.	5 per cent bonds of 1904.		4 per cent bonds of 1907.		4 per cent bonds of 1925.		3 per cent bonds of 1918.		2 per cent bonds of 1930.	
	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.	Average price flat.	Rate of interest realized by investors.
1895:		Per ct.		Per ct.		Per ct.		Per ct.		Per ct.
January ...	116.7476	3.010	113.2548	2.756						
April	116.0100	3.048	112.3300	2.818	120.9657	2.977				
July	116.7236	2.920	112.7404	2.762	124.0024	2.839				
October	116.1157	2.945	111.9583	2.814	122.8819	2.883				
1896:										
January ...	113.1010	3.289	109.7212	3.012	115.6514	3.214				
April	113.7975	3.146	109.7300	2.992	117.7800	3.107				
July	112.1803	3.326	108.2524	3.131	114.8389	3.246				
October	111.2639	3.411	107.6528	3.173	116.5347	3.159				
1897:										
January ...	114.5050	2.882	111.9325	2.705	121.6250	2.913				
April	114.2552	2.848	112.6016	2.608	124.2396	2.786				
July	114.8606	2.691	112.3269	2.611	125.4087	2.729				
October	115.6010	2.493	113.7067	2.430	127.3173	2.636				
1898:										
January ...	114.7150	2.552	114.3525	2.325	129.0550	2.552				
April	111.5385	3.014	109.5192	2.844	119.8677	2.967				
July	112.9870	2.676	110.8906	2.652	125.3437	2.704				
October	112.9928	2.577	111.6889	2.522	127.6490	2.591	105.6659	2.671		
1899:										
January ...	113.1300	2.443	113.0575	2.318	129.6940	2.483	107.7150	2.539		
April	113.3933	2.279	113.6093	2.204	130.0026	2.467	108.5443	2.481		
July	112.7839	2.274	113.1927	2.211	130.2240	2.449	109.2057	2.436		
October	111.7884	2.361	112.4808	2.255	130.0649	2.447	108.4279	2.479		
1900:										
January ...	113.4447	1.812	114.6466	1.912	134.2187	2.251	110.4783	1.749		
April	114.0815	1.452	114.7609	1.834	134.1359	2.244	110.3261	1.738	103.5163	1.851
July	114.2525	1.187	115.2650	1.696	134.1325	2.234	110.1000	1.735	103.9850	1.830
October	113.7917	1.055	115.1667	1.634	134.6667	2.199	110.1227	1.696	104.2917	1.815

NO. 48.—NUMBER OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITORY, CAPITAL, BONDS ON DEPOSIT TO SECURE CIRCULATION ON SEPTEMBER 5, 1900, MINIMUM AMOUNT REQUIRED, AND THE EXCESS ON DEPOSIT, SEPTEMBER 5, 1900, AND SEPTEMBER 7, 1899.

Reserve cities, States, and Territories.	Number of banks.	Capital.	United States bonds.		Excess of bonds.	
			September 5, 1900.	Minimum required.	September 5, 1900.	September 7, 1899.
CENTRAL RESERVE CITIES.						
New York City	44	\$62,800,000	\$30,705,000	\$2,200,000	\$28,505,000	\$14,985,500
Chicago	14	19,250,000	5,490,000	700,000	4,790,000	460,000
St. Louis	6	11,400,000	7,200,000	300,000	6,900,000	2,070,000
Total	64	93,450,000	43,395,000	3,200,000	40,195,000	17,515,500
OTHER RESERVE CITIES.						
Boston	38	37,400,000	6,232,500	1,900,000	4,332,500	4,825,500
Albany	6	1,550,000	639,000	300,000	339,000	50,000
Brooklyn	5	1,852,000	642,000	250,000	392,000	392,000
Philadelphia	36	19,905,000	8,742,500	1,800,000	6,942,500	4,745,000
Pittsburg	31	13,250,000	6,523,250	1,525,000	4,998,250	2,890,250
Baltimore	19	11,108,260	4,137,000	950,000	3,187,000	2,277,140
Washington	11	2,775,000	1,170,000	550,000	620,000	435,400
Savannah	2	750,000	200,000	100,000	100,000	2,000
New Orleans	7	2,300,000	1,410,000	350,000	1,060,000	451,000
Louisville	8	4,645,000	2,805,000	400,000	2,405,000	1,420,000
Houston	5	1,100,000	380,000	200,000	180,000	50,000
Cincinnati	13	7,700,000	3,975,000	650,000	3,325,000	4,077,500
Cleveland	15	10,400,000	3,135,000	750,000	2,385,000	1,090,000
Columbus	6	2,050,000	500,000	300,000	200,000	85,000
Indianapolis	4	2,100,000	280,000	200,000	80,000	80,000
Detroit	6	3,300,000	1,450,000	300,000	1,150,000	1,250,000
Milwaukee	5	3,250,000	850,000	250,000	600,000	170,000
Des Moines	4	800,000	365,000	175,000	190,000	202,000
St. Paul	5	3,800,000	661,000	250,000	411,000	2,000
Minneapolis	6	4,000,000	772,000	300,000	472,000	250,000
Kansas City	6	2,550,000	1,735,700	300,000	1,435,700	691,000
St. Joseph	2	350,000	164,500	75,000	89,500	110,000
Lincoln	3	400,000	250,700	100,000	150,700	37,500
Omaha	8	3,650,000	1,675,000	400,000	1,275,000	675,000
Denver	4	1,700,000	1,450,000	200,000	1,250,000	600,000
San Francisco	4	6,000,000	1,900,000	200,000	1,700,000	500,000
Los Angeles	4	1,300,000	1,143,000	200,000	943,000	550,000
Portland, Oreg.	4	1,100,000	625,000	175,000	450,000	450,000
Total	267	150,585,260	53,813,150	13,150,000	40,663,150	28,358,290
Total all reserve cities	331	244,035,260	97,208,150	16,350,000	80,858,150	45,873,790
STATES, ETC.						
Maine	82	10,846,000	5,784,350	2,074,000	3,710,350	3,199,150
New Hampshire	55	5,498,300	4,387,900	1,374,575	3,013,325	2,526,750
Vermont	48	6,760,000	3,937,500	1,415,000	2,522,500	2,794,600
Massachusetts	209	41,102,500	19,792,500	7,909,375	11,883,125	10,706,875
Rhode Island	45	14,680,250	5,242,000	1,812,500	3,429,500	5,057,500
Connecticut	84	20,635,050	9,985,500	3,204,495	6,781,005	5,798,750
New York	281	31,516,210	18,904,100	7,166,977	11,737,123	10,348,808
New Jersey	115	15,068,355	7,759,950	3,102,089	4,657,861	3,116,094
Pennsylvania	402	43,051,321	25,417,250	9,685,325	15,731,925	11,275,848
Delaware	19	2,133,985	865,500	455,202	410,298	412,300
Maryland	53	4,014,400	2,564,000	990,675	1,573,325	1,399,000
District of Columbia ..	1	252,000	250,000	50,000	200,000	200,000
Virginia	43	5,171,000	3,786,500	1,030,250	2,756,250	1,704,500
West Virginia	40	3,849,660	2,200,600	935,915	1,264,685	856,700
North Carolina	31	3,043,500	1,516,350	735,875	780,475	309,850
South Carolina	17	2,083,000	1,496,000	483,250	1,012,750	307,750
Georgia	27	3,556,000	2,152,500	776,500	1,376,000	462,500
Florida	16	1,155,000	600,000	288,750	311,250	142,500
Alabama	28	3,480,000	1,782,000	763,750	1,018,250	538,500
Mississippi	12	980,000	793,000	245,000	548,000	105,650
Louisiana	14	985,000	515,000	246,250	268,750	50,000
Texas	218	18,518,920	7,263,880	4,342,230	2,921,650	986,130
Arkansas	7	1,070,000	247,500	242,500	5,000	9,000
Kentucky	73	8,197,595	4,670,050	1,848,149	2,821,901	2,509,025
Tennessee	50	7,337,845	3,308,750	1,253,161	2,055,589	1,077,750
Ohio	242	26,365,760	13,729,250	5,915,440	7,813,810	6,973,265
Indiana	119	12,514,500	5,993,750	2,866,125	3,127,625	2,366,493
Illinois	226	18,483,087	9,333,250	4,502,022	4,831,228	2,977,750
Michigan	77	8,171,532	3,713,560	1,726,633	1,986,927	1,579,310

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NO. 48.—NUMBER OF NATIONAL BANKS IN EACH STATE, ETC.—Continued.

Reserve cities, States, and Territories.	Num- ber of banks.	Capital.	United States bonds.		Excess of bonds.	
			September 5, 1900.	Minimum required.	September 5, 1900.	September 7, 1899.
STATES, ETC.—continued.						
Wisconsin.....	83	\$7,062,700	\$3,220,820	\$1,715,675	\$1,505,145	\$884,360
Minnesota.....	72	4,882,040	2,371,650	1,126,760	1,244,890	451,350
Iowa.....	192	13,235,000	6,930,950	3,221,250	3,709,700	1,983,210
Missouri.....	53	3,650,000	1,645,300	912,500	732,800	352,300
North Dakota.....	27	1,525,000	466,250	381,250	85,000	55,500
South Dakota.....	28	1,502,500	556,500	375,625	180,875	201,750
Nebraska.....	99	5,915,000	2,091,070	1,455,750	637,320	349,420
Kansas.....	110	8,417,360	4,131,650	1,841,840	2,289,810	558,425
Montana.....	21	2,305,000	753,750	563,750	190,000	70,000
Wyoming.....	14	885,000	384,250	221,250	163,000	.....
Colorado.....	35	2,622,000	1,596,000	630,500	965,500	472,750
New Mexico.....	9	710,000	475,000	177,500	297,500	265,000
Oklahoma.....	24	865,100	435,050	216,275	218,775	25,000
Indian Territory.....	30	1,316,890	438,050	329,223	108,827	1,000
Washington.....	31	3,250,000	1,153,800	780,000	373,800	113,800
Oregon.....	23	1,270,000	394,800	317,500	77,300	62,300
California.....	30	3,697,610	1,223,500	799,403	424,097	101,000
Idaho.....	9	550,000	206,600	137,500	69,100	37,500
Utah.....	10	1,600,000	994,000	300,000	694,000	500,000
Nevada.....	1	82,000	20,500	20,500	.....	.....
Arizona.....	5	400,000	200,000	100,000	100,000	75,000
Alaska ^a.....	.....	.....	.....	.....	.....	.....
Total, country banks.....	3,540	386,263,770	197,681,980	83,064,064	114,617,916	86,352,013
Total, United States.....	3,871	630,299,030	294,890,130	99,414,064	195,476,066	132,225,803

^a No report.

NO. 49.—NUMBER OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITORY, WITH CAPITAL OF \$150,000 AND UNDER, FOR THE YEARS 1899 AND 1900, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

Reserve cities, States, and Territories.	Sept. 7, 1899.		Sept. 5, 1900.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
RESERVE CITIES.								
Philadelphia.....	1	\$150,000	1	\$150,000	.....	.....	.....	.....
Pittsburg.....	1	100,000	1	100,000	.....	.....	.....	.....
Houston.....	2	200,000	2	200,000	.....	.....	.....	.....
Des Moines.....	1	100,000	1	100,000	.....	.....	.....	.....
St. Joseph.....	1	100,000	1	100,000	.....	.....	.....	.....
Lincoln.....	2	150,000	2	200,000	.....	\$50,000	.....	.....
Portland, Oreg.....	1	100,000	1	100,000	.....	.....	.....	.....
Total.....	9	900,000	9	950,000	.....	50,000	.....	.....
STATES, ETC.								
Maine.....	68	5,521,000	68	5,496,000	.....	.....	.....	\$25,000
New Hampshire.....	47	4,450,000	50	4,498,300	3	48,300	.....	.....
Vermont.....	39	3,760,000	38	3,660,000	.....	.....	1	100,000
Massachusetts.....	109	11,562,500	108	11,437,500	.....	.....	1	125,000
Rhode Island.....	23	2,510,000	20	2,250,000	.....	.....	3	260,000
Connecticut.....	33	3,515,000	38	3,617,980	5	102,980	.....	.....
New York.....	226	19,657,770	235	19,467,910	9	410,140	.....	.....
New Jersey.....	80	6,436,225	87	6,808,355	7	372,130	.....	.....
Pennsylvania.....	308	24,804,210	340	26,341,301	32	1,537,091	.....	.....
Delaware.....	15	1,020,800	15	1,020,800	.....	.....	.....	.....
Maryland.....	46	3,355,000	51	3,562,700	5	207,700	.....	.....
Maryland.....	28	2,141,000	34	2,321,000	6	180,000	.....	.....
Virginia.....	28	2,245,000	34	2,543,660	6	298,660	.....	.....
West Virginia.....	24	1,901,000	26	1,943,500	2	42,500	.....	.....
North Carolina.....	13	1,173,000	13	1,133,000	.....	.....	.....	40,000
South Carolina.....	19	1,506,000	19	1,506,000	.....	.....	.....	.....
Georgia.....	15	1,150,000	16	1,155,000	1	5,000	.....	.....
Florida.....	20	1,530,000	20	1,455,000	.....	.....	.....	75,000
Alabama.....	12	955,000	12	980,000	.....	25,000	.....	.....
Mississippi.....	12	760,000	13	785,000	1	25,000	.....	.....
Louisiana.....	177	13,230,000	202	14,168,926	25	938,926	.....	.....
Texas.....	4	370,000	4	370,000	.....	.....	.....	.....
Arkansas.....	4	4,745,900	61	4,992,595	7	246,695	.....	.....
Kentucky.....	35	2,535,000	38	2,612,645	3	77,645	.....	.....
Tennessee.....	184	15,371,100	205	16,261,760	21	890,660	.....	.....
Ohio.....	96	8,137,630	103	8,264,500	7	126,870	.....	.....
Indiana.....	185	13,786,000	210	14,808,087	25	1,022,087	.....	.....
Illinois.....	65	5,165,000	69	5,306,532	4	141,532	.....	.....
Michigan.....	68	5,310,000	77	5,662,700	9	352,700	.....	.....
Wisconsin.....	54	3,315,000	68	3,707,040	14	392,040	.....	.....
Minnesota.....	161	10,800,000	184	11,285,000	23	485,000	.....	.....
Iowa.....	49	3,365,000	52	3,450,000	3	85,000	.....	.....
Missouri.....	23	1,450,000	27	1,525,000	4	75,000	.....	.....
North Dakota.....	25	1,460,000	28	1,502,500	3	42,500	.....	.....
South Dakota.....	88	5,390,000	97	5,415,000	9	25,000	.....	.....
Nebraska.....	94	6,242,100	106	6,567,360	12	325,260	.....	.....
Kansas.....	17	1,455,000	17	1,455,000	.....	.....	.....	.....
Montana.....	11	860,000	14	885,000	3	25,000	.....	.....
Wyoming.....	31	2,147,000	34	2,322,000	3	175,000	.....	.....
Colorado.....	6	600,000	9	710,000	3	110,000	.....	.....
New Mexico.....	8	400,000	24	865,100	16	465,100	.....	.....
Oklahoma.....	15	860,000	30	1,316,890	15	456,890	.....	.....
Indian Territory.....	24	1,830,000	24	1,720,000	.....	.....	.....	110,000
Washington.....	24	1,320,000	23	1,270,000	.....	.....	1	50,000
Oregon.....	22	2,025,000	25	2,197,610	3	172,610	.....	.....
California.....	9	550,000	9	550,000	.....	.....	.....	.....
Idaho.....	8	650,000	7	600,000	.....	.....	1	50,000
Utah.....	1	82,000	1	82,000	.....	.....	.....	.....
Nevada.....	5	400,000	5	400,000	.....	.....	.....	.....
Arizona.....	1	50,000	1	50,000	.....	.....	.....	.....
Alaska.....	.....	.....	.....	.....	.....	.....	.....	.....
Total.....	2,709	213,255,235	2,991	222,306,245	289	9,886,010	7	835,000
Total, United States.....	2,718	214,155,235	3,000	223,256,245	289	9,936,010	7	835,000

α Not included in general abstract of Sept. 5, 1900.

NO. 50.—NUMBER OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITORY, WITH CAPITAL EXCEEDING \$150,000, FOR THE YEARS 1899 AND 1900, AND THE INCREASE OR DECREASE IN BANKS AND CAPITAL DURING THE INTERVAL.

Reserve cities, States, and Territories.	Sept. 7, 1899.		Sept. 5, 1900.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
CENTRAL RESERVE CITIES.								
New York City.....	44	\$47,700,000	44	\$62,800,000		\$15,100,000		
Chicago.....	16	18,450,000	14	19,250,000		800,000	2	
St. Louis.....	6	11,400,000	6	11,400,000				
Total.....	66	77,550,000	64	93,450,000		15,900,000	2	
OTHER RESERVE CITIES.								
Boston.....	41	39,600,000	38	37,400,000			3	\$2,200,000
Albany.....	6	1,550,000	6	1,550,000				
Brooklyn.....	5	1,352,000	5	1,352,000				
Philadelphia.....	36	19,405,000	35	19,755,000		350,000	1	
Pittsburg.....	29	11,950,000	30	13,150,000	1	1,200,000		
Baltimore.....	21	11,888,260	19	11,108,260			2	780,000
Washington.....	11	2,775,000	11	2,775,000				
Savannah.....	2	750,000	2	750,000				
New Orleans.....	7	2,300,000	7	2,300,000				
Louisville.....	8	3,200,000	8	4,645,000		1,445,000		
Houston.....	3	900,000	3	900,000				
Cincinnati.....	13	7,700,000	13	7,700,000				
Cleveland.....	14	9,900,000	15	10,400,000	1	500,000		
Columbus.....	7	2,050,000	6	2,050,000			1	
Indianapolis.....	4	2,100,000	4	2,100,000				
Detroit.....	6	3,300,000	6	3,300,000				
Milwaukee.....	4	2,950,000	5	3,250,000	1	300,000		
Des Moines.....	3	700,000	3	700,000				
St. Paul.....	5	3,800,000	5	3,800,000				
Minneapolis.....	6	4,000,000	6	4,000,000				
Kansas City.....	5	2,300,000	6	2,550,000	1	250,000		
St. Joseph.....	1	250,000	1	250,000				
Lincoln.....	1	200,000	1	200,000				
Omaha.....	8	3,750,000	8	3,650,000				100,000
Denver.....	4	1,700,000	4	1,700,000				
San Francisco.....	4	6,000,000	4	6,000,000				
Los Angeles.....	4	1,300,000	4	1,300,000				
Portland, Oreg.....	3	1,000,000	3	1,000,000				
Total.....	261	148,670,260	258	149,635,260	4	4,045,000	7	3,080,000
Total of all reserve cities.....	327	226,220,260	322	243,085,260	4	19,945,000	9	3,080,000
STATES, ETC.								
Maine.....	14	5,450,000	14	5,350,000				100,000
New Hampshire.....	5	1,000,000	5	1,000,000				
Vermont.....	10	3,100,000	10	3,100,000				
Massachusetts.....	100	29,765,000	101	29,665,000	1			100,000
Rhode Island.....	33	15,230,200	25	12,430,250			8	2,799,950
Connecticut.....	46	17,207,070	46	17,017,070				190,000
New York.....	46	12,123,300	46	12,048,300				75,000
New Jersey.....	28	8,260,000	28	8,260,000				
Pennsylvania.....	61	16,510,020	62	16,710,020	1	200,000		
Delaware.....	4	1,113,185	4	1,113,185				
Maryland.....	2	451,700	2	451,700				
District of Columbia.....	1	252,000	1	252,000				
Virginia.....	8	2,450,000	9	2,850,000	1	400,000		
West Virginia.....	6	1,306,000	6	1,306,000				
North Carolina.....	5	1,100,000	5	1,100,000				
South Carolina.....	3	750,000	4	950,000	1	200,000		
Georgia.....	6	1,500,000	8	2,050,000	2	550,000		
Alabama.....	6	1,575,000	8	2,025,000	2	450,000		
Louisiana.....	1	200,000	1	200,000				
Texas.....	17	4,750,000	16	4,350,000			1	400,000
Arkansas.....	3	700,000	3	700,000				
Kentucky.....	13	3,380,000	12	3,205,000			1	175,000
Tennessee.....	12	4,825,000	12	4,725,000				100,000
Ohio.....	37	10,104,000	37	10,194,000				
Indiana.....	15	4,050,000	16	4,250,000	1	200,000		
Illinois.....	16	3,475,000	16	3,675,000		200,000		

No. 50.—NUMBER OF NATIONAL BANKS IN EACH STATE, ETC.—Continued.

Reserve cities, States, and Territories.	Sept. 7, 1899.		Sept. 5, 1900.		Increase.		Decrease.	
	No.	Capital.	No.	Capital.	No.	Capital.	No.	Capital.
STATES, ETC.—cont'd.								
Michigan	9	\$3,065,000	8	\$2,865,000	-----	-----	1	\$200,000
Wisconsin	6	1,400,000	6	1,400,000	-----	-----	-----	-----
Minnesota	4	1,175,000	4	1,175,000	-----	-----	-----	-----
Iowa	7	1,700,000	8	1,950,000	1	\$250,000	-----	-----
Missouri	1	200,000	1	200,000	-----	-----	-----	-----
Nebraska	1	200,000	2	500,000	1	300,000	-----	-----
Kansas	4	1,850,000	4	1,850,000	-----	-----	-----	-----
Montana	4	850,000	4	850,000	-----	-----	-----	-----
Colorado	1	300,000	1	300,000	-----	-----	-----	-----
Washington	7	1,530,000	7	1,530,000	-----	-----	-----	-----
California	5	1,500,000	5	1,500,000	-----	-----	-----	-----
Utah	3	1,000,000	3	1,000,000	-----	-----	-----	-----
Total	550	165,397,475	550	164,007,525	11	2,750,000	11	4,139,950
Total United States ..	877	391,617,735	872	407,092,785	15	22,695,000	20	7,219,950

No. 51.—COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS FROM 1864 TO 1900, INCLUSIVE.

	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	339.5	340.9
Other United States bonds			95.0	80.3	74.1	44.6	37.7
Stocks, 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	158.4	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
U. S. certificates of deposit ..	-----	-----	-----	-----	-----	-----	-----
Due from U. S. 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

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No. 51.—COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS FROM 1864 TO 1906, INCLUSIVE—Continued.

	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	388.3	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
U. S. certificates of deposit.....		6.7	20.6	42.8	48.8	29.2	33.4
Due from U. S. 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

	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
U. S. certificates of deposit.....	32.7	26.8	7.7	6.7	8.7	10.0	14.2
Due from U. S. 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	2,279.5
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	63.2
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	2,279.5

No. 51.—COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS FROM 1864 TO 1900, INCLUSIVE—Continued.

	Oct. 1, 1885.	Oct. 7, 1886.	Oct. 5, 1887.	Oct. 4, 1888.	Sept. 30, 1889.	Oct. 2, 1890.	Sept. 25, 1891.	Sept. 30, 1892.
	2,714 banks.	2,852 banks.	3,049 banks.	3,140 banks.	3,290 banks.	3,540 banks.	3,677 banks.	3,773 banks.
RESOURCES.								
	<i>Millions.</i>	<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	1,684.2	1,817.3	1,986.1	2,005.5	2,171.0
Bonds for circulation	307.7	258.5	189.1	171.9	146.5	140.0	150.0	163.3
Other United States bonds	31.8	32.4	34.7	60.7	48.5	30.7	24.9	20.2
Stocks, securities, etc	77.5	81.8	88.8	99.8	109.3	115.5	125.2	154.5
Due from banks	235.3	241.4	256.2	294.0	335.4	336.2	338.7	409.5
Real estate	51.3	54.1	58.0	62.6	69.4	76.8	83.3	87.9
Specie	174.9	156.4	165.1	178.1	164.3	195.9	183.5	209.1
Legal-tender notes	69.7	62.8	73.7	81.1	86.8	80.6	97.6	104.3
National-bank notes	23.1	22.7	21.9	21.6	20.9	18.5	20.0	19.6
Clearing-house exchanges	84.9	95.9	88.8	102.4	136.8	106.8	122.0	105.5
U. S. certificates of deposit	18.8	5.9	6.2	8.9	12.9	6.2	15.7	14.0
Due from U. S. Treasurer	14.9	14.0	9.3	8.5	7.4	6.9	8.0	8.2
Other resources	36.9	37.4	40.8	41.9	42.8	41.3	38.7	43.0
Total	2,432.9	2,513.9	2,620.2	2,815.7	2,998.3	3,141.5	3,213.1	3,510.1
LIABILITIES.								
Capital stock	527.5	548.5	578.5	592.6	612.6	650.4	677.4	686.6
Surplus fund	146.6	157.3	173.9	185.5	197.4	213.6	227.6	238.9
Undivided profits	59.3	66.5	71.5	77.4	84.9	97.0	103.3	101.6
Circulation	269.0	228.8	167.3	151.8	128.5	123.0	131.3	143.4
Due to depositors	1,116.7	1,189.5	1,274.7	1,406.5	1,522.0	1,594.2	1,608.6	1,779.3
Due to banks	299.7	308.6	329.6	375.6	425.3	426.4	430.6	530.7
Other liabilities	14.1	14.9	24.7	26.3	27.6	36.9	34.3	29.6
Total	2,432.9	2,513.9	2,620.2	2,815.7	2,998.3	3,141.5	3,213.1	3,510.1

	Oct. 3, 1893.	Oct. 2, 1894.	Sept. 28, 1895.	Oct. 6, 1896.	Oct. 5, 1897.	Sept. 20, 1898.	Sept. 7, 1899.	Sept. 5, 1900.
	3,781 banks.	3,755 banks.	3,712 banks.	3,676 banks.	3,610 banks.	3,585 banks.	3,595 banks.	3,871 banks.
RESOURCES.								
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans	1,843.6	2,007.1	2,059.4	1,893.3	2,066.8	2,172.5	2,516.0	2,709.9
Bonds for circulation	206.4	199.6	208.7	237.3	227.5	224.6	229.6	294.9
Other United States bonds	17.6	25.9	26.1	25.1	32.5	114.5	100.3	113.9
Stocks, securities, etc	148.6	193.3	195.0	189.0	208.8	255.2	320.4	367.2
Due from banks	277.5	399.3	376.7	331.5	494.4	525.5	685.8	736.4
Real estate	89.2	97.9	103.8	105.4	108.4	109.9	109.3	107.2
Specie	224.7	237.3	196.2	200.8	239.4	293.9	338.6	373.3
Legal-tender notes	114.7	120.5	93.9	110.5	107.2	110.0	111.2	145.0
National-bank notes	22.4	18.6	15.5	18.0	20.6	19.7	20.1	25.4
Clearing-house exchanges	106.2	88.5	57.5	76.8	112.3	110.3	154.8	124.5
U. S. certificates of deposit	7.0	45.1	49.9	31.8	42.3	16.8	16.5	2.1
Due from U. S. Treasurer	10.2	9.6	10.4	11.6	11.2	13.8	11.5	15.9
Other resources	41.4	31.2	30.5	32.5	33.7	36.8	36.2	32.4
Total	3,109.5	3,473.9	3,423.6	3,263.6	3,705.1	4,003.5	4,650.3	5,048.1
LIABILITIES.								
Capital stock	678.5	668.9	657.1	648.5	631.5	621.5	605.8	630.3
Surplus fund	246.8	245.2	246.5	247.7	246.3	247.6	248.4	261.9
Undivided profits	103.5	88.9	90.4	88.6	88.4	93.0	102.1	127.6
Circulation	183.0	172.3	182.5	209.9	198.9	194.5	200.3	283.9
Due to depositors	1,465.4	1,742.1	1,715.2	1,613.1	1,869.5	2,106.6	2,529.6	2,602.1
Due to banks	349.3	526.9	494.9	415.1	645.7	698.3	928.9	1,096.5
Other liabilities	83.0	29.6	37.0	40.7	24.8	42.0	35.2	45.8
Total	3,109.5	3,473.9	3,423.6	3,263.6	3,705.1	4,003.5	4,650.3	5,048.1

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NO. 52.—ABSTRACT OF THE RESOURCES AND LIABILITIES OF THE NATIONAL BANKS AT CLOSE OF BUSINESS SEPTEMBER 5, 1900; THE CONDITION OF BANKS IN NEW YORK CITY, IN THE THREE CENTRAL RESERVE CITIES, IN OTHER RESERVE CITIES, AND OF THE COUNTRY BANKS.

	Central reserve cities.		Other reserve cities. <i>a</i>	Country banks.	Aggregate.
	New York City.	New York, Chicago, and St. Louis.			
	44 banks.	64 banks.	267 banks.	3,540 banks.	3,871 banks.
RESOURCES.					
Loans and discounts..	\$569,373,050.23	\$763,356,389.05	\$722,310,065.20	\$1,201,093,188.32	\$2,686,759,642.57
Overdrafts.....	538,053.10	793,238.97	2,727,095.58	19,620,264.10	29,130,558.65
Bonds for circulation..	30,705,000.00	43,395,000.00	53,813,150.00	197,681,980.00	284,890,130.00
Bonds for deposits.....	34,472,700.00	39,454,700.00	30,703,800.00	32,652,820.00	102,811,380.00
U. S. bonds on hand....	507,340.00	697,280.00	2,226,220.00	8,124,370.00	11,047,870.00
Premiums.....	2,199,157.36	2,524,841.16	2,686,064.98	4,740,909.32	9,951,815.46
Stocks, securities, etc.	76,621,262.24	92,927,138.21	91,114,173.35	183,214,234.23	367,255,545.79
Banking house, furniture, and fixtures.	15,585,051.53	16,619,484.31	19,407,410.70	45,182,338.25	81,209,233.26
Other real estate and mortgages owned....	1,598,962.70	2,059,248.72	4,482,856.48	19,460,264.01	26,002,369.21
Due from national banks, not reserve agents.....	33,276,806.44	88,702,588.56	73,124,719.30	58,846,674.56	220,673,982.42
Due from State banks and bankers.....	4,775,568.50	17,338,997.73	24,756,286.56	22,877,147.23	64,972,431.52
Due from reserve agents.....	.....	.....	167,795,858.98	282,918,410.50	450,714,269.48
Int'l-revenue stamps.....	59,824.57	132,982.40	225,686.21	1,112,242.22	1,470,910.83
Checks and cash items	4,501,299.39	4,833,625.94	3,752,358.93	11,163,101.30	19,749,086.17
Exchanges for clearing-house.....	75,827,390.03	86,311,506.17	33,092,362.50	5,113,248.20	124,517,116.87
Bills of other national banks.....	1,074,917.00	3,569,412.00	6,658,299.00	15,188,955.00	25,416,666.00
Fractional currency, nickels, and cents..	73,736.73	100,506.74	250,085.77	890,794.52	1,241,387.03
Specie.....	164,237,069.46	198,900,173.01	90,047,105.59	84,381,132.11	373,328,410.71
Legal-tender notes.....	49,224,731.00	73,779,653.00	33,686,180.00	37,580,660.00	145,046,493.00
U. S. certificates of deposit.....	650,000.00	1,455,000.00	400,000.00	230,000.00	2,085,000.00
Redemption fund.....	1,528,497.50	2,157,995.00	2,631,579.00	9,454,492.61	14,244,066.61
Due from U. S. Treasurer.....	527,465.55	630,328.05	454,095.39	535,670.27	1,620,093.71
Total	1,067,355,883.33	1,439,730,089.02	1,366,345,513.52	2,242,062,896.75	5,048,138,499.29
LIABILITIES.					
Capital stock.....	62,800,000.00	93,450,000.00	150,585,260.00	386,263,770.72	630,299,030.72
Surplus fund.....	47,390,000.00	59,345,000.00	70,758,550.00	131,770,517.84	261,874,067.84
Undivided profits.....	26,962,781.53	34,274,544.40	25,541,268.76	67,779,095.66	127,594,908.82
National-bank notes.....	29,351,015.50	41,401,923.00	51,641,877.50	190,905,331.00	283,948,631.50
State-bank notes.....	16,542.00	16,542.00	2,696.00	32,993.50	52,231.50
Due to national banks	260,010,282.54	370,869,152.62	204,704,896.20	34,078,913.01	609,652,961.83
Due to State banks and bankers.....	64,003,846.62	115,875,921.47	89,847,897.67	38,081,559.74	243,805,378.88
Due to trust companies and savings banks.....	106,950,048.16	116,114,476.28	71,131,667.25	28,652,387.45	215,898,530.98
Due to approval reserve agents.....	.....	.....	23,018,834.63	4,190,344.80	27,209,179.43
Dividends unpaid.....	122,470.52	138,998.77	280,009.10	766,975.52	1,171,983.39
Individual deposits.....	420,075,667.25	554,429,309.25	641,466,411.92	1,312,352,836.36	2,508,248,557.53
United States deposits	32,412,140.16	36,421,641.30	24,342,218.61	26,832,391.86	87,596,246.77
Deposits of U. S. disbursing officers.....	355,925.22	530,725.57	2,862,646.54	2,828,370.06	6,221,742.17
Notes and bills rediscounted.....	.....	.....	305,586.53	5,695,153.47	6,000,740.00
Bills payable.....	.....	.....	2,120,000.00	8,525,714.14	10,645,714.14
Other liabilities.....	16,305,163.83	16,861,854.36	7,750,197.81	3,306,541.62	27,918,593.79
Total	1,067,355,883.33	1,439,730,089.02	1,366,345,513.52	2,242,062,896.75	5,048,138,499.29

a Other reserve cities are Boston, Philadelphia, Baltimore, Albany, Brooklyn, Pittsburg, Washington, Savannah, New Orleans, Houston, Louisville, Cincinnati, Cleveland, Columbus, Indianapolis, Detroit, Milwaukee, Des Moines, Minneapolis, St. Paul, Kansas City, St. Joseph, Lincoln, Omaha, Denver, San Francisco, Los Angeles, and Portland, Oreg.

NO. 53.—HIGHEST AND LOWEST POINTS REACHED IN THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF NATIONAL BANKS DURING THE EXISTENCE OF THE SYSTEM, AS SHOWN BY REPORTS OF CONDITION.

	Jan. 1, 1866.	Sept. 5, 1900.	Highest point reached.		Lowest point reached.	
			Amount.	Date.	Amount.	Date.
Capital	\$403,357,346	\$630,299,030	\$686,573,015	Sept. 30, 1892	\$403,357,346	Jan. 1, 1866
Capital, surplus, and undivided profits <i>a</i>	475,330,204	1,019,768,007	1,028,765,781	Oct. 3, 1893	475,330,204	Do.
Circulation	213,239,530	283,948,631	341,320,256	Dec. 26, 1873	122,928,084	Oct. 2, 1890
Total investments in United States bonds.....	440,380,350	408,749,380	712,437,900	Apr. 4, 1879	170,653,059	Do.
Individual deposits.....	520,212,174	2,508,248,557	2,522,157,509	June 30, 1899	501,407,586	Oct. 8, 1870
Loans and discounts.....	500,650,109	2,686,759,642	2,686,759,642	Sept. 5, 1900	500,650,109	Jan. 1, 1866
Cash:						
National bank notes	20,406,442	25,416,666	28,809,699	Dec. 31, 1883	11,841,104	Oct. 7, 1867
Legal-tender notes	187,846,548	145,046,493	205,793,578	Oct. 1, 1866	52,156,439	Mar. 11, 1881
Specie	16,909,363	373,328,411	373,328,411	Sept. 5, 1900	8,050,330	Oct. 1, 1875

a Undivided profits, less expenses and taxes paid, beginning 1894.

NO. 54.—PERCENTAGES OF LOANS, UNITED STATES BONDS, AND LAWFUL MONEY TO THE AGGREGATE RESOURCES OF NATIONAL BANKS, ON OR ABOUT OCTOBER 1, FOR 1866 AND 1887 TO 1900.

	1866.	1887.	1888.	1889.	1890.	1891.	1892.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.
	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>
Loans and discounts.....	41.3	70.5	71.0	72.2	74.3	72.9	73.3	68.7	68.6	70.9	67.1	55.3	54.2	53.7	53.2
United States bonds.....	36.3	9.9	9.8	7.8	6.4	6.4	6.2	8.4	7.7	8.1	9.3	7.0	10.6	7.1	8.1
Lawful money <i>a</i>	1.5	7.3	11.9	6.5	7.4	6.7	7.1	4.3	8.1	6.8	7.1	6.4	9.2	10.0	10.3
Total.....	79.1	87.7	92.7	86.5	88.1	86.0	86.6	81.4	84.4	85.8	83.5	68.7	74.0	70.8	71.6
Capital.....	27.2	22.1	21.3	21.0	20.7	21.1	19.5	21.8	19.2	19.2	19.9	17.3	15.6	13.0	12.5
Surplus and profits.....	5.6	9.7	9.9	10.1	9.9	10.3	9.7	11.3	9.6	9.8	10.3	9.0	8.5	7.5	7.7
Individual deposits.....	36.9	47.1	47.9	48.9	49.8	49.4	50.3	46.6	49.8	49.7	48.9	50.0	50.9	52.7	49.7
Total.....	69.7	78.9	79.1	80.0	80.4	80.8	79.5	79.7	78.6	78.7	79.1	76.3	75.0	73.2	69.9

a Embraces specie only, up to and including 1898

352 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 55.—CLASSIFICATION OF LOANS MADE BY THE NATIONAL BANKS IN THE CENTRAL RESERVE CITIES (NEW YORK, CHICAGO, AND ST. LOUIS) AND OTHER RESERVE CITIES, TOGETHER WITH COUNTRY BANKS, ON APPROXIMATE DATES FOR THE PAST FIVE YEARS.

OCTOBER 6, 1896.

	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other personal securities.	On time, paper with two or more individual or firm names.	On time, single-name paper (one person or firm), without other security.	On time, secured by stocks, bonds, and other personal securities, or on mortgages or other real-estate security.	Total.
New York.....	49	\$7, 876, 684	\$102, 448, 172	\$103, 319, 706	\$40, 598, 639	\$59, 913, 482	\$314, 156, 683
Chicago.....	21	6, 122, 491	17, 375, 023	26, 025, 996	13, 081, 889	19, 749, 661	82, 355, 060
St. Louis.....	8	1, 978, 667	3, 418, 419	10, 315, 627	2, 403, 478	8, 081, 487	26, 197, 678
Other reserve cities.....	269	30, 856, 949	78, 271, 829	207, 676, 294	70, 093, 205	96, 282, 785	483, 181, 062
Country.....	3, 329	54, 908, 770	57, 718, 377	532, 358, 612	142, 080, 155	183, 635, 318	970, 701, 232
Total.....	3, 676	101, 743, 561	259, 231, 822	879, 696, 235	268, 257, 365	367, 662, 733	1, 876, 591, 716

OCTOBER 5, 1897.

New York.....	48	\$5, 420, 573	\$145, 012, 501	\$110, 002, 621	\$67, 275, 594	\$80, 624, 186	\$408, 335, 475
Chicago.....	19	4, 783, 802	16, 111, 013	29, 187, 170	14, 007, 059	22, 743, 862	86, 832, 906
St. Louis.....	6	2, 412, 011	5, 399, 791	12, 686, 324	2, 507, 418	9, 054, 772	32, 060, 316
Other reserve cities.....	261	33, 442, 482	100, 593, 855	212, 740, 804	87, 064, 670	102, 990, 297	536, 832, 108
Country.....	3, 276	57, 778, 711	59, 330, 692	531, 482, 477	146, 065, 761	191, 690, 992	986, 948, 633
Total.....	3, 610	103, 837, 578	326, 447, 852	896, 099, 397	317, 520, 501	407, 104, 110	2, 051, 009, 438

SEPTEMBER 20, 1898.

New York.....	47	\$6, 009, 726	\$170, 224, 464	\$107, 462, 545	\$68, 160, 380	\$89, 849, 440	\$441, 706, 555
Chicago.....	17	6, 809, 258	18, 647, 665	36, 466, 804	17, 510, 171	26, 433, 310	105, 867, 208
St. Louis.....	6	2, 426, 954	4, 898, 041	16, 097, 654	2, 252, 334	9, 037, 742	34, 712, 725
Other reserve cities.....	256	40, 674, 447	112, 315, 767	209, 360, 361	91, 000, 661	105, 396, 677	558, 657, 913
Country.....	3, 259	64, 980, 868	65, 331, 665	532, 726, 294	154, 568, 061	197, 410, 339	1, 015, 017, 227
Total.....	3, 585	120, 901, 253	371, 417, 602	902, 113, 058	333, 491, 607	428, 037, 508	2, 155, 961, 628

SEPTEMBER 7, 1899.

New York.....	44	\$4, 100, 650	\$228, 081, 518	\$94, 621, 869	\$70, 139, 361	\$144, 929, 732	\$541, 873, 130
Chicago.....	16	8, 462, 484	29, 681, 294	43, 605, 444	21, 192, 040	27, 211, 581	130, 152, 843
St. Louis.....	6	5, 128, 116	14, 662, 120	18, 435, 592	3, 310, 247	10, 154, 020	51, 690, 095
Other reserve cities.....	255	54, 278, 591	189, 009, 000	200, 385, 996	105, 505, 584	126, 322, 719	675, 501, 890
Country.....	3, 274	83, 063, 139	91, 421, 153	550, 060, 403	170, 760, 605	202, 227, 993	1, 097, 533, 293
Total.....	3, 595	155, 032, 980	552, 855, 085	907, 109, 304	370, 907, 837	510, 846, 045	2, 496, 751, 251

SEPTEMBER 5, 1900.

New York.....	44	\$7, 166, 020	\$254, 624, 961	\$101, 904, 347	\$76, 126, 744	\$129, 750, 978	\$569, 573, 050
Chicago.....	14	9, 582, 825	25, 289, 639	50, 823, 609	28, 954, 364	29, 410, 746	142, 067, 183
St. Louis.....	6	4, 059, 545	14, 389, 300	16, 883, 350	5, 874, 770	10, 509, 191	51, 716, 156
Other reserve cities.....	267	63, 917, 071	178, 497, 480	218, 342, 636	123, 556, 845	137, 996, 033	722, 310, 065
Country.....	3, 540	98, 554, 562	103, 753, 859	590, 340, 551	189, 291, 119	219, 153, 097	1, 201, 093, 188
Total.....	3, 871	183, 280, 023	576, 555, 239	978, 294, 493	421, 803, 842	526, 826, 045	2, 686, 759, 642

No. 56.—CLASSIFICATION OF THE LOANS BY NATIONAL BANKS IN NEW YORK CITY FOR THE LAST SIX YEARS.

Loans and dis- counts.	Sept. 28, 1895.	Oct. 6, 1896.	Oct. 5, 1897.	Sept. 20, 1898.	Sept. 7, 1899.	Sept. 5, 1900.
	50 banks.	49 banks.	48 banks.	47 banks.	44 banks.	44 banks.
On demand, pa- per with one or more indi- vidual or firm names	\$5, 704, 039. 09	\$7, 876, 684. 32	\$5, 420, 573. 27	\$6, 009, 726. 57	\$4, 100, 650. 19	\$7, 166, 020. 38
On demand, secured by stocks, bonds, and other per- sonal securi- ties	118, 810, 159. 68	102, 448, 171. 56	145, 012, 501. 22	170, 224, 463. 06	228, 081, 517. 95	254, 624, 960. 55
On time, paper with two or more individ- ual or firm names	116, 557, 606. 54	103, 319, 706. 32	110, 002, 620. 54	107, 462, 545. 60	94, 621, 868. 52	101, 904, 347. 04
On time, single- name paper (one person or firm), without other security.	60, 161, 135. 33	40, 598, 638. 99	67, 275, 594. 40	68, 160, 379. 94	70, 139, 360. 90	76, 126, 744. 55
On time, se- cured by stocks, bonds, and other per- sonal securi- ties, or on real-estate mortgages or other liens on realty	62, 615, 652. 88	59, 913, 481. 53	80, 624, 185. 72	89, 849, 440. 09	144, 929, 732. 21	129, 750, 977. 71
Total	363, 848, 573. 52	314, 156, 682. 72	408, 335, 475. 15	441, 706, 555. 86	541, 873, 129. 77	569, 573, 050. 23

354 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 57.—CLASSIFICATION OF THE LOANS AND DISCOUNTS BY THE NATIONAL BANKS IN THE RESERVE CITIES AND IN THE STATES AND TERRITORIES ON SEPTEMBER 5, 1900.

Reserve cities, States, and Terri- tories.	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other per- sonal secu- rities.	On time, paper with two or more individual or firm names.	On time, single- name pa- per (one person or firm), with- out other security.	On time, secured by stocks, bonds, and other per- sonal secu- rities, or on mort- gages or other real- estate se- curity.	Total.
CENTRAL RESERVE CITIES.							
New York	44	\$7,166,020	\$254,624,961	\$101,904,347	\$76,126,744	\$129,750,978	\$569,573,050
Chicago	14	9,582,825	25,289,639	50,823,609	26,954,364	29,416,746	142,067,183
St. Louis	6	4,059,545	14,389,300	16,883,350	5,874,770	10,509,191	51,716,156
Total	64	20,808,390	294,303,900	169,611,306	108,955,878	169,676,915	763,356,389
OTHER RESERVE CITIES.							
Boston	38	9,243,226	33,213,783	59,071,448	39,507,375	28,107,168	169,143,000
Albany	6	674,378	5,092,945	2,584,202	361,804	2,286,829	11,000,158
Brooklyn	5	328,627	4,103,403	4,356,374	786,702	1,270,875	11,145,981
Philadelphia	36	3,259,301	31,936,196	27,943,409	30,516,702	33,489,869	127,145,477
Pittsburg	31	3,194,208	37,074,039	23,039,307	6,936,334	8,429,356	78,643,244
Baltimore	19	1,793,065	12,846,851	10,567,022	6,601,451	8,095,386	39,903,775
Washington	11	1,320,074	5,694,089	3,582,635	339,841	782,840	11,719,479
Savannah	2	29,700	430,145	869,038	96,015	259,192	1,684,090
New Orleans	7	1,028,397	2,660,363	4,865,246	1,246,892	4,493,669	14,294,567
Louisville	8	579,270	1,985,900	5,552,306	1,268,017	3,406,670	12,792,160
Houston	5	3,000	55,696	1,457,481	857,027	1,128,454	3,501,658
Cincinnati	13	3,624,491	5,737,338	11,689,243	3,608,732	5,700,565	30,360,869
Cleveland	15	6,664,685	12,857,270	15,758,556	4,016,061	3,741,008	43,037,580
Columbus	6	714,172	325,677	4,215,048	1,027,610	1,563,104	7,845,611
Indianapolis	4	571,556	508,822	4,214,006	2,157,725	1,437,103	8,889,266
Detroit	6	2,809,249	2,132,460	6,851,529	1,300,732	2,121,946	15,215,916
Milwaukee	5	4,811,661	3,518,041	6,045,238	4,426,924	2,233,867	21,035,731
Des Moines	4	702,934	213,288	1,320,550	1,053,449	1,791,024	5,081,245
St. Paul	5	2,170,053	2,517,135	2,415,553	2,349,985	2,015,745	11,468,471
Minneapolis	6	1,961,607	2,594,301	5,132,664	2,172,204	2,426,275	14,287,051
Kansas City	6	1,567,346	1,953,302	6,295,204	5,318,173	10,549,562	25,683,587
St. Joseph	2	496,077	301,311	1,160,107	442,119	533,004	2,932,618
Lincoln	3	59,814	74,159	704,293	119,191	831,291	1,788,748
Omaha	8	1,631,520	1,237,471	4,929,364	1,454,234	3,963,882	13,216,471
Denver	4	1,537,339	1,516,102	2,040,240	3,569,151	5,742,547	14,405,379
San Francisco	4	10,584,033	6,388,979	660,464	559,294	298,913	18,491,683
Los Angeles	4	1,878,199	958,352	550,191	425,618	527,125	4,339,485
Portland, Oreg.	4	679,089	269,562	471,897	1,067,687	768,764	3,256,765
Total	267	63,917,071	178,497,480	218,342,656	123,556,845	137,996,033	722,310,065
Total all re- serve cities	331	84,725,461	472,801,380	387,953,942	232,512,723	307,672,948	1,485,666,454
STATES, ETC.							
Maine	82	1,878,542	1,983,074	14,877,806	2,771,314	2,923,828	24,434,564
New Hampshire	55	2,454,883	2,209,675	5,142,164	928,886	1,614,518	12,350,126
Vermont	48	2,343,794	1,119,055	5,810,078	1,514,481	1,614,849	12,402,257
Massachusetts	209	8,111,845	11,130,186	55,165,608	24,569,237	17,617,106	116,593,982
Rhode Island	45	435,164	1,215,246	11,591,428	11,054,757	4,447,074	28,743,660
Connecticut	84	3,565,659	6,341,764	21,608,567	10,696,465	5,740,854	47,953,309
New York	281	9,680,919	9,203,632	62,889,173	12,080,433	11,713,496	105,567,653
New Jersey	115	3,586,561	13,442,488	34,481,466	6,525,543	5,018,990	63,055,050
Pennsylvania	402	6,159,268	11,734,099	89,281,233	18,651,106	18,722,569	144,528,275
Delaware	19	254,794	540,150	3,828,242	420,370	861,687	5,995,223
Maryland	53	475,964	1,034,540	8,113,182	923,049	2,336,360	12,889,095
Dist. of Columbia	1	168,730	352,250	358,193	28,250	130,753	1,018,176
Virginia	43	1,195,198	2,358,769	11,595,800	1,277,929	4,875,711	21,243,407
West Virginia	40	599,942	514,721	9,393,464	1,519,390	1,733,032	12,760,549
North Carolina	31	350,729	355,071	5,321,168	6,067,479	2,179,090	9,273,537
South Carolina	17	118,808	473,219	3,845,720	4,486,017	2,275,063	7,198,827
Georgia	27	545,223	851,048	4,940,928	2,215,907	3,084,652	11,587,758
Florida	16	177,375	353,116	1,812,755	1,064,475	1,065,395	4,463,116
Alabama	28	443,113	520,581	3,902,842	1,784,892	2,388,627	9,040,065
Mississippi	12	115,254	151,970	1,295,880	480,641	1,026,608	3,070,353
Louisiana	14	175,192	178,571	2,462,325	702,735	627,854	4,146,677

NO. 57.—CLASSIFICATION OF THE LOANS AND DISCOUNTS BY THE NATIONAL BANKS IN THE RESERVE CITIES AND IN THE STATES AND TERRITORIES ON SEPTEMBER 5, 1900—Continued.

Reserve cities, States, and Terri- tories.	No. of banks.	On demand, paper with one or more individual or firm names.	On demand, secured by stocks, bonds, and other per- sonal secu- rities.	On time, paper with two or more individual or firm names.	On time, single- name pa- per (one person or firm), with- out other security.	On time, secured by stocks, bonds, and other per- sonal secu- rities, or on mort- gages or other real- estate se- curity.	Total.
STATES, ETC.—con- tinued.							
Texas	218	\$2,051,000	\$1,092,998	\$17,509,711	\$13,642,885	\$18,654,784	\$52,951,379
Arkansas	7	64,611	129,263	1,494,949	621,343	558,439	2,868,605
Kentucky	73	1,505,119	902,608	12,305,855	1,455,709	3,749,147	19,918,438
Tennessee	50	1,057,467	1,444,461	10,056,288	5,007,468	5,703,391	23,269,075
Ohio	242	6,458,861	7,200,700	48,668,052	8,214,674	12,834,845	83,377,132
Indiana	119	4,203,510	1,673,037	21,987,012	3,876,097	4,108,581	35,848,237
Illinois	226	10,104,305	4,247,834	31,035,517	10,146,517	11,506,375	67,040,548
Michigan	77	4,224,515	4,865,384	16,027,163	5,910,501	4,636,375	35,683,938
Wisconsin	83	2,399,692	1,308,632	17,283,454	5,065,937	4,950,161	31,007,876
Minnesota	72	2,150,281	2,141,775	7,129,861	3,366,463	4,421,400	19,209,780
Iowa	192	5,265,928	1,801,443	18,592,090	10,377,618	9,474,498	45,511,577
Missouri	53	764,820	354,399	5,328,875	1,825,763	1,647,015	9,920,872
North Dakota	27	166,349	136,332	903,329	871,764	3,337,976	5,415,750
South Dakota	28	257,904	94,832	722,861	716,635	2,509,514	4,301,746
Nebraska	99	1,100,371	364,082	4,437,744	2,622,598	8,185,981	16,710,776
Kansas	110	874,287	351,123	5,724,052	4,190,741	13,641,775	24,781,978
Montana	21	1,263,372	357,153	1,692,360	3,315,004	2,506,283	9,134,172
Wyoming	14	113,388	28,983	818,496	719,976	1,499,459	3,180,302
Colorado	35	1,597,280	2,170,593	2,409,329	2,289,698	4,027,091	12,493,991
New Mexico	9	638,982	221,966	652,705	531,373	479,899	2,524,895
Oklahoma	24	84,307	61,190	635,129	380,082	976,486	2,137,194
Indian Territory	30	42,666	10,822	958,311	356,013	1,513,730	2,875,542
Washington	31	2,777,582	3,489,891	2,255,751	1,305,528	2,359,597	12,188,349
Oregon	23	1,123,166	610,164	1,022,054	851,829	708,815	4,316,028
California	30	4,460,362	2,147,047	1,461,608	568,753	1,559,733	10,197,503
Idaho	9	284,242	122,029	319,884	328,476	312,491	1,367,122
Utah	10	372,830	311,114	723,582	638,829	909,516	2,955,871
Nevada	1	79,731	1,500	106,233	152,090	11,553	351,107
Arizona	5	230,677	49,249	440,272	197,398	410,151	1,327,747
Alaska							
Total country banks	3,540	98,554,562	103,753,859	590,340,551	189,291,119	219,153,097	1,201,093,188
Total United States	3,871	183,280,023	576,555,239	978,294,493	421,803,842	526,826,045	2,686,759,642

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NO. 58.—LOANS AND DISCOUNTS, CAPITAL STOCK, SURPLUS, AND OTHER UNDIVIDED PROFITS, AND CIRCULATION OF NATIONAL BANKS, ON SEPTEMBER 5, 1900.

Cities, States, and Territories.	Loans and discounts.	Capital stock.	Surplus and other profits.	Capital, surplus, and other profits.	Circulation.
CENTRAL RESERVE CITIES.					
New York.....	\$569,573,050.23	\$62,800,000.00	\$74,352,781.53	\$137,152,781.53	\$29,351,015.50
Chicago.....	142,067,182.48	19,250,000.00	13,512,940.44	32,782,940.44	4,897,410.00
St. Louis.....	51,716,156.34	11,400,000.00	5,753,822.43	17,153,822.43	7,159,497.50
Total.....	763,356,389.05	93,450,000.00	93,619,544.40	187,069,544.40	41,401,923.00
OTHER RESERVE CITIES.					
Boston.....	169,143,000.27	37,400,000.00	20,693,094.22	58,093,094.22	5,954,445.00
Albany.....	11,000,157.54	1,550,000.00	1,637,793.11	3,187,793.11	625,050.00
Brooklyn.....	11,145,981.29	1,352,000.00	2,425,883.49	3,777,883.49	636,400.00
Philadelphia.....	127,145,476.64	19,905,000.00	20,438,981.09	40,343,981.09	8,130,022.50
Pittsburg.....	78,643,243.47	13,250,000.00	14,144,779.56	27,394,779.56	5,557,192.50
Baltimore.....	39,903,774.64	11,108,260.00	6,222,478.96	17,330,738.96	4,183,600.00
Washington.....	11,719,479.04	2,775,000.00	1,974,874.70	4,749,874.70	1,058,845.00
Savannah.....	1,684,090.47	750,000.00	314,225.41	1,064,225.41	199,995.00
New Orleans.....	14,294,567.23	2,300,000.00	3,176,562.49	5,476,562.49	1,267,865.00
Louisville.....	12,792,160.12	4,645,000.00	1,994,842.02	6,639,842.02	2,684,400.00
Houston.....	3,501,657.78	1,100,000.00	779,352.87	1,879,352.87	339,580.00
Cincinnati.....	30,360,868.95	7,700,000.00	4,364,594.28	12,064,594.28	3,735,652.50
Cleveland.....	43,037,580.22	10,400,000.00	3,569,603.28	13,969,603.28	3,103,140.00
Columbus.....	7,845,611.31	2,050,000.00	593,391.64	2,645,391.64	475,000.00
Indianapolis.....	8,889,265.92	2,100,000.00	1,489,179.34	3,589,179.34	224,950.00
Detroit.....	15,215,915.55	3,300,000.00	912,422.65	4,212,422.65	1,394,610.00
Milwaukee.....	21,035,731.32	3,250,000.00	1,213,852.38	4,463,852.38	783,600.00
Des Moines.....	5,081,244.74	800,000.00	280,297.87	1,080,297.87	357,542.50
St. Paul.....	11,468,471.26	3,800,000.00	1,187,534.13	4,987,534.13	613,020.00
Minneapolis.....	14,287,051.35	4,000,000.00	902,655.10	4,902,655.10	670,647.50
Kansas City.....	25,683,586.66	2,550,000.00	1,506,730.52	4,056,730.52	1,734,650.00
St. Joseph.....	2,932,617.79	350,000.00	170,955.32	520,955.32	164,500.00
Lincoln.....	1,788,748.10	400,000.00	65,924.80	465,924.80	250,050.00
Omaha.....	13,216,470.61	3,650,000.00	564,533.71	4,214,533.71	1,665,000.00
Denver.....	14,405,379.40	1,700,000.00	971,868.97	2,671,868.97	1,450,000.00
San Francisco.....	18,491,682.94	6,000,000.00	3,268,424.52	9,268,424.52	1,748,850.00
Los Angeles.....	4,339,485.23	1,300,000.00	561,235.14	1,861,235.14	1,007,770.00
Portland, Oreg.....	3,256,765.36	1,100,000.00	871,747.19	1,971,747.19	625,000.00
Total other reserve cities.....	722,310,065.20	150,585,260.00	96,299,813.76	246,885,078.76	51,641,377.50
Total all reserve cities.....	1,485,666,454.25	244,035,260.00	189,919,363.16	433,954,623.16	93,043,300.50
STATES, ETC.					
Maine.....	24,434,564.48	10,846,000.00	4,838,480.71	15,684,480.71	5,674,210.50
New Hampshire.....	12,350,125.85	5,498,300.00	2,236,559.23	7,734,859.23	4,306,222.50
Vermont.....	12,402,257.21	6,760,000.00	2,499,790.63	9,259,790.63	3,856,144.00
Massachusetts.....	116,593,082.21	41,102,500.00	22,130,103.18	63,232,608.18	19,587,489.50
Rhode Island.....	28,743,669.33	14,680,250.00	5,006,716.12	19,686,966.12	5,185,082.50
Connecticut.....	47,953,308.66	20,635,050.00	11,157,573.96	31,792,623.96	9,833,529.50
New York.....	105,567,652.73	31,516,210.00	19,303,555.16	50,819,765.16	18,446,457.50
New Jersey.....	63,055,049.65	15,068,355.00	14,613,053.91	29,682,008.91	7,569,457.00
Pennsylvania.....	144,528,275.39	43,051,321.41	31,950,400.20	75,001,721.61	24,682,920.00
Delaware.....	5,905,222.54	2,133,985.00	1,363,709.53	3,497,694.53	849,842.50
Maryland.....	12,889,094.83	4,014,400.00	2,567,445.52	6,581,845.52	2,449,575.00
District of Columbia.....	1,018,176.43	252,000.00	285,128.96	557,128.96	250,000.00
Virginia.....	21,243,407.30	5,171,000.00	3,987,068.84	9,158,068.84	3,614,230.00
West Virginia.....	12,760,548.89	3,849,660.00	1,533,983.87	5,383,643.87	2,061,472.50
North Carolina.....	9,273,536.87	3,043,500.00	1,434,216.07	4,477,716.07	1,467,837.50
South Carolina.....	7,198,827.38	2,083,000.00	1,265,335.00	3,348,335.00	1,470,985.00
Georgia.....	11,587,757.64	3,556,000.00	2,169,482.27	5,726,482.27	1,895,417.50
Florida.....	4,463,116.02	1,155,000.00	766,889.97	1,921,889.97	557,300.00
Alabama.....	9,040,055.38	3,480,000.00	1,393,640.52	4,873,640.52	1,717,210.00
Mississippi.....	3,070,352.84	980,000.00	663,788.47	1,643,788.47	769,390.00
Louisiana.....	4,146,676.67	985,000.00	831,525.09	1,819,525.09	496,597.50
Texas.....	52,951,379.28	18,518,920.00	8,249,785.26	26,768,705.26	6,837,535.00
Arkansas.....	2,868,604.67	1,070,000.00	442,540.73	1,512,540.73	245,600.00
Kentucky.....	19,918,438.24	8,197,595.00	2,904,877.76	11,102,472.76	4,560,660.00
Tennessee.....	23,269,075.26	7,337,645.00	2,845,706.41	10,183,351.41	3,217,262.50
Ohio.....	83,377,131.82	26,365,760.00	11,545,253.78	37,911,013.78	13,371,860.00
Indiana.....	35,848,237.06	12,514,500.00	4,927,142.11	17,441,642.11	5,835,933.00
Illinois.....	67,040,548.39	18,483,086.71	9,805,104.83	28,288,191.54	8,830,702.50
Michigan.....	35,683,937.60	8,171,532.60	3,932,810.76	12,103,843.36	3,579,782.50
Wisconsin.....	31,007,875.97	7,062,700.00	2,566,403.16	9,629,103.16	3,012,857.50

No. 58.—LOANS AND DISCOUNTS, CAPITAL STOCK, SURPLUS, AND OTHER UNDIVIDED PROFITS, AND CIRCULATION OF NATIONAL BANKS, ON SEPTEMBER 5, 1900—Cont'd.

Cities, States, and Territories.	Loans and discounts.	Capital stock.	Surplus and other profits.	Capital, surplus, and other profits.	Circulation.
STATES, ETC.—continued.					
Minnesota.....	\$19,209,780.25	\$4,882,040.00	\$1,581,498.68	\$6,463,538.68	\$2,206,930.00
Iowa.....	45,511,577.19	13,235,000.00	4,365,266.24	17,600,266.24	6,537,815.60
Missouri.....	9,920,872.04	3,650,000.00	1,113,896.87	4,763,896.87	1,570,755.00
North Dakota.....	5,415,750.48	1,525,000.00	528,701.79	2,053,701.79	434,900.00
South Dakota.....	4,301,746.50	1,502,500.00	534,991.43	2,037,491.43	519,197.50
Nebraska.....	16,710,775.73	5,915,000.00	1,748,646.14	7,663,646.14	2,032,725.00
Kansas.....	24,781,977.51	8,417,360.00	2,558,063.48	10,975,423.48	3,931,222.50
Montana.....	9,134,172.32	2,305,000.00	1,198,860.70	3,593,860.70	716,575.00
Wyoming.....	3,180,302.12	885,000.00	217,106.18	1,102,106.18	353,000.00
Colorado.....	12,493,990.51	2,622,000.00	1,055,794.53	3,677,794.53	1,524,600.00
New Mexico.....	2,524,894.68	710,000.00	245,227.42	955,227.42	458,200.00
Oklahoma.....	2,137,193.67	865,100.00	151,761.08	1,016,861.08	327,050.00
Indian Territory.....	2,875,512.08	1,316,890.00	425,065.57	1,741,955.57	353,330.00
Washington.....	12,188,349.13	3,250,000.00	1,241,131.86	4,491,131.86	936,415.00
Oregon.....	4,316,027.69	1,270,000.00	593,100.65	1,863,100.65	332,947.50
California.....	10,197,503.30	3,697,610.00	1,569,168.87	5,266,778.87	1,101,160.00
Idaho.....	1,367,121.73	550,000.00	348,614.20	898,614.20	178,097.50
Utah.....	2,955,870.74	1,600,000.00	672,142.77	2,272,142.77	929,747.50
Nevada.....	351,107.12	82,000.00	8,289.50	90,289.50	20,500.00
Arizona.....	1,327,746.94	400,000.00	171,108.53	571,108.53	186,606.00
Alaska.....					
Total country banks.	1,201,093,188.32	386,263,770.72	199,549,613.50	585,813,384.22	190,905,331.00
Total United States.	2,686,759,642.57	630,299,030.72	389,468,976.66	1,019,768,007.38	283,948,631.50

a No report.

No. 59.—SPECIE AND CIRCULATION OF NATIONAL
DECEMBER 2, 1899.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clear- ing-house certificates.
CENTRAL RESERVE CITIES.					
1	New York City.....	44	\$8, 277, 273. 00	\$29, 874, 630	\$85, 290, 000
2	Chicago.....	16	9, 466, 935. 00	13, 286, 170	
3	St. Louis.....	6	1, 958, 351. 70	5, 066, 450	
	Total, central reserve cities.....	66	19, 702, 559. 70	48, 227, 250	85, 290, 000
OTHER RESERVE CITIES.					
4	Boston.....	41	2, 342, 609. 50	3, 548, 160	6, 288, 000
5	Albany.....	6	463, 450. 50	346, 000	
6	Brooklyn.....	5	291, 946. 80	411, 300	
7	Philadelphia.....	36	1, 725, 318. 00	863, 940	7, 465, 000
8	Pittsburg.....	31	3, 784, 125. 30	1, 800, 700	
9	Baltimore.....	20	624, 364. 50	1, 322, 100	430, 000
10	Washington.....	11	165, 383. 50	1, 051, 850	
11	Savannah.....	2	34, 000. 00	55, 000	
12	New Orleans.....	7	131, 750. 50	1, 051, 200	325, 000
13	Louisville.....	7	707, 127. 50	112, 000	
14	Houston.....	5	221, 187. 50	517, 080	
15	Cincinnati.....	13	836, 866. 50	1, 254, 690	
16	Cleveland.....	14	1, 710, 957. 00	338, 390	
17	Indianapolis.....	4	1, 616, 047. 35	455, 000	
18	Detroit.....	6	1, 084, 612. 50	135, 990	260, 000
19	Milwaukee.....	4	1, 725, 950. 00	467, 000	
20	Des Moines.....	4	154, 032. 50	63, 500	
21	St. Paul.....	5	1, 756, 536. 80	65, 000	
22	Minneapolis.....	6	643, 212. 50	170, 000	
23	Kansas City.....	5	779, 142. 50	125, 120	
24	St. Joseph.....	2	89, 485. 00	19, 890	
25	Lincoln.....	3	85, 635. 00	6, 000	
26	Omaha.....	8	673, 647. 50	260, 000	
27	San Francisco.....	4	2, 577, 851. 00	1, 651, 320	395, 000
28	Portland, Oreg.....	4	1, 424, 322. 00		
	Total, other reserve cities.....	253	25, 649, 561. 75	16, 091, 230	15, 163, 000
	Total, all reserve cities.....	319	45, 352, 121. 45	64, 318, 480	100, 453, 000
STATES, ETC.					
29	Maine.....	82	1, 165, 488. 64	34, 890	
30	New Hampshire.....	52	474, 255. 47	79, 150	
31	Vermont.....	49	540, 072. 34	29, 200	
32	Massachusetts.....	209	3, 617, 826. 56	347, 390	
33	Rhode Island.....	56	745, 438. 87	116, 160	
34	Connecticut.....	80	1, 990, 214. 48	348, 840	
	Total, New England States.....	528	8, 533, 295. 86	955, 630	
35	New York.....	272	3, 618, 871. 36	817, 000	90, 000
36	New Jersey.....	109	1, 562, 968. 55	520, 260	
37	Pennsylvania.....	369	6, 593, 132. 76	773, 230	
38	Delaware.....	19	121, 709. 70	30, 770	
39	Maryland.....	48	399, 577. 77	43, 780	
40	District of Columbia.....	1	162, 690. 00	42, 000	
	Total, Eastern States.....	818	12, 458, 950. 14	2, 227, 040	90, 000
41	Virginia.....	36	715, 023. 50	16, 050	
42	West Virginia.....	35	568, 512. 56	61, 090	
43	North Carolina.....	29	321, 393. 00	16, 560	
44	South Carolina.....	16	153, 347. 50	10, 400	
45	Georgia.....	25	225, 904. 08	31, 230	
46	Florida.....	15	180, 000. 15	40, 500	
47	Alabama.....	27	415, 469. 30	195, 520	
48	Mississippi.....	12	60, 615. 50	28, 180	
49	Louisiana.....	13	50, 524. 00	69, 920	
50	Texas.....	194	1, 661, 423. 15	578, 360	
51	Arkansas.....	7	94, 235. 00	36, 100	
52	Kentucky.....	67	918, 518. 00	34, 250	
53	Tennessee.....	47	716, 805. 50	162, 670	
	Total, Southern States.....	523	6, 081, 771. 24	1, 280, 830	

BANKS, YEAR ENDED SEPTEMBER 5, 1900.

DECEMBER 2, 1899.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$88,719	\$4,280,854	\$588,172.56	\$128,399,448.56	\$16,591,320	\$146,670.00	\$16,444,650.00	1
306,508	1,499,400	308,434.36	24,867,447.36	1,154,000	401,415.00	752,585.00	2
28,591	743,634	19,922.15	7,816,948.85	2,484,000	16,965.00	2,467,035.00	3
423,818	6,523,688	916,529.07	161,083,844.77	20,229,320	565,050.00	19,664,270.00	
52,968	2,173,542	185,461.80	14,590,741.30	6,705,450	37,965.00	6,667,485.00	4
23,445	31,199	23,452.75	887,547.25	315,000	15,720.00	299,280.00	5
31,000	297,959	75,793.47	1,107,999.27	577,800	-----	577,800.00	6
219,089	2,975,367	302,539.49	13,551,253.49	5,924,250	104,867.50	5,819,382.50	7
162,366	1,215,909	99,741.00	7,062,841.30	4,063,225	44,307.50	4,018,917.50	8
44,535	712,531	56,203.80	3,189,734.30	3,048,420	28,020.00	3,020,400.00	9
8,794	530,102	22,848.00	1,778,977.50	796,850	7,685.00	789,165.00	10
15,200	8,500	6,500.00	119,200.00	91,800	1,525.00	90,275.00	11
60,101	123,050	49,600.65	1,740,762.15	720,900	63,755.00	657,145.00	12
53,388	52,800	14,566.12	919,881.62	1,593,000	-----	1,593,000.00	13
43,633	158,542	14,078.95	954,521.45	225,000	33,900.00	191,100.00	14
65,191	536,574	22,779.76	2,716,101.26	4,281,750	261,917.50	4,019,832.50	15
83,999	152,277	40,344.00	2,325,967.00	1,723,500	4,380.00	1,719,120.00	16
50,456	118,299	36,836.15	2,276,638.50	207,000	-----	207,000.00	17
115,253	109,031	64,565.75	1,769,452.25	1,395,000	71,400.00	1,323,600.00	18
85,924	131,018	22,555.26	2,432,447.26	513,000	-----	513,000.00	19
35,111	16,988	16,055.45	285,686.95	339,300	507.50	338,792.50	20
108,400	191,949	28,306.40	2,150,192.20	226,760	32,790.00	193,970.00	21
42,756	42,000	45,464.80	943,433.30	562,500	101,550.00	460,950.00	22
118,821	664,707	33,920.95	1,721,711.45	846,200	-----	846,200.00	23
24,694	147,567	6,478.70	288,114.70	192,600	-----	192,600.00	24
26,520	-----	13,406.20	131,561.20	112,500	-----	112,500.00	25
115,922	160,688	48,749.80	1,259,007.30	967,500	140,000.00	827,500.00	26
62,744	32,833	37,366.90	4,757,114.90	629,900	539,900.00	90,000.00	27
9,610	11,338	35,831.75	1,481,101.75	562,500	36,750.00	525,750.00	28
1,639,920	10,594,770	1,303,507.90	70,441,989.65	36,621,705	1,526,940.00	35,094,765.00	
2,063,738	17,118,458	2,220,036.97	231,525,834.42	56,851,025	2,091,990.00	54,759,035.00	
55,609	161,113	94,464.31	1,511,564.95	4,750,455	56,654.50	4,693,800.50	29
39,594	100,734	56,169.80	749,903.27	3,522,815	43,812.50	3,479,002.50	30
46,316	48,735	40,631.88	704,955.22	3,856,140	49,583.50	3,766,556.50	31
221,619	776,327	333,422.78	5,296,585.34	16,580,240	162,350.50	16,417,889.50	32
29,057	226,990	105,266.51	1,222,911.88	6,511,500	71,205.00	6,440,295.00	33
76,892	570,694	149,102.82	3,135,743.30	8,106,750	84,605.50	8,022,144.50	34
469,087	1,884,503	779,058.10	12,621,663.96	43,327,900	508,211.50	42,819,688.50	
292,268	557,579	350,131.80	5,725,850.16	15,644,925	173,550.00	15,471,375.00	35
113,377	767,636	251,010.94	3,215,252.49	5,694,865	70,658.00	5,624,207.00	36
543,842	1,410,671	421,099.87	9,741,975.63	18,617,290	219,077.50	18,398,212.50	37
41,089	133,520	35,184.87	362,273.57	786,150	3,737.50	782,412.50	38
32,083	115,962	56,307.05	647,709.82	2,022,970	53,865.00	1,969,105.00	39
7,242	21,210	2,025.00	235,167.00	225,000	-----	225,000.00	40
1,029,901	3,006,578	1,115,759.53	19,928,228.67	42,991,200	520,888.00	42,470,312.00	
86,456	172,797	46,026.68	1,036,353.18	2,446,475	36,660.00	2,409,815.00	41
57,927	141,747	35,435.69	864,712.25	1,569,980	20,962.50	1,549,017.50	42
62,900	57,104	53,340.65	511,297.65	933,835	23,712.50	910,122.50	43
82,106	56,146	37,934.75	339,934.25	675,900	18,790.00	657,110.00	44
109,240	127,574	33,949.30	527,897.38	1,025,100	59,602.50	965,497.50	45
38,661	40,979	38,273.39	338,413.54	387,000	2,100.00	384,900.00	46
131,123	100,206	36,866.89	879,185.19	1,143,900	71,825.00	1,072,075.00	47
32,741	15,057	16,336.70	152,930.20	322,100	4,600.00	317,500.00	48
65,179	20,942	23,080.95	229,645.95	201,000	4,862.50	258,137.50	49
756,965	467,162	179,835.61	3,643,745.76	4,615,675	68,450.00	4,547,225.00	50
15,154	23,198	8,807.25	177,494.25	226,350	660.00	225,690.00	51
79,342	98,547	42,973.14	1,173,630.14	3,910,940	41,355.00	3,869,585.00	52
132,557	233,872	74,886.35	1,320,790.85	2,064,590	40,365.00	2,024,225.00	53
1,650,351	1,555,331	627,747.35	11,196,030.50	19,582,845	393,945.00	19,188,900.00	

No. 59.—SPECIE AND CIRCULATION OF NATIONAL
DECEMBER 2, 1899—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clearing- house certificates.
	STATES, ETC.—continued.				
54	Ohio	230	\$3,920,044.85	\$341,160	.....
55	Indiana	109	2,538,783.67	166,520	.....
56	Illinois	203	2,863,113.25	509,440	.....
57	Michigan	74	1,777,927.85	71,390	.....
58	Wisconsin	75	1,467,618.02	150,010	.....
59	Minnesota	58	1,050,694.06	61,120	.....
60	Iowa	169	1,604,927.68	309,200	.....
61	Missouri	50	380,116.00	54,030	.....
	Total, Middle States	968	15,603,225.38	1,662,870	.....
62	North Dakota	23	215,354.60	100,100	.....
63	South Dakota	25	343,237.50	28,520	.....
64	Nebraska	88	637,252.35	9,500	.....
65	Kansas	98	1,160,891.50	107,860	.....
66	Montana	21	749,858.00	88,500	.....
67	Wyoming	11	220,362.85	.....	.....
68	Colorado	36	4,512,541.50	108,320	.....
69	New Mexico	7	170,857.50	7,000	.....
70	Oklahoma	9	34,082.50	1,500	.....
71	Indian Territory	15	26,597.50	21,000	.....
	Total, Western States	333	8,071,035.80	472,300	.....
72	Washington	31	2,345,344.50	19,100	.....
73	Oregon	24	626,305.00	5,540	.....
74	California	31	2,480,832.50	23,590	\$105,000
75	Idaho	9	270,360.00	13,380	.....
76	Utah	11	1,050,643.25	1,090	.....
77	Nevada	1	25,815.00	.....	.....
78	Arizona	5	134,720.00	6,000	.....
79	Alaska	1	18,050.00	220	.....
	Total, Pacific States	113	6,952,170.25	69,520	105,000
	Total, country banks	3,283	57,700,448.67	6,668,190	195,000
	Total, United States	3,602	103,052,570.12	70,986,670	100,648,000

BANKS, YEAR ENDED SEPTEMBER 5, 1900--Continued.

DECEMBER 2, 1899--Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$374, 691	\$447, 588	\$230, 558. 53	\$5, 314, 042. 38	\$11, 871, 425	\$132, 082. 50	\$11, 739, 342. 50	54
232, 235	295, 858	128, 467. 71	3, 361, 864. 38	4, 618, 100	54, 014. 50	4, 564, 085. 50	55
278, 529	391, 443	204, 596. 55	4, 247, 121. 80	6, 518, 350	73, 345. 00	6, 445, 005. 00	56
160, 684	202, 963	91, 404. 00	2, 304, 368. 85	2, 968, 040	41, 340. 00	2, 926, 700. 00	57
126, 914	170, 773	82, 667. 84	1, 987, 982. 86	2, 291, 235	27, 577. 50	2, 263, 657. 50	58
71, 539	101, 773	54, 199. 86	1, 339, 325. 92	1, 332, 080	13, 317. 50	1, 318, 762. 50	59
201, 819	297, 251	120, 070. 74	2, 533, 268. 42	4, 471, 775	41, 032. 50	4, 430, 742. 50	60
84, 904	65, 891	27, 115. 21	612, 056. 21	1, 119, 195	6, 455. 00	1, 112, 740. 00	61
1, 521, 315	1, 973, 540	939, 080. 44	21, 700, 030. 82	35, 190, 200	389, 164. 50	34, 801, 035. 50	
15, 358	20, 492	12, 567. 20	363, 871. 80	375, 700	10, 022. 50	365, 677. 50	62
37, 008	23, 041	14, 142. 46	445, 948. 96	570, 075	12, 722. 50	497, 352. 50	63
70, 752	77, 958	39, 197. 54	834, 659. 89	1, 555, 325	2, 842. 50	1, 552, 482. 50	64
169, 000	141, 072	68, 882. 60	1, 647, 706. 10	2, 120, 770	18, 552. 50	2, 102, 217. 50	65
53, 074	66, 693	30, 775. 25	988, 900. 25	570, 375	32, 105. 00	538, 270. 00	66
13, 866	2, 460	8, 729. 30	245, 418. 15	205, 195	1, 200. 00	203, 995. 00	67
125, 109	178, 669	69, 573. 90	4, 994, 213. 40	1, 763, 545	33, 590. 00	1, 729, 955. 00	68
28, 954	11, 400	11, 686. 65	229, 898. 15	384, 750	7, 450. 00	377, 300. 00	69
27, 297	25, 136	5, 154. 85	93, 170. 35	112, 490	-----	112, 490. 00	70
14, 026	19, 986	5, 892. 60	87, 502. 10	194, 400	700. 00	193, 700. 00	71
554, 444	566, 907	266, 602. 35	9, 031, 289. 15	7, 792, 625	119, 185. 00	7, 673, 440. 00	
99, 516	98, 467	59, 334. 20	2, 621, 761. 70	839, 070	42, 078. 50	796, 991. 50	72
21, 502	27, 985	47, 791. 40	729, 123. 40	353, 070	43, 797. 50	309, 272. 50	73
107, 555	39, 171	122, 742. 25	2, 878, 990. 75	1, 446, 520	77, 460. 00	1, 369, 060. 00	74
12, 796	22, 442	7, 742. 75	326, 720. 75	157, 500	24, 120. 00	133, 380. 00	75
31, 784	52, 579	16, 404. 66	1, 153, 100. 91	731, 250	299, 827. 50	431, 422. 50	76
3, 824	-----	3, 114. 65	32, 753. 65	18, 450	-----	18, 450. 00	77
3, 352	10, 000	4, 086. 13	158, 158. 13	157, 500	11, 010. 00	146, 490. 00	78
484	715	2, 220. 70	21, 689. 70	11, 250	3, 370. 00	7, 880. 00	79
280, 813	251, 359	263, 436. 74	7, 922, 298. 99	3, 714, 610	501, 663. 50	3, 212, 946. 50	
5, 505, 911	9, 238, 308	3, 991, 684. 51	83, 299, 542. 18	152, 599, 380	2, 433, 057. 50	150, 166, 322. 50	
7, 569, 649	26, 356, 766	6, 211, 721. 48	314, 825, 376. 60	209, 450, 405	4, 525, 047. 50	204, 925, 357. 50	

NO. 59.—SPECIE AND CIRCULATION OF NATIONAL
FEBRUARY 13, 1900.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clear- ing-house certificates.
CENTRAL RESERVE CITIES.					
1	New York City	45	\$8,708,847.50	\$54,161.920	\$76,675,000
2	Chicago	16	8,977,603.00	11,812,860	
3	St. Louis	6	2,312,543.60	3,769,490	
	Total central reserve cities	67	19,998,994.10	69,744.270	76,675,000
OTHER RESERVE CITIES.					
4	Boston	39	1,838,874.00	5,645,340	5,068,000
5	Albany	6	458,335.50	338,500	
6	Brooklyn	5	408,770.00	505,910	
7	Philadelphia	36	1,595,347.00	1,137,120	6,775,000
8	Pittsburg	31	4,011,710.80	1,070,900	
9	Baltimore	20	622,092.50	853,830	865,000
10	Washington	11	63,864.50	873,630	
11	Savannah	2	17,000.00	65,000	
12	New Orleans	7	124,369.50	564,840	230,000
13	Louisville	7	932,130.00	104,000	
14	Houston	5	236,765.00	580,210	
15	Cincinnati	13	824,170.50	945,250	
16	Cleveland	14	1,743,240.00	579,000	
17	Indianapolis	4	1,595,317.50	680,000	
18	Detroit	6	1,100,252.50	558,990	30,000
19	Milwaukee	4	1,755,250.00	530,000	
20	Des Moines	4	117,930.50	7,900	
21	St. Paul	5	2,043,151.11	17,500	
22	Minneapolis	6	727,047.50	80,000	
23	Kansas City	6	868,812.50	236,300	
24	St. Joseph	2	100,597.50	23,410	
25	Lincoln	3	109,215.00	16,500	
26	Omaha	8	750,430.00	315,000	
27	San Francisco	4	4,160,415.00	712,000	1,030,000
28	Portland, Oreg.	4	1,456,345.00		
	Total other reserve cities	252	27,661,433.41	16,519,130	13,998,000
	Total all reserve cities	319	47,660,427.51	86,263,400	90,673,000
STATES, ETC.					
29	Maine	82	1,079,395.09	29,390	
30	New Hampshire	52	454,207.45	82,630	
31	Vermont	49	527,586.10	43,230	
32	Massachusetts	210	3,619,348.31	419,920	
33	Rhode Island	52	660,793.45	116,770	
34	Connecticut	81	1,926,849.36	404,000	
	Total, New England States	526	8,268,179.76	1,095,940	
35	New York	270	3,615,949.69	848,360	185,000
36	New Jersey	109	1,583,446.37	527,630	
37	Pennsylvania	375	6,602,080.22	940,310	
38	Delaware	19	102,277.70	31,190	
39	Maryland	48	382,473.40	66,910	
40	District of Columbia	1	157,930.50	42,000	
	Total, Eastern States	822	12,444,157.88	2,456,400	185,000
41	Virginia	36	762,368.50	13,600	
42	West Virginia	35	613,599.68	73,940	
43	North Carolina	29	338,961.50	12,260	
44	South Carolina	16	121,774.00	5,660	
45	Georgia	25	267,556.05	53,940	
46	Florida	15	175,816.90	79,570	
47	Alabama	27	398,253.10	171,960	
48	Mississippi	12	54,980.50	15,000	
49	Louisiana	13	35,999.50	113,540	
50	Texas	195	2,009,635.60	566,560	
51	Arkansas	7	98,147.50	26,920	
52	Kentucky	67	875,320.00	45,400	
53	Tennessee	47	850,962.00	274,860	
	Total, Southern States	524	6,583,374.83	1,453,210	

REPORT OF THE COMPTROLLER OF THE CURRENCY. 363

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

FEBRUARY 13, 1900.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$83,549	\$8,246,199	\$627,448.78	\$148,502,964.28	\$18,480,870	\$1,312,052.50	\$17,168,817.50	1
376,792	1,800,747	319,135.04	23,287,137.04	1,701,000	677,525.00	1,023,475.00	2
56,942	996,953	22,087.62	7,158,016.22	3,685,500	41,445.00	3,644,055.00	3
517,283	11,043,899	968,671.44	178,948,117.54	23,867,370	2,031,022.50	21,836,347.50	
49,492	2,418,203	192,729.73	15,212,638.73	5,670,450	91,017.50	5,579,432.50	4
41,580	37,160	33,500.35	909,075.85	315,000	7,930.00	307,070.00	5
18,160	428,453	118,517.58	1,379,810.58	577,800	-----	577,800.00	6
232,005	3,586,627	316,728.17	13,642,827.17	5,946,750	113,097.50	5,833,652.50	7
186,897	1,279,983	112,487.10	7,261,977.90	5,064,925	116,527.50	4,948,397.50	8
54,924	1,378,494	70,580.49	3,844,920.99	3,048,420	42,082.50	3,006,337.50	9
6,935	1,259,027	20,779.70	2,224,236.20	796,850	17,535.00	779,315.00	10
5,300	32,300	11,100.00	130,700.00	91,800	7,915.00	83,885.00	11
81,736	595,846	120,612.20	1,717,403.70	720,900	70,155.00	650,745.00	12
29,171	34,645	19,036.57	1,118,982.57	1,593,000	-----	1,593,000.00	13
53,089	173,505	18,081.95	1,061,650.95	720,000	36,040.00	233,960.00	14
52,717	566,991	23,348.54	2,412,477.04	4,286,250	243,657.50	4,042,592.50	15
102,311	121,192	40,570.00	2,536,313.00	1,993,350	4,460.00	1,988,590.00	16
61,515	88,208	20,936.30	2,425,976.80	207,000	-----	207,000.00	17
94,066	191,669	64,306.05	1,637,883.55	1,395,000	68,270.00	1,326,730.00	18
85,158	124,344	30,101.82	2,524,853.82	603,000	-----	603,000.00	19
33,595	31,960	36,876.95	228,262.45	339,300	1,107.50	338,192.50	20
168,798	88,329	30,727.82	2,348,505.93	226,760	34,180.00	192,580.00	21
54,540	32,006	46,830.05	940,417.55	652,500	90,200.00	562,300.00	22
54,244	273,763	25,558.55	1,458,678.05	846,200	-----	846,200.00	23
19,556	136,854	4,971.20	285,388.70	192,600	-----	192,600.00	24
13,875	84	6,743.65	146,417.65	112,500	-----	112,500.00	25
105,640	204,069	41,544.45	1,416,683.45	1,012,500	125,000.00	887,500.00	26
73,955	3,449	42,522.60	6,052,341.60	774,000	369,900.00	404,100.00	27
7,888	4,751	41,630.00	1,510,614.00	562,500	32,900.00	529,600.00	28
1,687,747	13,121,906	1,490,821.82	74,479,038.23	37,299,055	1,471,975.00	35,827,080.00	
2,205,030	24,165,805	2,459,493.26	253,427,155.77	61,166,425	3,502,997.50	57,663,427.50	
57,677	140,947	111,642.98	1,419,052.07	4,785,755	98,169.50	4,687,585.50	29
42,837	132,649	58,582.30	760,905.75	3,549,825	63,662.50	3,486,162.50	30
46,165	60,756	47,538.72	725,275.82	3,856,146	83,103.50	3,773,036.50	31
259,432	874,614	443,076.11	5,616,390.42	15,669,450	284,470.50	15,384,979.50	32
16,142	177,568	118,869.39	1,090,142.84	5,612,850	119,057.50	5,493,792.50	33
61,389	514,495	195,198.51	3,101,931.87	8,016,750	120,708.00	7,896,042.00	34
482,642	1,891,029	974,908.01	12,713,698.77	41,490,770	769,171.50	40,721,598.50	
369,185	668,097	445,254.23	6,131,845.92	15,610,275	330,010.00	15,280,265.00	35
101,112	937,371	265,003.41	3,414,562.78	5,706,545	144,370.50	5,562,174.50	36
640,843	1,575,304	403,408.35	10,161,945.57	18,092,495	369,427.50	17,723,067.50	37
20,842	101,047	37,920.47	298,777.17	786,150	16,587.50	769,562.50	38
34,150	141,275	63,303.00	688,111.40	2,045,470	93,697.50	1,951,772.50	39
542	51,221	3,840.00	255,533.50	225,000	-----	225,000.00	40
1,172,174	3,474,315	1,218,729.46	20,950,776.34	42,465,935	954,093.00	41,511,842.00	
137,909	201,052	63,965.06	1,178,894.56	2,491,005	52,270.00	2,438,735.00	41
78,837	166,916	46,687.32	979,980.00	1,592,030	40,202.50	1,551,827.50	42
78,654	96,723	78,451.93	605,050.43	888,835	28,012.00	860,822.50	43
69,349	71,802	53,462.25	322,047.25	765,900	9,050.00	756,850.00	44
152,786	148,602	49,640.30	672,524.35	1,092,600	66,312.50	1,026,287.50	45
98,120	46,019	31,419.55	430,945.45	387,000	1,300.00	385,700.00	46
172,296	121,702	60,541.75	924,752.85	1,138,500	32,475.00	1,106,025.00	47
96,292	25,662	24,262.50	216,197.00	344,610	8,770.00	335,840.00	48
86,650	73,593	24,737.80	344,520.30	261,000	6,252.50	254,747.50	49
817,787	417,891	231,947.35	4,043,820.95	4,600,665	107,180.00	4,553,485.00	50
62,665	41,057	12,684.75	241,474.25	226,350	1,350.00	225,000.00	51
106,651	77,010	49,542.97	1,153,923.97	3,793,940	27,777.50	3,766,162.50	52
270,179	326,163	113,316.70	1,815,480.70	2,064,600	50,465.00	2,014,135.00	53
2,228,175	1,814,192	850,660.23	12,929,612.06	19,707,035	431,417.50	19,275,617.50	

No. 59.—SPECIE AND CIRCULATION OF NATIONAL
FEBRUARY 13, 1900—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clear- ing-house certificates.
STATES, ETC.—continued.					
54	Ohio.....	229	\$3,887,946.74	\$388,460	
55	Indiana.....	108	2,529,457.32	185,260	
56	Illinois.....	204	2,721,253.18	589,250	
57	Michigan.....	74	1,858,169.90	87,800	
58	Wisconsin.....	75	1,422,887.58	130,730	
59	Minnesota.....	58	870,451.00	60,810	
60	Iowa.....	169	1,600,038.50	297,930	
61	Missouri.....	50	402,191.00	51,330	
Total, Middle States.....		967	15,292,395.22	1,791,570	
62	North Dakota.....	23	214,310.00	63,500	
63	South Dakota.....	25	331,637.50	26,040	
64	Nebraska.....	87	659,608.45	24,120	
65	Kansas.....	98	1,102,347.25	80,530	
66	Montana.....	21	896,627.30	76,500	
67	Wyoming.....	11	212,144.80		
68	Colorado.....	36	4,535,912.50	169,460	
69	New Mexico.....	8	165,267.50	9,000	
70	Oklahoma.....	10	38,117.50	4,570	
71	Indian Territory.....	16	48,797.50	27,400	
Total, Western States.....		335	8,204,770.30	481,120	
72	Washington.....	30	2,280,194.00	22,660	
73	Oregon.....	23	593,197.50	4,500	
74	California.....	31	2,197,305.00	27,850	\$29,000
75	Idaho.....	9	234,780.00	11,720	
76	Utah.....	11	855,680.15	2,690	
77	Nevada.....	1	27,925.00		
78	Arizona.....	5	224,190.00		
79	Alaska.....	1	16,295.00	300	
Total, Pacific States.....		111	6,429,566.65	69,720	29,000
Total, country banks.....		3,285	57,222,444.64	7,347,960	214,000
Total United States.....		3,604	104,882,872.15	93,611,360	90,887,000

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

FEBRUARY 13, 1900—Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$168,422	\$505,354	\$255,359.38	\$5,505,542.12	\$11,776,635	\$183,045.00	\$11,592,990.00	54
267,778	323,992	156,127.51	3,462,614.83	4,662,260	83,357.00	4,578,903.00	55
296,745	433,785	238,427.62	4,279,460.80	6,557,040	98,725.00	6,458,315.00	56
174,922	143,217	111,899.86	2,376,008.76	2,922,800	54,525.00	2,868,275.00	57
133,631	203,115	100,480.67	1,990,844.25	2,260,105	31,497.50	2,228,607.50	58
92,547	88,250	68,385.30	1,180,443.30	1,335,580	16,847.50	1,318,732.50	59
221,656	314,491	147,774.91	2,581,890.41	4,536,885	86,882.50	4,450,002.50	60
84,934	60,177	28,502.92	627,134.92	1,132,695	6,725.00	1,125,970.00	61
1,740,635	2,072,381	1,106,958.17	22,003,939.39	35,183,400	561,604.50	34,621,795.50	
22,941	21,766	16,760.25	339,277.25	376,200	14,122.50	362,077.50	62
43,052	17,334	17,947.95	436,011.45	510,075	13,302.50	496,772.50	63
81,436	61,463	47,414.50	874,041.95	1,544,075	9,622.50	1,534,452.50	64
164,633	139,427	71,403.10	1,558,340.35	2,120,770	7,085.00	2,113,685.00	65
63,918	40,005	46,432.90	1,123,483.20	547,875	47,785.00	500,090.00	66
17,871	2,441	12,562.20	245,019.00	205,195	1,750.00	203,445.00	67
184,261	151,657	86,082.00	5,127,372.50	1,763,545	6,460.00	1,757,085.00	68
33,219	8,500	19,331.45	235,317.95	384,750	5,970.00	378,780.00	69
20,252	30,555	5,661.73	99,156.23	123,750	-----	123,750.00	70
21,706	22,248	9,189.25	129,340.75	205,650	600.00	205,050.00	71
653,289	495,396	332,785.33	10,167,360.63	7,781,885	106,697.50	7,675,187.50	
123,005	84,298	79,823.78	2,589,980.78	907,920	143,565.00	764,355.00	72
30,697	18,074	52,425.46	698,893.06	341,820	49,757.50	292,062.50	73
99,708	46,240	139,902.95	2,540,005.95	1,588,420	138,800.00	1,449,620.00	74
9,305	30,226	8,755.30	294,786.30	157,500	28,722.50	128,777.50	75
42,421	39,773	29,556.55	970,120.70	731,250	93,917.50	637,332.50	76
2,079	-----	1,959.40	31,963.40	18,450	-----	18,450.00	77
7,752	-----	7,012.25	236,954.25	157,500	12,680.00	144,820.00	78
1,040	660	2,281.40	20,576.40	11,250	3,590.00	7,660.00	79
316,007	219,271	321,717.09	7,385,281.74	3,914,110	471,032.50	3,443,077.50	
6,593,922	9,966,584	4,805,758.29	86,150,668.93	150,543,135	3,294,016.50	147,249,118.50	
8,798,952	34,132,389	7,265,251.55	339,587,824.70	211,709,560	6,797,014.00	204,912,546.00	

No. 59.—SPECIE AND CIRCULATION OF NATIONAL

APRIL 26, 1900.

	Cities, States, and Territories.	No. of banks	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clear- ing-house certificates.
CENTRAL RESERVE CITIES.					
1	New York City.....	44	\$9,028,697.14	\$56,663,100	\$74,980,000
2	Chicago.....	16	9,381,782.50	12,840,050	
3	St. Louis.....	6	2,372,253.00	3,571,460	
	Total, central reserve cities.....	66	20,782,732.64	73,074,610	74,980,000
OTHER RESERVE CITIES.					
4	Boston.....	38	2,139,935.50	6,461,320	4,077,000
5	Albany.....	6	471,645.00	368,000	
6	Brooklyn.....	5	385,076.50	482,400	
7	Philadelphia.....	36	1,817,397.00	2,612,910	10,160,000
8	Pittsburg.....	31	3,822,043.00	1,918,850	
9	Baltimore.....	20	605,304.50	768,750	1,510,000
10	Washington.....	11	65,664.50	1,289,870	
11	Savannah.....	2	12,000.00	30,000	
12	New Orleans.....	7	150,254.00	338,620	470,000
13	Louisville.....	7	684,362.50	225,000	
14	Houston.....	5	268,672.50	568,960	
15	Cincinnati.....	13	557,255.50	1,245,000	
16	Cleveland.....	14	1,694,457.00	543,000	
17	Columbus.....	6	361,705.00	111,150	
18	Indianapolis.....	4	1,505,105.00	695,000	
19	Detroit.....	6	931,515.00	141,990	130,000
20	Milwaukee.....	4	1,520,285.00	680,000	
21	Des Moines.....	4	141,620.00	33,340	
22	St. Paul.....	5	1,967,482.14	29,950	
23	Minneapolis.....	6	641,450.00	60,000	
24	Kansas City.....	6	928,300.00	597,920	
25	St. Joseph.....	2	111,835.00	30,380	
26	Lincoln.....	3	66,765.00	25,000	
27	Omaha.....	8	630,822.50	60,500	
28	Denver.....	4	3,181,145.00	175,000	
29	San Francisco.....	4	3,543,991.00	500,410	525,000
30	Portland, Oreg.....	4	1,115,205.00		
	Total, other reserve cities.....	261	29,321,293.14	19,993,320	16,872,000
	Total, all reserve cities.....	327	50,104,025.78	93,067,930	91,852,000
STATES, ETC.					
31	Maine.....	82	1,076,602.61	43,410	
32	New Hampshire.....	54	452,180.95	77,440	
33	Vermont.....	48	490,753.60	51,890	
34	Massachusetts.....	210	3,620,169.91	407,480	
35	Rhode Island.....	49	586,156.70	125,490	
36	Connecticut.....	81	1,965,492.93	389,150	
	Total, New England States.....	524	8,191,361.70	1,094,860	
37	New York.....	274	3,595,800.94	1,032,250	95,000
38	New Jersey.....	110	1,550,536.00	592,570	
39	Pennsylvania.....	377	6,780,297.90	1,088,800	
40	Delaware.....	19	115,199.10	31,270	
41	Maryland.....	48	374,371.77	76,750	
42	District of Columbia.....	1	139,268.00	42,000	
	Total, Eastern States.....	829	12,555,473.71	2,863,640	95,000
43	Virginia.....	39	691,895.00	17,370	
44	West Virginia.....	36	599,194.06	80,260	
45	North Carolina.....	29	347,723.50	16,250	
46	South Carolina.....	16	190,190.00	3,920	
47	Georgia.....	25	363,309.03	51,830	
48	Florida.....	15	172,540.70	78,150	
49	Alabama.....	28	341,170.60	195,230	
50	Mississippi.....	12	49,875.50	30,640	
51	Louisiana.....	13	49,693.50	87,010	
52	Texas.....	195	1,971,364.60	589,480	
53	Arkansas.....	7	75,927.50	30,500	
54	Kentucky.....	68	924,685.00	44,040	
55	Tennessee.....	48	917,436.00	286,310	
	Total, Southern States.....	531	6,695,004.99	1,510,990	

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

APRIL 26, 1900.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$70,065	\$9,742,699	\$645,770.80	\$151,130,321.94	\$21,763,410	\$513,644.50	\$21,249,765.50	1
445,581	2,640,596	277,087.88	25,585,107.38	3,818,100	300,375.00	3,511,725.00	2
42,182	1,672,806	35,044.93	7,691,745.95	6,806,000	21,305.00	6,784,695.00	3
557,838	14,056,101	955,903.61	184,407,185.25	32,387,510	841,324.50	31,546,185.50	
42,702	3,305,446	170,388.03	16,196,791.53	4,702,420	113,447.50	4,588,972.50	4
26,117	42,455	44,329.65	952,546.65	345,000	16,380.00	328,620.00	5
14,497	387,977	94,518.19	1,364,468.69	630,950	22,100.00	608,850.00	6
254,547	4,881,369	321,576.57	20,047,799.57	7,337,690	228,787.50	7,108,902.50	7
230,957	2,398,213	134,273.05	8,504,336.05	5,804,025	76,257.50	5,727,767.50	8
61,877	1,756,222	86,247.20	4,788,400.70	3,685,890	41,590.00	3,644,300.00	9
5,158	955,263	26,601.75	2,342,647.25	908,250	31,235.00	877,015.00	10
11,000	47,300	20,000.00	120,300.00	96,800	2,615.00	94,185.00	11
99,852	601,590	57,324.00	1,717,640.00	854,720	120,655.00	734,065.00	12
40,002	23,240	23,378.45	996,482.95	2,225,000	17,650.00	2,207,350.00	13
84,577	156,762	24,293.95	1,103,265.45	297,500	52,520.00	244,980.00	14
70,551	749,745	27,855.89	2,050,407.39	3,990,000	293,502.50	3,696,497.50	15
112,773	140,732	52,430.00	2,543,392.00	2,435,100	2,750.00	2,432,350.00	16
30,026	138,025	12,825.20	654,331.20	385,000	-----	355,000.00	17
65,065	150,485	34,070.50	2,449,725.50	229,950	5,000.00	224,950.00	18
88,233	78,840	56,862.00	1,427,440.00	1,450,000	14,650.00	1,435,350.00	19
74,593	104,591	25,110.00	2,404,579.00	670,000	40,000.00	630,000.00	20
36,042	38,238	30,039.39	279,279.30	374,500	13,957.50	360,542.50	21
153,179	120,019	40,213.60	2,310,843.74	493,860	34,880.00	458,980.00	22
56,780	35,200	37,122.25	830,552.25	730,000	101,920.00	628,080.00	23
148,705	1,234,787	58,958.02	2,968,670.02	1,662,900	-----	1,662,900.00	24
21,572	165,166	13,147.30	342,100.30	193,050	-----	193,050.00	25
13,487	6,291	5,826.70	117,369.70	120,700	600.00	120,100.00	26
101,720	266,052	44,054.18	1,103,148.68	1,202,900	12,700.00	1,190,200.00	27
58,571	136,974	19,968.54	3,571,658.54	911,500	5,100.00	906,400.00	28
34,469	28,125	31,605.70	4,663,600.70	644,350	172,570.00	471,780.00	29
6,875	22,790	36,940.80	1,181,810.80	624,900	10,000.00	614,900.00	30
1,943,927	17,972,497	1,530,550.91	87,633,588.05	43,006,955	1,430,867.50	41,576,087.50	
2,501,765	32,028,598	2,486,454.52	272,040,773.30	75,394,465	2,272,192.00	73,122,273.00	
59,100	175,167	95,955.15	1,450,234.76	5,239,955	149,339.50	5,090,615.50	31
44,470	138,168	58,020.60	770,279.55	3,984,285	71,427.50	3,912,857.50	32
48,526	45,232	38,759.13	675,165.73	3,813,550	99,313.50	3,714,236.50	33
264,758	1,095,337	406,927.20	5,794,672.20	17,898,350	614,888.00	17,283,442.00	34
17,202	202,293	94,300.31	1,025,442.01	5,408,490	197,140.00	5,211,350.00	35
85,379	704,480	180,546.97	3,325,048.90	9,500,530	297,868.00	9,202,662.00	36
519,435	2,360,677	874,509.45	13,040,843.15	45,845,140	1,429,976.50	44,415,163.50	
349,689	903,496	402,216.89	6,378,452.83	16,794,820	498,547.50	16,296,272.50	37
158,065	1,116,750	286,729.25	3,705,250.25	6,245,930	219,475.50	6,026,454.50	38
738,406	1,933,373	575,193.07	11,116,069.97	21,941,395	595,951.50	21,345,443.50	39
26,964	183,117	39,807.09	396,357.19	862,050	24,727.50	837,322.50	40
42,109	164,849	61,454.55	719,534.32	2,393,080	116,267.50	2,276,812.50	41
5,375	28,435	2,575.00	217,653.00	250,000	4,600.00	245,400.00	42
1,321,208	4,330,020	1,367,975.85	22,533,317.56	48,487,275	1,459,569.50	47,027,705.50	
142,792	216,250	86,140.82	1,154,447.82	2,901,555	47,960.00	2,853,595.00	43
63,010	110,758	39,478.28	892,700.34	1,761,160	79,442.50	1,681,717.50	44
90,798	74,992	76,037.94	605,801.44	1,100,270	53,582.50	1,046,687.50	45
79,582	116,552	58,801.36	449,045.36	1,243,125	23,880.00	1,219,245.00	46
156,627	231,017	56,156.47	858,939.50	1,472,160	91,557.50	1,380,602.50	47
109,818	36,380	47,111.43	444,000.13	432,600	14,150.00	418,450.00	48
142,813	153,707	59,830.74	892,751.34	1,281,840	78,135.00	1,203,705.00	49
87,458	26,832	30,568.35	225,373.85	375,830	3,860.00	371,970.00	50
92,104	103,536	38,499.15	370,842.65	392,930	6,502.50	386,427.50	51
733,059	472,227	231,400.99	3,997,531.59	5,353,275	129,180.00	5,224,095.00	52
79,407	44,338	16,946.40	247,118.90	236,300	9,150.00	227,150.00	53
115,442	122,933	53,316.26	1,260,416.26	4,159,170	102,370.00	4,056,800.00	54
295,524	454,078	100,877.60	2,054,225.60	2,521,250	347,282.50	2,173,967.50	55
2,188,434	2,163,600	895,165.79	13,453,194.78	23,231,465	987,052.50	22,244,412.50	

No. 59.—SPECIE AND CIRCULATION OF NATIONAL
APRIL 26, 1900—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clear- ing-house certificates.
	STATES, ETC.—continued.				
56	Ohio	226	\$3,550,392.68	\$370,720	
57	Indiana	111	2,661,999.51	194,370	
58	Illinois	207	2,849,083.12	644,380	
59	Michigan	74	1,720,197.16	110,550	
60	Wisconsin	75	1,468,805.67	162,380	
61	Minnesota	59	1,129,508.50	72,710	
62	Iowa	171	1,751,464.54	347,990	
63	Missouri	50	390,691.00	63,930	
	Total, Middle States	973	15,522,143.18	1,967,030	
64	North Dakota	23	207,260.00	25,000	
65	South Dakota	25	333,640.00	37,450	
66	Nebraska	89	653,741.50	30,550	
67	Kansas	98	1,161,176.00	95,190	
68	Montana	21	839,112.50	76,500	
69	Wyoming	11	258,275.00		
70	Colorado	32	1,616,812.15	98,980	
71	New Mexico	8	190,885.00	10,000	
72	Oklahoma	11	44,817.50	5,180	
73	Indian Territory	18	60,670.00	29,660	
	Total, Western States	336	5,366,389.65	408,510	
74	Washington	30	2,349,971.50	17,540	
75	Oregon	23	625,205.00	6,060	
76	California	31	1,885,727.50	33,480	\$123,000
77	Idaho	9	250,885.00	17,770	
78	Utah	11	846,590.80	410	
79	Nevada	1	24,280.00		
80	Arizona	5	193,635.00		
81	Alaska	1	13,745.00	1,110	
	Total, Pacific States	111	6,190,099.80	76,370	123,000
	Total, country banks	3,304	54,520,473.03	7,921,400	218,000
	Total, United States	3,631	104,624,498.81	100,989,330	92,070,000

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

APRIL 26, 1900—Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$429,092	\$420,239	\$247,465.37	\$85,017,910.05	\$12,014,265	\$323,400.00	\$11,690,865.00	56
268,079	374,366	140,290.08	3,639,104.59	5,093,585	76,552.00	5,017,033.00	57
287,066	538,883	222,585.58	4,541,997.70	7,311,150	129,065.00	7,182,085.00	58
155,986	179,330	105,322.56	2,271,385.72	3,080,650	51,125.00	3,029,525.00	59
144,104	231,182	91,768.17	2,098,239.84	2,658,770	44,387.50	2,614,382.50	60
89,220	93,458	66,448.67	1,451,345.17	1,770,770	22,560.00	1,748,210.00	61
209,764	434,065	139,728.11	2,883,011.65	5,248,075	104,072.50	5,144,002.50	62
82,447	52,579	32,142.00	621,789.00	1,264,065	18,585.00	1,245,480.00	63
1,665,758	2,324,102	1,045,750.54	22,524,783.72	38,441,330	769,747.00	37,671,583.00	
25,659	21,267	18,819.85	298,005.85	420,650	13,252.50	407,397.50	64
41,892	18,177	20,100.91	451,259.91	467,655	13,502.50	454,152.50	65
77,942	82,078	49,323.95	893,635.45	1,661,925	14,042.50	1,647,882.50	66
168,135	164,850	70,094.30	1,658,945.30	2,732,865	21,147.50	2,711,717.50	67
60,041	39,265	37,218.25	1,052,136.75	624,175	70,610.00	553,565.00	68
13,957	4,272	11,498.25	288,002.25	222,295	1,200.00	221,095.00	69
91,135	154,157	59,290.35	2,020,374.50	1,013,875	18,890.00	994,985.00	70
24,100	7,210	17,738.20	249,933.20	433,450	500.00	432,950.00	71
23,102	19,255	8,587.25	100,941.75	151,500	1,250.00	150,250.00	72
26,039	19,984	9,282.15	145,635.15	246,040	4,360.00	241,680.00	73
552,002	530,015	301,953.46	7,158,870.11	7,974,430	158,755.00	7,815,675.00	
107,617	127,962	72,015.80	2,675,106.30	943,870	134,465.00	809,405.00	74
18,755	23,704	48,763.40	722,547.40	376,970	60,682.50	316,287.50	75
96,969	26,616	124,297.15	2,290,089.65	1,912,920	199,810.00	1,713,110.00	76
15,702	33,767	8,496.25	326,620.25	165,700	26,802.50	138,897.50	77
52,652	99,974	29,576.70	1,029,203.50	798,450	5,392.50	793,057.50	78
1,851	.....	1,419.95	27,550.95	18,450	.....	18,450.00	79
10,554	.....	6,617.15	210,806.15	169,900	12,550.00	157,350.00	80
849	.....	1,658.45	17,362.45	12,500	5,570.00	6,930.00	81
304,949	312,023	292,844.85	7,299,286.65	4,398,750	445,262.50	3,953,487.50	
6,551,786	12,020,437	4,778,199.94	86,010,295.97	168,378,390	5,250,363.00	163,128,027.00	
9,053,551	44,049,035	7,264,654.46	358,051,069.27	243,772,855	7,522,555.00	236,250,300.00	

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No. 59.—SPECIE AND CIRCULATION OF NATIONAL

JUNE 29, 1900.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clear- ing-house certificates.
	CENTRAL RESERVE CITIES.				
1	New York City	44	\$6,669,399.61	\$56,909,530	\$71,450,000
2	Chicago.....	16	9,862,647.50	11,489,620	
3	St. Louis.....	6	2,317,819.30	3,218,480	
	Total, central reserve cities	66	18,849,866.41	71,611,630	71,450,000
	OTHER RESERVE CITIES.				
4	Boston.....	38	1,883,417.50	6,207,960	3,715,000
5	Albany.....	6	486,196.00	443,000	
6	Brooklyn.....	5	376,115.50	285,200	200,000
7	Philadelphia.....	36	1,626,519.77	4,102,480	12,610,000
8	Pittsburg.....	31	4,102,670.00	1,964,250	
9	Baltimore.....	19	553,767.00	690,550	1,880,000
10	Washington, D. C.....	11	58,765.00	910,370	
11	Savannah.....	2	19,000.00	6,000	
12	New Orleans.....	7	142,805.50	490,010	410,000
13	Louisville.....	8	821,743.50	215,000	
14	Houston.....	5	297,885.00	627,070	
15	Cincinnati.....	13	770,435.50	1,395,000	
16	Cleveland.....	15	1,614,320.00	620,510	
17	Columbus.....	6	378,102.50	117,500	
18	Indianapolis.....	4	1,563,175.00	700,000	
19	Detroit.....	6	922,252.50	161,990	105,000
20	Milwaukee.....	4	1,557,985.00	680,000	
21	Des Moines.....	4	146,060.00	10,360	
22	St. Paul.....	5	2,159,101.15	45,620	
23	Minneapolis.....	6	778,365.00	60,000	
24	Kansas City.....	6	1,106,242.50	887,920	
25	St. Joseph.....	2	128,717.50	34,790	
26	Lincoln.....	3	67,330.00	26,000	
27	Omaha.....	8	867,495.00	141,120	
28	Denver.....	4	2,972,375.00	435,000	
29	San Francisco.....	4	2,991,807.50	500,000	435,000
30	Los Angeles.....	4	630,070.00	25,000	116,000
31	Portland, Oreg.....	4	908,815.00		
	Total other reserve cities	266	29,932,333.92	21,783,200	19,471,000
	Total all reserve cities	332	48,782,200.33	93,394,830	90,921,000
	STATES, ETC.				
32	Maine.....	82	1,095,778.76	38,990	
33	New Hampshire.....	55	428,497.19	52,680	
34	Vermont.....	48	484,847.16	61,150	
35	Massachusetts.....	210	3,627,061.56	423,960	
36	Rhode Island.....	47	546,682.10	120,680	
37	Connecticut.....	83	1,960,658.36	406,100	
	Total, New England States	525	8,143,525.13	1,103,560	
38	New York.....	280	3,582,594.94	1,042,280	102,500
39	New Jersey.....	114	1,531,557.92	590,150	
40	Pennsylvania.....	385	6,758,675.28	1,077,600	
41	Delaware.....	19	105,996.60	27,980	
42	Maryland.....	50	371,823.77	83,070	
43	District of Columbia.....	1	119,850.50	42,000	
	Total, Eastern States	849	12,470,504.01	2,863,080	102,500
44	Virginia.....	40	759,168.50	11,400	
45	West Virginia.....	38	542,098.46	113,940	
46	North Carolina.....	30	331,409.00	7,720	
47	South Carolina.....	16	190,759.00	2,210	
48	Georgia.....	26	384,366.38	50,880	
49	Florida.....	15	153,257.35	72,500	
50	Alabama.....	28	377,636.00	152,240	
51	Mississippi.....	12	63,262.00	39,000	
52	Louisiana.....	13	66,188.00	69,690	
53	Texas.....	202	1,875,979.60	530,030	
54	Arkansas.....	7	107,297.50	25,500	
55	Kentucky.....	71	898,452.00	47,920	
56	Tennessee.....	48	966,431.00	213,900	
	Total, Southern States	546	6,716,304.79	1,336,930	

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

JUNE 29, 1900.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$71,725	\$11,621,132	\$692,172.49	\$147,413,959.10	\$24,474,250	\$1,105,214.50	\$23,369,035.00	1
530,794	4,042,620	241,704.20	26,161,475.70	5,315,850	446,045.00	4,869,895.00	2
41,337	1,368,158	25,711.00	6,971,505.30	7,200,000	4,250.00	7,195,750.00	3
643,856	17,631,910	959,677.69	180,546,940.10	36,990,100	1,555,509.50	35,434,590.50	
33,394	3,253,141	166,543.94	15,259,456.44	5,473,750	306,065.00	5,167,685.00	4
40,837	46,955	39,221.35	1,056,209.35	557,000	42,080.00	514,920.00	5
22,550	428,012	79,717.65	1,391,595.15	642,000		642,000.00	6
206,285	3,403,781	277,150.43	22,226,216.20	8,155,850	232,957.50	7,922,892.50	7
241,860	2,461,952	116,629.50	8,887,361.50	6,575,700	131,857.50	6,443,842.50	8
54,985	1,672,017	85,343.23	4,937,162.23	4,050,000	54,050.00	3,995,950.00	9
5,970	712,714	32,553.22	1,720,872.22	1,070,000	18,905.00	1,051,095.00	10
9,000	27,300	26,700.00	88,000.00	146,800	5,805.00	140,995.00	11
65,382	363,599	80,081.15	1,571,877.65	1,159,870	136,605.00	1,023,265.00	12
63,001	59,639	18,392.30	1,177,775.80	2,405,000	50,500.00	2,354,500.00	13
77,547	70,601	25,987.65	1,099,090.65	377,500	115,120.00	232,380.00	14
81,090	592,704	29,120.43	2,868,349.93	4,005,000	252,102.50	3,752,897.50	15
101,108	219,641	45,835.68	2,601,914.68	2,825,000	54,000.00	2,771,000.00	16
50,639	79,201	23,893.15	649,335.65	450,000		450,000.00	17
59,223	185,554	33,692.25	2,541,644.25	229,950	5,000.00	224,950.00	18
100,904	117,324	52,001.75	1,459,532.25	1,450,000	61,280.00	1,388,720.00	19
76,117	93,173	41,934.39	2,449,209.39	770,000	11,000.00	759,000.00	20
40,319	23,983	14,929.70	235,651.70	372,500	3,757.50	368,742.50	21
134,054	88,722	22,037.36	2,449,534.51	638,000	40,380.00	597,620.00	22
47,020	42,500	29,534.50	957,719.50	767,000	103,102.50	663,897.50	23
147,385	1,331,640	53,603.01	3,526,790.51	1,720,000		1,720,000.00	24
25,591	206,639	10,888.40	406,625.90	214,500		214,500.00	25
14,236	9,107	5,987.95	122,670.95	250,700	650.00	250,050.00	26
69,463	223,610	36,367.90	1,338,055.90	1,665,000		1,665,000.00	27
134,182	128,003	38,699.27	3,708,259.27	1,416,750	42,940.00	1,373,810.00	28
44,191	14,910	44,317.40	4,030,225.90	1,650,000	418,760.00	1,231,240.00	29
24,211	12,729	29,010.00	837,020.00	1,065,000	144,240.00	920,760.00	30
4,776	26,879	36,133.40	976,603.40	625,000		625,000.00	31
1,975,380	15,916,030	1,496,816.96	90,574,760.88	50,727,870	2,261,157.50	48,666,712.50	
2,619,236	32,947,940	2,456,494.65	271,121,700.98	87,717,970	3,816,667.00	83,901,303.00	
62,423	186,030	100,115.20	1,483,337.56	5,675,795	121,074.50	5,554,720.50	32
41,847	155,366	74,565.89	752,956.08	4,221,000	142,807.50	4,078,192.50	33
56,719	56,461	41,388.17	700,565.33	3,831,800	98,353.50	3,733,446.50	34
221,656	971,859	420,424.14	5,664,960.70	19,691,010	508,935.50	19,182,174.50	35
17,596	197,814	92,439.38	975,211.48	5,454,850	122,680.00	5,332,170.00	36
71,388	605,948	187,199.22	3,231,293.58	9,795,410	180,895.50	9,614,514.50	37
471,629	2,173,478	916,132.60	12,808,324.73	48,729,865	1,174,646.50	47,555,218.50	
333,744	868,677	388,863.67	6,318,659.61	18,053,140	453,930.00	17,599,210.00	38
155,961	1,043,886	290,779.80	5,591,754.72	7,509,450	202,135.50	7,307,314.50	39
690,442	1,835,278	573,662.17	10,985,657.45	24,480,730	602,170.00	23,878,560.00	40
34,448	176,338	39,655.45	384,418.05	862,995	27,272.50	835,722.50	41
46,330	151,339	59,988.30	712,456.07	2,477,400	73,970.00	2,403,430.00	42
3,275	35,870	1,609.75	202,705.25	250,000		250,000.00	43
1,243,620	4,161,388	1,354,559.14	22,195,651.15	53,633,715	1,359,478.00	52,274,237.00	
111,374	242,199	86,500.83	1,210,642.33	3,422,530	124,900.00	3,297,630.00	44
64,618	145,159	45,794.70	911,610.16	2,089,600	103,702.50	1,985,897.50	45
94,375	54,799	60,582.14	548,885.14	1,436,350	26,712.50	1,409,637.50	46
91,525	52,223	27,872.63	364,589.63	1,314,550	25,630.00	1,288,920.00	47
183,283	149,722	85,641.90	853,893.28	1,651,450	156,052.50	1,495,397.50	48
125,696	42,362	44,154.90	437,970.25	546,350	35,860.00	510,850.00	49
157,607	142,796	59,018.94	889,297.94	1,767,090	141,010.00	1,626,080.00	50
88,016	20,943	33,744.45	244,965.45	614,380	45,210.00	569,170.00	51
75,347	77,557	32,930.35	321,712.35	496,250	5,422.50	490,827.50	52
805,327	462,207	188,084.38	3,861,627.98	6,452,775	229,242.50	6,223,532.50	53
69,429	46,899	16,784.35	265,909.85	240,900	6,750.00	234,150.00	54
106,340	130,968	56,320.79	1,240,000.79	4,638,480	45,120.00	4,593,360.00	55
282,810	528,237	94,671.53	2,086,049.53	3,022,575	105,927.50	2,916,647.50	56
2,255,747	2,096,071	832,101.89	13,237,154.68	27,693,580	1,051,480.00	26,642,100.00	

No. 59.—SPECIE AND CIRCULATION OF NATIONAL
JUNE 29, 1900—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clear- ing-house certificates.
	STATES, ETC.—continued.				
57	Ohio	232	\$3,493,049.36	\$347,440	
58	Indiana	113	2,658,741.90	219,980	
59	Illinois	217	2,919,691.56	687,630	
60	Michigan	75	1,774,965.80	121,620	
61	Wisconsin	76	1,481,639.89	157,150	
62	Minnesota	65	970,090.25	57,000	
63	Iowa	173	1,648,881.63	372,586	
64	Missouri	50	364,602.00	63,420	
	Total, Middle States	1,001	15,311,662.39	2,026,820	
65	North Dakota	24	150,477.50	45,000	
66	South Dakota	26	352,232.50	32,440	
67	Nebraska	97	728,085.85	37,190	
68	Kansas	103	1,209,274.00	88,780	
69	Montana	21	793,297.50	75,500	
70	Wyoming	13	225,755.00		
71	Colorado	33	1,852,720.65	144,420	
72	New Mexico	8	169,950.00	10,000	
73	Oklahoma	18	68,322.50	4,810	
74	Indian Territory	26	60,430.00	28,280	
	Total, Western States	369	5,610,545.50	466,420	
75	Washington	30	2,486,731.50	19,940	
76	Oregon	23	604,045.00	4,150	
77	California	30	1,223,795.00	8,280	
78	Idaho	9	257,306.00	19,290	
79	Utah	11	938,477.90	1,630	
80	Nevada	1	40,555.00		
81	Arizona	5	230,130.00	18,500	
82	Alaska	1	18,865.00		
	Total, Pacific States	110	5,799,705.40	71,790	
	Total, country banks	3,400	54,052,247.22	7,868,600	\$102,500
	Total, United States	3,732	102,834,447.55	101,263,430	91,023,500

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

JUNE 29, 1900—Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$434,522	\$348,620	\$276,300.42	\$4,899,931.78	\$13,030,685	\$281,325.00	\$12,749,360.00	57
304,883	394,605	151,915.42	3,730,125.32	5,696,445	171,699.50	5,524,745.50	58
345,578	617,875	244,473.48	4,815,248.04	8,419,355	285,075.00	8,134,280.00	59
165,842	216,884	106,800.22	2,386,112.02	3,530,835	104,955.00	3,425,880.00	60
144,417	233,538	98,108.40	2,114,853.29	2,948,340	65,593.50	2,882,746.50	61
97,552	107,069	66,697.25	1,298,408.50	2,152,180	60,440.00	2,091,740.00	62
229,669	334,915	134,212.48	2,720,258.11	6,028,050	118,335.00	5,909,715.00	63
88,384	71,887	37,052.70	625,345.70	1,491,420	49,060.00	1,442,360.00	64
1,810,847	2,325,393	1,115,560.37	22,590,282.76	43,297,310	1,136,483.00	42,160,827.00	
19,692	18,204	16,601.95	250,175.45	425,550	2,502.50	423,047.50	65
38,134	15,816	18,321.63	456,944.13	500,575	14,702.50	485,872.50	66
106,975	82,382	49,890.40	1,004,523.25	1,804,405	19,982.50	1,784,422.50	67
191,910	168,152	76,291.50	1,734,407.50	3,648,155	68,987.50	3,579,167.50	68
50,112	35,560	34,721.05	989,190.55	741,625	42,350.00	699,275.00	69
14,973	3,954	10,408.00	255,088.00	252,975	1,000.00	251,975.00	70
87,039	135,748	56,569.11	2,276,496.76	1,211,175	21,180.00	1,189,995.00	71
20,257	8,906	17,899.40	227,012.40	440,000	2,000.00	438,000.00	72
34,642	17,154	12,803.42	137,731.92	265,750	32,200.00	233,550.00	73
28,761	23,186	9,912.55	150,569.55	338,890	14,110.00	319,780.00	74
592,495	509,062	303,617.01	7,482,139.51	9,624,100	219,015.00	9,405,085.00	
84,511	87,470	71,232.55	2,749,885.05	1,092,250	156,410.00	935,840.00	75
19,230	17,587	49,301.35	694,313.35	385,970	53,572.50	332,397.50	76
72,101	16,758	73,732.07	1,394,666.07	978,620	50,535.00	928,085.00	77
10,240	30,246	7,359.65	324,441.65	169,950	22,702.50	147,247.50	78
39,919	72,024	27,483.20	1,079,534.10	848,750	41,252.50	807,497.50	79
3,149	-----	2,086.00	45,590.00	18,450	-----	18,450.00	80
13,005	564	7,580.75	269,779.75	199,900	12,100.00	187,800.00	81
503	-----	877.30	20,245.30	12,500	5,570.00	6,930.00	82
242,658	224,649	239,652.87	6,578,455.27	3,706,380	342,142.50	3,364,247.50	
6,616,996	11,490,041	4,761,623.58	84,892,208.10	18,668,460	5,283,245.00	181,401,715.00	
9,236,232	44,437,981	7,218,118.53	356,013,709.08	274,402,930	9,099,912.00	265,303,018.00	

No. 59.—SPECIE AND CIRCULATION OF NATIONAL
SEPTEMBER 5, 1900.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clear- ing-house certificates.
CENTRAL RESERVE CITIES.					
1	New York City.....	44	\$6,322,193.94	\$71,619,270	\$74,390,000
2	Chicago.....	14	11,029,290.00	9,877,240	
3	St. Louis.....	6	2,458,025.00	3,603,250	
	Total central reserve cities.....	64	19,810,108.94	85,099,760	74,390,000
OTHER RESERVE CITIES.					
4	Boston.....	38	1,867,713.00	5,978,160	3,815,000
5	Albany.....	6	498,155.50	420,760	
6	Brooklyn.....	5	438,139.50	376,900	
7	Philadelphia.....	36	1,852,757.50	3,701,740	12,330,000
8	Pittsburg.....	31	4,061,417.00	2,288,190	
9	Baltimore.....	19	599,209.50	1,091,890	1,260,000
10	Washington.....	11	172,397.50	812,130	
11	Savannah.....	2	15,032.50	14,000	
12	New Orleans.....	7	162,925.50	388,180	425,000
13	Louisville.....	8	705,422.50	205,100	
14	Houston.....	5	332,020.00	485,150	
15	Cincinnati.....	13	691,755.00	1,302,000	
16	Cleveland.....	15	1,890,507.50	761,380	
17	Columbus.....	6	396,085.00	84,400	
18	Indianapolis.....	4	1,495,980.00	703,000	
19	Detroit.....	6	1,076,522.50	156,990	155,000
20	Milwaukee.....	5	1,499,845.00	680,000	
21	Des Moines.....	4	141,504.35	32,980	
22	St. Paul.....	5	1,843,379.09	40,480	
23	Minneapolis.....	6	734,892.50	50,000	
24	Kansas City.....	6	1,255,232.50	983,120	
25	St. Joseph.....	2	123,065.00	29,150	
26	Lincoln.....	3	67,152.50	25,000	
27	Omaha.....	8	949,435.00	135,000	
28	Denver.....	4	3,084,970.00	445,000	
29	San Francisco.....	4	3,017,895.00	500,760	880,000
30	Los Angeles.....	4	690,427.50	23,500	90,000
31	Portland, Oreg.....	4	998,785.00		
	Total other reserve cities.....	267	30,662,823.44	21,714,870	18,955,000
	Total all reserve cities.....	331	50,472,932.38	106,814,630	93,345,000
STATES, ETC.					
32	Maine.....	82	1,104,334.56	64,740	
33	New Hampshire.....	55	436,230.27	66,090	
34	Vermont.....	48	458,986.60	60,860	
35	Massachusetts.....	209	3,657,673.37	434,290	
36	Rhode Island.....	45	546,020.86	115,550	
37	Connecticut.....	84	1,953,466.91	434,060	
	Total New England States.....	523	8,156,712.57	1,175,590	
38	New York.....	281	3,685,526.63	1,111,430	45,000
39	New Jersey.....	115	1,584,904.12	534,070	
40	Pennsylvania.....	402	6,732,894.97	1,153,990	
41	Delaware.....	19	106,474.00	28,920	
42	Maryland.....	53	385,149.27	98,490	
43	District of Columbia.....	1	92,267.50	42,000	
	Total Eastern States.....	871	12,587,216.49	2,968,900	45,000
44	Virginia.....	43	718,384.00	18,960	
45	West Virginia.....	40	583,313.01	111,140	
46	North Carolina.....	31	325,561.00	6,040	
47	South Carolina.....	17	117,249.00	500	
48	Georgia.....	27	431,502.65	39,180	
49	Florida.....	16	142,419.80	62,500	
50	Alabama.....	28	458,008.50	163,340	
51	Mississippi.....	12	75,628.90	30,000	
52	Louisiana.....	14	67,014.50	39,390	
53	Texas.....	218	1,550,169.00	480,130	
54	Arkansas.....	7	97,335.00	13,000	
55	Kentucky.....	73	887,495.50	67,920	
56	Tennessee.....	50	871,531.90	234,010	
	Total Southern States.....	576	6,325,612.76	1,266,110	

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

SEPTEMBER 5, 1900.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$99,523	\$11,167,153	\$638,929.52	\$164,237,069.46	\$30,554,950	\$1,203,934.50	\$29,351,015.50	1
440,737	5,298,959	292,827.79	26,939,053.79	5,439,950	542,540.00	4,897,410.00	2
30,307	1,613,826	18,041.76	7,724,049.76	7,200,000	46,502.50	7,153,497.50	3
570,567	18,079,938	949,799.07	198,900,173.01	43,194,900	1,792,977.00	41,401,923.00	
39,101	3,031,238	170,313.04	14,901,525.04	6,227,500	273,055.00	5,954,445.00	4
41,883	41,122	42,075.10	1,043,995.60	639,000	13,950.00	625,050.00	5
19,778	595,166	68,075.35	1,498,858.85	642,000	5,600.00	636,400.00	6
251,462	3,945,713	280,816.40	22,362,488.90	8,267,500	137,477.50	8,130,022.50	7
248,571	2,098,440	144,119.63	8,840,647.63	6,628,200	71,007.50	6,557,192.50	8
44,133	1,299,061	69,704.10	4,364,597.60	4,237,000	53,400.00	4,183,600.00	9
9,896	570,588	19,046.15	1,584,657.65	1,070,000	11,155.00	1,058,845.00	10
9,400	20,296	20,020.00	76,748.50	200,000	5.00	199,995.00	11
09,492	458,632	58,936.30	1,563,165.80	1,409,870	142,005.00	1,267,865.00	12
54,949	31,072	24,952.35	1,021,495.85	2,805,000	120,600.00	2,684,400.00	13
86,244	67,525	32,004.30	1,002,043.30	377,500	37,920.00	339,580.00	14
62,746	497,462	31,567.91	2,585,530.91	3,975,000	239,347.50	3,735,652.50	15
134,435	218,512	49,751.50	3,054,586.00	3,135,000	31,860.00	3,103,140.00	16
48,701	125,092	24,325.45	670,503.45	483,460	8,460.00	475,000.00	17
54,176	115,043	25,621.15	2,393,820.15	229,950	5,000.00	224,950.00	18
84,676	212,496	59,603.25	1,745,287.75	1,450,000	55,390.00	1,394,610.00	19
76,400	83,600	31,636.76	2,371,481.76	800,000	16,400.00	783,600.00	20
23,648	37,134	14,219.80	249,486.15	385,000	7,457.50	357,542.50	21
86,920	92,658	35,147.00	2,085,784.59	661,000	47,880.00	613,020.00	22
55,621	28,750	22,780.55	905,043.55	772,000	101,352.50	670,647.50	23
153,082	820,999	33,923.64	3,246,357.14	1,735,500	850.00	1,734,650.00	24
29,657	221,537	8,448.60	411,857.60	164,500	-----	164,500.00	25
13,908	97	8,004.35	114,221.85	250,700	650.00	250,050.00	26
88,975	272,001	48,964.10	1,494,375.10	1,665,000	-----	1,665,000.00	27
68,058	360,002	20,443.67	3,978,473.67	1,450,000	-----	1,450,000.00	28
53,179	47,114	38,754.70	4,537,702.70	1,900,000	151,150.00	1,748,850.00	29
17,454	29,302	46,863.75	897,547.25	1,143,000	135,230.00	1,007,770.00	30
4,845	11,004	18,287.25	1,032,921.25	625,000	-----	625,000.00	31
1,931,450	15,333,156	1,449,806.15	90,047,105.59	53,308,680	1,667,302.50	51,641,377.50	
2,592,017	33,413,094	2,399,605.22	288,947,278.60	96,503,580	3,460,279.50	93,043,300.50	
53,279	222,012	35,094.05	1,529,459.61	5,782,845	108,634.50	5,674,210.50	32
41,249	149,010	58,935.47	751,514.74	4,387,900	81,677.50	4,306,222.50	33
45,151	57,842	36,879.28	659,718.88	3,935,700	70,556.00	3,865,144.00	34
228,374	997,385	455,156.56	5,772,878.93	19,787,440	199,950.50	19,587,489.50	35
19,888	190,416	88,667.69	960,542.55	5,242,000	56,917.50	5,185,082.50	36
56,220	642,760	198,353.55	3,284,860.46	9,972,500	138,970.50	9,833,529.50	37
444,161	2,259,425	923,086.60	12,958,975.17	49,108,385	665,000.50	48,442,678.50	
372,293	904,502	914,468.59	6,533,220.22	18,780,100	333,642.50	18,446,457.50	38
135,251	1,251,296	309,544.68	3,815,065.80	7,705,200	139,743.00	7,569,457.00	39
706,922	2,190,387	568,591.42	11,352,785.39	25,111,620	428,700.00	24,682,920.00	40
31,078	166,744	55,906.55	369,122.55	805,500	15,657.50	849,842.50	41
39,943	215,524	52,282.80	791,389.07	2,508,500	58,925.00	2,449,575.00	42
247	39,095	1,231.50	174,841.00	250,000	-----	250,000.00	43
1,285,734	4,767,548	1,382,025.54	23,036,424.03	55,224,920	976,668.00	54,248,252.00	
136,749	257,016	72,157.56	1,203,266.56	3,725,240	111,010.00	3,614,230.00	44
67,642	142,435	44,838.96	949,368.97	2,163,100	101,627.50	2,061,472.50	45
84,224	47,004	51,873.50	514,702.50	1,492,550	24,712.50	1,467,837.50	46
69,163	52,021	22,518.09	261,451.09	1,496,000	25,015.00	1,470,985.00	47
184,188	161,607	70,624.95	887,102.60	1,977,250	81,832.50	1,895,417.50	48
108,455	36,152	51,346.00	400,872.80	590,000	32,700.00	557,300.00	49
180,389	133,358	63,327.09	978,422.59	1,781,990	64,780.00	1,717,210.00	50
61,027	26,944	39,219.65	232,819.55	788,150	18,760.00	769,390.00	51
68,196	39,311	37,880.05	251,791.55	500,000	3,402.50	496,597.50	52
704,096	410,885	190,022.11	3,335,301.11	7,051,150	213,615.00	6,837,535.00	53
62,528	54,613	17,934.45	245,410.45	247,500	1,900.00	245,600.00	54
106,641	104,173	56,012.42	1,222,241.92	4,596,300	35,640.00	4,560,660.00	55
223,405	838,680	96,739.17	1,764,366.07	3,270,000	52,737.50	3,217,262.50	56
2,036,702	1,804,199	814,494.00	12,247,117.76	29,679,230	767,732.50	28,911,497.50	

NO. 59.—SPECIE AND CIRCULATION OF NATIONAL
SEPTEMBER 5, 1900—Continued.

	Cities, States, and Territories.	No. of banks.	Specie.		
			Gold coin.	Gold Treasury certificates.	Gold clear- ing-house certificates.
	STATES, ETC.—continued.				
57	Ohio.....	242	\$3, 556, 445. 67	\$362, 630	.....
58	Indiana.....	119	2, 712, 089. 95	262, 520	.....
59	Illinois.....	226	2, 878, 509. 97	720, 370	.....
60	Michigan.....	77	1, 782, 328. 56	142, 270	.....
61	Wisconsin.....	83	1, 467, 984. 42	197, 130	.....
62	Minnesota.....	72	935, 187. 08	63, 000	.....
63	Iowa.....	192	1, 752, 926. 74	371, 650	.....
64	Missouri.....	53	377, 920. 00	47, 430	.....
	Total Middle States.....	1, 064	15, 463, 392. 39	2, 167, 000	.....
65	North Dakota.....	27	146, 200. 00	20, 630	.....
66	South Dakota.....	28	380, 325. 00	27, 960	.....
67	Nebraska.....	99	747, 489. 50	44, 620	.....
68	Kansas.....	110	1, 219, 731. 75	109, 750	.....
69	Montana.....	21	829, 547. 50	76, 580	.....
70	Wyoming.....	14	257, 172. 50	200	.....
71	Colorado.....	35	1, 476, 712. 65	206, 900	.....
72	New Mexico.....	9	161, 945. 00	10, 240	.....
73	Oklahoma.....	24	82, 353. 90	10, 840	.....
74	Indian Territory.....	30	60, 650. 00	34, 460	.....
	Total Western States.....	397	5, 362, 127. 80	542, 180	.....
75	Washington.....	31	2, 275, 254. 00	35, 060	.....
76	Oregon.....	23	564, 305. 00	4, 350	.....
77	California.....	30	1, 251, 357. 50	8, 370	.....
78	Idaho.....	9	213, 965. 00	11, 320	.....
79	Utah.....	10	817, 136. 70	6, 630	.....
80	Nevada.....	1	43, 200. 00	.....	.....
81	Arizona.....	5	216, 960. 00	18, 000	.....
	Total Pacific States.....	109	5, 382, 178. 20	83, 730	.....
	Total country banks.....	3, 540	53, 277, 240. 21	8, 203, 510	\$45, 000
	Total United States.....	3, 871	103, 750, 172. 59	115, 018, 140	93, 390, 000

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

SEPTEMBER 5, 1900—Continued.

Specie.				Circulating notes.			
Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.	Received from Comptroller.	On hand.	Outstanding.	
\$409,174	\$384,858	\$274,274.60	\$4,987,382.27	\$13,518,840	\$146,980.00	\$13,371,860.00	57
245,357	337,994	158,308.33	3,716,269.28	5,914,925	78,992.00	5,835,933.00	58
324,806	569,264	221,717.70	4,714,667.67	9,153,805	323,102.50	8,830,702.50	59
170,074	215,971	97,071.05	2,407,714.61	3,632,535	52,752.50	3,579,782.50	60
140,441	203,134	106,654.02	2,115,343.44	3,048,615	35,757.50	3,012,857.50	61
88,836	99,350	66,157.55	1,252,530.63	2,231,150	24,220.00	2,206,930.00	62
234,256	349,816	136,899.69	2,845,548.43	6,651,160	93,345.00	6,557,815.00	63
97,740	72,731	36,779.60	632,600.60	1,591,550	20,795.00	1,570,755.00	64
1,710,684	2,233,118	1,097,862.54	22,672,056.93	45,742,580	775,944.50	44,966,635.50	
23,416	6,292	18,070.59	214,608.59	437,500	2,600.00	434,900.00	65
41,274	18,009	16,724.75	484,292.75	535,250	16,052.50	519,197.50	66
90,008	77,171	54,187.48	1,013,475.98	2,056,770	24,045.00	2,032,725.00	67
191,608	200,430	71,716.90	1,793,236.65	3,957,750	26,527.50	3,931,222.50	68
44,704	29,365	29,867.75	1,010,064.25	751,725	35,150.00	716,575.00	69
19,211	5,803	11,047.05	293,433.55	353,000	-----	353,000.00	70
81,364	160,819	60,702.70	1,985,998.35	1,563,350	38,750.00	1,524,600.00	71
25,113	11,845	21,169.90	229,812.90	465,000	6,800.00	458,200.00	72
43,023	29,635	14,954.05	180,805.95	328,300	1,250.00	327,050.00	73
35,238	35,764	12,529.55	178,641.55	353,440	110.00	353,330.00	74
594,959	574,133	310,970.72	7,384,370.52	10,802,085	151,285.00	10,650,800.00	
69,338	116,407	68,358.35	2,564,417.35	1,143,800	207,385.00	936,415.00	75
15,769	14,003	47,276.21	645,703.21	395,400	62,452.50	332,947.50	76
64,010	25,378	65,581.54	1,414,697.04	1,123,500	22,340.00	1,101,160.00	77
10,812	29,280	9,686.45	275,063.45	204,100	26,002.50	178,097.50	78
33,233	6,974	14,213.30	878,187.00	994,000	64,252.50	929,747.50	79
1,366	-----	2,772.70	47,338.70	20,500	-----	20,500.00	80
13,521	-----	8,299.95	256,780.95	199,900	13,300.00	186,600.00	81
208,049	192,042	216,188.50	6,082,187.70	4,081,200	395,732.50	3,685,467.50	
6,280,289	11,830,465	4,744,627.90	84,381,132.11	194,638,400	3,733,069.00	190,905,331.00	
8,782,306	45,243,559	7,144,233.12	373,328,410.71	291,141,980	7,193,348.50	283,948,631.50	

378 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 60.—GOLD, SILVER, COIN CERTIFICATES, LEGAL TENDERS, AND CURRENCY
JANUARY 20, 1877,

No.	Dates.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
1877.				
1	January 20	\$7,442,340	\$39,111,780	.....
2	April 14	6,475,354	16,999,580	.....
3	June 22	5,306,263	12,179,520	.....
4	October 1	4,869,656	14,088,460	.....
5	December 28	5,506,556	23,100,920	.....
1878.				
6	March 15	9,213,351	40,398,170	.....
7	May 1	8,507,059	32,657,480	.....
8	June 29	8,191,952	16,021,460	.....
9	October 1	9,086,518	16,209,460	.....
10	December 6	12,070,092	16,246,360	.....
1879.				
11	January 1	18,833,580	16,205,620	.....
12	April 4	20,559,395	14,060,240	.....
13	June 14	21,530,846	13,975,600	.....
14	October 2	23,629,718	13,557,520	.....
15	December 12	60,104,792	13,332,860	.....
1880.				
16	February 21	37,756,021	8,238,600	\$38,090,000
17	April 23	39,599,469	7,380,000	33,538,000
18	June 11	43,622,510	8,439,560	41,087,000
19	October 1	47,508,472	7,175,560	48,167,000
20	December 31	56,131,943	7,557,200	36,053,000
1881.				
21	March 11	53,916,465	5,523,400	38,461,000
22	May 6	65,002,542	5,351,300	44,194,000
23	June 30	60,043,276	5,137,500	56,030,000
24	October 1	58,910,369	5,221,800	43,090,000
25	December 31	62,733,387	4,621,500	38,332,000
1882.				
26	March 11	59,485,006	4,609,700	37,987,000
27	May 19	59,885,129	4,505,100	39,581,000
28	July 1	58,371,599	4,440,400	41,132,000
29	October 3	55,003,663	4,594,300	34,986,000
30	December 30	47,091,033	22,651,770	28,235,000
1883.				
31	March 13	46,543,644	15,340,440	27,239,000
32	May 1	47,534,784	21,013,490	25,487,000
33	June 22	44,863,816	32,791,590	27,369,000
34	October 2	45,807,457	27,012,600	24,750,000
35	December 31	46,404,061	28,555,260	27,043,000
1884.				
36	March 7	51,091,689	27,660,450	30,837,000
37	April 24	51,064,871	26,486,120	25,317,000
38	June 20	50,145,738	26,637,110	20,900,000
39	September 30	50,876,067	47,217,340	19,092,000
40	December 20	53,939,911	50,559,910	22,231,000
1885.				
41	March 10	53,796,463	70,250,860	24,364,000
42	May 6	62,392,112	77,412,160	24,149,000
43	July 1	66,559,947	74,816,920	24,199,000
44	October 1	65,196,781	72,986,340	25,294,000
45	December 24	70,107,747	59,611,840	26,634,000
1886.				
46	March 1	74,262,790	62,377,500	25,115,000
47	June 3	77,663,587	41,446,430	26,867,000
48	August 27	71,249,234	41,539,220	25,706,000
49	October 7	71,682,807	48,426,920	24,520,000
50	December 28	72,855,405	53,259,260	24,926,000

a Of which \$1,820,000 is coin clearing-house certificates.

CERTIFICATES HELD BY NATIONAL BANKS AT DATE OF EACH REPORT FROM TO SEPTEMBER 5, 1900.

Silver coin.	Silver Treasury certificates.	Fractional silver coin.	Total specie.	Legal-tender notes.	United States certificates of deposit for legal-tender notes.	Total lawful money.	No.
\$3, 155, 147	-----	-----	\$49, 709, 267	\$72, 689, 710	\$25, 470, 000	\$147, 868, 977	1
3, 597, 979	-----	-----	27, 072, 913	72, 351, 573	32, 000, 000	131, 424, 486	2
3, 850, 213	-----	-----	21, 335, 996	78, 004, 386	44, 410, 000	143, 750, 382	3
3, 700, 704	-----	-----	22, 658, 820	66, 920, 684	33, 410, 000	122, 989, 504	4
4, 300, 274	-----	-----	32, 907, 750	70, 568, 248	26, 515, 000	129, 990, 998	5
5, 118, 037	-----	-----	54, 729, 558	64, 034, 972	20, 605, 000	139, 369, 530	6
4, 859, 217	-----	-----	46, 023, 756	67, 245, 975	20, 995, 000	134, 264, 731	7
5, 038, 057	-----	-----	29, 251, 469	71, 643, 402	36, 905, 000	137, 799, 871	8
5, 387, 728	\$4, 900	-----	30, 688, 606	64, 428, 600	32, 690, 000	127, 807, 206	9
5, 889, 228	149, 570	-----	34, 355, 250	64, 672, 762	32, 520, 000	131, 548, 012	10
6, 428, 917	31, 640	-----	41, 499, 757	70, 561, 233	28, 915, 000	140, 975, 990	11
6, 484, 538	44, 390	-----	41, 148, 563	64, 461, 231	21, 885, 000	127, 494, 794	12
6, 770, 171	56, 670	-----	42, 333, 287	67, 059, 152	25, 160, 000	134, 552, 439	13
4, 919, 343	67, 150	-----	42, 173, 731	69, 196, 696	26, 770, 000	138, 140, 427	14
4, 902, 309	228, 080	-----	78, 568, 041	54, 725, 096	11, 295, 000	144, 588, 137	15
5, 062, 090	295, 340	-----	89, 442, 051	55, 229, 408	10, 760, 000	155, 421, 459	16
5, 416, 403	495, 860	-----	86, 429, 732	61, 059, 175	7, 870, 000	155, 358, 907	17
5, 862, 035	495, 400	-----	99, 506, 505	64, 480, 717	12, 500, 000	176, 487, 222	18
5, 330, 357	1, 105, 120	-----	109, 346, 509	56, 640, 468	7, 655, 000	173, 641, 967	19
5, 976, 558	1, 454, 200	-----	107, 172, 901	59, 216, 934	6, 150, 000	172, 539, 835	20
6, 250, 370	1, 004, 960	-----	105, 156, 439	52, 156, 439	6, 110, 000	163, 422, 878	21
6, 320, 380	1, 260, 340	-----	122, 628, 562	62, 516, 296	8, 045, 000	193, 189, 858	22
6, 482, 561	945, 590	-----	128, 638, 927	58, 728, 713	9, 540, 000	196, 907, 640	23
5, 450, 387	1, 662, 180	-----	114, 334, 736	53, 158, 441	6, 740, 000	174, 233, 177	24
6, 800, 512	1, 143, 240	-----	113, 680, 639	60, 114, 387	7, 920, 000	181, 715, 026	25
6, 700, 325	1, 202, 080	-----	109, 984, 111	56, 633, 572	9, 445, 000	176, 062, 683	26
7, 233, 758	1, 202, 020	-----	112, 407, 007	65, 979, 013	10, 385, 000	188, 771, 020	27
6, 896, 223	854, 040	-----	111, 694, 262	64, 019, 518	11, 045, 000	186, 758, 780	28
6, 466, 215	1, 807, 600	-----	102, 857, 778	63, 313, 517	8, 645, 000	174, 816, 295	29
6, 984, 896	1, 464, 460	-----	106, 427, 159	68, 478, 421	8, 475, 000	183, 380, 580	30
6, 910, 472	1, 928, 810	-----	97, 962, 366	60, 848, 068	8, 405, 000	167, 215, 434	31
6, 963, 732	2, 558, 260	-----	103, 607, 266	68, 256, 468	8, 420, 000	180, 283, 734	32
7, 208, 858	3, 121, 130	-----	115, 354, 394	73, 832, 458	10, 645, 000	199, 831, 852	33
7, 594, 896	2, 653, 030	-----	107, 817, 983	70, 682, 997	9, 960, 000	188, 460, 980	34
8, 470, 647	3, 803, 190	-----	114, 276, 158	80, 559, 796	10, 840, 000	205, 675, 954	35
8, 961, 408	3, 529, 580	-----	122, 080, 127	75, 847, 095	14, 045, 000	211, 972, 222	36
9, 141, 466	2, 735, 250	-----	114, 744, 707	77, 712, 628	11, 975, 000	204, 432, 335	37
9, 117, 834	2, 861, 000	-----	109, 661, 682	76, 917, 212	9, 870, 000	196, 448, 894	38
8, 092, 557	3, 331, 510	-----	128, 609, 474	77, 044, 659	14, 200, 000	219, 854, 133	39
7, 985, 488	5, 030, 770	-----	139, 747, 079	76, 369, 555	19, 040, 000	235, 156, 634	40
9, 188, 060	4, 516, 490	-----	167, 115, 873	71, 017, 322	22, 760, 000	260, 893, 195	41
9, 327, 047	4, 135, 100	-----	177, 415, 419	77, 336, 999	19, 135, 000	273, 887, 418	42
8, 897, 555	3, 139, 070	-----	177, 612, 492	79, 701, 352	22, 920, 000	280, 233, 844	43
6, 322, 832	2, 274, 650	\$2, 797, 969	174, 872, 572	69, 738, 119	18, 800, 000	263, 410, 691	44
5, 303, 288	1, 637, 340	2, 060, 137	165, 354, 352	67, 585, 466	11, 765, 000	244, 704, 818	45
6, 029, 733	1, 502, 960	2, 327, 936	171, 615, 919	67, 014, 886	12, 430, 000	251, 060, 805	46
6, 757, 263	1, 812, 290	2, 913, 305	130, 459, 875	79, 656, 783	11, 850, 000	248, 966, 658	47
6, 209, 600	1, 820, 770	2, 675, 668	149, 000, 492	64, 039, 751	8, 115, 000	221, 155, 243	48
6, 465, 792	2, 610, 652	2, 681, 525	156, 387, 696	62, 812, 322	5, 855, 000	225, 055, 018	49
7, 463, 152	3, 690, 225	2, 789, 514	166, 983, 556	67, 739, 828	6, 195, 000	240, 918, 384	50

380 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 60.—GOLD, SILVER, COIN CERTIFICATES, LEGAL TENDERS, AND CURRENCY
JANUARY 20, 1877, TO

No.	Dates.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
1887.				
51	March 4.....	\$73,503,962	\$59,245,100	\$24,590,000
52	May 13.....	73,864,674	56,387,010	21,489,000
53	August 1.....	74,093,439	54,274,940	24,044,000
54	October 5.....	73,782,489	53,961,690	23,981,000
55	December 7.....	73,677,377	44,341,120	25,485,000
1888.				
56	February 14.....	74,317,628	55,230,020	26,246,000
57	April 30.....	74,921,740	54,604,280	24,050,000
58	June 30.....	74,825,782	68,761,930	20,884,000
59	October 4.....	70,222,886	79,883,810	10,385,000
60	December 12.....	70,825,188	75,834,420	7,399,000
1889.				
61	February 26.....	73,751,134	78,861,210	7,619,000
62	May 13.....	74,587,566	78,256,120	9,614,000
63	July 12.....	73,907,610	69,517,790	8,744,000
64	September 30.....	71,601,530	66,019,950	7,375,000
65	December 11.....	71,910,468	64,902,260	12,506,000
1890.				
66	February 28.....	72,286,957	77,467,560	4,958,000
67	May 17.....	72,601,180	74,776,720	5,708,000
68	July 18.....	73,989,093	72,968,100	4,463,000
69	October 2.....	74,664,828	93,335,600	3,469,000
70	December 19.....	77,325,784	82,569,980	3,036,000
1891.				
71	February 26.....	82,050,500	83,697,900	4,913,000
72	May 4.....	82,891,099	75,314,460	6,424,000
73	July 9.....	87,695,142	63,910,310	6,706,000
74	September 25.....	84,464,347	60,173,670	7,300,000
75	December 2.....	84,200,590	85,091,060	7,689,000
1892.				
76	March 1.....	88,426,189	97,841,160	8,066,000
77	May 17.....	95,104,914	96,656,060	8,530,000
78	July 12.....	96,723,083	85,530,100	8,498,000
79	September 30.....	95,021,953	71,050,180	7,860,000
80	December 9.....	94,754,328	73,118,480	6,237,000
1893.				
81	March 6.....	99,837,235	69,198,790	4,939,000
82	May 4.....	101,006,532	62,783,410	5,073,000
83	July 12.....	95,799,862	50,550,100	4,285,000
84	October 3.....	129,740,438	47,522,510	5,080,000
85	December 19.....	143,928,969	52,274,100	7,305,000
1894.				
86	February 28.....	124,904,826	66,456,110	7,825,000
87	May 4.....	128,180,159	41,928,330	34,721,000
88	July 18.....	125,051,677	40,560,490	34,023,000
89	October 2.....	125,020,291	37,810,940	34,096,000
90	December 19.....	119,898,047	29,677,720	31,219,000
1895.				
91	March 5.....	120,855,576	25,400,860	31,904,000
92	May 7.....	123,258,437	23,182,950	30,823,000
93	July 11.....	117,476,837	22,425,600	31,315,000
94	September 28.....	110,378,360	21,525,930	31,021,000
95	December 13.....	113,843,401	20,936,030	33,465,000
1896.				
96	February 28.....	108,165,901	20,985,130	27,793,000
97	May 7.....	105,938,780	21,383,020	30,440,000
98	July 14.....	110,153,160	20,336,400	31,384,000
99	October 6.....	114,921,270	19,706,620	26,096,000
100	December 17.....	118,631,050	19,192,210	43,197,000
1897.				
101	March 9.....	118,809,396	19,725,360	49,770,000
102	May 14.....	119,609,201	19,426,050	51,361,000
103	July 23.....	119,467,606	16,792,990	57,426,000
104	October 5.....	118,856,207	17,513,900	59,525,000
105	December 17.....	119,747,644	19,484,500	67,861,000

CERTIFICATES HELD BY NATIONAL BANKS AT DATE OF EACH REPORT FROM SEPTEMBER 5, 1900—Continued.

Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total specie.	Legal-tender notes.	United States certificates of deposit for legal-tender notes.	Total lawful money.	No.
\$7,517,343	\$3,667,608	\$3,154,893	\$171,678,906	\$66,228,158	\$7,645,000	\$245,552,064	51
7,139,180	5,121,188	3,314,613	167,315,665	79,595,088	8,025,000	254,935,753	52
6,343,213	3,535,479	2,813,139	165,104,210	74,477,342	7,810,000	247,391,552	53
6,683,368	3,961,880	2,715,527	165,085,454	73,751,255	6,190,000	245,026,709	54
7,724,334	5,029,545	2,983,267	159,240,643	75,361,975	6,165,000	240,767,618	55
7,835,028	6,945,275	3,256,663	173,830,614	82,317,670	10,120,000	266,268,284	56
7,569,827	7,813,657	3,114,507	172,074,011	83,574,210	9,330,000	264,978,221	57
6,906,432	7,094,854	2,819,278	181,292,276	81,995,643	12,315,000	275,602,919	58
7,051,931	7,298,298	3,255,891	178,097,816	81,099,461	8,855,000	238,152,277	59
7,086,626	8,812,844	3,276,200	172,734,278	82,555,360	9,220,000	264,509,338	60
6,990,879	10,863,380	4,199,200	182,284,803	88,624,860	13,785,000	284,694,663	61
6,700,739	11,955,291	4,052,735	185,176,451	97,838,385	13,355,000	296,369,836	62
6,786,730	12,452,057	4,495,682	175,903,869	97,456,832	14,890,000	288,250,701	63
5,543,006	10,067,062	3,728,901	164,326,449	86,752,093	12,945,000	264,023,542	64
6,459,483	11,222,004	4,089,243	171,089,458	84,490,894	9,045,000	264,625,352	65
7,294,424	14,761,061	4,778,136	181,546,138	86,551,602	8,830,000	276,927,740	66
6,098,007	15,002,127	3,979,460	178,165,494	88,088,992	8,135,000	274,389,486	67
6,793,752	15,865,318	4,524,801	178,604,064	92,480,469	9,825,000	280,909,533	68
6,489,534	13,629,284	4,320,613	195,908,859	80,604,731	6,155,000	282,608,590	69
7,229,637	15,484,038	4,417,567	190,063,006	82,177,126	5,760,000	278,000,132	70
8,231,195	17,397,259	4,950,509	201,240,363	89,400,399	11,655,000	302,295,762	71
7,448,417	18,272,781	4,588,654	194,939,411	96,375,249	11,515,000	302,829,660	72
7,631,470	19,802,695	5,023,920	190,769,537	100,399,811	18,845,000	310,014,348	73
6,348,573	20,409,735	4,818,751	183,515,076	97,615,608	15,720,000	296,850,684	74
7,152,798	18,816,462	4,948,125	207,898,035	93,854,354	8,765,000	310,517,389	75
7,304,242	22,954,656	5,555,721	230,147,968	99,445,735	24,080,000	353,673,703	76
7,259,640	26,040,211	5,453,283	239,044,108	107,981,402	26,405,000	373,430,510	77
7,466,596	25,523,399	5,579,302	229,320,480	113,915,016	23,115,000	366,350,496	78
6,785,084	22,993,451	5,405,711	209,116,379	104,267,945	13,995,000	327,379,324	79
7,593,084	22,556,689	5,635,680	209,895,261	102,276,335	6,470,000	318,641,596	80
7,212,800	21,695,114	5,438,877	208,341,816	90,935,774	14,675,000	313,952,590	81
7,615,574	24,603,511	6,140,115	207,222,142	103,511,163	12,130,000	322,863,305	82
7,380,457	22,626,180	6,119,574	186,761,173	95,833,677	6,660,000	289,254,850	83
7,965,844	28,385,889	6,009,179	224,703,860	114,709,852	7,020,000	346,433,212	84
7,530,135	34,776,253	5,439,171	251,253,648	131,626,759	31,255,000	414,135,407	85
7,741,205	43,181,166	6,058,278	256,166,585	142,768,676	35,045,000	433,980,261	86
7,489,931	41,580,654	6,041,850	259,941,924	146,131,292	46,030,000	452,103,216	87
7,016,489	38,075,412	5,943,584	250,670,652	138,216,318	50,045,000	438,931,970	88
6,116,354	28,784,897	5,422,172	237,250,654	120,544,028	45,100,000	402,894,682	89
6,954,778	29,743,446	5,548,232	218,041,223	119,513,472	37,090,000	374,644,695	90
7,263,610	29,550,637	5,956,959	220,931,642	113,281,622	31,655,000	365,868,264	91
7,245,537	28,519,277	5,617,399	218,646,600	118,529,158	26,930,000	364,105,758	92
7,438,059	30,127,457	5,834,241	214,427,194	123,185,172	45,330,000	382,942,366	93
5,505,459	22,914,180	4,892,382	196,237,311	93,946,685	49,920,000	340,103,996	94
6,984,382	25,878,323	5,605,274	206,712,410	99,209,423	31,440,000	337,361,833	95
7,406,130	25,869,370	5,847,928	196,017,459	112,507,513	28,735,000	337,259,972	96
7,265,043	31,512,287	5,814,316	202,373,446	118,971,652	28,035,000	349,380,098	97
6,867,060	29,495,375	5,619,454	203,835,449	113,213,290	27,165,000	344,213,739	98
6,721,871	28,057,695	5,305,176	200,808,632	110,494,730	31,840,000	343,143,362	99
6,975,625	32,144,649	5,400,174	225,540,709	118,893,612	37,080,000	381,514,321	100
7,198,522	32,864,502	5,581,082	233,948,862	118,637,852	67,695,000	420,281,714	101
6,948,233	33,175,176	5,556,723	236,076,383	120,554,992	53,590,000	410,221,375	102
6,853,275	34,626,625	5,756,105	240,922,601	126,511,020	46,085,000	413,518,621	103
6,476,504	31,593,302	5,422,788	239,387,702	107,219,929	42,275,000	388,882,631	104
7,509,247	31,752,596	5,808,565	252,163,552	112,564,875	45,840,000	410,568,427	105

382 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 60.—GOLD, SILVER, COIN CERTIFICATES, LEGAL TENDERS, AND CURRENCY
JANUARY 20, 1877, TO

No.	Dates.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.
	1898.			
106	February 18	\$125,710,167	\$18,062,350	\$79,083,000
107	May 5	131,081,263	18,230,690	118,333,000
108	July 14	132,888,037	18,457,340	133,576,000
109	September 20	127,990,556	18,323,870	104,356,000
110	December 1	129,009,745	17,586,450	134,879,000
	1899.			
111	February 4	134,336,296	17,669,500	169,910,000
112	April 15	133,190,652	17,708,880	166,211,000
113	June 30	137,690,618	23,152,390	148,495,000
114	September 7	117,082,951	41,389,130	133,140,500
115	December 2	103,052,570	70,986,670	100,648,000
	1900.			
116	February 13	104,882,872	93,611,360	90,887,000
117	April 26	104,624,499	100,989,330	92,070,000
118	June 29	102,834,447	101,263,430	91,023,500
119	September 5	103,750,172	115,018,140	93,390,000

CERTIFICATES HELD BY NATIONAL BANKS AT DATE OF EACH REPORT FROM SEPTEMBER 5, 1900—Continued.

Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total specie.	Legal-tender notes.	United States certificates of deposit for legal-tender notes.	Total lawful money.	No.
7, 459, 428	\$34, 964, 239	\$6, 098, 741	\$271, 377, 925	\$120, 265, 185	\$49, 250, 000	\$440, 893, 110	106
8, 100, 544	35, 316, 796	6, 120, 479	317, 182, 772	119, 058, 681	23, 975, 000	460, 216, 453	107
7, 963, 587	36, 458, 014	6, 334, 152	335, 677, 130	114, 914, 997	20, 385, 000	470, 977, 127	108
6, 861, 433	30, 679, 950	5, 662, 349	293, 874, 158	110, 038, 300	16, 810, 000	420, 722, 458	109
8, 012, 695	32, 700, 654	6, 412, 167	328, 600, 711	117, 845, 702	17, 905, 000	464, 351, 413	110
8, 151, 429	35, 359, 818	6, 416, 452	371, 843, 494	116, 003, 066	21, 140, 000	508, 986, 560	111
8, 246, 829	32, 193, 899	6, 511, 293	364, 162, 553	110, 235, 423	19, 820, 000	493, 417, 975	112
8, 361, 974	32, 578, 638	6, 543, 426	356, 822, 046	116, 337, 935	18, 590, 000	491, 749, 981	113
7, 998, 538	32, 458, 505	6, 501, 758	338, 571, 383	111, 214, 651	16, 540, 000	466, 326, 034	114
7, 569, 649	26, 356, 766	6, 211, 721	314, 825, 376	101, 675, 795	13, 055, 000	429, 556, 171	115
8, 798, 952	34, 132, 389	7, 265, 251	339, 587, 824	122, 466, 493	14, 500, 000	476, 554, 317	116
9, 053, 551	44, 049, 035	7, 264, 654	358, 051, 069	139, 838, 063	.....	497, 889, 132	117
9, 236, 232	44, 437, 981	7, 213, 119	356, 013, 709	143, 756, 522	.....	499, 770, 231	118
8, 782, 306	45, 243, 559	7, 144, 233	373, 328, 410	145, 046, 493	.....	518, 374, 903	119

^a The act allowing these certificates to be counted as a part of the lawful money reserve was repealed March 14, 1900.

Date.	Gold coin.	Gold Treasury certificates.	Gold clearing-house certificates.	Silver dollars.	Silver Treasury certificates.	Fractional silver coin.	Total.
1890.							
February 28.....	\$9,007,097.00	\$55,794,500	.....	\$267,449	\$4,224,685	\$356,433.37	\$69,650,164.37
May 17.....	8,916,602.60	51,289,620	.....	219,248	4,483,706	319,618.13	85,228,794.73
July 18.....	8,448,907.15	50,705,190	.....	116,325	4,523,460	368,922.67	64,162,804.82
October 2.....	8,631,003.00	65,551,590	.....	267,232	3,681,745	328,370.03	78,459,940.03
December 19.....	7,418,011.50	55,521,560	.....	266,204	4,621,802	336,205.89	68,163,783.39
Average.....	8,484,324.25	55,772,492	.....	227,291	4,307,079	341,910.01	69,133,097.46
1891.							
February 26.....	7,718,627.00	55,281,820	.....	201,583	6,179,423	360,556.50	69,742,009.50
May 4.....	8,107,789.75	44,632,560	.....	154,651	5,351,752	347,541.27	58,594,294.02
July 9.....	10,015,721.18	38,298,120	.....	138,750	6,719,853	380,765.38	55,553,209.56
September 25.....	9,845,117.00	37,523,360	.....	155,216	5,371,631	401,567.49	53,796,891.49
December 2.....	10,105,262.85	61,149,670	.....	159,093	4,374,900	368,310.31	76,157,176.16
Average.....	9,158,503.55	47,377,106	.....	161,846	5,699,512	371,748.19	62,768,716.14
1892.							
March 1.....	11,918,329.00	70,144,740	.....	153,133	5,660,421	435,082.06	88,311,705.06
May 17.....	13,694,054.50	64,353,200	.....	113,549	6,630,993	406,284.62	85,198,081.12
July 12.....	13,675,984.50	54,725,490	.....	155,858	6,830,475	460,771.64	75,848,579.14
September 30.....	12,146,883.00	44,618,480	.....	151,290	5,183,921	467,497.07	62,568,071.07
December 9.....	12,480,409.50	48,311,090	.....	175,333	4,344,622	463,566.48	65,775,020.98
Average.....	12,783,132.10	56,430,600	.....	149,832	5,730,086	446,640.37	75,540,290.47
1893.							
March 6.....	12,438,652.00	44,738,320	.....	219,908	3,834,774	345,485.58	61,577,139.58
May 4.....	13,948,415.50	43,604,640	.....	125,979	5,504,655	386,804.09	63,570,493.59
July 12.....	16,574,704.00	34,208,040	.....	143,018	3,634,631	447,883.31	55,008,276.31
October 3.....	36,739,700.00	32,403,940	.....	248,996	5,878,763	431,664.90	75,703,063.90
December 19.....	45,544,117.50	37,739,820	.....	202,437	10,230,344	420,319.72	94,137,038.22
Average.....	25,049,117.80	38,538,952	.....	188,067	5,816,633	406,431.52	69,999,202.32
1894.							
February 28.....	25,197,132.50	52,481,770	.....	205,447	15,559,127	418,231.99	93,861,708.49
May 4.....	25,436,174.63	28,016,300	\$26,100,000	156,304	14,960,191	404,801.62	95,073,771.25
July 18.....	22,095,981.00	27,199,690	24,830,000	119,844	12,058,582	459,709.88	86,763,806.88
October 2.....	25,251,151.00	24,377,160	25,965,000	207,251	6,545,678	451,600.80	82,797,840.80
December 19.....	17,073,484.00	16,212,600	25,685,000	189,362	5,676,181	487,970.20	65,324,597.20
Average.....	23,010,784.62	29,657,504	20,516,000	175,641	10,959,952	444,462.89	84,764,344.92

1895.								
March 5.....	18,889,103.32	12,127,540	26,695,000	183,179	5,318,347	447,019.24	63,660,188.56	
May 7.....	20,071,396.00	10,259,610	25,110,000	198,574	5,753,826	407,667.58	61,801,103.58	
July 11.....	13,709,777.00	9,739,440	25,270,000	145,354	5,978,966	475,689.02	55,319,226.02	
September 28.....	12,131,665.00	9,367,700	24,930,000	138,738	3,719,280	454,085.13	50,741,468.13	
December 13.....	15,311,453.00	9,320,830	27,195,000	128,752	4,975,407	493,122.22	57,424,564.22	
Average.....	16,022,678.86	10,163,030	25,840,000	158,919	5,149,165	455,516.64	57,789,310.10	
1896.								
February 28.....	15,671,662.68	10,167,110	22,200,000	111,834	4,524,836	476,579.49	53,152,022.17	
May 7.....	11,382,978.80	10,449,320	24,755,000	123,841	6,110,188	427,544.10	53,248,871.90	
July 14.....	13,576,699.70	9,567,800	25,725,000	93,441	5,621,599	462,225.05	55,046,764.75	
October 6.....	13,895,591.15	8,997,540	22,265,000	75,699	3,835,775	492,252.37	49,561,857.52	
December 17.....	14,082,424.56	8,970,350	38,803,000	72,434	5,568,899	453,181.80	67,950,289.36	
Average.....	13,721,871.38	9,630,424	26,749,600	95,449	5,132,259	462,356.56	55,791,961.14	
1897.								
March 9.....	15,815,129.12	9,431,350	44,120,000	106,622	5,062,380	406,777.45	74,942,258.57	
May 14.....	17,258,969.00	9,170,160	45,346,000	99,233	5,837,371	442,899.45	78,154,632.45	
July 23.....	16,582,169.00	6,618,260	51,040,000	62,242	5,742,852	505,550.79	80,551,082.79	
October 5.....	18,237,220.50	6,771,340	52,985,000	62,988	3,821,405	489,924.15	82,388,877.65	
December 17.....	17,324,955.00	8,699,720	61,205,000	63,337	4,689,103	547,510.65	92,529,625.65	
Average.....	17,043,688.52	8,138,166	50,939,200	84,884	5,030,622	476,734.29	81,713,295.42	
1898.								
February 18.....	20,555,561.00	6,802,510	72,130,000	76,051	7,198,871	550,693.26	107,313,686.26	
May 5.....	24,017,313.00	6,812,270	105,907,000	104,089	4,171,617	527,290.93	141,539,579.93	
July 14.....	19,682,681.00	7,070,830	118,270,000	103,683	6,734,511	545,238.94	152,406,943.94	
September 20.....	16,151,731.00	6,851,860	85,920,000	190,612	4,985,114	575,868.54	114,565,185.54	
December 1.....	15,299,474.00	6,378,600	115,295,000	104,437	5,307,901	574,031.42	142,959,443.42	
Average.....	19,141,352.00	6,779,214	99,504,400	115,774	5,081,603	534,624.62	131,756,967.82	
1899.								
February 4.....	19,421,651.00	6,571,510	143,324,000	102,086	7,073,153	486,888.76	176,979,288.76	
April 5.....	13,782,772.50	6,370,250	140,770,000	118,977	5,630,498	529,924.11	167,202,421.61	
June 30.....	15,357,993.00	12,203,030	124,017,000	80,578	6,119,896	583,855.47	158,362,352.47	
September 7.....	11,504,096.00	12,295,380	111,034,500	156,023	5,140,466	551,544.68	140,682,009.68	
December 2.....	8,277,273.00	29,874,650	85,290,000	88,719	4,280,654	588,172.56	128,399,448.56	
Average.....	13,668,757.10	13,462,960	120,887,100	109,276	5,648,933	548,077.11	154,325,104.21	
1900.								
February 13.....	8,708,847.50	54,161,920	76,675,000	83,549	8,246,199	627,448.78	148,502,964.28	
April 26.....	9,028,697.14	56,663,100	74,980,000	70,065	9,742,699	645,770.80	151,130,331.94	
June 29.....	6,669,399.61	56,909,530	71,450,000	71,725	11,621,132	692,172.49	147,413,959.10	
September 5.....	6,322,193.94	71,619,270	74,390,000	99,523	11,167,153	638,929.52	164,237,069.46	
Average.....	7,682,284.55	59,838,455	74,373,750	81,215	10,194,295	651,080.39	152,821,081.19	

386 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 62.—DEPOSITS AND RESERVE OF NATIONAL BANKS ON OR ABOUT OCTOBER 1 OF EACH YEAR FROM 1874 TO 1900, IN EACH CENTRAL RESERVE CITY, IN ALL OTHER RESERVE CITIES, IN THE STATES AND TERRITORIES, AND OF ALL 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.	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>
Oct. 2, 1874	48	204.6	51.2	68.3	33.4	66.8		1.5
Oct. 1, 1875	48	202.3	50.7	60.5	29.9	59.4		1.1
Oct. 2, 1876	47	197.9	49.5	60.7	30.7	59.9		0.8
Oct. 1, 1877	47	174.9	43.7	48.1	27.5	47.3		0.8
Oct. 1, 1878	47	189.8	47.4	50.9	26.8	49.8		1.1
Oct. 2, 1879	47	210.2	52.6	53.1	25.3	51.0		1.1
Oct. 1, 1880	47	268.1	67.0	70.6	26.4	69.7		0.9
Oct. 1, 1881	48	268.8	67.2	62.5	23.3	61.5		1.0
Oct. 3, 1882	50	254.0	63.5	64.4	25.4	63.4		1.0
Oct. 2, 1883	48	266.9	66.7	70.8	26.5	70.0		0.9
Sept. 30, 1884	44	255.0	63.7	90.8	35.6	90.1		0.7
Oct. 1, 1885	44	312.9	78.2	115.7	37.0	115.2		0.5
Oct. 7, 1886	45	282.8	70.7	77.0	27.2	76.6		0.4
Oct. 5, 1887	47	284.3	71.1	80.1	28.2	79.7		0.4
Oct. 4, 1888	46	342.2	85.5	96.4	28.2	95.0		0.3
Sept. 30, 1889	45	338.2	84.5	84.9	25.1	84.7		0.2
Oct. 2, 1890	47	332.6	83.2	92.5	27.8	92.3		0.2
Sept. 25, 1891	49	327.8	81.9	86.1	26.3	85.8		0.3
Sept. 30, 1892	48	391.9	97.9	103.4	26.4	103.1		0.3
Oct. 3, 1893	49	309.9	77.5	109.0	35.1	108.2		0.8
Oct. 2, 1894	49	489.7	122.4	172.4	35.2	171.7		0.7
Sept. 28, 1895	50	441.6	110.4	125.5	28.4	124.8		0.7
Oct. 6, 1896	49	372.8	93.2	109.2	29.2	108.2		1.0
Oct. 5, 1897	48	506.8	126.7	137.3	27.1	136.5		0.8
Sept. 20, 1898	47	596.0	149.0	153.6	25.7	152.7		0.8
Sept. 7, 1899	44	707.7	176.9	178.3	25.2	177.6		0.7
Sept. 5, 1900	44	769.6	192.4	214.9	27.9	213.4		1.5
Average for 27 years	47	344.4	86.1	97.7	28.5	96.8		0.8

CHICAGO.

Oct. 5, 1887	18	64.6	16.2	19.7	30.5	19.6		0.05
Oct. 5, 1888	19	69.3	17.3	21.0	30.2	20.9		0.05
Sept. 30, 1889	20	78.7	19.7	25.0	31.7	24.9		0.03
Oct. 2, 1890	19	82.9	20.7	24.8	30.0	24.8		0.05
Sept. 25, 1891	21	92.9	23.2	31.2	33.6	31.1		0.05
Sept. 30, 1892	23	106.5	26.6	30.5	28.6	30.5		0.05
Oct. 3, 1893	21	85.8	21.4	39.0	45.4	39.0		0.05
Oct. 2, 1894	21	101.4	25.4	34.0	33.5	34.0		0.07
Sept. 28, 1895	21	97.2	24.3	29.2	30.1	29.1		0.07
Oct. 6, 1896	21	83.7	20.9	26.7	31.9	26.6		0.06
Oct. 5, 1897	19	105.7	26.4	38.1	36.0	38.0		0.06
Sept. 20, 1898	17	128.3	32.1	40.4	31.5	40.3		0.07
Sept. 7, 1899	16	154.1	38.5	39.2	25.4	39.1		0.05
Sept. 5, 1900	14	173.4	43.4	47.4	27.3	47.2		0.2

ST. LOUIS.

Oct. 5, 1887	5	10.3	2.6	2.7	26.4	2.6		0.03
Oct. 4, 1888	4	7.9	2.0	2.1	27.0	2.1		0.02
Sept. 30, 1889	5	12.0	3.0	3.2	26.7	3.2		0.01
Oct. 2, 1890	8	26.2	6.5	5.6	21.3	5.6		0.02
Sept. 25, 1891	9	24.2	6.1	5.8	23.8	5.8		0.02
Sept. 30, 1892	9	29.2	7.3	6.1	21.1	6.1		0.02
Oct. 3, 1893	9	17.9	4.5	5.7	31.9	5.7		0.02
Oct. 2, 1894	9	26.0	6.5	6.3	24.5	6.3		0.02
Sept. 28, 1895	8	26.9	6.7	6.0	22.2	6.0		0.01
Oct. 6, 1896	8	23.6	5.9	6.1	29.5	6.0		0.1
Oct. 5, 1897	6	33.0	8.2	8.1	24.7	8.0		0.1
Sept. 20, 1898	6	37.0	9.3	7.6	20.6	7.5		0.1
Sept. 7, 1899	6	56.2	14.0	12.1	21.5	12.0		0.1
Sept. 5, 1900	6	55.4	13.8	12.4	22.4	12.0		0.4

OTHER RESERVE CITIES. *a*

			(3)					
Oct. 2, 1874	182	221.4	55.3	76.0	34.3	41.2	31.1	3.7
Oct. 1, 1875	188	223.9	56.0	74.5	33.3	38.6	32.5	3.6
Oct. 2, 1876	189	217.0	54.2	76.1	35.1	41.1	32.0	3.0
Oct. 1, 1877	188	204.1	51.0	67.3	33.0	39.9	24.4	3.0
Oct. 1, 1878	184	199.9	50.0	71.1	35.6	38.8	29.1	3.2
Oct. 2, 1879	181	288.8	57.2	83.5	36.5	44.3	35.7	3.5
Oct. 1, 1880	184	280.4	72.4	105.2	36.2	53.3	48.2	3.7
Oct. 1, 1881	189	335.4	83.9	100.8	30.0	56.5	40.6	3.7
Oct. 3, 1882	193	318.8	79.7	89.1	28.0	52.4	33.2	3.5

a Includes Chicago and St. Louis up to Oct. 5, 1897.

No. 62.—DEPOSITS AND RESERVE OF NATIONAL BANKS, ETC.—Continued.

OTHER RESERVE CITIES *a*—Continued.

Date.	No. of banks.	Net deposits.	Reserve required (25 per cent).	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	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>
Oct. 2, 1883	200	323.9	81.0	100.6	31.1	56.4	40.8	3.4
Sept. 30, 1884	203	307.9	77.0	99.0	32.2	63.6	32.3	3.1
Oct. 1, 1885	203	364.5	91.1	122.2	33.5	76.9	42.4	2.9
Oct. 7, 1886	217	381.5	95.4	114.0	29.9	70.5	41.3	2.2
Oct. 5, 1887	223	338.5	84.6	100.7	29.7	59.5	40.0	1.2
Oct. 4, 1888	224	384.9	96.2	116.9	30.4	64.5	51.5	0.9
Sept. 30, 1889	228	419.0	104.8	121.9	29.1	64.5	56.7	0.6
Oct. 2, 1890	259	457.8	114.4	129.8	28.3	68.0	61.0	0.7
Sept. 25, 1891	265	451.9	113.0	138.8	30.7	77.0	61.0	0.8
Sept. 30, 1892	263	519.3	129.8	156.1	30.1	82.1	73.0	1.0
Oct. 3, 1893	268	392.6	98.1	129.6	35.1	76.4	51.6	1.6
Oct. 2, 1894	265	525.4	131.3	172.8	32.9	84.1	87.2	1.5
Sept. 28, 1895	268	513.1	128.3	154.1	30.0	77.9	74.6	1.6
Oct. 6, 1896	269	465.5	116.4	150.3	32.2	83.3	65.1	1.9
Oct. 5, 1897	261	586.4	146.6	200.8	34.2	94.5	104.5	1.8
Sept. 20, 1898	256	655.5	163.9	215.8	32.9	103.6	110.4	1.7
Sept. 7, 1899	255	842.6	210.6	255.8	30.3	79.7	140.1	1.7
Sept. 5, 1900	267	921.3	230.3	294.2	31.9	123.8	167.8	2.6

STATES AND TERRITORIES.

Oct. 2, 1874	1,774	293.4	44.0	100.6	34.3	36.1	52.7	11.9
Oct. 1, 1875	1,851	307.0	46.3	100.1	32.5	35.3	53.3	11.6
Oct. 2, 1876	1,853	291.7	43.8	99.9	34.3	33.7	55.4	10.8
Oct. 1, 1877	1,845	290.1	43.6	95.4	32.9	35.8	48.9	10.7
Oct. 1, 1878	1,822	289.1	43.4	106.1	36.7	39.1	56.0	11.0
Oct. 2, 1879	1,820	329.9	49.5	124.3	37.7	41.8	71.3	11.2
Oct. 1, 1880	1,859	410.5	61.6	147.2	35.8	49.5	86.4	11.3
Oct. 1, 1881	1,895	507.2	76.1	158.3	31.2	54.6	92.4	11.4
Oct. 3, 1882	2,026	545.8	81.9	150.4	27.5	60.0	80.1	11.3
Oct. 2, 1883	2,252	577.9	86.7	157.5	27.2	61.0	84.1	11.3
Sept. 30, 1884	2,417	535.8	80.4	156.3	29.2	66.1	79.7	10.5
Oct. 1, 1885	2,467	570.8	85.6	177.5	31.1	71.4	95.9	10.2
Oct. 7, 1886	2,590	637.6	95.6	186.2	29.2	77.9	99.5	8.7
Oct. 5, 1887	2,756	690.6	103.6	190.9	27.6	83.4	100.9	6.6
Oct. 4, 1888	2,847	739.2	110.9	209.8	28.4	84.7	119.0	6.2
Sept. 30, 1889	2,992	807.6	121.1	224.6	27.8	86.7	132.4	5.5
Oct. 2, 1890	3,207	859.2	128.9	225.5	26.2	92.0	128.5	5.2
Sept. 25, 1891	3,333	861.8	129.3	235.5	27.3	97.1	133.0	5.4
Sept. 30, 1892	3,430	975.5	146.3	274.8	28.2	105.5	163.5	5.8
Oct. 3, 1893	3,434	767.5	115.1	230.6	30.0	117.1	106.9	6.6
Oct. 2, 1894	3,411	876.7	131.5	274.9	31.4	106.8	161.6	6.5
Sept. 28, 1895	3,365	910.5	136.6	256.6	28.2	102.3	147.7	6.6
Oct. 6, 1896	3,329	853.1	128.0	251.3	29.4	119.0	125.0	7.2
Oct. 5, 1897	3,276	963.5	144.5	311.4	32.3	111.7	192.5	7.2
Sept. 20, 1898	3,259	1,062.8	159.4	333.1	31.3	116.4	209.6	7.1
Sept. 7, 1899	3,274	1,270.7	190.6	405.0	31.8	123.6	274.0	7.4
Sept. 5, 1900	3,540	1,361.2	204.2	414.3	30.4	122.0	282.9	9.4

SUMMARY.

Oct. 2, 1874	2,004	719.5	150.1	244.9	34.0	144.1	83.8	17.1
Oct. 1, 1875	2,087	734.1	152.2	235.1	32.0	133.3	85.6	16.3
Oct. 2, 1876	2,089	706.6	147.5	236.7	33.5	134.7	87.4	14.6
Oct. 1, 1877	2,080	669.1	138.3	210.8	31.5	123.0	73.3	14.5
Oct. 1, 1878	2,053	678.8	140.8	228.1	33.6	127.7	85.1	15.3
Oct. 2, 1879	2,048	768.9	159.3	260.9	33.9	138.1	107.0	15.8
Oct. 1, 1880	2,090	968.0	201.0	323.0	33.4	172.5	134.6	15.9
Oct. 1, 1881	2,132	1,111.6	227.2	321.6	28.9	172.6	133.0	16.1
Oct. 3, 1882	2,269	1,118.6	225.1	303.9	27.2	174.8	113.3	15.8
Oct. 2, 1883	2,501	1,168.7	234.4	328.9	28.1	188.4	124.9	15.6
Sept. 30, 1884	2,664	1,098.7	221.1	346.1	31.6	219.8	112.0	14.3
Oct. 1, 1885	2,714	1,248.2	254.9	415.4	33.3	263.5	138.3	13.6
Oct. 7, 1886	2,852	1,301.8	261.7	377.2	29.0	225.1	140.8	11.4
Oct. 5, 1887	3,049	1,388.4	278.0	394.2	28.4	245.0	140.9	8.3
Oct. 4, 1888	3,140	1,543.6	311.9	446.2	28.9	268.2	170.5	7.6
Sept. 30, 1889	3,290	1,655.5	333.1	459.6	27.8	264.0	189.1	6.4
Oct. 2, 1890	3,540	1,758.7	353.7	478.2	27.2	282.7	189.5	6.1
Sept. 25, 1891	3,677	1,758.6	353.5	497.4	28.3	296.8	194.0	6.6
Sept. 30, 1892	3,773	2,022.5	408.1	570.9	28.2	327.4	236.4	7.1
Oct. 3, 1893	3,781	1,573.7	316.6	513.9	32.6	346.4	158.5	9.0
Oct. 2, 1894	3,755	2,019.2	417.1	600.4	32.7	402.9	248.8	8.7
Sept. 28, 1895	3,712	1,989.3	406.3	571.4	28.7	340.1	222.3	9.0
Oct. 6, 1896	3,676	1,798.7	364.4	543.6	30.2	343.1	190.1	10.4
Oct. 5, 1897	3,610	2,195.6	452.5	695.9	31.7	388.9	297.0	10.0
Sept. 20, 1898	3,585	2,479.7	513.6	750.5	30.1	420.7	320.0	9.8
Sept. 7, 1899	3,595	3,031.5	630.8	890.5	29.3	466.3	414.1	10.1
Sept. 5, 1900	3,871	3,281.0	684.1	983.3	29.7	518.5	450.7	14.3

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

388 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 63.—LAWFUL MONEY RESERVE OF THE
DECEMBER 2, 1899.

Cities, States, and Territories.		Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
CENTRAL RESERVE CITIES.					
			<i>25 per cent.</i>		<i>Per ct.</i>
1	New York City.....	\$625,299,047.36	\$156,324,761.84	\$160,397,350.56	25.65
2	Chicago.....	146,186,315.76	36,546,578.94	37,546,723.36	25.68
3	St. Louis.....	52,320,255.55	13,080,063.89	12,519,029.85	23.93
	Total.....	823,805,618.67	205,951,404.67	210,463,103.77	25.55
OTHER RESERVE CITIES.					
4	Boston.....	172,374,708.43	43,143,677.11	47,843,737.70	27.72
5	Albany.....	12,716,886.61	3,179,221.65	3,532,365.78	27.78
6	Brooklyn.....	14,449,448.11	3,612,362.03	3,523,713.29	24.39
7	Philadelphia.....	149,474,744.89	37,368,686.22	41,837,702.53	27.99
8	Pittsburg.....	77,909,027.51	19,477,256.88	18,435,972.35	23.66
9	Baltimore.....	38,339,319.84	9,584,829.96	9,764,699.22	25.47
10	Washington.....	17,116,060.72	4,279,015.18	5,095,767.47	29.77
11	Savannah.....	1,225,540.95	306,385.24	255,216.96	20.82
12	New Orleans.....	17,103,133.18	4,275,783.30	4,318,759.59	25.25
13	Louisville.....	14,827,668.46	3,706,917.12	4,003,236.18	27.00
14	Houston.....	4,243,699.22	1,069,924.80	1,903,863.66	44.86
15	Cincinnati.....	42,624,822.68	10,656,205.65	12,214,699.87	28.66
16	Cleveland.....	35,271,959.68	8,817,989.92	8,095,267.50	22.95
17	Indianapolis.....	15,383,368.88	3,845,842.22	5,520,070.55	35.88
18	Detroit.....	18,837,300.36	4,709,325.09	4,829,505.91	25.64
19	Milwaukee.....	28,584,138.72	7,146,034.68	7,720,242.28	27.01
20	Des Moines.....	5,543,796.29	1,335,949.07	1,259,899.91	22.73
21	St. Paul.....	16,984,180.79	4,246,045.20	5,477,707.75	32.25
22	Minneapolis.....	14,205,305.33	3,551,326.33	3,657,645.64	25.75
23	Kansas City.....	33,564,087.60	8,391,021.90	9,732,997.11	29.00
24	St. Joseph.....	3,925,843.51	981,460.87	1,214,329.45	30.93
25	Lincoln.....	2,141,174.72	535,293.68	446,247.75	20.84
26	Omaha.....	17,554,981.33	4,388,745.33	3,917,579.99	22.32
27	San Francisco.....	18,488,997.08	4,622,249.27	6,696,444.36	36.22
28	Portland, Oreg.....	7,119,092.00	1,779,773.00	2,224,292.51	31.24
	Total.....	780,209,286.80	195,052,321.70	213,521,965.30	27.37
	Total all reserve cities.....	1,604,014,905.47	401,003,726.37	423,985,069.07	26.48
STATES, ETC.					
			<i>15 per cent.</i>		
29	Maine.....	21,680,630.59	3,252,094.58	6,318,900.97	29.15
30	New Hampshire.....	13,866,275.75	2,079,941.96	3,806,390.25	27.45
31	Vermont.....	11,112,145.91	1,666,821.89	3,215,174.28	28.93
32	Massachusetts.....	101,579,174.97	15,236,876.25	20,981,873.47	20.66
33	Rhode Island.....	25,532,669.60	3,829,900.44	5,975,182.87	23.40
34	Connecticut.....	44,366,047.88	6,654,907.18	11,461,237.10	25.83
	Total New England States.....	218,136,944.70	32,720,541.70	51,758,758.94	23.73
35	New York.....	113,779,274.48	17,066,891.17	27,821,309.21	24.01
36	New Jersey.....	69,562,918.80	10,434,437.82	15,180,046.35	21.82
37	Pennsylvania.....	168,616,266.79	25,292,440.02	45,651,723.85	27.07
38	Delaware.....	5,857,375.88	878,606.38	1,446,322.30	24.69
39	Maryland.....	12,367,127.97	1,855,069.20	2,594,583.16	20.98
40	District of Columbia.....	1,283,307.76	192,496.16	420,446.36	32.76
	Total Eastern States.....	371,466,271.68	55,719,940.75	92,614,431.23	24.93
41	Virginia.....	21,191,697.32	3,178,754.60	4,746,958.35	22.40
42	West Virginia.....	13,088,121.66	1,963,218.25	3,969,654.81	30.33
43	North Carolina.....	7,739,765.20	1,160,964.78	1,517,275.01	19.60
44	South Carolina.....	6,244,181.05	936,627.15	1,331,627.73	21.33
45	Georgia.....	8,630,551.73	1,294,582.76	1,994,537.09	23.11
46	Florida.....	5,890,881.65	883,632.25	1,586,210.13	26.93
47	Alabama.....	10,917,518.86	1,637,627.83	3,384,226.44	31.00
48	Mississippi.....	3,677,517.84	551,627.68	806,561.82	21.93
49	Louisiana.....	3,818,083.97	572,712.59	936,228.51	24.52
50	Texas.....	50,303,033.04	7,545,454.96	15,301,131.57	30.42
51	Arkansas.....	2,915,053.52	437,258.03	678,788.18	23.29
52	Kentucky.....	18,924,472.40	2,838,670.86	6,108,652.59	32.28
53	Tennessee.....	23,518,179.35	3,527,726.90	5,582,323.02	23.55
	Total Southern States.....	176,859,057.59	26,528,858.64	47,894,175.25	27.08

NATIONAL BANKS, YEAR ENDED SEPTEMBER 5, 1900.

DECEMBER 2, 1899.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.
\$155,495,195.84	\$159,567,784.56	\$128,399,448.56	\$27,218,336	\$3,950,000	.....	\$829,566.00
36,488,878.94	37,489,023.36	24,867,447.36	10,638,576	1,985,000	.....	57,700.00
12,955,863.89	12,394,829.85	7,816,948.85	3,637,881	940,000	.....	124,200.00
204,939,938.67	209,451,637.77	161,083,844.77	41,492,793	6,875,000	.....	1,011,466.00
21,406,452.31	20,720,834.30	14,590,741.30	5,690,093	440,000	\$26,792,130.90	330,772.50
1,581,735.82	1,270,854.25	887,547.25	383,307	.....	2,245,761.53	15,750.00
1,791,736.01	1,737,264.27	1,107,999.27	629,265	.....	1,757,559.02	28,890.00
18,537,056.86	20,022,883.49	13,551,253.49	2,406,630	4,065,000	21,520,246.54	294,572.50
9,637,297.81	10,306,515.30	7,062,841.30	3,243,674	.....	7,926,795.80	202,661.25
4,716,204.48	4,237,380.30	3,189,734.30	507,646	540,000	5,374,897.92	152,421.00
2,119,586.34	2,611,064.50	1,778,977.50	637,087	195,000	2,444,860.47	39,842.50
150,897.62	151,200.00	119,200.00	32,000	.....	99,426.96	4,590.00
2,119,869.15	2,272,136.15	1,740,762.15	531,374	.....	2,010,578.44	36,045.00
1,813,633.56	1,556,794.62	919,881.62	636,913	.....	2,366,791.56	79,650.00
524,837.40	1,394,802.45	954,521.45	440,281	.....	497,811.21	11,250.00
5,221,059.07	5,594,352.26	2,716,101.26	2,298,251	580,000	6,406,260.11	214,087.50
4,367,022.46	3,866,750.00	2,325,967.00	1,540,783	.....	4,144,572.50	83,945.00
1,917,746.11	2,798,138.50	2,276,638.50	521,500	.....	2,711,582.05	10,350.00
2,320,771.05	2,312,797.25	1,769,452.25	543,345	.....	2,448,925.66	67,783.00
3,560,192.34	3,418,844.26	2,432,447.26	986,397	.....	4,275,748.02	25,650.00
684,492.04	547,995.95	285,686.95	262,309	.....	694,938.96	16,965.00
2,117,353.60	2,652,059.20	2,150,192.20	501,867	.....	2,814,310.55	11,338.00
1,761,600.67	1,679,692.30	943,433.30	736,250	.....	1,949,828.34	28,125.00
4,174,355.95	2,523,761.45	1,721,711.45	802,050	.....	7,166,925.66	42,310.00
485,915.43	431,497.70	288,114.70	143,383	.....	773,201.75	9,630.00
264,834.34	196,075.20	131,661.20	64,514	.....	244,547.55	5,625.00
2,170,185.16	1,928,170.30	1,259,007.30	669,162	.....	1,941,034.69	48,375.00
2,295,377.14	4,783,964.90	4,757,114.90	26,850	.....	1,890,984.45	31,495.00
875,824.00	1,504,966.75	1,481,101.75	23,885	.....	691,200.76	28,125.00
99,016,036.72	100,520,795.65	70,441,989.65	24,258,806	5,820,000	111,180,921.40	1,820,248.25
301,555,975.39	309,972,433.42	231,525,834.42	65,751,599	12,695,000	111,180,921.40	2,831,714.25
1,206,527.73	1,880,695.95	1,511,564.95	369,131	.....	4,202,429.77	235,775.25
761,652.04	1,030,995.27	749,903.27	281,092	.....	2,599,583.78	175,811.25
598,959.76	943,100.22	704,955.22	238,145	.....	2,102,651.56	169,422.50
5,769,101.70	7,567,799.34	5,296,585.34	2,146,214	125,000	12,599,952.13	814,122.00
1,401,947.18	1,911,436.88	1,222,911.88	688,525	.....	3,738,713.49	325,032.50
2,504,042.87	4,120,738.30	3,135,743.30	984,995	.....	6,945,988.80	394,800.00
12,242,231.25	17,454,765.96	12,621,663.96	4,708,102	125,000	32,189,029.48	2,114,963.50
6,518,104.45	8,362,004.16	5,725,850.16	2,461,154	175,000	18,187,675.00	771,630.05
4,060,302.63	5,191,617.49	3,215,252.49	1,976,365	.....	9,704,747.61	283,681.25
9,752,823.27	14,102,217.63	9,741,975.63	4,410,242	10,000	30,579,124.39	190,381.83
336,369.55	494,372.57	362,273.57	132,099	.....	914,267.23	37,682.50
706,405.16	964,125.82	647,709.82	316,416	.....	1,541,401.05	89,056.29
72,498.47	257,601.00	235,167.00	22,434	.....	151,595.36	11,250.00
21,446,503.53	29,431,938.67	19,928,228.67	9,318,710	185,000	61,078,810.64	2,103,681.92
1,224,819.34	1,650,844.18	1,036,353.18	614,491	.....	2,979,407.92	116,706.25
754,611.80	1,391,486.25	864,712.25	526,774	.....	2,501,479.81	76,688.75
445,751.87	753,213.65	511,297.65	241,916	.....	717,476.26	46,585.00
361,132.86	503,627.25	339,934.25	223,693	.....	734,205.48	33,795.00
498,764.34	852,752.38	587,897.38	354,855	.....	1,064,112.81	47,671.90
345,712.90	657,014.54	358,413.54	318,601	.....	909,845.59	19,150.00
632,587.93	1,374,063.19	879,185.19	494,878	.....	1,954,005.25	56,358.00
214,437.81	337,001.20	152,930.20	184,071	.....	454,027.47	15,533.15
223,805.04	304,754.95	229,645.95	75,109	.....	618,423.66	13,050.00
2,927,010.49	5,990,913.76	3,643,745.76	2,347,168	.....	9,082,289.06	227,928.75
170,376.21	258,886.25	177,494.25	81,392	.....	408,584.43	11,317.50
1,057,894.18	1,678,706.14	1,173,630.14	505,076	.....	4,236,011.04	193,935.41
1,370,198.92	2,130,528.85	1,320,790.85	809,738	.....	3,299,564.57	102,229.60
10,227,163.69	17,973,792.59	11,196,030.59	6,777,762	.....	28,959,433.25	960,949.41

No. 63.—LAWFUL MONEY RESERVE OF THE NATIONAL
DECEMBER 2, 1899—Continued.

Cities, States, and Territories.		Deposits.	Reserve required.	Reserve held.	Ratio of re-serve.
STATES, ETC.—continued.			15 per cent.		Per ct.
54	Ohio.....	\$88,995,074.03	\$13,349,261.11	\$26,292,311.36	29.54
55	Indiana.....	43,411,892.46	6,511,783.87	15,860,159.18	36.53
56	Illinois.....	68,039,547.20	10,205,932.08	19,587,247.61	28.79
57	Michigan.....	37,397,427.37	5,609,614.11	9,634,425.10	25.76
58	Wisconsin.....	34,804,392.20	5,220,658.83	9,401,749.51	27.01
59	Minnesota.....	22,075,925.14	3,311,388.77	6,257,077.84	28.34
60	Iowa.....	45,474,799.96	6,821,219.99	10,927,545.02	24.03
61	Missouri.....	11,567,254.75	1,735,088.21	4,053,460.96	35.04
Total Middle States.....		351,766,313.11	52,764,946.97	102,013,576.58	29.00
62	North Dakota.....	6,149,745.87	922,461.88	1,595,935.64	25.95
63	South Dakota.....	5,943,422.20	891,513.33	1,891,196.20	31.82
64	Nebraska.....	17,282,611.41	2,592,391.71	4,842,537.79	27.90
65	Kansas.....	25,558,981.85	3,833,847.27	8,558,043.61	33.48
66	Montana.....	13,699,956.63	2,054,993.49	4,936,550.09	36.03
67	Wyoming.....	3,500,464.91	525,069.74	1,093,360.90	31.23
68	Colorado.....	48,711,948.12	7,306,792.21	21,163,851.66	43.45
69	New Mexico.....	3,838,981.72	575,847.28	1,343,862.39	35.01
70	Oklahoma.....	1,645,444.83	246,816.72	626,158.53	38.05
71	Indian Territory.....	1,901,054.74	285,158.21	499,402.90	26.27
Total Western States.....		128,232,612.28	19,234,891.84	46,530,899.71	36.29
72	Washington.....	20,263,373.58	3,039,506.04	7,557,922.74	37.30
73	Oregon.....	6,285,058.00	942,758.70	2,173,951.15	34.59
74	California.....	18,041,103.62	2,706,165.54	6,972,856.20	38.65
75	Idaho.....	3,798,053.03	569,707.95	1,205,029.06	31.73
76	Utah.....	5,278,818.43	791,822.77	1,809,032.60	34.27
77	Nevada.....	468,396.66	70,259.50	88,083.96	18.81
78	Arizona.....	2,118,250.49	317,737.57	709,511.66	33.50
79	Alaska.....	260,963.26	39,144.49	97,850.75	37.50
Total Pacific States.....		56,514,017.07	8,477,102.56	20,614,238.12	36.48
Total country banks.....		1,302,975,216.43	195,446,282.46	361,426,079.83	27.74
Total United States.....		2,906,990,121.90	596,450,008.83	785,411,148.90	27.15

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

DECEMBER 2, 1899—Continued.

Cash reserve.		Classification of reserve held.					
Required.	Held.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
\$5,113,201.54	\$8,955,525.38	\$5,314,042.38	\$3,641,483		\$16,770,528.72	\$566,257.26	54
2,514,947.63	4,677,405.38	3,361,864.38	1,315,541		10,958,338.99	224,414.81	55
3,954,217.05	5,949,857.80	4,247,121.80	1,672,736	\$30,000	13,317,000.36	320,389.45	56
2,184,489.64	3,262,744.85	2,304,368.85	958,376		6,222,890.25	148,390.00	57
2,042,561.03	2,790,661.86	1,987,982.86	802,679		6,496,831.40	114,256.25	58
1,297,972.71	1,742,403.92	1,339,325.92	403,078		4,448,216.92	66,457.00	59
2,640,445.85	3,629,652.42	2,533,268.42	1,096,384		7,077,787.24	220,105.36	60
671,651.38	1,019,443.21	612,056.21	407,387		2,978,058.00	55,959.75	61
20,419,486.83	32,027,694.82	21,700,030.82	10,297,664	30,000	68,269,651.88	1,716,229.88	
361,460.75	585,629.80	363,871.80	221,758		991,495.84	18,810.00	62
346,403.83	687,750.96	445,948.96	241,802		1,177,941.49	25,503.75	63
1,006,168.58	1,206,034.89	834,659.89	371,375		3,539,532.65	76,970.25	64
1,491,466.17	2,429,468.10	1,647,706.10	781,762		6,023,393.65	105,181.86	65
810,590.10	1,629,306.25	988,900.25	620,406	20,000	3,278,725.59	28,518.25	66
205,953.99	310,563.15	245,418.15	65,145		772,613.00	10,184.75	67
2,888,353.18	6,785,185.40	4,994,213.40	1,790,972		14,292,757.01	85,909.25	68
222,643.90	350,396.15	229,898.15	120,498		974,228.74	19,237.50	69
96,476.89	159,856.35	93,170.35	66,686		460,677.68	5,624.50	70
110,175.28	160,917.10	87,502.10	73,415		328,765.80	9,720.00	71
7,539,692.67	14,305,108.15	9,931,289.15	4,353,819	20,000	31,840,131.45	385,660.11	
1,199,021.01	2,779,570.70	2,621,761.70	157,809		4,736,398.54	41,953.50	72
370,042.08	761,038.40	729,123.40	31,915		1,395,259.25	17,653.50	73
1,053,535.82	2,955,301.75	2,878,990.75	76,311		3,945,228.45	72,326.00	74
224,733.18	409,069.75	326,720.75	82,349		788,084.31	7,875.00	75
302,104.11	1,195,761.91	1,153,100.91	42,661		576,708.19	36,562.50	76
27,734.79	33,040.65	32,753.65	287		54,120.81	922.50	77
123,945.03	232,415.13	158,158.13	74,257		469,221.53	7,875.00	78
15,432.80	24,239.70	21,689.70	2,550		73,048.55	562.50	79
3,316,548.82	8,390,437.99	7,922,298.99	468,139		12,038,069.63	185,730.50	
75,191,626.79	119,583,738.18	83,299,542.18	35,924,196	360,000	234,375,126.33	7,467,215.32	
376,747,602.18	429,556,171.60	314,825,376.60	101,675,795	13,055,000	345,556,047.73	10,298,929.57	

NO. 63.—LAWFUL MONEY RESERVE OF THE NATIONAL

FEBRUARY 13, 1900.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
CENTRAL RESERVE CITIES.					
			<i>25 per cent.</i>		<i>Per ct.</i>
1	New York City.....	\$690,660,036.61	\$172,665,009.15	\$194,309,315.78	28.13
2	Chicago.....	151,350,462.21	37,837,615.55	39,511,724.04	26.11
3	St. Louis.....	54,989,415.98	13,747,354.00	12,011,403.22	21.84
	Total.....	896,999,914.80	224,249,978.70	245,832,443.04	27.41
OTHER RESERVE CITIES.					
4	Boston.....	167,236,898.46	41,809,224.62	52,373,934.39	31.32
5	Albany.....	12,091,846.21	3,022,961.55	3,627,598.32	30.00
6	Brooklyn.....	15,110,042.99	3,777,510.75	4,747,284.36	31.42
7	Philadelphia.....	151,476,502.26	37,869,125.57	42,841,814.96	28.28
8	Pittsburg.....	78,208,271.77	19,552,067.94	21,316,310.75	27.26
9	Baltimore.....	38,336,822.15	9,584,205.54	10,196,536.01	26.60
10	Washington.....	17,352,006.87	4,338,001.72	5,913,758.85	34.08
11	Savannah.....	1,122,076.04	280,519.01	369,246.07	32.91
12	New Orleans.....	20,405,021.90	5,101,255.47	6,291,942.48	30.84
13	Louisville.....	16,031,715.07	4,007,928.77	5,446,834.51	33.98
14	Houston.....	4,999,998.98	1,249,999.74	2,605,923.38	52.12
15	Cincinnati.....	44,762,049.12	11,190,512.28	12,671,569.92	28.31
16	Cleveland.....	38,287,769.66	9,571,942.41	10,681,920.99	27.90
17	Indianapolis.....	16,043,132.28	4,010,783.07	6,585,956.45	40.83
18	Detroit.....	18,727,632.50	4,681,908.12	5,181,386.71	27.67
19	Milwaukee.....	28,942,427.92	7,235,606.98	7,657,939.50	26.46
20	Des Moines.....	5,188,287.50	1,297,071.87	1,286,940.17	25.00
21	St. Paul.....	16,831,058.02	4,207,764.50	5,490,418.79	32.62
22	Minneapolis.....	12,889,676.03	3,222,419.16	3,518,154.66	27.29
23	Kansas City.....	35,398,858.48	8,849,714.62	11,823,360.74	33.40
24	St. Joseph.....	3,877,788.99	969,447.25	1,160,232.03	29.92
25	Lincoln.....	2,153,727.98	538,431.99	559,172.48	25.96
26	Omaha.....	17,327,322.91	4,331,830.73	4,867,431.90	28.09
27	San Francisco.....	19,107,561.91	4,776,890.48	6,997,256.76	36.62
28	Portland, Oreg.....	6,952,082.03	1,738,020.51	2,067,687.21	29.74
	Total.....	788,860,578.63	197,215,144.65	236,270,612.39	29.95
	Total all reserve cities.....	1,685,860,493.43	421,465,123.35	482,103,055.43	22.67
STATES, ETC.					
			<i>15 per cent.</i>		
29	Maine.....	20,812,494.41	3,121,874.16	6,253,535.01	30.05
30	New Hampshire.....	13,206,132.59	1,980,919.89	3,316,371.52	25.11
31	Vermont.....	10,875,600.93	1,631,340.14	3,357,943.82	30.88
32	Massachusetts.....	96,871,335.98	14,530,700.40	22,754,902.01	23.49
33	Rhode Island.....	20,559,943.75	3,083,991.56	4,941,502.89	24.03
34	Connecticut.....	44,526,866.54	6,679,029.98	11,409,259.05	25.62
	Total New England States.....	206,852,374.20	31,027,856.13	52,033,514.30	25.15
35	New York.....	114,997,238.70	17,249,585.81	29,513,549.99	25.66
36	New Jersey.....	69,967,374.19	10,495,106.13	17,611,388.24	25.17
37	Pennsylvania.....	173,208,966.08	25,981,344.91	47,207,139.47	27.25
38	Delaware.....	5,633,362.79	845,004.42	1,463,854.71	25.99
39	Maryland.....	12,390,326.23	1,858,548.93	2,783,506.69	22.47
40	District of Columbia.....	1,206,048.95	180,907.34	487,083.57	40.39
	Total Eastern States.....	377,403,316.94	56,610,497.54	99,066,519.67	26.25
41	Virginia.....	22,573,170.23	3,385,975.53	4,926,126.59	21.82
42	West Virginia.....	14,277,793.88	2,141,669.08	4,549,478.84	31.86
43	North Carolina.....	8,415,252.10	1,262,287.82	1,922,877.74	22.85
44	South Carolina.....	6,976,361.62	1,046,454.24	1,242,447.05	17.81
45	Georgia.....	9,672,798.10	1,450,919.72	2,695,434.13	27.87
46	Florida.....	6,303,494.07	945,524.11	1,985,846.33	31.50
47	Alabama.....	11,910,147.73	1,786,522.16	3,801,103.30	31.91
48	Mississippi.....	4,225,984.17	633,897.63	1,464,768.62	34.66
49	Louisiana.....	4,505,772.68	675,865.90	1,856,202.28	41.19
50	Texas.....	50,010,838.43	7,501,625.76	17,923,892.79	35.34
51	Arkansas.....	3,437,066.31	515,559.95	1,095,543.80	31.87
52	Kentucky.....	19,187,882.31	2,887,182.35	6,024,623.11	31.40
53	Tennessee.....	25,975,493.15	3,896,323.97	8,823,462.91	33.97
	Total Southern States.....	187,472,054.78	28,120,808.22	58,311,807.49	31.10

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

FEBRUARY 13, 1900.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.
\$171,779,755.65	\$193,424,062.28	\$148,502,964.28	\$40,491,098	\$4,430,000		\$885,253.50
37,752,565.55	39,426,674.04	23,287,137.04	14,694,537	1,445,000		85,050.00
13,563,079.00	11,827,128.22	7,158,016.22	3,729,112	940,000		184,275.00
223,095,400.20	244,677,864.54	178,948,117.54	58,914,747	6,815,000		1,154,578.50
20,762,851.06	21,263,080.73	15,212,638.73	5,470,442	580,000	\$30,827,331.16	283,522.50
1,503,605.78	1,426,033.85	909,075.85	516,958		2,185,814.47	15,750.00
1,874,310.38	2,217,059.58	1,379,810.58	837,249		2,501,334.78	28,890.00
18,786,094.04	20,718,034.17	13,642,827.17	2,505,207	4,570,000	21,826,843.29	296,937.50
9,655,863.34	10,604,340.90	7,261,977.90	3,342,363		10,471,628.60	240,341.25
4,715,892.27	6,111,620.99	3,814,920.99	826,700	1,440,000	3,932,494.02	152,421.00
2,149,079.61	3,122,220.20	2,224,236.20	717,984	180,000	2,751,696.15	39,842.50
137,964.50	180,522.00	130,700.00	49,822		184,134.07	4,590.00
2,532,755.23	2,992,083.70	1,717,403.70	1,274,680		3,264,113.78	35,745.00
1,964,139.39	1,873,561.57	1,118,982.57	754,579		3,493,622.94	79,650.00
618,249.87	1,609,124.95	1,061,650.95	547,474		983,298.43	13,500.00
5,488,212.39	5,884,665.04	2,412,477.04	2,912,188	560,000	6,572,817.38	214,087.50
4,736,609.95	4,168,333.00	2,586,313.00	1,582,020		6,414,865.49	98,722.50
2,000,216.53	2,897,726.80	2,425,976.80	471,750		3,657,879.65	10,350.00
2,306,079.06	2,278,703.55	1,637,883.55	640,820		2,832,933.16	69,750.00
3,602,728.49	3,326,398.82	2,524,853.82	803,545		4,299,390.68	30,150.00
640,053.43	436,671.45	228,262.45	208,409		4,333,303.72	16,965.00
2,098,213.25	2,604,392.93	2,348,505.93	255,887		2,874,687.86	11,338.00
1,594,897.08	1,538,505.55	940,417.55	596,088		1,949,024.11	32,625.00
4,403,702.31	2,477,678.05	1,458,678.05	1,019,000		9,303,372.69	42,310.00
479,908.63	430,076.70	285,388.70	144,688		720,525.33	9,630.00
266,403.49	204,738.65	146,417.65	58,321		348,808.83	5,625.00
2,140,602.87	2,164,821.45	1,166,635.45	748,138		2,651,985.45	50,625.00
2,369,097.74	6,070,630.60	6,052,341.60	18,289		887,931.16	32,695.00
854,947.76	1,528,403.00	1,510,614.00	17,789		511,159.21	28,125.00
97,682,478.45	108,129,428.23	74,479,038.23	26,320,390	7,330,000	126,290,996.41	1,850,187.75
320,777,878.05	352,807,292.77	253,427,155.77	85,235,137	14,145,000	126,290,996.41	3,004,766.25
1,154,614.56	1,783,577.07	1,419,052.07	364,525		4,234,620.19	235,337.75
723,403.46	1,055,584.75	760,905.75	294,679		2,088,375.52	172,411.25
579,219.06	968,467.82	725,275.82	243,192		2,206,183.50	183,292.50
5,505,794.36	8,171,656.42	5,616,390.42	2,430,266	125,000	13,817,031.09	766,214.50
1,124,960.62	1,665,841.84	1,090,142.84	575,699		3,004,071.05	271,590.00
2,517,348.99	3,995,498.87	3,101,931.87	893,567		7,028,102.68	385,657.50
11,605,341.05	17,640,626.77	12,718,698.77	4,801,928	125,000	32,378,384.03	2,014,503.50
6,598,785.78	9,191,722.92	6,131,845.92	2,884,877	175,000	19,569,205.72	752,621.35
4,085,955.75	5,778,680.78	3,414,562.78	2,364,118		11,552,488.71	280,216.75
10,039,159.31	14,473,655.57	10,161,945.57	4,311,710		31,850,027.27	884,446.62
323,016.77	420,934.17	298,777.17	122,157		1,005,458.04	37,462.50
707,305.24	1,037,610.40	683,111.40	349,499		1,655,609.47	90,285.82
67,862.94	286,688.50	255,533.50	31,155		189,145.07	11,250.00
21,822,085.79	31,189,292.34	20,950,776.34	10,063,516	175,000	65,821,944.28	2,055,283.05
1,306,778.11	1,977,416.56	1,178,894.56	798,522		2,829,679.78	119,030.25
825,479.13	1,532,217.00	979,980.00	552,237		2,939,290.59	77,971.25
488,505.57	831,540.43	605,503.43	226,490		1,050,313.41	41,023.90
403,263.70	562,805.25	322,047.25	240,758		641,346.80	31,945.00
559,589.37	1,146,743.35	672,524.35	474,219		1,496,744.48	51,246.30
370,469.64	805,537.45	430,945.45	374,592		1,160,958.88	19,350.00
691,838.86	1,405,170.85	924,752.85	480,418		2,339,007.45	56,295.00
246,666.93	436,770.00	216,197.00	220,573		1,010,768.32	17,230.30
265,126.36	464,530.30	344,520.30	120,010		1,378,621.98	13,050.00
2,908,469.80	6,681,826.95	4,043,820.95	2,638,006		11,011,614.59	230,451.25
201,696.98	372,008.25	241,474.25	130,534		712,218.05	11,317.50
1,076,289.14	1,655,778.97	1,153,923.97	501,855		4,181,384.64	187,459.50
1,518,421.75	2,880,406.70	1,815,480.70	1,064,926		5,842,786.61	100,269.60
10,862,595.34	20,752,752.06	12,929,612.06	7,823,140		36,594,735.58	964,319.85

No. 63.—LAWFUL MONEY RESERVE OF THE NATIONAL
FEBRUARY 13, 1900—Continued.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	STATES, ETC.—continued.		15 per cent.		Per ct.
54	Ohio	\$93,582,963.87	\$14,037,444.58	\$28,194,951.03	30.13
55	Indiana	43,745,169.44	6,561,775.42	15,480,224.60	35.39
56	Illinois	71,061,303.06	10,659,195.46	21,316,337.41	30.00
57	Michigan	39,629,588.16	5,944,438.22	10,749,930.97	27.13
58	Wisconsin	36,004,738.98	5,400,710.85	9,888,053.12	27.46
59	Minnesota	21,390,991.47	3,208,648.72	5,567,340.79	26.03
60	Iowa	45,958,946.05	6,893,841.91	11,980,563.69	26.07
61	Missouri	11,967,395.47	1,795,109.32	3,932,584.93	32.86
	Total Middle States	363,341,096.50	54,501,164.48	107,109,986.54	29.48
62	North Dakota	5,921,531.26	888,229.69	1,529,673.56	25.83
63	South Dakota	5,659,801.24	848,970.19	1,555,759.81	27.49
64	Nebraska	17,069,928.47	2,560,489.27	4,810,619.26	28.18
65	Kansas	26,583,802.15	3,987,570.32	9,012,807.71	33.90
66	Montana	12,473,409.54	1,871,011.43	3,915,275.71	31.39
67	Wyoming	3,403,800.83	510,570.12	920,655.31	27.05
68	Colorado	49,515,732.43	7,427,355.36	20,566,869.43	41.54
69	New Mexico	3,944,702.13	591,705.32	1,290,143.09	32.71
70	Oklahoma	1,903,716.74	285,557.51	715,567.83	37.59
71	Indian Territory	1,901,253.23	285,187.99	536,785.58	28.23
	Total Western States	128,377,648.02	19,256,647.20	44,854,157.29	34.94
72	Washington	18,564,945.74	2,784,741.86	5,912,090.93	31.85
73	Oregon	5,858,014.50	878,702.18	1,766,568.22	30.16
74	California	18,230,261.92	2,734,539.29	6,805,947.00	37.33
75	Idaho	3,514,848.46	527,227.27	1,096,783.15	31.20
76	Utah	4,783,729.69	717,559.45	1,686,936.53	35.26
77	Nevada	468,345.40	70,251.81	70,341.44	15.02
78	Arizona	2,476,570.63	371,485.59	1,124,643.90	45.41
79	Alaska	102,597.62	15,389.64	25,759.66	25.11
	Total Pacific States	53,999,313.96	8,099,897.09	18,489,070.83	34.24
	Total country banks	1,317,445,894.40	197,616,870.66	379,865,056.12	28.83
	Total United States	3,003,306,297.83	619,081,994.01	861,968,111.55	28.70

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

FEBRUARY 13, 1900—Continued.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.
\$5,393,870.51	\$9,116,579.12	\$5,505,542.12	\$3,601,037	\$10,000	\$18,525,603.60	\$552,768.31
2,535,840.25	4,793,743.83	3,462,614.83	1,331,129	.....	10,464,305.96	222,174.81
4,135,859.78	6,022,756.80	4,279,460.80	1,698,296	45,000	14,974,034.61	319,546.00
2,319,519.29	3,255,451.76	2,376,008.76	879,443	.....	7,348,839.21	145,640.00
2,116,963.64	2,692,381.25	1,990,844.25	701,537	.....	7,087,370.12	108,301.75
1,257,633.89	1,473,812.30	1,180,443.30	293,369	.....	4,028,964.49	64,564.00
2,669,910.09	3,721,689.41	2,581,890.41	1,139,799	.....	8,039,807.61	219,066.67
695,389.83	1,003,202.92	627,134.92	376,068	.....	2,872,747.26	56,634.75
21,124,987.28	32,079,617.39	22,003,939.39	10,020,678	55,000	73,341,072.86	1,688,696.29
347,767.88	470,157.25	339,277.25	130,880	.....	1,040,706.31	18,810.00
329,386.58	610,288.45	436,011.45	174,277	.....	919,967.61	25,503.75
993,516.61	1,268,084.95	874,041.95	394,043	.....	3,465,836.56	76,697.75
1,553,537.92	2,279,283.35	1,558,340.35	720,943	.....	6,629,798.83	103,725.53
737,825.67	1,694,138.20	1,123,483.20	510,655	.....	2,254,690.26	26,447.25
200,124.15	319,776.00	245,019.00	74,757	.....	590,619.56	10,259.75
2,935,938.44	6,939,943.50	5,127,372.50	1,812,571	.....	13,539,416.68	87,509.25
228,987.13	358,959.95	235,317.95	123,642	.....	911,945.64	19,237.50
111,748.00	148,520.23	99,156.23	49,364	.....	560,860.10	6,187.50
109,962.19	188,647.75	129,340.75	59,307	.....	337,855.33	10,282.50
7,548,794.57	14,217,799.63	10,167,360.63	4,050,439	.....	30,251,696.88	384,660.78
1,096,343.34	2,720,151.78	2,589,980.78	130,171	.....	3,148,055.65	43,883.50
344,444.47	734,513.96	698,893.96	35,620	.....	1,014,463.26	17,591.00
1,062,047.32	2,650,148.95	2,540,005.95	110,143	.....	4,076,377.05	79,421.00
207,940.91	369,902.30	294,786.30	75,116	.....	719,505.85	7,375.00
272,398.78	1,020,975.70	970,120.70	50,855	.....	629,398.33	36,562.50
27,731.72	32,063.40	31,963.40	70	.....	37,385.54	922.50
145,444.24	306,369.25	238,954.25	67,415	.....	810,399.65	7,875.00
5,930.86	22,841.40	20,576.40	2,265	.....	2,355.76	562.50
3,162,281.64	7,856,936.74	7,385,281.74	471,655	.....	10,437,941.09	194,193.00
76,126,085.67	123,737,024.93	86,150,668.93	37,231,356	355,000	248,826,374.72	7,301,656.47
396,903,964.32	476,544,317.70	339,577,824.70	122,466,493	14,500,000	375,117,371.13	10,306,422.72

396 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 63.—LAWFUL MONEY RESERVE OF THE NATIONAL

APRIL 26, 1900.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of re-serve.
CENTRAL RESERVE CITIES.					
			<i>35 per cent.</i>		<i>Per ct.</i>
1	New York City	\$727,663,023.80	\$181,915,755.95	\$194,960,374.44	26.79
2	Chicago	155,610,527.22	38,902,631.81	42,155,359.38	27.09
3	St. Louis	57,444,735.25	14,361,183.81	13,802,938.93	24.03
	Total	940,718,286.27	235,179,571.57	250,918,672.75	26.67
OTHER RESERVE CITIES.					
4	Boston	175,317,928.37	43,829,481.59	58,734,600.82	33.50
5	Albany	16,702,955.11	4,175,738.78	6,789,251.85	40.65
6	Brooklyn	16,194,446.97	4,048,611.75	4,756,305.49	29.37
7	Philadelphia	161,834,405.33	40,458,601.33	49,400,900.16	30.53
8	Pittsburg	88,494,920.28	22,123,730.97	25,680,679.89	29.02
9	Baltimore	42,293,243.87	10,573,310.97	11,032,305.50	26.09
10	Washington	17,502,402.38	4,375,600.59	6,867,561.80	39.24
11	Savannah	1,193,230.79	298,307.70	307,701.90	25.79
12	New Orleans	19,000,748.19	4,750,187.05	6,109,658.72	32.15
13	Louisville	15,731,445.82	3,932,861.45	4,959,698.99	31.53
14	Houston	4,548,750.36	1,137,187.59	2,778,723.48	61.06
15	Cincinnati	44,501,727.83	11,125,431.96	12,040,138.44	27.06
16	Cleveland	58,869,601.00	9,717,400.25	10,435,306.58	26.85
17	Columbus	9,413,044.15	2,353,261.04	2,471,837.67	26.26
18	Indianapolis	15,856,254.49	3,964,063.62	6,409,051.07	40.42
19	Detroit	17,386,979.92	4,346,744.98	4,641,338.99	26.69
20	Milwaukee	28,808,204.94	7,217,051.23	8,606,653.99	29.81
21	Des Moines	6,240,308.21	1,560,077.05	1,765,024.54	28.28
22	St. Paul	17,206,651.27	4,301,662.82	6,377,278.94	37.06
23	Minneapolis	13,401,527.80	3,350,381.95	3,291,751.58	24.56
24	Kansas City	39,205,634.92	9,801,408.73	12,817,471.54	32.69
25	St. Joseph	4,600,478.48	1,150,119.62	1,712,636.64	27.23
26	Lincoln	2,653,576.25	663,394.06	954,949.19	35.99
27	Omaha	17,824,612.25	4,456,153.06	4,781,455.22	26.83
28	Denver	32,192,866.56	8,048,216.64	14,268,573.60	44.32
29	San Francisco	18,567,945.11	4,641,986.28	6,227,943.52	33.54
30	Portland, Oreg.	6,869,786.13	1,717,446.53	2,028,062.93	29.52
	Total	872,473,674.78	218,118,418.69	276,246,863.04	31.66
	Total all reserve cities	1,813,191,961.05	453,297,990.26	527,165,535.79	29.07
STATES, ETC.					
			<i>15 per cent.</i>		
31	Maine	20,440,305.23	3,066,045.78	6,124,493.69	29.96
32	New Hampshire	12,911,540.20	1,936,731.03	3,786,840.44	29.33
33	Vermont	9,986,826.43	1,498,023.97	3,243,643.72	32.48
34	Massachusetts	99,069,103.63	14,860,365.54	24,125,430.00	24.35
35	Rhode Island	19,698,731.17	2,954,809.68	6,119,485.60	31.07
36	Connecticut	43,386,288.59	6,507,943.26	12,866,355.37	29.66
	Total New England States	205,492,795.05	30,823,919.26	56,266,248.82	27.33
37	New York	115,522,826.11	17,328,423.91	29,063,478.80	25.16
38	New Jersey	71,173,693.96	10,676,054.09	19,552,864.46	27.47
39	Pennsylvania	182,566,872.04	27,385,030.81	55,145,782.39	30.21
40	Delaware	5,698,644.32	854,796.64	1,658,839.43	29.11
41	Maryland	12,747,633.92	1,912,145.09	3,130,361.74	24.56
42	District of Columbia	1,252,142.38	187,821.36	477,027.88	38.10
	Total Eastern States	388,961,812.73	58,344,271.90	109,028,354.70	28.03
43	Virginia	22,551,696.30	3,382,754.45	4,868,969.57	21.59
44	West Virginia	15,433,410.67	2,315,011.60	4,780,951.91	30.91
45	North Carolina	8,138,967.56	1,220,845.13	1,709,480.41	21.00
46	South Carolina	6,364,892.63	954,733.89	1,302,003.94	20.46
47	Georgia	9,619,529.89	1,442,929.48	2,875,126.68	29.89
48	Florida	6,636,505.04	995,475.76	2,492,507.55	37.56
49	Alabama	11,558,665.63	1,733,799.84	3,203,088.00	27.71
50	Mississippi	4,504,271.47	675,640.72	1,711,330.14	37.99
51	Louisiana	4,487,962.15	673,194.32	1,623,751.61	36.16
52	Texas	47,638,934.36	7,145,840.15	15,866,772.67	33.31
53	Arkansas	3,659,646.09	548,946.91	1,691,001.95	46.21
54	Kentucky	20,106,641.69	3,015,996.27	6,471,501.47	32.19
55	Tennessee	26,945,641.99	4,041,846.30	8,978,451.95	33.32
	Total Southern States	187,646,765.47	28,147,014.82	57,574,877.85	30.68

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

APRIL 26, 1900.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	Due from reserve agents.	Redemption fund with Treasurer.	
	\$193,882,975.94	\$151,130,331.94	\$42,752,644	.....	\$1,077,398.50	1
	41,965,754.38	25,585,107.38	16,380,647	.....	189,605.00	2
	13,462,638.93	7,691,745.93	5,770,893	.....	340,300.00	3
	249,311,369.25	184,407,185.25	64,904,184	.....	1,607,303.50	
\$21,797,689.80	22,806,236.53	16,196,791.53	6,609,445	\$35,694,262.29	234,102.00	4
2,079,494.39	1,615,654.65	952,546.65	663,108	5,156,847.20	16,750.00	5
2,008,967.13	2,138,018.69	1,364,468.69	773,550	2,587,609.30	30,677.50	6
20,045,968.42	23,619,715.57	20,047,799.57	3,571,916	25,414,520.09	366,664.50	7
10,917,014.41	12,884,504.05	8,504,336.05	4,380,108	12,506,474.59	289,701.25	8
5,194,508.24	6,257,130.70	4,788,400.70	1,468,730	4,590,880.30	184,294.50	9
2,165,094.05	3,395,408.25	2,342,647.25	1,052,761	3,426,741.05	45,412.50	10
146,733.85	191,076.00	120,300.00	70,776	111,785.90	4,840.00	11
2,353,725.53	2,600,082.00	1,717,640.00	882,442	3,466,840.72	42,736.00	12
1,911,246.98	2,039,359.95	996,482.95	1,042,877	2,809,971.54	110,367.50	13
561,157.54	1,701,827.45	1,103,265.45	598,562	1,062,023.53	14,872.50	14
5,463,590.98	6,129,343.39	2,650,407.39	3,478,936	5,712,545.05	198,250.00	15
4,799,125.12	4,643,087.00	2,543,392.00	2,099,695	5,673,069.58	119,150.00	16
1,167,370.52	1,501,315.20	654,331.20	846,984	952,002.47	18,520.00	17
1,976,283.06	3,126,725.50	2,449,725.50	677,000	3,270,828.07	11,497.50	18
2,137,372.49	1,920,450.00	1,427,440.00	493,010	2,648,888.99	72,000.00	19
3,591,775.61	3,674,969.09	2,404,579.09	1,270,390	4,898,184.30	33,500.00	20
770,676.02	591,398.30	279,279.30	312,119	1,154,901.24	18,725.00	21
2,138,484.91	2,679,533.74	2,310,843.74	368,690	3,673,052.20	24,693.00	22
1,656,942.22	1,429,294.25	830,552.25	598,742	1,825,959.83	36,497.50	23
4,859,131.86	3,917,724.02	2,968,670.02	949,054	8,816,602.52	83,145.00	24
5,570,233.56	545,729.30	342,100.30	203,629	1,157,254.84	9,652.50	25
323,679.53	244,016.70	117,369.70	126,647	704,897.49	6,035.00	26
2,198,484.03	2,400,810.68	1,103,148.68	1,297,662	2,321,459.54	50,185.00	27
4,001,403.32	4,719,543.54	3,571,658.54	1,147,885	9,503,620.06	45,410.00	28
2,305,009.39	4,678,717.70	4,663,600.70	15,117	1,517,258.32	31,967.50	29
843,100.76	1,212,903.80	1,181,810.80	31,093	783,914.13	31,245.00	30
107,989,263.72	122,664,576.05	87,633,588.05	35,030,988	151,442,395.74	2,139,891.25	
107,989,263.72	371,975,945.30	272,040,773.30	99,935,172	151,442,395.74	3,747,194.75	
1,124,978.21	1,842,011.76	1,450,234.76	391,777	4,028,881.68	253,600.25	31
695,006.71	1,072,644.55	770,279.55	302,305	2,514,981.64	199,214.25	32
525,468.59	944,744.73	675,165.73	269,579	2,114,546.49	184,352.50	33
5,598,861.02	8,545,804.20	5,794,672.20	2,751,132	14,716,412.80	463,213.00	34
1,075,685.07	1,656,367.01	1,025,442.01	630,925	4,197,521.59	265,597.00	35
2,418,948.50	4,495,692.90	3,325,048.90	1,170,644	7,910,090.47	460,572.00	36
11,438,948.10	18,557,265.15	13,040,843.15	5,516,422	35,482,434.67	2,226,549.00	
6,602,971.72	9,550,085.83	6,378,452.83	3,171,633	18,692,398.37	820,994.60	37
4,146,572.13	6,270,358.25	3,705,250.25	2,565,108	12,972,882.46	309,623.75	38
10,522,155.53	16,413,044.97	11,116,069.97	5,296,975	37,653,095.42	1,079,642.00	39
324,794.65	542,390.19	396,357.19	146,033	1,073,639.84	42,810.00	40
719,935.63	1,123,172.32	719,534.32	403,638	1,894,883.40	112,306.02	41
70,128.54	282,863.00	217,653.00	65,210	181,664.88	12,500.00	42
22,386,558.21	34,181,914.56	22,533,317.56	11,648,597	72,468,563.77	2,377,876.37	
1,295,372.68	2,044,433.82	1,154,447.82	889,986	2,680,153.00	144,322.75	43
891,608.54	1,428,866.34	892,700.34	536,166	3,266,320.32	85,765.25	44
406,567.05	947,346.44	605,801.44	341,545	707,706.47	54,427.50	45
357,102.13	808,989.36	449,045.36	359,944	431,036.08	61,978.50	46
549,289.79	1,478,053.50	858,939.50	619,114	1,327,368.18	69,705.00	47
389,701.30	797,960.13	444,000.13	353,960	1,673,324.92	21,222.50	48
669,536.14	1,416,913.34	892,751.34	524,162	1,726,215.16	59,959.50	49
262,869.29	445,029.85	225,373.85	219,656	1,247,832.79	18,407.50	50
261,419.13	495,366.65	370,842.65	124,524	1,108,738.46	19,646.50	51
2,752,979.86	6,411,443.59	5,997,531.59	2,413,912	9,191,937.33	263,391.75	52
214,853.77	388,657.90	247,118.90	141,539	1,290,531.55	11,812.50	53
1,125,086.10	1,786,207.26	1,260,416.26	525,791	4,482,013.21	203,281.00	54
1,570,991.68	3,300,864.60	2,054,225.60	1,246,639	5,563,220.25	114,367.10	55
10,807,466.99	21,750,132.78	13,453,194.78	8,296,938	34,696,397.72	1,128,347.35	

No. 63.—LAWFUL MONEY RESERVE OF THE NATIONAL

APRIL 26, 1900—Continued.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	STATES, ETC.—continued.		15 per cent.		Per ct.
56	Ohio	85,664,775.80	12,849,916.37	27,742,269.00	32.38
57	Indiana	44,451,456.64	6,667,718.50	15,488,226.65	34.84
58	Illinois	73,906,681.31	11,086,002.20	22,449,066.30	30.37
59	Michigan	39,112,892.76	5,866,933.91	9,123,823.84	23.33
60	Wisconsin	37,003,784.92	5,550,567.74	9,780,241.37	26.43
61	Minnesota	22,042,537.76	3,306,380.66	6,255,506.17	28.38
62	Iowa	50,079,106.63	7,511,865.99	15,047,133.31	30.05
63	Missouri	11,648,896.91	1,747,334.54	3,988,745.32	34.24
	Total Middle States	363,910,132.73	54,586,519.91	109,875,011.96	30.19
64	North Dakota	5,353,896.96	803,084.55	1,073,298.14	20.05
65	South Dakota	5,744,516.32	861,677.45	1,887,532.56	32.86
66	Nebraska	19,364,588.43	2,904,684.27	7,018,561.59	36.24
67	Kansas	27,061,321.76	4,059,198.26	9,388,920.73	34.69
68	Montana	12,672,382.49	1,900,857.37	3,944,808.46	31.13
69	Wyoming	3,503,306.86	525,496.03	1,052,261.49	30.04
70	Colorado	23,087,984.91	3,463,197.74	8,401,888.13	36.39
71	New Mexico	3,885,946.13	582,891.92	1,157,718.36	29.79
72	Oklahoma	2,065,788.94	309,868.34	733,780.76	35.52
73	Indian Territory	1,987,726.19	298,158.92	623,129.19	31.35
	Total Western States	104,727,458.99	15,709,118.85	35,281,899.41	33.69
74	Washington	20,431,870.37	3,064,780.56	7,017,554.43	34.35
75	Oregon	6,017,416.79	902,612.52	1,962,309.31	32.61
76	California	18,383,682.01	2,757,552.30	6,518,685.38	35.46
77	Idaho	3,628,323.89	544,248.58	1,191,698.32	32.84
78	Utah	5,048,765.75	757,314.86	1,804,389.66	35.74
79	Nevada	498,526.28	74,778.94	102,339.98	20.53
80	Arizona	2,300,481.77	345,072.27	973,759.98	42.33
81	Alaska	105,959.91	15,893.99	24,749.90	23.36
	Total Pacific States	56,415,026.77	8,462,254.02	19,595,486.96	34.73
	Total country banks	1,307,153,991.74	196,073,098.76	387,621,879.70	29.65
	Total United States	3,120,345,952.79	649,371,089.02	914,787,415.49	29.32

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

APRIL 26, 1900—Continued.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	Due from reserve agents.	Redemption fund with Treasurer.	
4, 912, 914.22	8, 603, 930.05	5, 017, 910.05	3, 586, 020	18, 370, 908.14	567, 430.81	56
2, 568, 825.36	5, 186, 129.59	3, 639, 104.59	1, 547, 025	10, 056, 441.96	245, 655.10	57
4, 290, 546.12	6, 574, 451.70	4, 541, 997.70	2, 032, 454	15, 514, 977.70	359, 636.90	58
2, 285, 964.56	3, 249, 862.72	2, 271, 385.72	978, 477	5, 721, 938.62	152, 022.50	59
2, 168, 533.40	2, 906, 866.84	2, 098, 239.84	808, 627	6, 744, 140.28	129, 234.25	60
1, 287, 812.86	1, 774, 829.17	1, 451, 345.17	323, 484	4, 393, 828.50	86, 848.50	61
2, 902, 845.05	4, 122, 090.65	2, 889, 011.65	1, 239, 079	10, 670, 299.30	254, 753.36	62
673, 762.72	1, 023, 879.00	621, 789.00	402, 090	2, 901, 938.57	62, 927.75	63
21, 091, 204.29	33, 442, 039.72	22, 524, 783.72	10, 917, 256	74, 574, 463.07	1, 858, 509.17	
313, 134.82	422, 525.85	298, 005.85	124, 520	630, 524.79	20, 247.50	64
335, 317.88	631, 634.91	451, 259.91	180, 375	1, 232, 514.90	23, 382.75	65
1, 128, 655.01	1, 352, 941.45	893, 635.45	459, 306	5, 582, 569.39	83, 050.75	66
1, 571, 947.20	2, 478, 554.30	1, 658, 945.30	819, 609	6, 781, 036.18	129, 330.25	67
748, 199.65	1, 504, 933.75	1, 052, 136.75	452, 797	2, 409, 516.46	30, 358.25	68
205, 777.51	351, 957.25	288, 002.25	63, 955	689, 251.99	11, 052.25	69
1, 365, 230.80	2, 667, 984.50	2, 020, 374.50	647, 610	5, 683, 782.88	50, 120.75	70
224, 706.77	367, 707.20	249, 933.20	117, 774	768, 886.16	21, 125.00	71
121, 008.34	169, 979.75	100, 941.75	69, 038	556, 453.51	7, 347.50	72
114, 392.76	206, 603.15	145, 635.15	60, 968	404, 349.04	12, 177.00	73
6, 128, 370.74	10, 154, 822.11	7, 158, 870.11	2, 995, 952	24, 738, 385.30	388, 192.00	
1, 207, 185.82	2, 826, 591.30	2, 675, 106.30	151, 485	4, 144, 147.13	46, 816.00	74
353, 648.61	758, 244.40	722, 547.40	35, 697	1, 185, 573.91	18, 491.00	75
1, 066, 360.52	2, 390, 105.65	1, 290, 089.65	100, 016	4, 036, 928.73	91, 651.00	76
214, 385.43	404, 045.25	326, 620.25	77, 425	779, 368.07	8, 285.00	77
286, 956.94	1, 112, 171.50	1, 029, 203.50	82, 968	652, 295.60	39, 922.50	78
29, 542.58	28, 317.95	27, 550.95	767	73, 099.53	922.50	79
134, 654.91	286, 404.15	210, 806.15	75, 598	678, 920.83	8, 435.00	80
6, 132.60	21, 132.45	17, 362.45	3, 770	3, 054.95	562.50	81
3, 298, 867.41	7, 827, 012.65	7, 299, 286.65	527, 726	11, 553, 388.31	215, 085.50	
75, 151, 415.74	125, 913, 186.97	86, 010, 295.97	39, 902, 891	253, 514, 133.34	8, 194, 559.39	
183, 140, 679.46	497, 889, 132.27	358, 051, 069.27	139, 838, 063	404, 956, 529.08	11, 941, 754.14	

400 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 63.—LAWFUL MONEY RESERVE OF THE NATIONAL

JUNE 29, 1900.

Cities, States, and Territories.		Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
CENTRAL RESERVE CITIES.					
1	New York City	\$739,654,671.60	<i>25 per cent.</i> \$184,913,667.90	\$193,861,758.60	<i>Per ct.</i> 26.21
2	Chicago	170,294,217.49	42,573,554.37	48,046,763.20	28.21
3	St. Louis	53,828,571.90	13,457,142.98	12,486,909.80	23.20
Total		963,777,460.99	240,944,365.25	254,395,431.60	37.89
OTHER RESERVE CITIES.					
4	Boston	178,111,701.04	44,527,935.26	55,100,290.18	30.94
5	Albany	16,310,569.07	4,077,642.27	6,487,087.76	39.77
6	Brooklyn	16,496,648.82	4,124,162.20	4,997,801.14	30.30
7	Philadelphia	170,634,030.32	42,658,507.58	54,364,518.81	31.86
8	Pittsburg	92,091,430.90	23,022,857.73	24,745,285.90	26.87
9	Baltimore	45,498,101.34	11,374,525.34	13,014,442.23	28.60
10	Washington	17,147,126.33	4,286,781.58	5,974,361.66	34.85
11	Savannah	985,316.30	246,329.08	280,959.32	28.51
12	New Orleans	17,787,221.83	4,446,805.46	6,000,839.61	33.74
13	Louisville	17,611,369.12	4,402,842.28	5,934,460.54	33.70
14	Houston	4,232,799.07	1,058,199.77	2,323,042.08	54.88
15	Cincinnati	44,639,913.88	11,159,978.47	12,485,890.06	27.97
16	Cleveland	41,531,003.74	10,382,750.93	12,915,896.10	31.10
17	Columbus	9,768,483.52	2,442,120.88	2,577,156.46	26.38
18	Indianapolis	15,914,872.85	3,978,718.21	6,475,849.87	40.69
19	Detroit	17,813,347.05	4,453,336.76	5,105,580.59	28.66
20	Milwaukee	26,568,629.31	6,642,157.33	6,979,593.74	26.27
21	Des Moines	6,719,287.70	1,679,821.92	1,922,152.64	28.61
22	St. Paul	17,093,882.94	4,273,470.73	5,985,587.03	35.02
23	Minneapolis	15,028,598.36	3,757,149.59	4,177,627.70	27.80
24	Kansas City	40,455,876.66	10,113,969.17	14,102,829.35	34.86
25	St. Joseph	5,174,453.77	1,293,613.44	2,445,130.15	47.25
26	Lincoln	2,827,541.92	706,885.48	1,094,781.19	38.71
27	Omaha	19,113,761.90	4,778,440.47	6,385,780.29	33.41
28	Denver	30,943,330.61	7,735,832.65	13,430,738.04	43.40
29	San Francisco	17,279,492.54	4,319,873.14	5,161,566.38	29.87
30	Los Angeles	5,286,149.24	1,321,537.31	1,395,638.52	26.40
31	Portland, Oreg.	6,980,706.04	1,745,176.51	2,053,916.78	29.42
Total		900,045,646.17	225,011,411.54	283,918,804.12	31.54
Total all reserve cities		1,863,823,107.16	465,955,776.79	538,314,235.72	28.88
STATES, ETC.					
32	Maine	21,517,394.52	<i>15 per cent.</i> 3,227,609.18	7,013,721.49	32.60
33	New Hampshire	13,473,642.32	2,021,046.35	4,096,293.97	30.40
34	Vermont	10,449,807.66	1,567,471.15	3,595,315.39	34.41
35	Massachusetts	98,493,711.44	14,774,056.72	23,693,556.04	28.06
36	Rhode Island	19,076,725.38	2,861,508.80	4,740,327.18	24.85
37	Connecticut	43,639,476.63	6,545,921.49	13,332,138.22	30.55
Total New England States		206,650,757.95	30,997,613.69	56,471,352.29	27.33
38	New York	117,586,652.89	17,637,997.93	29,579,892.98	25.16
39	New Jersey	71,720,603.98	10,758,091.35	19,610,559.34	27.34
40	Pennsylvania	182,304,860.96	27,345,729.14	52,387,295.89	28.74
41	Delaware	5,686,604.78	853,440.72	1,616,320.35	28.41
42	Maryland	12,559,401.00	1,889,910.15	2,796,614.74	22.27
43	District of Columbia	1,213,291.47	181,993.72	426,327.00	35.14
Total Eastern States		391,074,420.08	58,661,163.01	106,417,010.30	27.21
44	Virginia	22,638,935.04	3,395,840.35	5,322,524.53	23.51
45	West Virginia	15,517,401.79	2,327,610.27	4,667,447.30	30.08
46	North Carolina	7,898,249.52	1,184,737.42	1,579,481.19	20.00
47	South Carolina	5,974,222.54	896,133.38	1,057,081.55	17.69
48	Georgia	9,771,831.15	1,465,774.67	2,293,329.98	23.47
49	Florida	6,582,596.05	987,389.41	2,288,033.82	34.76
50	Alabama	11,115,650.10	1,667,347.52	3,102,012.05	27.91
51	Mississippi	3,991,139.72	598,670.96	1,196,469.95	29.98
52	Louisiana	4,181,177.20	627,176.58	1,081,772.79	25.87
53	Texas	44,775,145.09	6,716,271.76	13,383,132.59	29.89
54	Arkansas	3,266,015.81	489,902.37	1,248,078.58	38.21
55	Kentucky	19,762,684.37	2,964,402.65	6,583,764.32	33.31
56	Tennessee	25,060,919.72	3,759,137.96	7,544,829.15	30.11
Total Southern States		180,535,968.70	27,080,395.30	51,347,957.80	28.44

BANKS, YEAR ENDED SEPTEMBER 5, 1900—(Continued.)

JUNE 29, 1900.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	Due from reserve agents.	Redemption fund with Treasurer.	
\$183,692,455.40	\$192,640,546.10	\$147,413,959.10	\$45,226,587	-----	\$1,221,212.50	1
42,308,361.87	47,781,570.70	26,161,475.70	21,620,095	-----	265,192.50	2
13,125,980.48	12,155,747.30	6,971,505.30	5,184,242	-----	331,162.50	3
239,126,797.75	252,577,864.10	180,546,940.10	72,030,924	-----	1,817,567.50	
22,131,463.88	22,594,295.44	15,259,456.44	7,334,839	\$32,240,997.24	264,997.50	4
2,026,146.13	1,874,165.35	1,056,209.35	817,956	4,587,572.41	25,350.00	5
2,046,031.10	2,250,244.15	1,391,595.15	858,649	2,715,456.99	32,100.00	6
11,325,357.54	25,171,207.20	22,226,216.20	2,944,991	28,785,519.11	407,792.50	7
11,347,776.36	13,423,209.50	8,887,361.50	4,535,848	10,994,771.40	327,305.00	8
5,587,209.17	6,260,142.23	4,937,162.23	1,322,980	6,554,193.00	200,107.00	9
2,116,940.79	2,651,896.22	1,720,872.22	931,024	3,268,965.44	53,500.00	10
119,494.54	129,154.00	88,000.00	41,154	144,465.32	7,340.00	11
2,194,405.98	2,721,075.65	1,571,877.65	1,149,198	3,221,770.46	57,993.50	12
2,142,546.14	2,370,525.80	1,177,775.80	1,192,750	3,446,184.74	117,750.00	13
519,662.38	1,394,814.65	1,099,090.65	295,724	909,352.43	18,875.00	14
5,479,864.24	5,851,425.93	2,868,349.93	2,983,076	6,434,214.13	200,250.00	15
5,124,540.47	5,035,407.68	2,601,914.68	2,433,493	7,746,818.42	133,670.00	16
1,210,172.94	1,514,116.65	649,335.65	864,781	1,041,264.81	21,775.00	17
1,983,610.36	3,122,844.25	2,541,644.25	581,200	3,341,508.12	11,497.50	18
2,191,911.38	2,103,344.25	1,459,532.25	648,812	2,927,722.34	69,514.00	19
3,301,828.66	3,203,339.39	2,449,209.39	754,130	3,737,754.35	38,500.00	20
830,598.46	499,656.70	235,651.70	264,005	1,403,870.94	18,625.00	21
2,121,185.37	2,813,672.51	2,449,534.51	364,138	3,140,814.52	31,100.00	22
1,859,399.79	1,673,399.50	957,719.50	715,680	2,465,878.20	38,350.00	23
5,014,159.58	4,276,889.51	3,526,790.51	750,099	9,740,289.84	85,650.00	24
641,444.22	591,001.90	406,625.90	184,376	1,843,403.25	10,725.00	25
347,175.24	231,120.95	122,670.95	108,450	851,125.24	12,535.00	26
2,547,595.24	2,701,758.90	1,338,055.90	1,363,703	3,600,701.39	83,320.00	27
3,832,916.33	4,773,259.27	3,708,259.27	1,065,000	8,587,478.77	70,000.00	28
2,128,422.82	4,043,871.90	4,030,225.90	13,646	1,054,666.98	63,027.50	29
634,143.65	860,040.00	837,020.00	23,020	482,348.52	53,250.00	30
856,963.26	1,018,828.40	976,603.40	42,225	1,003,838.38	31,250.00	31
111,262,660.02	125,159,707.88	90,574,760.88	34,584,947	156,272,946.74	2,486,149.50	
350,389,457.77	377,737,571.98	271,121,700.98	106,615,871	156,272,946.74	4,303,717.00	
1,178,472.77	1,937,744.56	1,483,337.56	454,407	4,794,549.68	281,427.25	32
725,615.54	1,084,871.08	752,956.08	331,915	2,804,415.39	207,007.50	33
551,920.46	970,100.33	700,565.33	269,535	2,427,545.06	187,670.00	34
5,529,373.89	8,007,936.70	5,664,960.70	2,342,976	14,734,997.34	950,622.00	35
1,035,654.52	1,564,407.48	975,211.48	589,196	2,903,547.20	272,372.50	36
2,425,789.40	4,298,571.58	3,231,293.58	1,067,278	8,552,118.26	481,448.00	37
11,446,826.58	17,863,631.73	12,808,324.73	5,055,307	36,227,173.31	2,380,547.25	
6,703,528.05	9,461,889.61	6,318,659.61	3,143,230	19,238,825.57	879,177.80	38
4,155,645.54	6,054,476.72	3,591,754.72	2,462,722	13,187,105.12	398,977.50	39
10,465,422.80	15,938,951.45	10,985,667.45	4,953,294	35,266,172.29	1,182,172.15	40
325,328.29	533,373.05	384,418.05	148,955	1,042,827.30	40,120.00	41
707,675.93	1,090,196.07	712,456.07	377,740	1,591,698.35	114,720.32	42
67,797.49	267,405.25	202,705.25	64,700	146,421.75	12,500.00	43
22,425,398.10	33,346,292.15	22,195,651.15	11,150,641	70,473,050.38	2,597,667.77	
1,293,291.34	2,090,704.33	1,210,642.33	880,062	3,069,208.20	162,612.00	44
891,866.11	1,417,962.16	911,610.16	506,352	3,151,540.14	97,945.00	45
449,816.53	829,425.14	548,885.14	280,540	689,859.95	60,196.10	46
334,225.60	609,442.63	364,589.63	244,853	387,069.55	60,569.37	47
554,702.67	1,335,284.28	853,893.28	481,391	879,027.70	79,018.00	48
384,022.76	720,527.25	437,970.25	282,557	1,540,174.07	27,332.50	49
636,004.21	1,323,174.94	889,297.94	433,877	1,701,500.11	77,337.00	50
223,913.78	406,475.45	244,965.45	161,510	763,608.00	26,386.50	51
240,945.63	402,350.35	321,712.35	80,638	654,609.94	24,812.50	52
2,559,732.03	5,701,478.98	3,861,627.98	1,839,851	7,364,711.91	316,941.70	53
191,233.95	379,659.85	265,909.85	113,750	856,601.23	11,817.50	54
1,096,367.46	1,783,879.79	1,240,000.79	543,879	4,576,400.53	223,484.00	55
1,447,290.84	3,386,313.53	2,086,049.53	1,300,264	4,017,604.77	140,910.85	56
10,308,412.91	20,386,678.68	13,237,154.68	7,149,524	29,651,916.10	1,309,363.02	

No. 63.—LAWFUL MONEY RESERVE OF THE NATIONAL

JUNE 29, 1900—Continued.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of re-serve.
	STATES, ETC.—continued.		15 per cent.		
57	Ohio.....	\$87,701,887.19	\$13,155,283.08	\$28,758,886.33	32.79
58	Indiana.....	45,584,012.78	6,837,001.92	16,756,501.45	36.73
59	Illinois.....	77,236,006.86	11,585,401.03	25,202,203.79	32.66
60	Michigan.....	39,370,446.58	5,905,566.99	10,395,370.43	26.40
61	Wisconsin.....	36,988,869.65	5,548,330.45	9,971,498.92	26.96
62	Minnesota.....	23,071,178.97	3,460,676.84	6,139,100.11	26.61
63	Iowa.....	50,487,634.29	7,573,145.14	15,740,087.43	31.18
64	Missouri.....	11,050,571.81	1,657,585.77	3,529,973.58	31.94
	Total Middle States.....	371,490,608.13	55,723,591.22	116,493,622.04	31.36
65	North Dakota.....	4,829,439.14	724,415.87	830,531.74	17.20
66	South Dakota.....	5,931,328.28	889,699.24	2,008,527.71	33.86
67	Nebraska.....	21,553,813.30	3,233,071.99	9,099,460.36	42.22
68	Kansas.....	27,984,887.60	4,197,733.14	10,729,820.67	38.34
69	Montana.....	12,368,713.46	1,855,307.02	3,149,313.67	25.46
70	Wyoming.....	3,885,653.67	582,848.05	1,082,046.86	27.85
71	Colorado.....	23,193,919.72	3,479,087.96	9,812,488.82	42.31
72	New Mexico.....	3,845,653.65	576,848.05	1,081,083.09	28.11
73	Oklahoma.....	2,458,581.70	368,787.26	774,240.73	31.49
74	Indian Territory.....	1,995,524.36	299,328.65	566,619.06	28.39
	Total Western States.....	108,047,514.88	16,207,127.23	39,134,142.71	36.22
75	Washington.....	20,326,027.66	3,048,904.15	6,663,231.46	32.78
76	Oregon.....	5,969,774.94	895,466.24	1,921,695.17	32.19
77	California.....	13,162,999.18	1,974,449.88	4,341,958.62	32.99
78	Idaho.....	3,659,498.38	548,924.76	1,358,488.85	37.12
79	Utah.....	5,481,430.24	822,214.54	2,297,561.82	41.92
80	Nevada.....	440,665.49	66,099.82	102,251.87	23.20
81	Arizona.....	2,267,349.46	340,102.42	987,533.58	43.55
82	Alaska.....	110,920.97	16,638.14	26,043.23	23.48
	Total Pacific States.....	51,418,666.32	7,712,799.95	17,698,764.60	34.42
	Total country banks.....	1,309,217,936.06	196,382,690.40	387,562,849.74	29.60
	Total United States.....	3,173,041,043.22	662,338,467.19	925,877,085.46	29.18

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

JUNE 29, 1900—Continued.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	Due from reserve agents.	Redemption fund with Treasurer.	
\$5, 016, 014. 77	\$8, 123, 488. 78	\$4, 899, 931. 78	\$3, 223, 557	\$20, 020, 151. 40	\$615, 246. 15	57
2, 626, 036. 07	5, 178, 839. 32	3, 730, 125. 32	1, 448, 714	11, 305, 150. 38	272, 511. 75	58
4, 473, 163. 41	6, 895, 483. 04	4, 815, 248. 04	2, 080, 235	17, 904, 228. 25	402, 492. 50	59
2, 291, 910. 09	3, 432, 137. 02	2, 386, 112. 02	1, 046, 025	6, 787, 441. 66	175, 791. 75	60
2, 162, 519. 78	2, 779, 730. 29	2, 114, 853. 29	664, 877	7, 049, 757. 63	142, 031. 00	61
1, 343, 050. 14	1, 655, 806. 50	1, 298, 408. 50	357, 398	4, 380, 242. 11	103, 051. 50	62
2, 911, 150. 25	3, 879, 630. 11	2, 720, 258. 11	1, 159, 372	11, 565, 187. 80	295, 269. 52	63
633, 902. 91	992, 110. 70	625, 345. 70	366, 765	2, 465, 034. 38	72, 828. 50	64
21, 457, 747. 42	32, 937, 225. 76	22, 590, 282. 76	10, 346, 943	81, 477, 173. 61	2, 079, 222. 67	
281, 255. 35	376, 769. 45	250, 175. 45	126, 594	432, 494. 79	21, 277. 50	65
346, 068. 20	608, 461. 13	456, 944. 13	151, 517	1, 375, 537. 83	24, 528. 75	66
1, 257, 694. 10	1, 460, 711. 25	1, 004, 523. 25	456, 188	7, 549, 912. 36	88, 836. 75	67
1, 606, 864. 54	2, 630, 693. 50	1, 734, 407. 50	896, 286	7, 918, 555. 39	180, 571. 78	68
727, 345. 29	1, 395, 925. 55	989, 190. 55	406, 735	1, 716, 444. 32	36, 943. 80	69
228, 079. 72	304, 678. 00	255, 088. 00	49, 590	764, 720. 11	12, 648. 75	70
1, 368, 927. 68	2, 927, 422. 76	2, 276, 496. 76	650, 926	6, 828, 297. 31	56, 768. 75	71
221, 953. 22	341, 684. 40	227, 012. 40	114, 672	717, 423. 69	21, 965. 00	72
142, 833. 90	217, 088. 92	137, 731. 92	79, 357	545, 449. 31	11, 702. 50	73
113, 303. 46	211, 378. 55	150, 569. 55	60, 809	339, 170. 51	16, 070. 00	74
6, 294, 325. 46	10, 474, 813. 51	7, 482, 139. 51	2, 992, 674	28, 188, 015. 62	471, 313. 58	
1, 197, 741. 26	2, 897, 904. 05	2, 749, 885. 05	148, 019	3, 710, 776. 41	54, 551. 00	75
350, 487. 09	732, 093. 35	694, 313. 35	37, 780	1, 170, 353. 32	19, 248. 50	76
770, 258. 55	1, 459, 456. 07	1, 394, 666. 07	64, 790	2, 833, 699. 05	48, 803. 50	77
216, 573. 90	404, 834. 65	324, 441. 65	80, 393	946, 164. 20	7, 490. 00	78
312, 010. 82	1, 141, 449. 10	1, 079, 534. 10	61, 915	1, 113, 925. 22	42, 187. 50	79
26, 070. 93	45, 790. 00	45, 590. 00	200	55, 539. 37	922. 50	80
132, 066. 97	322, 104. 75	269, 779. 75	52, 325	655, 493. 83	9, 935. 00	81
6, 405. 26	20, 385. 30	20, 245. 30	140	5, 032. 93	625. 00	82
3, 011, 614. 78	7, 024, 017. 27	6, 578, 455. 27	445, 562	10, 490, 984. 33	183, 763. 00	
74, 944, 325. 25	122, 032, 659. 10	84, 892, 008. 10	37, 140, 651	256, 508, 313. 35	9, 021, 877. 29	
425, 333, 783. 02	499, 770, 231. 08	356, 013, 709. 08	143, 756, 522	412, 781, 260. 09	13, 325, 594. 29	

No. 63.—LAWFUL MONEY RESERVE OF THE NATIONAL

SEPTEMBER 5, 1900.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
CENTRAL RESERVE CITIES.					
			<i>25 per cent.</i>		<i>Per ct.</i>
1	New York.....	\$769,575,698.50	\$192,393,924.63	\$214,988,297.96	27.94
2	Chicago.....	173,484,532.56	43,371,133.14	47,448,457.29	27.35
3	St. Louis.....	55,397,489.74	13,849,372.43	12,401,065.76	22.39
	Total.....	998,457,720.80	249,614,430.20	274,837,821.01	27.53
OTHER RESERVE CITIES.					
4	Boston.....	181,258,394.98	45,314,598.75	57,077,770.84	31.49
5	Albany.....	16,021,636.35	4,005,409.09	6,420,478.91	40.07
6	Brooklyn.....	15,170,690.28	3,792,672.57	4,370,316.23	28.80
7	Philadelphia.....	177,786,623.10	44,446,655.77	56,058,343.06	31.53
8	Pittsburg.....	95,752,480.13	23,938,120.03	26,166,492.79	27.33
9	Baltimore.....	43,518,543.65	10,879,635.91	11,810,309.14	27.14
10	Washington.....	17,302,670.64	4,325,667.66	5,767,626.89	33.33
11	Savannah.....	891,069.43	222,767.36	296,639.87	33.29
12	New Orleans.....	16,935,599.79	4,233,899.95	4,812,462.96	28.42
13	Louisville.....	16,371,457.07	4,092,864.27	5,414,895.54	33.08
14	Houston.....	4,402,978.21	1,100,744.55	2,139,440.87	48.59
15	Cincinnati.....	44,174,482.25	11,043,620.56	12,674,685.70	28.69
16	Cleveland.....	42,744,744.03	10,686,186.01	11,667,385.97	27.30
17	Columbus.....	10,300,073.56	2,575,018.39	2,774,079.03	26.93
18	Indianapolis.....	16,749,547.58	4,187,386.89	7,173,691.76	42.83
19	Detroit.....	19,984,168.81	4,996,042.20	5,860,511.33	29.23
20	Milwaukee.....	28,221,700.54	7,055,425.13	8,615,801.58	30.53
21	Des Moines.....	7,238,127.11	1,809,531.78	2,436,710.81	33.66
22	St. Paul.....	17,098,580.51	4,274,645.13	6,340,600.04	37.08
23	Minneapolis.....	14,477,937.11	3,619,484.28	3,550,303.71	24.52
24	Kansas City.....	43,548,028.20	10,887,007.05	16,505,851.52	37.90
25	St. Joseph.....	5,368,337.76	1,342,084.44	2,650,582.31	49.37
26	Lincoln.....	2,780,529.55	695,132.39	1,057,850.74	38.04
27	Omaha.....	20,254,716.73	5,063,679.18	7,523,364.05	37.14
28	Denver.....	32,181,788.12	8,045,447.03	14,928,631.39	46.39
29	San Francisco.....	18,423,605.15	4,605,901.29	6,377,270.29	34.61
30	Los Angeles.....	5,610,351.11	1,402,587.78	1,815,080.05	32.35
31	Portland, Oreg.....	6,770,007.13	1,692,501.78	1,873,523.19	27.07
	Total.....	921,338,868.88	230,334,717.22	294,160,723.57	31.93
	Total all reserve cities.....	1,919,796,589.68	479,949,147.42	568,998,544.58	29.64
STATES, ETC.					
			<i>15 per cent.</i>		
32	Maine.....	23,061,140.85	3,459,171.13	7,773,288.33	33.71
33	New Hampshire.....	14,207,553.47	2,131,133.02	4,574,996.13	32.20
34	Vermont.....	11,170,932.04	1,675,639.81	4,112,460.30	36.82
35	Massachusetts.....	101,951,105.90	15,292,665.89	25,662,585.04	25.17
36	Rhode Island.....	19,032,441.95	2,854,866.29	4,864,927.08	25.56
37	Connecticut.....	44,304,168.77	6,645,625.31	12,933,280.14	29.10
	Total New England States.....	213,727,342.98	32,059,101.45	59,921,537.02	28.04
38	New York.....	123,858,103.59	18,578,715.54	34,270,969.64	27.67
39	New Jersey.....	76,065,102.53	11,409,765.38	22,079,177.14	29.03
40	Pennsylvania.....	190,209,041.96	28,531,356.29	55,296,359.57	29.07
41	Delaware.....	6,397,179.20	959,576.88	2,324,417.55	36.34
42	Maryland.....	14,106,665.59	2,115,999.84	3,925,096.11	27.83
43	District of Columbia.....	1,143,852.09	171,577.81	368,820.53	32.24
	Total Eastern States.....	411,779,944.96	61,766,991.74	118,265,440.54	28.72
44	Virginia.....	23,402,604.14	3,510,390.62	5,698,583.98	24.35
45	West Virginia.....	16,196,133.16	2,420,419.97	4,749,284.76	29.32
46	North Carolina.....	7,968,610.27	1,195,291.54	1,703,247.85	21.87
47	South Carolina.....	5,692,024.50	853,803.68	883,097.21	15.51
48	Georgia.....	10,504,253.13	1,575,637.97	2,506,122.47	23.86
49	Florida.....	6,600,276.74	990,041.51	2,318,163.17	35.12
50	Alabama.....	10,933,238.07	1,639,985.71	3,104,524.66	28.40
51	Mississippi.....	3,869,325.52	580,398.83	1,091,332.32	28.20
52	Louisiana.....	3,950,895.83	592,634.37	777,631.83	19.68
53	Texas.....	45,593,002.98	6,838,950.45	11,473,563.38	25.17
54	Arkansas.....	3,108,065.57	466,209.84	1,003,249.59	32.28
55	Kentucky.....	20,299,842.99	3,044,976.45	6,247,784.07	30.78
56	Tennessee.....	24,210,210.28	3,631,531.54	6,478,387.81	26.76
	Total Southern States.....	182,328,483.18	27,349,272.48	48,034,973.10	26.35

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

SEPTEMBER 5, 1900.

Cash reserve.		Classification of reserve held.			
Required.	Held.	Specie.	Legal tenders.	Due from reserve agents.	Redemption fund with Treasurer.
\$190,867,427.13	\$213,461,800.46	\$164,237,069.46	\$49,224,731	.....	\$1,526,497.50
43,099,635.64	47,176,959.79	26,959,053.79	20,237,906	.....	271,497.50
13,489,372.43	12,041,065.76	7,724,049.76	4,317,016	.....	360,000.00
247,456,435.20	272,679,826.01	198,900,173.01	73,779,653	.....	2,157,995.00
22,505,641.87	22,768,823.04	14,901,525.04	7,867,298	\$34,005,632.80	303,315.00
1,986,729.54	2,035,159.60	1,043,995.60	991,164	4,353,369.31	31,950.00
1,880,286.28	2,270,598.85	1,498,858.85	771,740	2,067,617.38	32,100.00
22,016,681.64	25,119,713.90	22,362,488.90	2,757,225	30,535,336.66	413,292.50
11,805,980.02	12,860,523.63	8,840,647.63	4,019,876	12,979,809.16	326,160.00
5,333,892.96	5,867,767.60	4,364,597.60	1,503,170	5,730,691.54	211,850.00
2,136,983.83	2,878,103.65	1,584,057.65	1,293,446	2,836,023.24	53,500.00
1,106,383.63	123,748.50	78,748.50	45,000	162,891.87	10,000.00
2,081,703.23	2,427,216.30	1,563,165.80	864,051	2,314,772.66	70,493.50
1,977,687.14	1,916,766.85	1,021,495.85	895,271	3,360,641.69	137,490.00
540,934.78	1,406,087.30	1,002,943.30	403,144	714,478.57	18,875.00
5,422,935.28	5,430,387.91	2,585,530.91	2,844,857	7,046,547.79	197,750.00
5,268,803.01	4,992,599.00	3,054,586.00	1,938,013	6,526,206.97	148,580.00
1,275,785.19	1,375,301.45	679,503.45	695,798	1,375,329.58	23,448.00
2,087,944.70	2,855,820.15	2,393,820.15	462,000	4,306,374.11	11,497.50
2,461,771.10	2,741,720.75	1,745,287.75	896,433	3,046,290.58	72,500.00
3,507,712.57	3,436,014.76	2,371,481.76	1,064,533	5,139,786.82	40,000.00
885,640.89	602,822.15	249,486.15	353,336	1,815,638.06	18,500.00
1,120,922.56	2,379,799.59	2,085,784.59	294,015	3,928,000.45	32,800.00
1,790,442.14	1,251,720.55	905,043.55	346,677	2,259,983.16	38,600.00
5,400,116.02	4,020,042.14	3,246,357.14	773,685	12,599,034.38	86,775.00
666,929.72	588,535.60	411,857.60	176,678	2,053,821.71	8,225.00
341,298.69	187,945.85	114,221.85	73,724	857,369.89	12,535.00
2,490,214.59	2,432,321.10	1,494,375.10	938,446	5,007,292.95	83,250.00
3,986,473.51	5,173,473.67	3,978,473.67	1,195,000	9,682,657.72	72,500.00
2,259,229.39	4,564,980.70	4,537,702.70	27,278	1,724,847.09	87,442.50
672,718.89	998,095.25	897,547.25	40,548	819,834.80	57,150.00
830,625.89	1,086,695.25	1,032,921.25	53,774	755,577.94	31,250.00
113,851,569.11	123,733,285.59	90,047,105.59	33,686,180	167,795,858.98	2,631,579.00
361,308,004.31	396,413,111.60	288,947,278.60	107,465,833	167,795,858.98	4,789,574.00
1,268,812.55	1,988,149.61	1,529,459.61	458,690	5,497,998.97	287,139.75
765,511.21	1,099,698.74	751,514.74	348,184	3,257,942.39	217,355.00
601,433.92	885,817.88	659,718.88	226,099	3,054,587.42	172,055.00
5,727,979.56	8,280,893.93	5,772,878.93	2,508,015	16,408,974.11	972,717.00
1,037,106.52	1,481,334.55	960,542.55	520,792	3,121,492.53	262,100.00
2,464,842.92	4,364,896.46	3,284,860.46	1,080,036	8,084,865.68	483,518.00
11,865,686.68	18,100,791.17	12,958,975.17	5,141,816	39,425,861.10	2,394,884.75
7,065,262.06	9,676,106.22	6,533,220.22	3,142,886	23,679,303.02	915,560.40
4,411,573.15	6,363,994.80	3,815,065.80	2,548,839	15,334,439.84	380,832.50
10,923,651.00	16,494,121.39	11,352,785.39	5,141,336	37,580,009.38	1,222,228.80
367,100.75	518,725.55	369,122.55	149,603	1,763,867.00	41,825.00
798,771.73	1,243,790.07	791,389.07	452,401	2,562,835.52	119,070.52
63,631.12	240,676.00	174,841.00	65,835	115,644.53	12,500.00
23,629,959.81	34,537,324.03	23,036,424.03	11,500,900	81,036,099.29	2,692,017.22
1,331,570.45	2,080,334.56	1,203,266.56	877,068	3,436,784.92	181,464.50
931,262.52	1,515,639.97	949,368.97	566,271	3,132,381.13	101,263.66
448,421.82	802,292.50	514,702.50	287,590	826,718.35	74,237.00
313,482.72	480,847.09	261,451.09	219,396	332,153.25	70,096.87
592,222.19	1,288,740.60	887,162.60	401,638	1,122,299.37	95,082.50
384,326.60	695,785.80	400,872.80	294,913	1,593,152.37	29,225.00
620,959.48	1,406,294.59	978,422.59	427,872	1,610,643.07	87,587.00
218,438.93	427,994.55	232,819.55	195,175	625,036.27	34,301.50
227,078.75	345,688.55	251,791.55	93,897	407,005.78	24,937.50
2,599,836.38	5,194,420.11	3,335,301.11	1,859,119	5,939,783.77	339,359.50
181,633.94	391,266.45	245,410.45	145,856	599,858.14	12,125.00
1,130,586.98	1,700,867.92	1,222,241.92	477,626	4,328,407.15	218,509.00
1,389,083.48	2,797,757.07	1,764,366.07	1,033,391	3,521,807.89	158,822.85
10,368,004.24	19,127,929.76	12,247,117.76	6,880,312	27,480,031.46	1,427,011.88

No. 63.—LAWFUL MONEY RESERVE OF THE NATIONAL
SEPTEMBER 5, 1900—Continued.

	Cities, States, and Territories.	Deposits.	Reserve required.	Reserve held.	Ratio of reserve.
	STATES, ETC.—continued.		<i>15 per cent.</i>		<i>Per ct.</i>
57	Ohio	\$88,999,854.69	\$13,349,978.20	\$26,909,180.19	30.24
58	Indiana	46,134,654.10	6,920,198.12	16,948,791.55	36.74
59	Illinois	81,223,012.81	12,183,451.92	27,644,712.70	34.04
60	Michigan	41,190,495.30	6,178,574.30	11,056,728.49	26.84
61	Wisconsin	38,794,552.96	5,819,182.94	11,189,739.69	28.84
62	Minnesota	22,851,460.68	3,427,719.10	6,817,814.78	29.84
63	Iowa	54,298,259.75	8,144,738.96	18,123,533.55	33.38
64	Missouri	11,659,664.85	1,748,949.73	4,483,770.91	38.46
	Total Middle States	385,151,955.14	57,772,793.27	123,174,271.86	31.98
65	North Dakota	5,020,058.49	753,008.77	1,004,399.52	20.01
66	South Dakota	6,204,979.61	930,746.94	2,210,777.44	35.63
67	Nebraska	22,152,572.36	3,322,870.85	9,732,334.99	43.93
68	Kansas	30,721,012.91	4,608,151.94	12,819,892.28	41.73
69	Montana	13,448,537.23	2,017,280.59	4,022,643.12	36.60
70	Wyoming	3,982,547.02	597,382.05	1,243,820.90	31.23
71	Colorado	24,539,524.60	3,680,928.69	10,950,092.45	44.62
72	New Mexico	3,701,407.52	555,211.13	1,134,841.29	30.66
73	Oklahoma	2,972,134.26	445,820.14	1,002,672.83	33.74
74	Indian Territory	2,275,943.89	341,391.58	717,922.08	31.54
	Total Western States	115,018,617.89	17,252,792.68	45,739,396.90	39.77
75	Washington	21,683,889.18	3,252,583.38	8,001,650.52	36.90
76	Oregon	6,285,460.00	942,819.00	1,944,445.87	30.94
77	California	13,325,001.65	1,998,750.25	4,132,043.97	31.01
78	Idaho	3,837,423.00	575,613.45	1,643,497.31	42.83
79	Utah	5,556,021.14	833,403.17	2,524,486.19	45.44
80	Nevada	433,047.48	64,957.12	73,650.72	17.01
81	Arizona	2,061,814.56	309,272.18	879,301.22	42.65
	Total Pacific States	53,182,657.01	7,977,398.55	19,190,075.80	36.10
	Total country banks	1,361,189,001.16	204,178,350.17	414,334,695.22	30.44
	Total United States	3,280,985,500.84	684,127,497.59	983,333,239.80	29.67

BANKS, YEAR ENDED SEPTEMBER 5, 1900—Continued.

SEPTEMBER 5, 1900—Continued.

Cash reserve.		Classification of reserve held.				
Required.	Held.	Specie.	Legal tenders.	Due from re- serve agents.	Redemption fund with Treasurer.	
\$5,083,950.30	\$8,387,530.27	\$4,987,382.27	\$3,400,148	\$17,881,569.97	\$640,079.95	57
2,652,691.24	5,209,059.28	3,716,289.28	1,492,790	11,451,262.27	288,470.00	58
4,697,079.57	6,664,233.67	4,714,667.67	1,949,566	20,539,726.03	440,753.00	59
2,399,154.02	3,358,505.61	2,407,714.61	950,791	7,517,533.63	180,689.25	60
2,267,282.78	2,822,664.44	2,115,343.44	707,321	8,216,099.25	150,976.00	61
1,327,749.84	1,602,515.63	1,252,530.63	349,985	5,106,954.65	108,344.50	62
3,129,305.46	4,154,403.43	2,845,548.43	1,308,855	13,647,654.81	321,475.31	63
667,973.89	954,434.60	632,600.60	321,834	3,450,321.31	79,015.00	64
22,225,196.10	33,153,346.93	22,672,056.93	10,481,290	87,811,121.92	2,209,803.01	
292,653.51	375,814.59	214,608.59	161,206	607,209.93	21,375.00	65
361,943.78	658,266.75	484,292.75	173,974	1,526,623.19	25,887.50	66
1,289,152.94	1,464,461.98	1,013,475.98	450,986	8,167,884.51	99,988.50	67
1,764,563.28	2,653,014.65	1,793,236.65	859,778	9,970,133.88	196,743.75	68
792,114.43	1,446,832.25	1,010,064.25	436,768	3,438,816.37	36,994.50	69
232,232.82	354,979.55	293,433.55	61,546	872,041.35	16,800.00	70
1,441,821.68	2,641,102.35	1,985,998.35	655,104	8,232,615.60	76,374.50	71
212,829.45	359,029.90	229,812.90	129,217	752,673.89	23,137.50	72
172,887.05	270,712.95	180,805.95	89,907	718,357.38	13,602.50	73
129,512.83	255,594.55	178,641.55	76,953	444,718.03	17,609.50	74
6,689,711.77	10,479,809.52	7,84,370.52	3,095,439	34,731,074.13	528,513.25	
1,278,195.35	2,697,914.35	2,564,417.35	133,497	5,246,641.17	57,095.00	75
369,296.60	680,241.21	645,703.21	34,538	1,244,627.16	19,577.50	76
777,255.10	1,493,406.04	1,414,697.04	78,709	2,583,025.43	55,612.50	77
226,363.38	364,778.45	275,063.45	89,715	1,269,013.86	9,705.00	78
313,636.27	963,995.00	878,187.00	85,808	1,511,178.69	49,312.50	79
25,572.85	49,273.70	47,538.70	1,935	23,352.02	1,025.00	80
119,734.87	312,931.95	256,780.95	56,201	556,384.27	9,935.00	81
3,110,054.42	6,562,590.70	6,082,187.70	480,403	12,434,222.60	202,262.50	
77,889,543.02	121,961,792.11	84,381,132.11	37,580,660	282,918,410.50	9,454,492.61	
439,197,547.33	518,474,903.71	373,328,410.71	145,046,493	450,714,269.48	14,244,066.61	

NO. 64.—DEPOSITS HELD BY NATIONAL BANKS, AMOUNT AND RATIO OF LAWFUL MONEY RESERVE REQUIRED; ALSO AMOUNT, RATIO, AND CLASSIFICATION OF RESERVE ACTUALLY HELD ON DECEMBER 2, 1899, FEBRUARY 13, 1900, APRIL 26, 1900, JUNE 29, 1900, AND SEPTEMBER 5, 1900.

	No. of banks	Depos- its.	Reserve re- quired.		Reserve held.		Classification of reserve held.		
			Ra- tio.	Amount	Ratio.	Amount.	Lawful money in bank.	Due from re- serve agents.	Redemp- tion fund with Treas- urer.
<i>December 2, 1899.</i>									
Central reserve cities	66	823.8	25	205.9	25.5	210.4	209.4	.....	1.0
Other reserve cities	253	780.2	25	195.1	27.4	213.5	100.5	111.2	1.8
Outside reserve cities	3,283	1,302.9	15	195.4	27.7	361.5	119.6	234.3	7.4
Total.....	3,602	2,906.9	.....	596.4	28.7	785.4	429.5	345.5	10.2
<i>February 13, 1900.</i>									
Central reserve cities	67	896.9	25	224.2	27.4	245.8	244.7	.....	1.1
Other reserve cities	252	788.9	25	197.2	29.9	236.3	108.1	126.3	1.9
Outside reserve cities	3,285	1,317.5	15	197.6	28.8	379.8	123.7	248.8	7.3
Total.....	3,604	3,003.3	.....	619.0	28.7	861.9	476.5	375.1	10.3
<i>April 26, 1900.</i>									
Central reserve cities	66	940.7	25	235.2	26.6	250.9	249.3	.....	1.6
Other reserve cities	261	872.5	25	218.1	31.6	276.2	122.6	151.4	2.1
Outside reserve cities	3,304	1,307.1	15	196.0	29.6	387.6	125.9	253.5	8.2
Total.....	3,631	3,120.3	.....	649.3	29.3	914.7	497.8	404.9	11.9
<i>June 29, 1900.</i>									
Central reserve cities	66	963.8	25	240.9	37.8	254.4	252.6	.....	1.8
Other reserve cities	266	900.0	25	225.0	31.5	283.9	125.1	156.3	2.3
Outside reserve cities	3,400	1,309.2	15	196.4	29.6	387.5	122.0	256.5	9.0
Total.....	3,732	3,173.0	.....	662.3	29.1	925.8	499.7	412.8	13.3
<i>September 5, 1900.</i>									
Central reserve cities	64	998.4	25	249.6	27.5	274.8	272.7	.....	2.1
Other reserve cities	267	921.3	25	230.3	31.9	294.2	123.7	167.8	2.6
Outside reserve cities	3,540	1,361.2	15	204.2	30.4	414.3	122.0	282.9	9.5
Total.....	3,871	3,280.9	.....	684.1	29.6	983.3	518.4	450.7	14.2

No. 65.—NET DEPOSITS OF THE NATIONAL BANKS, AND THE RESERVE REQUIRED AND HELD ON THREE DATES IN THE YEARS 1895, 1896, 1897, 1898, 1899, AND 1900.

NEW YORK CITY.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	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>
May 7, 1895.....	49	443.4	110.8	131.2	29.6	130.5	.....	0.7
July 11, 1895.....	50	460.5	115.1	143.5	31.1	142.7	.....	0.8
Sept. 28, 1895.....	50	441.6	110.4	125.5	28.4	124.7	.....	0.8
May 7, 1896.....	50	412.8	103.2	118.3	28.6	117.6	.....	0.7
July 14, 1896.....	49	410.5	102.6	121.9	29.7	121.1	.....	0.8
Oct. 6, 1896.....	49	372.8	93.2	109.1	29.2	108.1	.....	1.1
May 14, 1897.....	49	468.4	117.1	153.8	32.8	153.0	.....	0.8
July 23, 1897.....	48	503.9	125.9	159.6	31.6	158.8	.....	0.8
Oct. 5, 1897.....	48	506.8	126.7	137.3	27.1	136.5	.....	0.8
May 5, 1898.....	48	550.1	137.5	177.5	32.2	176.7	.....	0.8
July 14, 1898.....	47	638.0	159.5	195.4	30.6	194.6	.....	0.8
Sept. 20, 1898.....	47	596.0	149.0	153.6	25.7	152.8	.....	0.8
April 5, 1899.....	45	767.9	191.9	204.3	26.6	203.6	.....	0.7
June 30, 1899.....	45	789.6	195.1	199.2	26.9	198.5	.....	0.7
Sept. 7, 1899.....	44	707.7	176.9	178.3	25.2	177.6	.....	0.7
Apr. 26, 1900.....	44	727.6	181.9	194.9	26.7	193.8	.....	1.0
June 29, 1900.....	44	739.6	184.9	193.8	26.2	192.6	.....	1.2
Sept. 5, 1900.....	44	769.5	192.3	214.9	27.9	213.4	.....	1.5

CHICAGO.

May 7, 1895.....	21	107.6	26.9	33.6	31.2	33.6	.....	0.07
July 11, 1895.....	21	106.3	26.6	33.5	31.5	33.5	.....	0.07
Sept. 28, 1895.....	21	97.2	24.3	29.2	30.0	29.2	.....	0.07
May 7, 1896.....	21	100.4	25.1	32.0	31.8	32.0	.....	0.07
July 14, 1896.....	21	94.4	23.6	27.7	29.3	27.6	.....	0.07
Oct. 6, 1896.....	21	83.7	20.9	26.8	31.9	26.7	.....	0.06
May 14, 1897.....	20	103.3	25.8	42.7	41.3	42.7	.....	0.05
July 23, 1897.....	19	102.8	25.7	39.1	38.1	49.1	.....	0.05
Oct. 5, 1897.....	19	105.7	26.4	38.1	36.0	38.0	.....	0.06
May 5, 1898.....	16	130.2	32.5	43.6	33.4	43.5	.....	0.05
July 14, 1898.....	17	130.7	32.7	40.8	31.2	40.8	.....	0.05
Sept. 20, 1898.....	17	128.3	32.1	40.4	31.4	40.3	.....	0.07
Apr. 5, 1899.....	16	148.0	37.0	40.4	27.3	40.4	.....	0.05
June 30, 1899.....	16	157.1	39.2	42.3	26.9	42.2	.....	0.05
Sept. 7, 1899.....	16	154.1	38.5	39.2	25.4	39.1	.....	0.05
Apr. 26, 1900.....	16	155.6	38.9	42.1	27.0	41.9	.....	0.1
June 29, 1900.....	16	170.2	42.5	48.0	28.2	47.7	.....	0.2
Sept. 5, 1900.....	14	173.4	43.3	47.4	27.3	47.1	.....	0.2

410 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 65.—NET DEPOSITS OF THE NATIONAL BANKS, ETC.—Continued.

ST. LOUIS.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	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>
May 7, 1895	9	28.4	7.1	7.1	24.8	7.0	.....	0.02
July 11, 1895	8	25.7	6.4	6.4	25.0	6.4	.....	0.01
Sept. 28, 1895	8	26.9	6.7	6.0	22.2	6.0	.....	0.01
May 7, 1896	8	26.2	6.5	6.9	26.3	6.9	.....	0.06
July 14, 1896	8	25.4	6.4	6.6	26.0	6.5	.....	0.06
Oct. 6, 1896	8	23.6	5.9	6.1	25.9	6.0	.....	0.06
May 14, 1897	6	29.8	7.4	8.7	29.3	8.7	.....	0.07
July 23, 1897	6	30.6	7.6	8.2	26.8	8.1	.....	0.08
Oct. 5, 1897	6	33.0	8.2	8.1	24.7	8.0	.....	0.09
May 5, 1898	6	41.1	10.3	11.3	27.3	11.2	.....	0.08
July 14, 1898	6	38.6	9.6	9.4	24.3	9.3	.....	0.1
Sept. 20, 1898	6	37.0	9.3	7.6	20.6	7.5	.....	0.1
Apr. 5, 1899	6	55.4	13.8	11.6	20.9	11.4	.....	0.1
June 30, 1899	6	57.1	14.2	13.5	23.8	13.4	.....	0.1
Sept. 7, 1899	6	56.2	14.0	12.1	21.5	12.0	.....	0.1
Apr. 26, 1900	6	57.4	14.3	13.8	24.0	13.4	.....	0.3
June 29, 1900	6	53.8	13.4	12.4	23.2	12.1	.....	0.3
Sept. 5, 1900	6	55.3	13.8	12.4	22.3	12.0	.....	0.3

OTHER RESERVE CITIES.

May 7, 1895	266	494.5	123.6	157.9	31.9	81.9	74.5	1.5
July 11, 1895	267	529.0	132.3	179.1	33.8	89.8	87.7	1.6
Sept. 28, 1895	268	513.1	128.3	154.1	30.0	77.9	74.6	1.6
May 7, 1896	271	482.0	120.5	152.7	31.6	83.5	67.2	1.9
July 14, 1896	272	489.7	122.4	156.6	31.9	81.4	73.3	1.9
Oct. 6, 1896	269	465.5	116.4	150.3	32.2	83.3	65.1	1.9
May 14, 1897	265	539.3	134.8	187.2	34.7	92.7	92.7	1.8
July 23, 1897	262	568.3	142.0	203.0	34.0	96.8	104.3	1.9
Oct. 5, 1897	261	586.4	146.6	200.8	34.2	94.5	104.5	1.8
May 5, 1898	259	612.8	153.2	207.6	33.8	103.3	102.6	1.6
July 14, 1898	257	643.3	160.8	224.2	34.8	103.8	118.6	1.7
Sept. 20, 1898	256	655.5	163.9	215.8	32.9	103.6	110.4	1.7
Apr. 5, 1899	251	798.9	199.7	267.2	33.4	114.8	150.7	1.7
June 30, 1899	254	832.9	208.2	263.4	31.6	115.4	146.3	1.7
Sept. 7, 1899	255	842.6	210.6	255.8	30.3	79.7	140.1	1.7
Apr. 26, 1900	261	872.4	218.1	276.2	31.6	122.6	151.4	2.1
June 29, 1900	266	900.0	225.0	283.9	31.5	125.1	156.2	2.4
Sept. 5, 1900	267	921.3	230.3	294.1	31.9	123.7	167.7	2.6

No. 65.—NET DEPOSITS OF THE NATIONAL BANKS, ETC.—Continued.

STATES AND TERRITORIES, EXCLUSIVE OF RESERVE CITIES.

Date.	No. of banks.	Net deposits.	Reserve required.	Reserve held.		Classification of reserve.		
				Amount.	Ratio to deposits.	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>
May 7, 1895.....	3,366	895.3	134.3	261.8	30.0	111.0	144.3	6.5
July 11, 1895.....	3,369	900.6	135.1	264.8	29.4	110.5	147.6	6.7
Sept. 28, 1895.....	3,365	910.5	136.6	256.7	28.1	102.3	147.7	6.7
May 7, 1896.....	3,344	892.5	133.9	245.0	27.4	109.4	128.5	7.1
July 14, 1896.....	3,339	886.3	132.9	245.7	27.7	107.5	131.1	7.1
Oct. 6, 1896.....	3,329	853.1	128.0	251.3	29.4	119.0	125.0	7.3
May 14, 1897.....	3,274	887.3	133.1	297.7	31.5	113.2	159.3	7.2
July 23, 1897.....	3,275	905.8	135.8	289.2	31.9	110.6	171.4	7.2
Oct. 5, 1897.....	3,276	963.5	144.5	311.4	32.3	111.7	192.5	7.2
May 5, 1898.....	3,257	1,028.0	154.2	330.7	32.1	125.5	198.3	7.0
July 14, 1898.....	3,255	1,036.3	155.4	330.8	31.9	122.4	201.4	6.9
Sept. 20, 1898.....	3,259	1,062.8	159.4	333.1	31.3	116.4	209.6	7.1
Apr. 5, 1899.....	3,265	1,199.5	179.9	393.5	32.8	124.0	261.9	7.6
June 30, 1899.....	3,262	1,225.9	183.8	389.9	31.8	122.1	260.4	7.4
Sept. 7, 1899.....	3,274	1,270.7	190.6	405.0	31.8	123.6	274.0	7.4
Apr. 26, 1900.....	3,304	1,307.1	196.0	387.6	29.6	125.9	253.5	8.1
June 29, 1900.....	3,400	1,309.2	196.3	387.5	29.6	122.0	256.5	9.0
Sept. 5, 1900.....	3,540	1,361.1	204.1	414.3	30.4	121.9	282.9	9.4

SUMMARY.

May 7, 1895.....	3,711	1,969.2	402.7	591.6	30.0	364.0	218.8	8.8
July 11, 1895.....	3,715	2,022.1	415.5	627.3	31.0	382.9	235.3	9.1
Sept. 28, 1895.....	3,712	1,989.3	406.3	571.5	28.6	340.1	222.3	9.1
May 7, 1896.....	3,694	1,913.9	389.2	554.9	28.9	349.4	195.7	9.8
July 14, 1896.....	3,689	1,906.3	387.9	558.5	29.3	344.1	204.4	9.9
Oct. 6, 1896.....	3,676	1,798.7	364.4	543.6	30.2	343.1	190.1	10.4
May 14, 1897.....	3,614	2,028.2	418.3	672.2	33.1	410.2	251.9	10.1
July 23, 1897.....	3,610	2,111.6	437.3	699.2	33.1	413.5	275.8	10.0
Oct. 5, 1897.....	3,610	2,195.6	452.5	695.9	31.7	388.9	297.0	10.0
May 5, 1898.....	3,586	2,362.1	487.7	770.7	32.6	460.2	301.0	9.5
July 14, 1898.....	3,582	2,487.0	518.1	800.6	32.1	471.0	320.0	9.6
Sept. 20, 1898.....	3,585	2,479.7	513.6	750.5	30.2	420.7	320.0	9.8
Apr. 5, 1899.....	3,583	2,969.8	622.5	917.2	30.8	494.2	412.7	10.3
June 30, 1899.....	3,583	3,063.7	640.8	908.5	29.7	491.7	406.7	10.1
Sept. 7, 1899.....	3,595	3,031.5	630.8	890.5	29.3	466.3	414.1	10.1
Apr. 26, 1900.....	3,631	3,120.3	649.3	914.7	29.3	497.8	404.9	11.9
June 29, 1900.....	3,732	3,173.0	662.3	925.8	29.1	499.7	412.7	13.3
Sept. 5, 1900.....	3,871	3,280.9	684.1	983.3	29.6	518.4	450.7	14.2

412 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 65.—STATE OF THE LAWFUL-MONEY RESERVE OF THE NATIONAL BANKS

RESERVE CITIES.

	Date.	No. of banks.	Net deposits.	Reserve required.
1	Oct. 2, 1894.....	344	1,142,564,375	285,641,094
2	Dec. 19, 1894.....	346	1,096,087,957	274,021,989
3	Mar. 5, 1895.....	346	1,069,469,569	267,367,392
4	May 7, 1895.....	345	1,073,864,541	268,466,135
5	July 11, 1895.....	346	1,121,504,009	280,401,002
6	Sept. 28, 1895.....	347	1,078,766,776	269,691,694
7	Dec. 13, 1895.....	346	1,035,156,315	258,789,079
8	Feb. 28, 1896.....	346	992,043,513	248,010,878
9	May 7, 1896.....	350	1,021,428,002	255,357,000
10	July 14, 1896.....	350	1,020,017,863	255,004,465
11	Oct. 6, 1896.....	347	945,667,788	236,416,947
12	Dec. 17, 1896.....	347	1,034,708,902	258,977,226
13	Mar. 9, 1897.....	343	1,120,771,436	280,192,859
14	May 14, 1897.....	340	1,140,896,408	285,224,101
15	July 23, 1897.....	355	1,205,743,764	301,435,941
16	Oct. 5, 1897.....	354	1,232,074,721	308,018,680
17	Dec. 15, 1897.....	355	1,314,693,845	328,673,461
18	Feb. 18, 1898.....	350	1,421,363,195	355,340,798
19	May 5, 1898.....	329	1,334,272,980	333,568,245
20	July 14, 1898.....	327	1,450,614,297	362,653,574
21	Sept. 20, 1898.....	326	1,416,826,689	354,206,672
22	Dec. 1, 1898.....	326	1,554,523,303	388,630,825
23	Feb. 4, 1899.....	318	1,726,764,609	431,691,152
24	Apr. 5, 1899.....	318	1,770,320,719	442,580,179
25	June 30, 1899.....	321	1,827,802,831	456,950,707
26	Sept. 7, 1899.....	321	1,760,696,951	440,174,237
27	Dec. 2, 1899.....	319	1,604,014,905	401,003,726
28	Feb. 13, 1900.....	319	1,685,860,493	421,465,123
29	Apr. 26, 1900.....	327	1,813,191,961	453,297,990
30	June 29, 1900.....	332	1,863,823,107	465,955,776
31	Sept. 5, 1900.....	331	1,919,796,589	479,949,147

STATES AND TERRITORIES.

1	Oct. 2, 1894.....	3,411	876,704,437	131,505,665
2	Dec. 19, 1894.....	3,391	879,828,898	131,974,334
3	Mar. 5, 1895.....	3,382	888,649,318	133,297,397
4	May 7, 1895.....	3,366	895,309,398	134,296,409
5	July 11, 1895.....	3,369	900,650,340	135,097,550
6	Sept. 28, 1895.....	3,365	910,533,553	136,580,032
7	Dec. 13, 1895.....	3,360	906,983,808	136,047,571
8	Feb. 28, 1896.....	3,353	891,877,538	133,781,629
9	May 7, 1896.....	3,344	892,486,038	133,872,905
10	July 14, 1896.....	3,339	886,269,917	132,940,487
11	Oct. 6, 1896.....	3,329	853,088,946	127,963,342
12	Dec. 17, 1896.....	3,314	852,601,858	127,890,728
13	Mar. 9, 1897.....	3,291	874,726,644	131,208,996
14	May 14, 1897.....	3,274	887,363,900	133,104,584
15	July 23, 1897.....	3,275	905,896,459	135,848,468
16	Oct. 5, 1897.....	3,276	963,595,686	144,539,352
17	Dec. 15, 1897.....	3,272	979,853,440	146,978,016
18	Feb. 18, 1898.....	3,264	1,017,972,062	152,695,809
19	May 5, 1898.....	3,257	1,027,877,923	154,181,688
20	July 14, 1898.....	3,255	1,036,357,708	155,453,656
21	Sept. 20, 1898.....	3,259	1,062,860,354	159,429,053
22	Dec. 1, 1898.....	3,264	1,107,302,360	166,095,354
23	Feb. 4, 1899.....	3,261	1,159,241,166	173,886,175
24	Apr. 5, 1899.....	3,265	1,199,516,982	179,927,547
25	June 30, 1899.....	3,262	1,225,931,318	183,889,697
26	Sept. 7, 1899.....	3,274	1,270,766,065	190,614,909
27	Dec. 2, 1899.....	3,283	1,302,975,216	195,446,282
28	Feb. 13, 1900.....	3,285	1,317,445,804	197,616,870
29	Apr. 26, 1900.....	3,304	1,307,153,991	196,073,098
30	June 29, 1900.....	3,400	1,309,217,936	196,982,690
31	Sept. 5, 1900.....	3,540	1,361,189,001	204,178,350

AS SHOWN BY THE REPORTS FROM OCTOBER 2, 1894, TO SEPTEMBER 5, 1900.

RESERVE CITIES.

Reserve held.		Classification of reserve held.					
Amount.	Ratio to net deposits.	Specie.	Legal tenders.	United States certificates of deposit.	Due from reserve agents.	Redemption fund with Treasurer.	
	<i>Per cent.</i>						
\$385,541,372	33.7	\$164,998,693	\$86,361,742	\$44,770,000	\$87,208,198	\$2,202,739	1
346,920,801	31.6	145,261,920	85,126,046	36,740,000	77,679,161	2,113,674	2
329,250,178	30.7	144,592,843	79,558,540	31,315,000	71,634,133	2,149,663	3
329,841,814	30.7	141,833,901	84,663,245	26,580,000	74,470,379	2,294,289	4
362,571,194	32.3	137,525,619	96,004,793	44,965,000	87,691,800	2,383,982	5
314,818,620	29.1	124,140,336	64,040,211	49,585,000	74,608,409	2,444,664	6
300,709,527	29.0	132,881,100	66,711,410	31,055,000	68,095,955	2,466,062	7
291,501,994	29.3	122,497,417	78,638,428	28,425,000	59,420,396	2,520,754	8
300,991,229	30.3	128,258,434	84,034,038	27,725,000	67,217,812	2,755,945	9
312,805,191	30.6	128,961,655	80,916,613	26,855,000	73,271,192	2,800,733	10
292,340,024	30.9	121,002,788	71,623,268	31,530,000	65,078,622	3,105,346	11
354,163,123	34.2	147,591,917	83,714,831	36,775,000	82,955,619	3,125,756	12
402,900,976	35.9	155,434,740	82,450,567	67,425,000	94,495,130	3,095,538	13
392,529,948	34.4	158,414,334	85,304,172	53,300,000	92,671,940	2,839,501	14
410,072,148	34.0	163,871,279	93,201,449	45,830,000	104,343,412	2,826,008	15
384,480,568	31.2	163,016,873	72,126,371	42,015,000	104,509,093	2,812,230	16
412,309,605	31.3	173,931,123	77,474,201	45,555,000	112,714,255	2,635,025	17
461,482,467	32.4	193,481,064	85,644,625	49,005,000	130,915,477	2,436,300	18
439,974,554	32.9	233,618,116	77,483,086	23,690,000	102,640,053	2,534,298	19
469,836,526	32.3	251,627,808	76,837,440	20,100,000	118,631,357	2,639,920	20
417,400,646	29.4	213,740,685	73,994,659	16,530,000	110,433,495	2,701,806	21
480,365,339	30.9	245,461,565	80,032,365	17,610,000	134,345,157	2,916,251	22
558,369,069	32.3	290,121,746	79,724,626	20,855,000	164,873,400	2,794,296	23
523,641,039	28.5	279,814,532	70,835,725	19,525,000	150,729,828	2,735,952	24
518,588,294	28.3	273,264,476	78,036,686	18,325,000	146,297,273	2,664,859	25
485,525,430	27.5	254,874,111	72,181,052	19,195,000	140,113,830	2,661,436	26
423,985,069	26.4	231,525,834	65,751,569	12,695,000	111,180,921	2,831,714	27
482,103,055	22.6	253,427,155	85,235,197	14,145,000	126,290,996	3,004,766	28
527,185,535	29.0	272,040,773	99,935,172	-----	151,442,395	3,747,194	29
538,314,235	28.8	271,121,700	106,615,871	-----	156,272,946	4,303,717	30
568,998,544	29.6	288,947,278	107,465,833	-----	167,795,858	4,789,574	31

STATES AND TERRITORIES.

274,926,139	31.3	72,251,961	34,182,286	330,000	161,641,408	6,520,484	1
270,596,806	30.7	72,779,290	34,387,426	350,000	156,652,179	6,427,917	2
267,613,349	30.1	76,338,799	33,723,082	340,000	150,893,551	6,377,917	3
261,811,672	29.2	76,812,698	33,865,913	350,000	144,329,112	6,453,950	4
264,773,979	29.4	76,901,574	33,180,379	365,000	147,616,960	6,710,066	5
256,658,234	28.1	72,096,974	29,906,474	335,000	147,678,843	6,640,943	6
248,849,047	27.4	74,331,310	32,498,013	385,000	134,906,161	6,728,563	7
244,333,731	27.6	75,520,043	33,869,085	310,000	129,924,205	6,710,398	8
244,917,075	27.4	74,115,011	34,937,614	310,000	128,534,916	7,019,534	9
245,715,594	27.7	74,873,793	32,296,677	310,000	131,112,914	7,122,210	10
251,254,493	29.4	79,805,844	38,871,462	310,000	124,998,911	7,268,276	11
257,729,406	30.2	77,948,792	35,178,781	305,000	137,011,042	7,285,793	12
286,121,342	32.7	78,514,121	36,187,285	270,000	163,935,122	7,214,813	13
279,722,787	31.5	77,662,049	35,250,820	290,000	159,276,699	7,243,218	14
289,205,267	31.9	77,051,322	33,369,571	255,000	171,411,753	7,177,621	15
311,441,556	32.3	76,370,828	35,093,558	260,000	192,508,712	7,208,458	16
317,590,251	32.4	78,232,429	35,090,674	285,000	196,855,605	7,126,547	17
349,003,524	34.2	77,896,860	34,620,560	245,000	229,361,543	6,879,560	18
330,724,049	32.1	83,564,656	41,575,955	285,000	198,312,565	6,986,232	19
330,756,703	31.9	84,049,322	38,077,557	285,000	201,383,678	6,961,145	20
333,118,917	31.3	80,133,472	36,043,641	280,000	209,568,555	7,093,248	21
353,841,704	31.9	89,139,146	37,813,337	295,000	225,026,189	7,568,032	22
392,939,896	33.9	81,721,748	36,278,440	285,000	267,162,101	7,492,606	23
393,561,117	32.8	84,348,020	39,399,698	295,000	261,947,468	7,570,931	24
389,925,669	31.8	83,557,569	38,301,249	265,000	260,371,191	7,430,658	25
405,043,395	31.8	84,197,272	39,033,599	305,000	274,012,829	7,454,694	26
361,426,079	27.7	83,299,542	35,924,196	360,000	234,375,126	7,467,215	27
379,865,056	28.8	86,150,668	37,231,356	355,000	248,826,374	7,301,656	28
287,621,879	29.6	86,010,295	39,902,891	-----	253,514,133	8,194,559	29
287,562,849	29.6	84,892,668	37,140,651	-----	256,508,313	9,021,877	30
414,334,695	30.4	84,381,132	37,580,660	-----	282,918,410	9,454,492	31

No. 67.—ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1899,

	Location	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine.....	82	\$10,996,000.00	\$2,761,851.00	\$13,757,851.00	\$982,193.70
2	New Hampshire.....	52	5,450,000.00	1,360,695.52	6,810,695.52	596,365.82
3	Vermont.....	49	6,860,000.00	1,472,273.26	8,332,273.26	601,872.96
4	Massachusetts.....	209	41,227,500.00	14,990,040.62	56,217,540.62	4,279,786.23
5	Boston.....	41	39,600,000.00	14,467,300.00	54,067,300.00	3,909,962.61
6	Rhode Island.....	55	17,240,250.00	4,492,435.41	21,732,685.41	1,261,399.59
7	Connecticut.....	79	20,657,070.00	8,007,050.00	28,664,120.00	1,844,527.58
	Total New England States.....	567	142,030,820.00	47,551,645.81	189,582,465.81	13,566,108.49
8	New York.....	269	30,957,920.00	10,688,030.57	41,645,950.57	3,906,322.28
9	New York City.....	45	47,700,000.00	45,820,000.00	91,520,000.00	13,238,112.58
10	Albany.....	6	1,550,000.00	1,372,000.00	2,922,000.00	408,965.57
11	Brooklyn.....	5	1,352,000.00	1,900,000.00	3,252,000.00	364,007.20
12	New Jersey.....	107	14,645,000.00	8,511,500.00	23,156,500.00	2,267,638.45
13	Pennsylvania.....	367	41,221,720.00	23,585,035.42	64,806,755.42	5,681,693.08
14	Philadelphia.....	36	19,305,000.00	16,030,000.00	35,335,000.00	3,433,993.68
15	Pittsburg.....	31	13,250,000.00	10,127,000.00	23,377,000.00	2,442,876.44
16	Delaware.....	19	2,133,985.00	959,105.00	3,093,090.00	218,763.02
17	Maryland.....	48	3,806,700.00	1,826,125.00	5,632,825.00	505,438.53
18	Baltimore.....	20	11,658,260.00	4,678,000.00	16,336,260.00	1,339,451.06
19	District of Columbia.....	1	252,000.00	150,000.00	402,000.00	35,843.71
20	Washington City.....	11	2,775,000.00	1,321,000.00	4,096,000.00	434,458.16
	Total Eastern States.....	965	190,607,585.00	124,973,795.99	315,581,380.99	34,277,713.76
21	Virginia.....	36	4,741,000.00	2,041,050.00	6,782,050.00	735,105.04
22	West Virginia.....	34	3,551,000.00	1,002,122.27	4,553,122.27	412,828.64
23	North Carolina.....	29	3,001,000.00	862,211.03	3,863,211.03	336,514.67
24	South Carolina.....	16	1,923,000.00	744,918.84	2,667,918.84	275,701.73
25	Georgia.....	25	3,006,000.00	1,082,770.00	4,088,770.00	397,062.27
26	Savannah.....	2	750,000.00	225,000.00	975,000.00	62,997.68
27	Florida.....	15	1,150,000.00	544,480.00	1,694,480.00	252,068.25
28	Alabama.....	27	3,245,000.00	961,421.00	3,906,421.00	420,115.28
29	Mississippi.....	12	955,000.00	448,000.00	1,403,000.00	197,579.22
30	Louisiana.....	13	960,000.00	422,200.00	1,382,200.00	175,327.43
31	New Orleans.....	7	2,300,000.00	2,590,000.00	4,890,000.00	563,709.26
32	Texas.....	194	17,740,000.00	4,848,863.61	22,588,863.61	2,894,119.22
33	Houston.....	5	1,100,000.00	610,000.00	1,710,000.00	160,997.99
34	Arkansas.....	7	1,070,000.00	292,600.00	1,362,600.00	147,906.28
35	Kentucky.....	67	7,950,900.00	2,162,012.56	10,112,912.56	797,470.48
36	Louisville.....	6	2,750,000.00	662,500.00	3,412,500.00	366,018.57
37	Tennessee.....	49	7,360,000.00	1,801,540.23	9,161,540.23	938,230.54
	Total Southern States.....	544	63,552,900.00	21,001,689.54	84,554,589.54	9,133,752.55
38	Ohio.....	227	27,486,100.00	8,213,563.68	35,699,663.68	3,040,547.13
39	Cincinnati.....	13	7,700,000.00	2,675,000.00	10,375,000.00	1,004,939.62
40	Cleveland.....	14	9,900,000.00	2,595,000.00	12,495,000.00	910,770.57
41	Indiana.....	108	12,042,000.00	3,666,594.55	15,708,594.55	1,454,575.54
42	Indianapolis.....	4	2,100,000.00	1,100,000.00	3,200,000.00	356,411.65
43	Illinois.....	201	17,231,000.00	6,676,221.10	23,907,221.10	2,341,044.67
44	Chicago.....	16	18,450,000.00	9,426,100.00	27,876,100.00	3,496,556.88
45	Michigan.....	74	8,145,000.00	2,576,138.20	10,721,138.20	1,215,384.20
46	Detroit.....	6	3,300,000.00	608,000.00	3,908,000.00	522,967.34
47	Wisconsin.....	74	6,710,000.00	1,742,214.00	8,452,214.00	990,127.33
48	Milwaukee.....	4	2,950,000.00	635,000.00	3,585,000.00	515,504.09
49	Minnesota.....	58	4,490,000.00	1,044,548.06	5,534,548.06	734,756.59
50	St. Paul.....	5	3,800,000.00	563,500.00	4,363,500.00	354,274.85
51	Minneapolis.....	6	4,000,000.00	647,000.00	4,647,000.00	453,846.98
52	Iowa.....	169	12,555,000.00	2,935,079.00	15,490,079.00	1,534,990.67
53	Des Moines.....	4	800,000.00	215,500.00	1,015,500.00	117,895.22
54	Missouri.....	50	3,565,000.00	801,450.00	4,366,450.00	457,692.70
55	St. Louis.....	6	11,400,000.00	2,624,000.00	14,024,000.00	3,755,662.74
56	Kansas City.....	5	2,300,000.00	665,000.00	2,965,000.00	730,071.17
57	St. Joseph.....	2	350,000.00	109,150.00	459,150.00	75,011.86
	Total Middle States.....	1,046	159,274,100.00	49,519,658.59	208,793,758.59	24,063,031.30

OF NATIONAL BANKS IN THE UNITED STATES.

TO MARCH 1, 1900.

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>	
\$140,019.30	\$310,185.27	\$531,989.13	\$379,205.00	3.87—	2.76—	3.45—	1
141,813.42	292,403.71	252,148.69	238,500.00	3.70+	3.50+	4.38	2
139,595.29	210,511.68	251,765.99	208,875.00	3.02	2.71	3.04	3
788,244.18	1,822,009.31	1,669,532.74	1,238,703.30	2.97	2.20	3.00	4
689,274.89	1,606,412.65	1,704,275.67	1,074,250.00	3.15+	1.99	2.71	5
615,384.62	344,605.16	301,409.81	423,215.25	1.39	1.95—	2.45+	6
280,002.87	583,259.65	981,265.06	736,996.00	3.42	2.57	3.57	7
2,794,334.57	5,079,386.83	5,692,387.09	4,299,744.55	3.00	2.27	3.03	
629,297.90	1,785,707.50	1,491,316.88	1,083,013.50	3.58	2.60	3.50	8
1,474,062.83	5,937,217.90	5,826,831.85	2,467,131.08	6.37	2.70	5.17	9
48,526.70	224,360.48	136,108.39	206,084.68	4.66	7.05+	1.33	10
52,984.28	137,953.67	173,129.25	88,152.00	5.32	2.71	6.52	11
279,469.80	882,968.04	1,105,260.61	708,734.51	4.77	3.06	4.84	12
892,899.69	1,840,256.54	3,038,536.85	1,516,920.74	4.69	2.34	5.68	13
167,549.65	1,587,006.88	1,679,471.15	764,385.05	4.75+	2.16	3.96	14
191,651.08	953,538.75	1,297,686.61	514,500.00	5.55+	2.20	3.88	15
16,451.48	78,048.33	124,263.21	83,248.80	4.02	2.69	3.90	16
29,541.96	232,697.74	243,798.83	130,992.43	4.33	2.32	3.44	17
112,293.01	505,452.29	721,705.76	375,401.30	4.42	2.30	3.22	18
12,519.83	12,519.83	23,823.88	10,080.00	5.80	2.51	4.00	19
19,539.45	175,869.72	239,048.99	151,500.00	5.84	3.70	5.46	20
3,824,267.83	14,352,997.67	16,100,448.26	8,100,167.09	5.10	2.57	4.25	
114,909.54	324,185.06	291,010.44	183,800.00	4.30	2.71	3.88	21
43,424.85	178,621.06	190,782.73	128,930.00	4.19	2.83	3.63	22
17,105.54	144,739.22	174,669.91	110,195.00	4.52	2.85	3.67	23
57,105.86	137,019.54	81,546.33	83,805.00	3.06	3.14	4.36	24
38,976.10	196,031.17	162,055.00	112,930.00	3.96	2.76	3.76	25
15,365.26	25,961.36	21,671.06	18,750.00	2.22	1.92	2.50	26
45,417.78	117,267.91	89,382.56	52,500.00	5.27	3.10	4.57	27
69,503.14	206,555.66	144,056.48	99,350.00	3.69	2.54	3.06	28
41,411.55	92,517.67	63,650.00	50,300.00	4.54	3.59	5.27	29
3,844.13	76,681.13	94,802.17	47,800.00	6.86	3.46	4.98	30
63,465.31	254,232.01	246,011.94	122,000.00	5.03	2.49	5.30	31
390,890.14	1,125,688.37	1,377,540.71	1,428,535.00	6.10	6.32	8.05+	32
22,382.49	83,158.09	55,457.41	45,000.00	3.24	2.63	4.09	33
11,079.75	57,509.09	79,317.44	64,300.00	5.82	4.65—	5.92	34
97,474.67	310,764.54	389,231.27	322,367.00	3.85—	3.19	4.05+	35
13,326.09	162,877.81	189,814.67	87,500.00	5.56	2.56	3.18	36
156,182.99	380,322.03	401,725.52	266,700.00	4.98	2.91	3.62	37
1,201,865.19	3,879,161.72	4,052,725.64	3,223,762.00	4.79	3.81	5.07	
354,377.76	1,347,940.70	1,338,228.67	918,219.00	3.75—	2.57	3.34	38
141,688.11	423,976.20	439,275.31	324,250.00	4.23	3.13	4.21	39
33,487.66	356,969.36	520,313.55	293,250.00	4.16	2.35—	2.96	40
222,157.06	644,270.78	588,147.70	501,342.50	3.74	3.19	4.16	41
13,056.53	141,480.39	201,874.73	55,500.00	6.31	1.73	2.64	42
393,500.08	907,591.62	1,039,952.97	827,060.00	4.35—	3.46	4.80	43
452,596.04	1,562,354.25	1,481,606.59	837,500.00	5.31	3.00	4.54	44
266,337.90	507,864.91	441,181.39	346,927.64	4.12	3.24	4.26	45
58,907.97	346,549.12	117,510.25	101,500.00	3.01	2.60	3.08	46
102,729.32	455,245.22	432,152.79	306,150.00	5.11	3.62	4.56	47
96,153.44	220,100.81	199,249.84	109,000.00	5.56	3.04	3.70	48
130,836.25	314,457.25	289,463.09	210,150.00	5.23	3.80	4.68	49
48,582.89	134,263.63	171,428.93	85,000.00	3.93	1.95—	2.21	50
110,079.52	146,733.35	197,034.11	107,500.00	4.24	2.31	2.60	51
253,085.56	706,186.19	575,718.92	517,400.00	3.72	3.34	4.12	52
33,374.04	61,515.19	23,005.99	28,000.00	2.27	2.76	3.50	53
57,273.87	213,847.95	186,570.88	154,489.88	4.27	3.54	4.33	54
522,754.32	598,905.56	2,434,002.86	467,000.00	18.78	3.33	4.10—	55
262,300.60	297,938.38	169,832.19	90,500.00	5.73—	3.05+	3.93+	56
11,942.93	38,140.58	24,927.85	7,500.00	5.43—	1.63+	2.14+	57
3,565,221.85	9,426,330.84	11,071,487.61	6,288,239.02	5.30	3.01	3.94	

No. 67.—ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM SEPTEMBER 1, 1899,

	Location.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
58	North Dakota.....	23	\$1,450,000.00	\$209,600.00	\$1,659,600.00	\$323,559.53
59	South Dakota.....	25	1,460,000.00	198,520.00	1,658,520.00	253,248.26
60	Nebraska.....	89	5,590,000.00	1,158,616.52	6,748,616.52	838,806.14
61	Lincoln.....	3	400,000.00	30,000.00	430,000.00	81,284.66
62	Omaha.....	8	3,750,000.00	309,000.00	4,119,000.00	542,851.32
63	Kansas.....	98	8,137,100.00	1,391,944.55	9,529,044.55	1,258,158.26
64	Montana.....	21	2,305,000.00	398,500.00	2,703,500.00	728,867.20
65	Wyoming.....	11	860,000.00	123,050.00	983,050.00	128,883.10
66	Colorado.....	36	4,122,000.00	983,486.00	5,105,486.00	1,103,459.72
67	New Mexico.....	7	650,000.00	151,500.00	801,500.00	109,344.61
68	Oklahoma.....	9	450,000.00	40,800.00	490,800.00	106,839.77
69	Indian Territory.....	14	810,000.00	237,530.75	1,047,530.75	143,612.94
	Total Western States	344	29,984,100.00	5,292,547.82	35,276,647.82	5,678,915.51
70	Washington.....	31	3,330,000.00	534,343.14	3,864,343.14	649,087.56
71	Oregon.....	24	1,320,000.00	311,500.00	1,631,500.00	227,005.84
72	Portland.....	4	1,100,000.00	195,000.00	1,295,000.00	207,764.28
73	California.....	31	4,825,000.00	1,014,249.17	5,839,249.17	636,404.23
74	San Francisco.....	4	6,000,000.00	2,400,000.00	8,400,000.00	699,186.83
75	Idaho.....	9	550,000.00	197,000.00	747,000.00	138,028.39
76	Utah.....	11	1,650,000.00	397,917.96	2,047,917.96	211,284.66
77	Nevada.....	1	82,000.00	3,000.00	85,000.00	14,628.68
78	Arizona.....	5	400,000.00	83,550.00	483,550.00	77,596.76
79	Alaska.....	1	50,000.00	.....	50,000.00	3,601.43
	Total Pacific States.	121	19,307,000.00	5,136,560.27	24,443,560.27	2,864,588.66
	Total United States.	3,587	604,756,505.00	253,475,898.02	858,232,403.02	89,584,110.27

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO MARCH 1, 1900—Continued.

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>	
\$75,625.29	\$112,257.67	\$135,676.57	\$100,500.00	8.17	6.06	6.93	58
94,403.36	112,866.15	45,978.75	49,500.00	2.77	2.98	3.39	59
147,036.92	332,743.58	359,025.64	224,298.63	5.32	3.32	4.01	60
8,103.01	46,313.80	26,867.85	8,000.00	6.25	1.86	2.00	61
176,416.63	329,026.75	37,407.94	47,000.00	.91	1.14	1.25+	62
271,602.05	550,472.74	436,083.47	293,884.00	4.58	3.08	3.61	63
305,208.03	199,707.17	223,952.00	313,500.00	8.28	11.60—	13.60	64
30,690.63	60,049.02	38,143.45	28,150.00	3.88	2.86	3.27	65
275,851.79	490,703.25	336,904.68	184,475.00	6.60	3.61	4.48	66
34,234.96	63,174.01	71,935.64	60,000.00	8.98	8.61	10.62	67
9,654.38	36,543.05	60,642.34	44,250.00	12.36	9.02	9.83	68
10,382.30	48,153.89	85,076.75	27,600.00	8.12	2.63	3.41	69
1,439,209.35	2,382,011.08	1,857,695.08	1,390,157.63	5.27	3.97	4.64	
133,208.21	229,212.11	286,667.24	163,150.00	7.42	4.22	4.90	70
24,024.67	74,103.17	128,878.00	83,850.00	7.90	5.14	6.35+	71
67,271.57	64,589.85	75,902.86	75,000.00	5.86	5.79	6.82	72
87,604.06	261,237.68	287,562.49	208,500.00	4.92	3.57	4.32	73
111,285.85	175,773.05	412,127.93	250,090.00	4.91	2.98	4.17	74
15,579.10	61,490.30	60,958.99	55,000.00	8.16	7.36	10.00	75
43,385.55	91,052.43	76,846.68	64,906.51	3.75+	3.17	3.93	76
3,888.80	6,274.00	4,465.88	2,460.00	5.25+	2.89	3.00	77
1,410.41	34,019.54	42,166.81	24,000.00	8.72	4.96	6.00	78
-----	2,875.05	726.38	-----	1.45	-----	-----	79
487,658.22	1,000,627.18	1,376,303.26	926,866.51	5.63	3.79	4.81	
13,312,557.01	36,120,515.32	40,151,037.94	24,228,936.17	4.68	2.82	4.01	

CUR 1900, PT 1—27

No. 67.—ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1900,

	Location.	Number of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earnings.
1	Maine.....	82	\$10,896,000.00	\$2,850,741.00	\$13,746,741.00	\$1,231,388.70
2	New Hampshire.....	52	5,350,000.00	1,375,823.10	6,725,823.10	821,626.37
3	Vermont.....	48	6,760,000.00	1,451,608.01	8,211,608.01	793,247.55
4	Massachusetts.....	210	41,327,500.00	15,122,605.56	56,450,105.56	4,652,691.80
5	Boston.....	39	38,400,000.00	14,235,800.00	52,635,800.00	4,050,973.57
6	Rhode Island.....	54	14,979,850.00	3,593,374.89	18,573,224.89	1,363,514.91
7	Connecticut.....	80	20,557,070.00	7,246,850.00	27,803,920.00	2,436,302.24
	Total New England States.	565	138,270,420.00	45,876,802.56	184,147,222.56	15,349,745.14
8	New York.....	279	30,977,840.00	10,735,503.28	41,713,343.28	5,197,108.80
9	New York City.....	43	60,200,000.00	39,390,000.00	99,590,000.00	17,787,557.44
10	Albany.....	6	1,550,000.00	1,370,000.00	2,920,000.00	410,502.98
11	Brooklyn.....	5	1,352,000.00	1,900,000.00	3,252,000.00	391,287.08
12	New Jersey.....	109	14,845,000.00	8,609,500.00	23,454,500.00	2,730,298.08
13	Pennsylvania.....	374	41,809,390.00	24,504,136.34	66,313,526.34	7,045,031.38
14	Philadelphia.....	36	19,305,000.00	16,650,000.00	35,955,000.00	4,101,549.55
15	Pittsburg.....	31	13,250,000.00	10,345,000.00	23,595,000.00	2,796,695.79
16	Delaware.....	19	2,133,985.00	989,499.15	3,123,484.15	312,205.82
17	Maryland.....	48	3,806,700.00	1,928,650.00	5,735,350.00	668,148.01
18	Baltimore.....	19	11,108,260.00	4,449,800.00	15,558,060.00	1,510,978.34
19	District of Columbia.....	1	252,000.00	150,000.00	402,000.00	69,935.85
20	Washington City.....	11	2,775,000.00	1,321,700.00	4,096,700.00	483,025.21
	Total Eastern States.	981	203,365,175.00	122,843,788.77	325,708,963.77	43,504,324.33
21	Virginia.....	38	5,091,000.00	1,861,000.00	6,952,000.00	980,957.47
22	West Virginia.....	36	3,831,000.00	1,121,924.70	4,952,924.70	541,657.67
23	North Carolina.....	29	2,981,000.00	896,516.71	3,877,516.71	416,680.38
24	South Carolina.....	16	2,023,000.00	702,018.84	2,725,018.84	421,972.88
25	Georgia.....	26	3,306,000.00	1,169,070.00	4,475,070.00	531,282.91
26	Savannah.....	2	750,000.00	225,000.00	975,000.00	79,088.78
27	Florida.....	15	1,150,000.00	608,580.00	1,758,580.00	298,216.23
28	Alabama.....	27	3,530,000.00	632,858.00	4,162,858.00	567,438.64
29	Mississippi.....	12	980,000.00	469,900.00	1,449,900.00	236,507.21
30	Louisiana.....	13	960,000.00	429,200.00	1,389,200.00	231,058.58
31	New Orleans.....	7	2,300,000.00	2,645,000.00	4,945,000.00	697,234.05
32	Texas.....	196	17,930,000.00	5,061,619.87	22,991,619.87	3,006,715.87
33	Houston.....	5	1,100,000.00	610,000.00	1,710,000.00	190,347.06
34	Arkansas.....	7	1,070,000.00	295,500.00	1,365,500.00	183,022.78
35	Kentucky.....	68	8,000,900.00	2,189,399.05	10,190,299.05	1,001,570.78
36	Louisville.....	7	3,000,000.00	652,500.00	3,652,500.00	496,884.04
37	Tennessee.....	48	7,310,000.00	1,773,018.06	9,083,018.06	1,106,782.37
	Total Southern States.	552	65,312,900.00	21,334,105.23	86,647,005.23	11,008,317.70
38	Ohio.....	224	25,790,100.00	8,106,308.44	33,896,408.44	3,634,878.32
39	Cincinnati.....	13	7,700,000.00	2,675,000.00	10,375,000.00	1,218,220.84
40	Cleveland.....	14	9,900,000.00	2,725,000.00	12,625,000.00	996,571.81
41	Columbus.....	6	2,050,000.00	417,500.00	2,467,500.00	312,132.84
42	Indiana.....	108	12,042,000.00	3,668,658.88	15,710,658.88	1,866,223.02
43	Indianapolis.....	4	2,100,000.00	1,130,000.00	3,230,000.00	471,854.90
44	Illinois.....	207	17,636,000.00	6,730,022.67	24,366,022.67	2,875,268.28
45	Chicago.....	16	18,450,000.00	9,560,350.00	28,010,350.00	3,682,065.23
46	Michigan.....	74	8,095,000.00	2,621,188.20	10,716,188.20	1,331,613.11
47	Detroit.....	6	3,300,000.00	613,000.00	3,913,000.00	641,498.93
48	Wisconsin.....	74	6,660,000.00	1,735,814.00	8,395,814.00	1,049,629.64
49	Milwaukee.....	4	2,950,000.00	737,500.00	3,687,500.00	702,470.25
50	Minnesota.....	59	1,170,000.00	149,748.06	1,319,748.06	646,370.94
51	St. Paul.....	5	3,800,000.00	667,000.00	4,467,000.00	442,769.09
52	Minneapolis.....	6	4,000,000.00	687,000.00	4,687,000.00	378,932.81
53	Iowa.....	171	12,485,000.00	3,065,050.00	15,550,050.00	1,803,698.60
54	Des Moines.....	4	800,000.00	230,500.00	1,030,500.00	151,140.16
55	Missouri.....	50	3,565,000.00	813,300.00	4,378,300.00	504,676.04
56	St. Louis.....	6	11,400,000.00	2,775,000.00	14,175,000.00	2,059,844.21
57	Kansas City.....	6	2,550,000.00	713,500.00	3,263,500.00	771,799.71
58	St. Joseph.....	2	350,000.00	110,800.00	460,800.00	71,066.49
	Total Middle States.	1,059	156,793,100.00	49,932,241.25	206,725,341.25	25,612,721.22

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

TO SEPTEMBER 1, 1900.

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>
\$230,608.34	\$281,143.52	\$719,636.84	\$390,935.00	5.23	2.84	3.59
210,117.51	190,617.90	420,890.96	191,790.75	6.26	2.85	3.58
246,229.25	198,178.57	348,839.73	212,375.00	4.25	2.59	3.14
1,064,579.71	1,550,420.91	2,037,691.18	1,213,500.00	3.61	2.15	2.94
629,183.53	1,427,167.67	1,994,622.37	1,027,750.00	3.70	1.95	2.68
430,939.59	251,787.60	680,787.72	311,799.50	3.67	1.68	2.08
914,482.13	615,286.09	906,534.02	720,318.00	3.26	2.59	3.50
3,726,140.06	4,514,602.26	7,109,002.82	4,068,468.25	3.86	2.21	2.94
1,506,114.10	1,832,169.10	1,858,825.60	1,353,976.83	4.46	3.25	4.37
1,930,687.57	5,375,530.25	10,281,339.62	2,798,500.00	10.32	2.81	4.65
64,194.89	235,592.07	110,716.02	65,542.98	3.79	2.24	4.29
103,714.81	165,893.55	121,678.72	87,270.00	3.74	2.68	6.45
493,563.94	870,199.72	1,366,534.42	694,475.00	5.83	2.96	4.08
1,453,652.02	2,085,912.69	3,505,466.67	1,727,603.33	5.29	2.61	4.13
567,358.47	1,636,339.83	1,897,851.25	767,400.00	5.28	2.13	3.98
345,098.20	1,086,476.41	1,365,121.18	529,500.00	5.79	2.24	4.00
65,756.46	77,608.50	168,840.86	83,748.79	5.41	2.68	3.92
114,962.99	232,258.80	320,926.22	138,497.56	5.60	2.41	3.64
347,633.67	601,978.30	561,366.37	416,951.30	3.61	2.68	3.75
32,558.88	12,595.11	57,340.74	20,160.00	14.26	5.01	8.00
	172,994.47	277,471.86	157,500.00	6.77	3.84	5.68
7,025,296.00	14,585,548.80	21,893,479.53	8,841,125.79	6.72	2.71	4.35
178,964.62	354,682.37	447,310.48	179,710.00	6.43	2.59	3.53
97,964.45	163,092.81	280,600.41	132,980.00	5.67	2.68	3.47
45,582.68	142,413.45	228,684.25	112,250.00	5.90	2.89	3.77
52,119.81	147,967.46	221,885.61	84,805.00	8.14	3.11	4.19
58,986.39	214,582.53	277,713.99	143,990.00	6.21	3.22	4.36
23,909.79	26,841.58	29,237.41	23,750.00	3.00	2.44	3.17
64,863.20	132,551.97	100,801.06	46,250.00	5.73	2.63	4.02
92,266.66	211,220.35	263,951.63	171,050.00	6.34	4.85	4.11
31,128.34	79,331.66	126,047.21	60,800.00	8.75	4.22	6.20
5,744.61	72,880.75	152,433.22	46,800.00	10.97	3.37	4.88
114,089.65	290,722.86	292,421.54	122,000.00	5.91	2.47	5.30
278,607.86	1,049,243.80	1,678,864.21	584,700.00	7.30	2.54	3.26
17,914.60	63,731.64	108,700.82	50,000.00	6.36	2.92	4.55
18,417.88	63,942.97	100,661.93	33,800.00	7.37	2.48	3.16
191,323.93	325,337.23	484,909.62	336,162.00	4.76	3.30	4.20
91,253.54	294,875.74	105,754.76	110,000.00	2.90	3.01	3.67
295,942.38	436,125.13	374,714.86	236,300.00	4.13	2.62	3.23
1,659,080.39	4,074,544.30	5,274,693.01	2,475,347.00	6.09	2.86	3.79
777,440.14	1,272,213.76	1,585,224.42	889,319.00	4.68	2.62	3.45
211,494.02	487,038.48	519,688.34	335,250.00	5.01	3.23	4.35
168,171.54	367,364.44	461,035.83	325,750.00	3.65	2.58	3.29
22,874.76	104,008.55	185,249.53	66,500.00	7.51	2.70	3.24
349,779.41	690,702.11	825,741.50	614,530.00	5.26	3.91	5.10
75,679.23	157,564.57	238,611.10	55,500.00	7.39	1.72	2.64
697,948.47	1,123,457.60	1,053,858.21	1,021,260.00	4.33	4.19	5.79
746,311.87	1,701,232.77	1,234,520.59	802,500.00	4.41	2.87	4.35
341,715.02	503,597.30	486,300.79	329,275.00	4.54	3.07	4.07
169,203.32	312,827.90	159,467.71	101,500.00	4.08	2.59	3.08
215,115.17	415,631.90	418,882.57	275,700.00	4.99	3.28	4.14
100,946.38	253,086.80	348,437.07	109,000.00	9.45	2.96	3.60
138,492.48	332,091.04	175,787.42	147,400.00	13.32	11.17	12.60
230,549.00	152,007.31	60,212.78	85,000.00	1.35	1.90	2.24
28,235.35	192,693.70	153,003.76	102,500.00	3.37	2.19	2.56
363,631.45	752,875.09	687,192.06	561,853.22	4.42	3.61	4.50
11,441.47	60,860.70	78,837.99	25,000.00	7.65	2.43	3.12
76,708.04	202,090.75	225,877.25	154,229.20	5.16	3.52	4.33
692,426.65	606,431.48	760,986.08	467,000.00	5.37	3.29	4.10
233,066.96	289,328.51	249,404.24	93,500.00	7.64	2.87	3.67
700.72	53,057.15	17,308.02	15,000.00	3.76	3.26	4.29
5,651,931.45	10,030,161.91	9,930,627.86	6,577,666.42	4.80	3.18	4.20

No. 67.—ABSTRACT OF REPORTS OF EARNINGS AND DIVIDENDS

FROM MARCH 1, 1900, TO

[Figures in bold-faced]

	Location.	Num- ber of banks.	Capital stock.	Surplus.	Capital and surplus.	Gross earn- ings.
59	North Dakota	23	\$1,425,000.00	\$213,700.00	\$1,638,700.00	\$203,260.96
60	South Dakota	25	1,435,000.00	203,020.00	1,638,020.00	252,815.65
61	Nebraska	87	5,640,000.00	1,205,816.52	6,845,816.52	830,624.33
62	Lincoln	3	400,000.00	40,000.00	440,000.00	82,466.95
63	Omaha	8	3,650,000.00	416,000.00	4,066,000.00	623,701.35
64	Kansas	98	8,032,100.00	1,400,375.91	9,432,475.91	1,191,476.27
65	Montana	21	2,305,000.00	413,500.00	2,718,500.00	490,650.59
66	Wyoming	11	785,000.00	124,250.00	909,250.00	136,298.65
67	Colorado	31	2,372,000.00	683,286.00	3,055,286.00	709,702.78
68	Denver	4	170,000.00	450,000.00	2,150,000.00	527,839.89
69	New Mexico	8	675,000.00	164,000.00	839,000.00	146,175.84
70	Oklahoma	11	525,000.00	51,064.80	576,064.80	129,298.65
71	Indian Territory	16	910,000.00	255,580.75	1,165,580.75	153,348.71
	Total Western States ..	346	29,854,100.00	5,620,593.98	35,474,693.98	5,477,720.62
72	Washington	29	3,180,000.00	559,835.14	3,739,835.14	699,277.18
73	Oregon	23	1,270,000.00	305,350.00	1,575,350.00	203,943.74
74	Portland	4	1,100,000.00	175,000.00	1,275,000.00	226,887.05
75	California	27	3,575,000.00	907,778.92	4,482,778.92	558,622.31
76	San Francisco	4	6,000,000.00	2,475,000.00	8,475,000.00	688,997.54
77	Los Angeles	4	1,300,000.00	205,500.00	1,505,500.00	217,316.74
78	Idaho	9	550,000.00	200,000.00	750,000.00	118,620.84
79	Utah	11	1,650,000.00	401,117.96	2,051,117.96	292,968.21
80	Nevada	1	82,000.00	3,500.00	85,500.00	16,296.81
81	Arizona	5	400,000.00	84,675.00	484,675.00	85,213.70
82	Alaska	1	50,000.00	500.00	50,500.00	4,476.01
	Total Pacific States ..	118	19,157,000.00	5,318,257.02	24,475,257.02	3,112,620.13
	Total United States ..	3,621	612,752,695.00	250,425,788.81	863,178,483.81	104,065,449.14

OF NATIONAL BANKS IN THE UNITED STATES—Continued.

SEPTEMBER 1, 1900—Continued.

type indicate loss.]

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>
\$15,134.83	\$122,413.85	\$65,712.28	\$38,500.00	4.01	2.35	2.70
49,670.76	130,668.15	72,476.74	38,800.00	4.42	2.37	2.70
153,012.23	373,248.17	304,303.93	241,646.76	4.45	3.53	4.28
10,561.40	47,047.25	24,858.30	14,000.00	5.05	3.18	3.50
479,703.61	319,694.48	175,696.74	51,000.00	4.32	1.25	1.40
325,936.11	499,713.37	365,826.79	285,434.00	3.88	3.03	3.55
94,073.84	156,611.56	239,965.19	55,250.00	8.83	2.03	2.40
50,910.01	48,608.78	36,779.86	30,400.00	4.05	3.34	3.87
258,776.66	302,352.92	148,633.20	119,240.00	4.86	3.90	5.03
204,064.18	210,391.43	113,384.28	6,500.00	5.27	3.02	3.82
12,181.93	59,390.34	74,603.57	71,600.00	8.89	8.53	10.61
10,099.37	46,262.98	72,936.30	42,900.00	12.66	7.29	8.00
7,397.24	53,659.59	92,291.88	27,100.00	7.92	2.33	2.98
1,671,522.17	2,370,062.87	1,436,135.58	1,021,470.76	4.05	2.88	3.42
208,835.33	276,321.90	214,119.95	149,000.00	5.73	3.98	4.69
37,946.58	78,904.36	87,092.80	65,550.00	5.54	4.17	5.16
36,320.48	72,663.33	117,903.24	60,000.00	9.26	4.71	5.45
57,417.91	180,712.49	320,491.91	154,750.00	7.15	3.45	4.33
82,694.25	161,210.49	445,092.80	220,000.00	5.25	2.60	3.67
23,915.60	69,287.90	124,113.24	51,500.00	8.24	3.42	3.96
46,059.54	41,076.05	31,485.25	30,000.00	4.20	4.00	5.45
101,571.59	90,444.28	100,952.34	62,500.00	4.92	3.05	3.79
5,565.00	8,072.85	2,658.96	3,280.00	3.11	3.84	4.00
11,481.23	37,375.75	36,356.72	23,500.00	7.50	4.85	5.88
307.20	2,576.16	1,592.65	.....	3.15	.....	.....
612,114.71	1,018,645.56	1,481,859.86	820,080.00	6.05	3.35	4.28
20,346,084.78	36,593,565.70	47,125,798.66	23,804,158.22	5.46	2.76	3.88

422 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 68.—RATIOS TO CAPITAL, AND TO CAPITAL AND SURPLUS, OF THE EARNINGS
TORY, FROM MARCH 1, 1896,

[Figures in bold-faced

States, reserve cities, and Territories.		Ratio of dividends to capital for six months ended —												Ratio of dividends to capital and surplus for six months ended—			
		Mar. 1, 1896.	Sept. 1, 1896.	Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.	Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.	Mar. 1, 1896.	Sept. 1, 1896.	Mar. 1, 1897.	Sept. 1, 1897.		
		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	3.3	3.4	3.5	3.5	3.5	3.6	3.5	3.4	3.4	3.6	2.7	2.8	2.8	2.8		
2	New Hampshire	3.3	3.3	3.2	3.1	3.3	3.2	3.4	4.3	4.4	3.6	2.6	2.6	2.6	2.5		
3	Vermont	3.2	3.1	3	3	3.2	3.1	2.9	2.9	3	3.1	2.6	2.5	2.4	2.5		
4	Massachusetts	3.2	3.1	3	2.9	3.2	3	2.9	4.6	3	2.9	2.4	2.3	2.3	2.2		
5	Boston	2.4	2.4	2.5	2.5	2.5	2.4	2.5	2.4	2.7	2.7	1.9	1.9	1.9	1.9		
6	Rhode Island	2.8	2.7	2.7	2.6	2.5	2.5	1.9	2	2.5	2.1	2.2	2.2	2.1	2		
7	Connecticut	3.5	3.8	3.5	3.4	3.5	3.5	3.4	3.6	3.6	3.5	2.6	2.8	2.6	2.5		
8	New York	3.5	3.7	3.4	3.7	3.5	3.3	3.5	3.5	3.5	4.4	2.6	2.8	2.5	2.7		
9	New York City	4.5	4.6	4.5	4.7	5.7	4.9	4.8	4.9	5.2	4.6	2.5	2.5	2.4	2.5		
10	Albany	5.3	2.9	5.1	3.9	5.5	4.3	6	3.6	1.3	4.3	3.3	2.8	1.5	2.7	2.1	
11	Brooklyn	6.9	6.9	6.8	7	6.3	5.8	6	40.2	6.5	6.5	2.6	2.6	2.5	2.6		
12	New Jersey	5.1	4.6	4.7	4.6	4.6	4.6	4.8	4.6	4.8	4.7	3.3	2.9	3	3		
13	Pennsylvania	3.6	3.5	3.5	3.5	3.3	3.6	3.6	3.6	3.7	4.1	2.4	2.3	2.3	2.3		
14	Philadelphia	4	3.9	3.8	3.8	3.9	3.8	4	3.9	4	4	2.3	2.3	2.3	2.3		
15	Pittsburg	3.9	3.8	4	3.8	3.9	3.8	3.9	3.8	3.9	4	2.2	2.2	2.2	2.2		
16	Delaware	4.2	4.2	4.2	4.1	4.1	4.1	3.9	3.9	3.9	3.9	2.9	2.9	2.9	2.7		
17	Maryland	3.4	3.3	3.3	2.9	3.4	3.4	4.7	3.5	3.4	3.6	2.4	2.3	2.3	2.1		
18	Baltimore	3.3	3.5	3.3	2.8	3.8	3	3.1	3.1	3.2	3.8	2.4	2.6	2.4	2.1		
19	District of Columbia	4	4	4	4	4	4	4	4	4	8	2.9	2.9	2.9	2.5		
20	Washington	3.3	3.3	3.3	6	6.0	3.3	4.1	4.5	5.5	5.7	2.2	2.2	2.1	4.1		
21	Virginia	4.7	3.9	4	3.8	4.5	3.6	3.7	3.8	3.9	3.5	2.9	2.4	2.5	2.3		
22	West Virginia	3.6	3.4	3.4	3.1	3.4	3.3	3.4	3.6	3.6	3.5	2.9	2.8	2.8	2.5		
23	North Carolina	3.3	3.2	3.3	3.5	4	3.6	4	4.4	3.7	3.8	2.6	2.5	2.6	2.7		
24	South Carolina	4.2	7.8	4.5	4.4	4.4	4.4	4.4	4.3	4.4	4.2	3	5.5	3.2	3.1		
25	Georgia	3.6	3.7	3.4	3.3	3.3	3.3	3.2	3.4	3.8	4.2	2.7	2.7	2.6	2.5		
26	Savannah	3.2	1.2	2.5	2.8	2.5	2.5	1.2	1.2	2.5	3.2	2.4	.9	1.9	2.2		
27	Florida	4.4	3.5	4	3.1	4.9	3.3	3.8	3.9	4.6	4	3.3	2.6	2.2	1.2		
28	Alabama	2.2	2	2.8	2.6	2.6	2.7	3.1	8.3	3.1	4.8	1.9	1.7	2.3	2.2		
29	Mississippi	5.9	3.8	7.9	3.8	5	3.8	6.1	3.6	5.3	6.2	4.1	2.6	5.4	2.7		
30	Louisiana	3.4	4.3	4.5	2.9	4.9	4.5	5.5	4.8	5	4.9	2.4	3.1	3.2	2.1		
31	New Orleans	4.2	4.2	4.4	4.5	4.1	4.5	4.5	5.3	5.3	5.3	2.3	2.3	2.2	2.2		
32	Texas	5.6	2.7	4.4	3.2	5.9	5	6.8	3.4	8.1	3.3	4.5	2.2	3.5	2.5		
33	Houston .....	...	3.6	3.6	3	2.2	3	2.6	4	4.1	4.5	...	2.5	2.4	2		
34	Arkansas	5.5	2.5	4.7	2.4	4.7	2.8	5.6	3	5.9	3.2	4.3	2.1	3.7	2		
35	Kentucky	3.8	3.8	3.7	4.3	4.6	4.2	5.9	3.9	4.1	4.2	3	3	2.9	3.4		
36	Louisville	2.9	2.1	2.9	4.2	2.9	3.1	3	3	3.2	3.7	2.4	1.7	2.4	3.4		
37	Tennessee	2.9	3	3.5	3.1	3.2	3	4.3	3.1	3.6	3.2	2.4	2.4	2.8	2.6		
38	Ohio	3.5	3.3	2.9	3	3.1	3.1	2.9	3.2	3.3	3.4	2.7	2.5	2.8	2.3		
39	Cincinnati	3.6	3.7	3.8	3.9	3.9	4.1	4.2	4.2	4.2	4.2	2.7	2.7	2.8	2.9		
40	Cleveland	3.1	2.9	2.9	3.1	3.1	3	3.1	3.1	3	3.3	2.5	2.4	2.4	2.5		
41	Columbus .....	...	...	...	...	...	...	...	...	...	...	...	...	...	...
42	Indiana	3.7	3.8	3.6	3.5	4.1	3.8	4.5	4	4.2	5.1	2.8	2.9	2.7	2.6		
43	Indianapolis .....	...	...	...	...	...	...	...	...	...	...	...	...	...	...
44	Illinois	4.2	3.7	3.7	3.8	4	4.1	4.7	4.8	4.8	5.8	3	2.7	2.7	2.7		
45	Chicago	5.8	3.5	3.2	3.1	3.4	5.3	4	4.1	4.5	4.3	4	2.4	2.2	2.2		
46	Michigan	3.9	4.3	3.5	3.5	4.4	3.3	3.8	3.5	4.3	4.1	3	3.3	2.7	2.7		
47	Detroit	3.5	2.8	2.8	2.9	3	3	2.7	2.7	3.1	3.1	3	2.4	2.4	2.5		
48	Wisconsin	4.3	3.8	3.8	3.2	3.8	4.1	4.8	4.1	4.6	4.1	3.4	3	3	2.5		
49	Milwaukee	2.9	2.9	2.9	3.2	3.7	4.6	3.5	3.5	3.7	3.7	2.6	2.5	2.5	2.7		
50	Minnesota	3.2	2	2.2	2	3	2.2	3.9	3.1	4.7	12.6	2.9	1.8	2	1.6		
51	St. Paul	3.5	2.7	3.3	1.9	1.8	2	2.1	2.2	2.2	2.2	2.8	2.1	2.6	1.5		
52	Minneapolis	1.3	1.1	1	1.1	1.9	2.1	2.1	4.1	2.7	2.6	1.2	1	.9	1		
53	Iowa	4.1	3.9	3.4	3.7	3.7	4	4.2	5	4.1	4.5	3.3	3.2	2.7	3		
54	Des Moines	2.7	2.3	2.2	1.5	1.8	2.2	3.1	2.9	3.5	3.1	2.1	1.7	1.7	1.2		
55	Missouri	4.1	3.2	3.2	3.5	3.6	3.5	4.2	3.8	4.3	4.3	3.4	2.7	2.7	2.9		
56	St. Louis	2.6	2.5	2.4	2.5	2.6	3	3.2	3.5	4.1	4.1	2.2	2	2	2.1		
57	Kansas City	3.1	3.1	.9	2.7	3.2	3.1	3.5	3.5	3.9	3.7	2.7	.8	.8	2.4		
58	St. Joseph .....	.0	.0	1.8	2.1	2.1	2.1	2.9	2.1	2.1	4.3	.0	1.5	1.5	1.7		
59	North Dakota	4.1	3.8	3.8	1.6	4.9	2.3	5.6	2.3	6.9	2.7	3.4	3.1	3	1.3		
60	South Dakota	1.5	2.1	1	1.4	2.4	2	3.4	1.9	3.4	2.7	1.3	1.8	.9	1.2		
61	Nebraska	2.1	2	1.5	1.9	2.9	3.2	3.5	3.3	4	4.3	1.8	1.7	1.3	1.6		
62	Lincoln .....	.0	.0	.0	.0	.0	1.5	.8	28a	2	3.5	.0	.0	.0	.0		
63	Omaha	1.1	.8	.0	.0	.0	.7	.9	.9	1.3	1.4	.0	.0	.0	.0		
64	Kansas	2.7	2.3	2.4	2.7	3.1	3.1	3.8	3.8	3.6	3.6	2.4	2	2.1	2.4		
65	Montana	5.9	.9	4.9	.6	3.9	1.1	7.8	6.2	13.6	2.4	4.9	.8	4	.5		
66	Wyoming	2.3	3	1.7	2.6	2.8	3.1	3	3.1	3.3	3.9	2.1	2.7	1.5	2.3		
67	Colorado	3.1	2.7	2.4	6.5	3.8	5.9	4.6	6.6	4.5	5	2.5	2.2	1.9	4.3		
68	Denver .....	...	...	...	...	...	...	...	...	...	...	...	...	...	...
69	New Mexico	4.7	4.7	2.8	11.9	4.1	4.1	4.8	4.8	10.6	10.6	3.9	4	2.3	10.1		
70	Oklahoma	8.7	3.2	2.4	1.2	6.1	7.2	6.2	6.3	9.8	8	7.7	2.8	2.1	1.1		
71	Indian Territory	3.7	3.4	3.8	3.8	12.1	4.9	4.6	6.2	3.4	3	2.9	2.6	3.1	2.9		
72	Washington .....	.9	1.5	.3	.4	3.9	2.4	2.9	2	4.9	4.7	.8	1.2	.3	.3		

a Includes reduction of stock.

AND DIVIDENDS OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITORY TO SEPTEMBER 1, 1900.

type indicate loss.]

Ratio of dividends to capital and surplus for six months ended—						Ratio of earnings to capital and surplus for six months ended—													
Mar. 1, 1896.	Sept. 1, 1896.	Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.	Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.	Mar. 1, 1896.	Sept. 1, 1896.	Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.	Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.
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.	P. ct.	P. ct.	P. ct.	P. ct.
2.8	2.9	2.8	2.7	2.8	2.8	3.1	2.7	3.9	2.8	3.4	1.6	3.1	3.3	3.9	5.2	2	3	3	3
2.7	2.6	2.7	3.4	3.5	2.9	2.3	2.3	3	2.3	3	2.6	3.1	2.6	3.7	6.3	4	4	4	4
2.6	2.5	2.4	2.4	2.5	2.6	3.2	2.1	2.7	2.4	3.1	1.7	1.8	2.2	3	4.3	5	5	5	5
2.3	2.2	2.1	3.4	2.2	2.1	2.3	2.7	2.4	2.3	1.8	2.6	1.7	4.1	3	3.6	6	6	6	6
1.9	1.8	1.9	1.8	2	2	2.3	2.1	2.4	2.4	1.8	1.8	1.5	1.4	3.2	3.8	7	7	7	7
2	2	1.5	1.6	1.9	1.7	2.3	2.7	2.3	2.6	2	1.4	2	1.4	4	3.7	8	8	8	8
2.5	2.5	2.5	2.6	2.6	2.6	2.8	2.8	2.8	2.5	2.8	2.7	2.4	2.6	3.4	3.3	9	9	9	9
2.6	2.5	2.6	2.6	2.6	3.2	2.8	2.8	2.2	1.4	2.9	2.7	2.5	2.9	3.6	4.5	10	10	10	10
3	2.6	2.5	2.6	2.7	2.8	2.7	3.7	3.2	3.1	3.2	4.2	2.7	5	6.4	10.3	11	11	11	11
2.9	2.3	3	1.9	7.1	2.2	1.7	1.9	1.6	3.8	2.5	2.3	3.8	4	4.7	3.8	12	12	12	12
2.3	2.2	2.2	16.7	2.7	2.7	3.8	4.7	3.4	1.4	2.7	3.7	1.3	4.3	5.3	3.7	13	13	13	13
3	2.9	3	2.9	3.1	3	4.4	4.1	4	4	4.3	3.8	4.2	4.5	4.8	5.8	14	14	14	14
2.2	2.5	2.4	2.3	2.3	2.6	3.7	3.3	3.1	3	3.3	2.9	3.6	3.5	4.7	5.3	15	15	15	15
2.4	2.2	2.3	2.2	2.2	2.1	3.3	1.9	2.8	2.1	2.8	2.4	2.6	3.3	4.8	5.3	16	16	16	16
2.2	2.1	2.2	2.1	2.2	2.2	3.7	3.5	3.4	3.6	3.4	3.1	2.7	3.8	5.6	5.8	17	17	17	17
2.8	2.8	2.7	2.7	2.7	2.7	3.4	3.1	2.9	2.6	1.9	2.9	1.7	3.8	4	5.4	18	18	18	18
2.4	2.4	2.9	2.4	2.3	2.4	3.2	2.8	3.9	1.8	3.2	3.2	4.3	3.7	4.3	5.6	19	19	19	19
2.7	2.1	2.2	2.2	2.3	2.7	2.6	2.4	3.1	2.8	3.3	2.7	3	3.1	4.4	3.6	20	20	20	20
2.5	2.5	2.5	2.5	2.5	5	4.2	4	3.5	3.5	4.7	4.3	4.1	5.3	5.8	14.3	21	21	21	21
4.9	2.3	2.7	3.1	3.7	3.8	3.4	3.2	1.9	4.9	3.6	4.4	4.9	6.8	5.8	6.8	22	22	22	22
2.6	2.2	2.3	2.4	2.7	2.6	2.2	3.2	2.7	2.2	3.6	2.5	3.2	2.6	4.3	6.4	23	23	23	23
2.7	2.6	2.7	2.8	2.8	2.7	3.4	3.6	3.1	2.6	3.2	3.2	3.5	3.9	4.2	5.7	24	24	24	24
3	2.7	3	2.8	2.9	2.9	3.4	3.5	3.2	4.1	3.9	4.3	3.6	4.4	4.5	5.9	25	25	25	25
3.2	3.1	3.1	3.1	3.1	3.1	3.4	3.8	2	4.1	2.4	3.9	2	4.1	3.1	8.1	26	26	26	26
2.5	2.5	2.4	2.5	2.8	3.2	4.5	2.1	2.6	4	3.7	4.1	2.9	3.8	4	6.2	27	27	27	27
1.9	1.9	.9	.9	1.9	2.4	3.5	2.5	1.4	2.6	1.7	2.3	2.4	1.5	2.2	3	28	28	28	28
3.4	2.3	2.6	2.7	3.1	2.6	4.6	4	3.8	3.1	4.1	3.2	3.5	2.1	5.3	5.7	29	29	29	29
2.2	2.2	2.6	6.9	2.5	4.1	2.3	3.4	2.3	2.2	2.4	3.3	2.4	7.8	3.7	6.3	30	30	30	30
3.4	2.6	4.1	2.4	3.6	4.2	3.1	6.4	4.2	4.7	3.5	6.2	1.3	7.2	4.5	8.7	31	31	31	31
3.4	3.1	3.8	3.4	3.5	3.4	1.4	6.5	4.2	3.8	3.5	7.3	4.5	7.3	6.9	11	32	32	32	32
2	2.2	2.2	2.5	2.5	2.5	4.4	1.2	1.1	4.1	2.7	4	3	4.1	5	5.9	33	33	33	33
4.7	4	5.4	2.7	6.3	2.5	4.4	4.2	3.1	4.3	4	5.1	4.3	6.2	6.1	7.3	34	34	34	34
1.5	2	1.7	2.5	2.6	2.9	-----	4.4	3.4	2.6	2.8	2.6	2.5	5.3	3.2	6.4	35	35	35	35
3.8	2.3	4.4	2.4	4.6	2.5	4.2	3.8	2.5	4	3.4	4.3	4.3	4.3	5.8	7.4	36	36	36	36
3.6	3.3	4.6	3.1	3.2	3.3	3.5	3.3	2.8	2	1.7	2.8	2.7	3.9	3.8	4.9	37	37	37	37
2.4	2.6	2.4	2.4	2.6	3	3.1	1.7	2.3	1.7	3.6	2.5	.8	.4	5.6	2.9	38	38	38	38
2.6	2.4	3.5	2.5	2.9	2.6	2.2	2.6	2.5	2.1	1.9	2.6	2.9	2.8	4.4	4.1	39	39	39	39
2.4	2.4	2.2	2.5	2.6	2.6	3.4	2.6	2.6	2	2.6	2.7	2.6	2.9	3.7	4.7	40	40	40	40
2.9	3	3.1	3.1	3.1	3.2	3.5	2.5	2.7	3	3.9	2.8	2.8	3.6	4.2	5	41	41	41	41
2.5	2	2.5	2.5	2.3	2.6	3	3	2.8	2.4	2.4	1.8	3	3	4.2	3.7	42	42	42	42
						2.7										43	43	43	43
3.1	2.9	3.4	3.1	3.2	3.9	3.6	2.9	2.7	2	2.8	2.2	3.1	3.1	3.7	5.3	44	44	44	44
			1.5	1.7	1.7								2	6.3	7.4	45	45	45	45
2.9	3	3.4	3.5	3.5	4.2	3.7	3.4	2.9	2.9	3.7	2.9	3.9	3.8	4.3	4.3	46	46	46	46
2.4	3.5	2.6	2.7	3	2.9	1.1	1.9	2.3	1.5	3.1	5.4	3.8	4.2	5.3	4.4	47	47	47	47
3.4	2.6	2.9	2.7	3.2	3.1	3	3.4	2.3	1.5	3	3	2.6	3.6	4.1	4.5	48	48	48	48
2.5	2.6	2.3	2.3	2.6	2.6	3.6	2.4	1.1	1	2.4	2.6	.6	3.1	3	4.1	49	49	49	49
3.1	3.2	3.8	3.2	3.6	3.3	1.9	3.2	2.8	2.4	2.5	1.4	3	3.6	5.1	5	50	50	50	50
3.1	3.9	2.9	2.9	3	3	5.6	4.5	4.5	5.5	4.8	2.5	4.1	4.6	5.6	9.4	51	51	51	51
2.4	1.8	3.2	2.5	3.8	11.2	.8	1.5	2.6	4.5	3	1.3	2.2	2.8	5.2	13.3	52	52	52	52
1.5	1.7	1.8	1.9	1.9	1.9	1.6	2.1	2.8	4.8	4.5	3.4	1	2.9	3.9	1.3	53	53	53	53
1.7	1.9	1.9	3.6	2.3	2.2	1.4	1.4	3	1.7	2.4	2.1	2	2	4.2	3.4	54	54	54	54
3.1	3.2	3.4	4.1	3.3	3.6	3.3	3.5	2.9	3.2	2.3	3.5	4	4.7	3.7	4.4	55	55	55	55
1.4	1.8	2.4	2.3	2.8	2.4	2	2.5	.8	1	.0	2.6	.8	2.1	2.3	7.7	56	56	56	56
3	2.9	3.5	3.1	3.5	3.5	3.4	2.4	2.7	3.5	2.6	3.4	3.5	3.9	4.3	5.2	55	55	55	55
2.1	2.5	2.6	2.8	3.3	3.3	3.3	2.3	.8	2.7	2.5	4.3	3.9	5.1	18.8	5.4	56	56	56	56
2.6	2.5	2.7	2.7	3.1	2.9	4.1	1.8	1.4	7.7	7.3	5.7	8.1	4.6	5.7	7.6	57	57	57	57
1.7	1.7	2.2	1.6	1.6	3.3	1.2	2.2	.1	2.3	.2	3.6	4.1	4.2	5.4	3.8	58	58	58	58
4.1	2	4.7	2.1	6.1	2.3	3.2	.2	3.8	.8	4.4	3.2	5.9	1.9	8.2	4	59	59	59	59
2.1	1.7	2.9	1.6	3	2.4	1.4	.4	1.7	.9	3.6	.5	3.6	2.3	2.8	4.4	60	60	60	60
2.5	2.7	2.9	2.8	3.3	3.5	2.2	1.1	.9	1.2	2.9	2.9	3.6	2.7	5.3	4.4	61	61	61	61
.0	.6	7	26.9	1.9	3.2	.0	7.4	2.3	8.2	.8	5.7	.5	28.4	6.2	5.6	62	62	62	62
.0	.6	.9	.9	1.1	1.3	1.3	2	.1	1	2.4	2	2.8	1.9	.9	4.3	63	63	63	63
2.6	2.6	3.2	3.2	3.1	3		2.1	2.3	2.2	3.9	3.5	4.9	4.4	4.6	3.9	64	64	64	64
3.4	.9	6.7	5.3	11.6	2		1.9	.4	1	2.7	1.3	4.8	4.8	8.3	8.8	65	65	65	65
2.5	2.7	2.6	2.7	2.9	3.3	2.3	4.2	1.7	1.5	1.8	3	3.9	2.5	3.9	4	66	66	66	66
3.1	4.9	3.7	5.3	3.6	3.9	2	.2	2.4	1	4.3	2.3	5	4.9	6.6	4.9	67	67	67	67
						3										68	68	68	68
3.4	3.4	4		8.6	8.5	4.1	4	4.5	3.1	5.6	6	4.8	7.2	9	8.9	69	69	69	69
5.6	6.6	5.6	5.6	9	7.3	7.1	3.2	2.3	5	5.6	8.6	9.3	9.1	12.4	12.7	70	70	70	70
10	3.8	3.6	4.9	2.6	2.3	7.6	5.2	6.3	6.4	7.7	7.3	7.5	7.6	8.1	7.9	71	71	71	71
3.3	2.1	2.5	1.8	4.2	4	.4	2.3	.8	2.7	2.7	1	4	2.2	7.4	5.7	72	72	72	72

a Includes reduction of stock.

No. 68.—RATIOS TO CAPITAL, AND TO CAPITAL AND SURPLUS, OF THE EARNINGS
TORY, FROM MARCH 1, 1896,

[Figures in bold-faced]

States, reserve cities, and Territories.		Ratio of dividends to capital for six months ended—												Ratio of dividends to capital and surplus for six months ended—							
		Mar. 1, 1896.		Sept. 1, 1896.		Mar. 1, 1897.		Sept. 1, 1897.		Mar. 1, 1898.		Sept. 1, 1898.		Mar. 1, 1899.		Sept. 1, 1899.		Mar. 1, 1900.		Sept. 1, 1900.	
		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.	P. ct.	P. ct.	P. ct.	P. ct.
73	Oregon	3.7	3.1	2.9	2.5	4.3	5.8	5.8	4.6	6.4	5.2	3.1	2.6	2.5	2.1						
74	Portland								6.6	6.8	5.5										
75	California	3.9	4	3.1	3.5	3.7	3.7	4.1	5.1	4.3	4.3	3.2	3.2	2.5	2.9						
76	San Francisco ..	4.6	4.6	4.6	4.6	4.6	3.7	1.9	3.7	4.2	3.7	2.9	2.9	2.9	2.9						
77	Los Angeles										4										
78	Idaho	4.5	3.1	3.9	2.6	3.1	3.8	5	4.4	10	5.5	3.3	2.2	2.7	1.8						
79	Utah	3.9	3.1	2.7	3.6	3.2	2.8	3.1	6.3	3.9	3.8	2.8	2.3	3							
80	Nevada	4.3	0	0	0	3	3	3	3	3	4	3.2	0	0	0						
81	Arizona	3.5	17.5	3.8	6.4	3.9	6.5	4.8	5.4	6	5.9	3.4	16	3.4	5.7						
82	Alaska										0	0									
Average		3.6	3.4	3.3	3.3	3.6	3.5	3.8	3.9	4	3.9	2.6	2.4	2.4	2.4						

AND DIVIDENDS OF NATIONAL BANKS IN EACH STATE, RESERVE CITY, AND TERRITORY TO SEPTEMBER 1, 1900—Continued.

type indicate loss.]

Ratio of dividends to capital and surplus for six months ended—						Ratio of earnings to capital and surplus for six months ended—												
Mar. 1, 1898.	Sept. 1, 1898.	Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.	Mar. 1, 1896.	Sept. 1, 1896.	Mar. 1, 1897.	Sept. 1, 1897.	Mar. 1, 1898.	Sept. 1, 1898.	Mar. 1, 1899.	Sept. 1, 1899.	Mar. 1, 1900.	Sept. 1, 1900.			
<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>	<i>P. ct.</i>			
3.6	4.8	4.9	3.8	5.1	4.2	1.8	2.6	3.6	2	2.6	3.5	5.5	3.4	7.9	5.5	73		
3	3.1	3.4	5.6	5.8	4.7	3.8	3	1.5	1.2	4	2.7	3.2	6	5.9	9.3	74		
2.8	2.1	1.4	2.6	3	2.6	4.3	3.9	3.5	4.3	4.1	3.1	3.9	4.7	4.9	7.1	75		
2.2	2.7	3.6	3.4	7.4	4	3	6.4	2.7	3.4	2.2	4.8	6	3.7	8.2	8.2	76		
2.6	2.3	2.6	5.1	3.2	3	1.1	1.2	1.4	6.7	3.4	5	3.6	3.7	3.8	4.9	77		
3	3	2.9	2.9	2.9	3.8	7.2	7.2	1.5	3.2	6.8	3.5	4.7	5.3	3.1	80	78		
3.5	5.8	4.8	4.6	5	4.8	3.6	4.6	4.4	5.2	3.9	8.2	6.7	8.9	8.7	7.5	81		
2.6	2.5	2.7	2.7	.0	.0	2.8	2.7	2.7	2.3	2.9	2.8	3.5	4.7	5.5	3.2	82		

426 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 69.—NUMBER OF NATIONAL BANKS, THEIR CAPITAL, SURPLUS, DIVIDENDS, NET EARNINGS, AND RATIOS, YEARLY, 1870 TO 1900.

Year ended March 1—	No. of banks.	Capital.	Surplus.	Dividends.	Net earn- ings.	Ratios.		
						Dividends to capital.	Dividends to capital and surplus.	Net earnings to capital and surplus.
						<i>Pr. ct.</i>	<i>Pr. ct.</i>	<i>Pr. ct.</i>
1870.....	1,526	\$409,008,896	\$84,112,029	\$43,246,926	\$58,218,118	10.5	8.8	11.8
1871.....	1,602	427,008,134	93,151,510	43,285,483	54,057,047	10.1	8.3	10.4
1872.....	1,721	448,346,485	98,858,917	44,985,105	54,817,850	10	8.2	10.2
1873.....	1,882	473,097,353	109,719,615	48,653,350	62,499,369	10.3	8.4	10.7
1874.....	1,961	488,805,637	120,791,853	48,353,026	62,666,120	9.9	7.9	10.3
1875.....	1,989	491,753,557	129,962,338	49,680,122	59,172,818	10.1	7.9	9.5
1876.....	2,061	501,037,162	134,295,621	49,129,366	51,898,138	9.8	7.8	8.1
1877.....	2,080	498,566,925	131,561,621	44,367,798	40,133,194	8.9	7	6.3
1878.....	2,073	480,967,305	123,361,407	41,099,506	32,220,724	8.6	6.8	5.3
1879.....	2,045	467,322,946	117,715,634	35,500,277	28,337,553	7.6	6.1	4.8
1880.....	2,045	454,606,073	116,187,926	35,523,140	38,025,984	7.8	6.2	6.7
1881.....	2,079	455,529,963	121,313,718	37,167,717	48,485,271	8.2	6.4	8.4
1882.....	2,118	459,644,485	129,265,141	39,415,343	56,254,141	8.6	6.7	9.5
1883.....	2,232	478,519,528	135,570,518	41,181,655	52,670,569	8.6	6.7	8.6
1884.....	2,420	501,304,720	143,416,518	41,476,382	55,568,978	8.2	6.4	8.6
1885.....	2,616	520,752,720	148,246,298	40,609,317	45,969,221	7.8	6.1	6.9
1886.....	2,686	527,777,898	150,218,207	41,553,907	49,551,961	7.9	6.1	7.3
1887.....	2,819	542,959,709	160,398,339	43,295,729	59,611,513	7.9	6.1	8.5
1888.....	2,993	567,840,644	175,325,850	45,092,427	65,409,368	7.9	6.1	8.8
1889.....	3,120	588,391,497	188,462,245	46,734,024	67,869,081	7.9	6	8.7
1890.....	3,244	607,428,365	200,837,659	49,575,353	69,756,914	8.1	6.1	8.6
1891.....	3,477	643,680,165	215,649,940	50,677,892	76,952,998	7.9	5.9	8.9
1892.....	3,641	671,493,123	230,389,748	50,573,088	69,980,730	7.5	5.6	7.8
1893.....	3,730	682,975,512	241,738,151	51,328,079	68,386,632	7.5	5.5	7.4
1894.....	3,764	681,129,704	247,732,601	46,390,345	52,422,069	6.8	5	5.6
1895.....	3,735	664,712,365	245,606,255	46,252,545	45,560,309	6.9	5	5
1896.....	3,698	655,960,855	248,203,540	45,551,673	48,566,794	6.9	5	5.4
1897.....	3,659	647,402,875	249,236,838	43,215,818	48,612,927	6.7	4.8	5.4
1898.....	3,589	628,885,895	248,113,173	43,815,654	45,568,032	6.9	5	5.2
1899.....	3,572	610,426,625	244,324,378	44,935,124	49,315,441	7.4	5.4	5.8
1900.....	3,571	603,396,550	250,543,068	47,423,357	69,981,810	7.9	5.6	8.2
Average, 31 years		544,249,473	168,848,731	44,519,340	54,469,086	8.2	6.2	7.6
Aggregate, 31 years				1,380,099,529	1,688,541,674			

NO. 70.—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, 1900.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
First National Bank, Penn Yan, N. Y. <i>a</i>	Apr. 6, 1864	-----	-----	-----	-----
First National Bank, Norwich, Conn. <i>a</i>	May 2, 1864	-----	-----	-----	-----
Second National Bank, Ottumwa, Iowa <i>b</i>	.....do	-----	-----	-----	-----
Second National Bank, Canton, Ohio <i>b</i>	Oct. 3, 1864	-----	-----	-----	-----
First National Bank, Lansing, Mich. <i>b</i>	Dec. 5, 1864	-----	-----	-----	-----
First National Bank, Columbia, Mo.	Sept. 19, 1864	\$100,000	\$90,000	\$89,875	\$125
Total.....	-----	100,000	90,000	89,875	125
First National Bank, Carondelet, Mo.	Mar. 15, 1865	30,000	25,500	25,408	92
First National Bank, Utica, N. Y. <i>a</i>	June 9, 1865	-----	-----	-----	-----
Pittston National Bank, Pittston, Pa.	Sept. 16, 1865	200,000	-----	-----	-----
Total.....	-----	230,000	25,500	25,408	92
Fourth National Bank, Indianapolis, Ind.	Nov. 30, 1865	100,000	100,000	99,432	568
Berkshire National Bank, Adams, Mass. <i>c</i>	Dec. 8, 1865	100,000	-----	-----	-----
National Union Bank, Rochester, N. Y.	Apr. 26, 1866	400,000	192,500	191,663	837
First National Bank, Leonardsville, N. Y.	July 11, 1866	50,000	45,000	44,440	560
Farmers' National Bank, Richmond, Va.	Oct. 22, 1866	100,000	85,000	83,408	1,592
Total.....	-----	750,000	322,500	319,511	2,985
Farmers' National Bank, Waukesha, Wis.	Nov. 23, 1866	100,000	90,000	89,560	440
National Bank of Metropolis, Washington, D. C.	Nov. 28, 1866	200,000	180,000	177,256	2,744
First National Bank, Providence, Pa.	Mar. 1, 1867	100,000	90,000	88,870	1,130
National State Bank, Dubuque, Iowa	Mar. 9, 1867	150,000	127,000	125,805	1,195
First National Bank of Newton, Newtonville, Mass.	Mar. 11, 1867	150,000	130,000	128,922	1,078
First National Bank, New Ulm, Minn.	Apr. 18, 1867	60,000	54,000	53,325	675
National Bank of Crawford County, Meadville, Pa.	Apr. 19, 1867	300,000	-----	-----	-----
Kittanning National Bank, Kittanning, Pa. <i>c</i>	Apr. 29, 1867	200,000	-----	-----	-----
City National Bank, Savannah, Ga. <i>b</i>	May 28, 1867	100,000	-----	-----	-----
Ohio National Bank, Cincinnati, Ohio	July 3, 1867	500,000	450,000	444,420	5,580
First National Bank, Kingston, N. Y.	Sept. 26, 1867	200,000	180,000	178,002	1,998
Total.....	-----	2,060,000	1,301,000	1,286,160	14,840
First National Bank, Bluffton, Ind.	Dec. 5, 1867	50,000	45,000	44,606	394
National Exchange Bank, Richmond, Va.	.....do	200,000	180,000	179,500	500
First National Bank, Skaneateles, N. Y.	Dec. 21, 1867	150,000	135,000	133,918	1,082
First National Bank, Jackson, Miss.	Dec. 26, 1867	100,000	45,500	45,345	155
First National Bank, Downingtown, Pa.	Jan. 14, 1868	100,000	90,000	89,081	919
First National Bank, Titusville, Pa.	Jan. 15, 1868	100,000	86,750	85,942	808
Appleton National Bank, Appleton, Wis.	Jan. 21, 1868	50,000	45,000	44,392	608
National Bank of Whitestown, N. Y.	Feb. 14, 1868	120,000	45,500	45,275	225
First National Bank, New Brunswick, N. J.	Feb. 26, 1868	100,000	90,000	88,764	1,236
First National Bank, Cuyahoga Falls, Ohio	Mar. 4, 1868	50,000	45,000	44,492	508
First National Bank, Cedarburg, Wis.	Mar. 23, 1868	100,000	90,000	89,592	408
Commercial National Bank, Cincinnati, Ohio	Apr. 28, 1868	500,000	345,950	344,150	1,800
Second National Bank, Watertown, N. Y.	July 21, 1868	100,000	90,000	89,130	870
First National Bank, South Worcester, N. Y.	Aug. 4, 1868	175,500	157,400	155,901	1,499
National Mechanics and Farmers' Bank, Albany, N. Y.	.....do	350,000	314,950	313,330	1,620
Second National Bank, Des Moines, Iowa	Aug. 5, 1868	50,000	42,500	42,112	388
First National Bank, Steubenville, Ohio.	Aug. 8, 1868	150,000	135,000	133,532	1,468
First National Bank, Plumer, Pa.	Aug. 25, 1868	100,000	87,500	86,352	1,148
First National Bank, Danville, Va.	Sept. 30, 1868	50,000	45,000	44,780	220
Total.....	-----	2,595,500	2,116,050	2,100,194	15,856
First National Bank, Dorchester, Mass.	Nov. 23, 1868	150,000	132,500	130,733	1,767
First National Bank, Oskaloosa, Iowa	Dec. 17, 1868	75,000	67,500	67,002	498
Merchants and Mechanics' National Bank, Troy, N. Y.	Dec. 31, 1868	300,000	184,750	183,287	1,463
National Savings Bank, Wheeling, W. Va.	Jan. 7, 1869	100,000	90,000	89,485	515
First National Bank Marion, Ohio	Jan. 12, 1869	125,000	109,850	109,069	781

a New bank with same title. *b* Never completed organization. *c* Consolidated with another bank.

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NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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 Insurance Bank, Detroit, Mich.	Feb. 26, 1869	\$200,010	\$85,000	\$84,493	\$507
National Bank of Lausburg, N. Y.	Mar. 6, 1869	150,000	135,000	133,868	1,132
National Bank of North America, New York, N. Y.	Apr. 15, 1869	1,000,000	333,000	331,115	1,885
First National Bank, Hallowell, Me.	Apr. 19, 1869	60,000	53,350	52,982	368
First National Bank, Clyde, N. Y.	Apr. 23, 1869	50,000	44,000	43,315	685
Pacific National Bank, New York, N. Y.	May 10, 1869	422,700	134,990	134,122	868
Grocers' National Bank, New York, N. Y.	June 7, 1869	390,000	85,250	85,026	224
Savannah National Bank, Savannah, Ga.	June 22, 1869	100,000	85,000	84,560	440
First National Bank, Frostburg, Md.	July 30, 1869	50,000	45,000	44,782	218
First National Bank, La Salle, Ill.	Aug. 30, 1869	50,000	45,000	44,555	445
National Bank of Commerce, Georgetown, D. C.	Oct. 28, 1869	100,000	90,000	89,135	865
Total.		3,322,710	1,720,190	1,707,529	12,661
Miners' National Bank, Salt Lake City, Utah.	Dec. 2, 1869	150,000	135,000	134,242	758
First National Bank, Vinton, Iowa.	Dec. 13, 1869	50,000	42,500	42,313	187
National Exchange Bank, Philadelphia, Pa.	Jan. 8, 1870	300,000	175,750	174,040	1,710
First National Bank, Decatur, Ill.	Jan. 10, 1870	100,000	85,250	84,239	1,011
National Union Bank, Oswego, N. Y.	Jan. 11, 1870	100,000	88,250	87,412	838
First National Bank, Berlin, Wis.	Jan. 25, 1870	500,000	44,000	43,626	374
Central National Bank, Cincinnati, Ohio.	Mar. 31, 1870	500,000	425,000	422,010	2,990
First National Bank, Dayton, Ohio.	Apr. 9, 1870	150,000	135,000	133,951	1,049
National Bank of Chemung, Elmira, N. Y.	June 10, 1870	100,000	90,000	89,533	467
Merchants' National Bank, Milwaukee, Wis.	June 14, 1870	100,000	90,000	89,420	580
First National Bank, St. Louis, Mo.	July 16, 1870	200,000	179,990	178,736	1,254
Chemung Canal National Bank, Elmira, N. Y.	Aug. 3, 1870	100,000	90,000	89,200	800
Central National Bank, Omaha, Nebr.	Sept. 23, 1870	100,000			
First National Bank, Clarksville, Va.	Oct. 13, 1870	50,000	27,000	26,895	105
First National Bank, Burlington, Vt.	Oct. 15, 1870	300,000	270,000	267,353	2,647
First National Bank, Lebanon, Ohio.	Oct. 24, 1870	100,000	85,000	84,453	547
Total.		2,900,000	1,962,740	1,947,423	15,317
National Exchange Bank, Lansing, N. Y.	Dec. 27, 1870	100,000	90,000	89,458	542
Muskingum National Bank, Zanesville, Ohio.	Jan. 7, 1871	100,000	90,000	89,365	635
United National Bank, Winona, Minn.	Feb. 15, 1871	50,000	45,000	44,640	360
First National Bank, Des Moines, Iowa.	Mar. 25, 1871	100,000	90,000	89,258	742
Saratoga County National Bank, Waterford, N. Y.	Mar. 28, 1871	150,000	135,000	134,111	889
State National Bank, St. Joseph, Mo.	Mar. 31, 1871	100,000	90,000	89,856	144
First National Bank, Fenton, Mich.	May 2, 1871	100,000	49,500	49,048	452
First National Bank, Wellsburg, W. Va.	June 24, 1871	100,000	90,000	89,333	667
Clarke National Bank, Rochester, N. Y.	Aug. 11, 1871	200,000	180,000	178,347	1,653
Total.		1,000,000	859,500	853,416	6,084
Commercial National Bank, Oshkosh, Wis.	Nov. 22, 1871	100,000	90,000	89,342	658
Fort Madison National Bank, Fort Madison, Iowa.	Dec. 26, 1871	75,000	67,500	67,055	445
National Bank of Maysville, Ky.	Jan. 6, 1872	300,000	270,000	268,980	1,020
Fourth National Bank, Syracuse, N. Y.	Jan. 9, 1872	105,500	91,700	90,965	735
American National Bank, New York, N. Y.	May 10, 1872	500,000	450,000	444,400	5,600
Carroll County National Bank, Sandwich, N. H.	May 24, 1872	50,000	45,000	44,508	492
Second National Bank, Portland, Me.	June 24, 1872	100,000	81,000	80,134	866
Atlantic National Bank, Brooklyn, N. Y.	July 15, 1872	200,000	165,000	163,750	1,250
Merchants and Farmers' National Bank, Quincy, Ill.	Aug. 8, 1872	150,000	135,000	133,830	1,170
First National Bank, Rochester, N. Y.	Aug. 9, 1872	400,000	206,100	204,015	2,085
Lawrenceburg National Bank, Lawrenceburg, Ind.	Sept. 10, 1872	200,000	180,000	178,185	1,815
Jewett City National Bank, Jewett City, Conn.	Oct. 4, 1872	60,000	48,750	48,332	418
First National Bank, Knoxville, Tenn.	Oct. 22, 1872	100,000	80,910	80,228	682
Total.		2,340,500	1,910,960	1,893,724	17,236

a New bank with same title.

NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
First National Bank, Goshen, Ind.	Nov. 7, 1872	\$115,000	\$103,500	\$102,348	\$1,152
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	136,653	1,487
Orange County National Bank, Chelsea, Vt.	Jan. 14, 1873	200,000	180,000	178,167	1,833
Second National Bank, Syracuse, N. Y.	Feb. 18, 1873	100,000	90,000	88,905	1,095
Richmond National Bank, Richmond, Ind. <i>a</i>	Feb. 28, 1873	230,000	207,000	207,000	-----
First National Bank, Adams, N. Y.	Mar. 7, 1873	75,000	66,900	66,082	818
Mechanics' National Bank, Syracuse, N. Y.	Mar. 11, 1873	140,000	93,800	92,985	815
Farmers and Mechanics' National Bank, Rochester, N. Y.	Apr. 15, 1873	100,000	83,250	82,497	753
Montana National Bank, Helena, Mont.	do	100,000	31,500	31,400	100
First National Bank, Havana, N. Y.	June 3, 1873	50,000	45,000	44,450	550
Merchants and Farmers' National Bank, Ithaca, N. Y.	June 30, 1873	50,000	45,000	44,353	647
National Bank of Cazenovia, N. Y.	July 18, 1873	150,000	116,770	115,494	1,276
Merchants' National Bank, Memphis, Tenn.	Aug. 30, 1873	250,000	225,000	222,648	2,352
Manufacturers' National Bank, Chicago, Ill.	Sept. 25, 1873	500,000	438,750	433,795	4,955
Second National Bank, Chicago, Ill.	do	100,000	97,500	96,296	1,204
Merchants' National Bank, Dubuque, Iowa	Sept. 30, 1873	200,000	180,000	176,792	3,208
Beloit National Bank, Beloit, Wis.	Oct. 2, 1873	50,000	45,000	44,349	651
Union National Bank, St. Louis, Mo.	Oct. 22, 1873	500,000	150,200	148,638	1,662
Total		3,364,700	2,457,410	2,432,852	24,558
City National Bank, Green Bay, Wis.	Nov. 29, 1873	50,000	45,000	44,405	595
First National Bank, Shelby, Mo.	Jan. 1, 1874	100,000	90,000	89,390	610
Second National Bank, Nashville, Tenn.	Jan. 8, 1874	125,000	92,920	91,820	1,100
First National Bank, Oneida, N. Y.	Jan. 13, 1874	125,000	110,500	109,112	1,388
Merchants' National Bank, Hastings, Minn.	Feb. 7, 1874	100,000	90,000	88,680	1,320
National Bank of Tecumseh, Mich.	Mar. 3, 1874	50,000	45,000	44,380	620
Gallatin National Bank, Shawneetown, Ill.	Mar. 7, 1874	250,000	225,000	223,346	1,654
First National Bank, Brookville, Pa.	Mar. 26, 1874	100,000	90,000	88,935	1,065
Citizens' National Bank, Sioux City, Iowa	Apr. 14, 1874	50,000	45,000	44,870	130
Citizens' National Bank, Charlottesville, Va.	Apr. 27, 1874	100,000	90,000	89,434	566
Farmers' National Bank, Warren, Ill.	Apr. 28, 1874	50,000	45,000	44,515	485
First National Bank, Medina, Ohio.	May 6, 1874	75,000	45,000	44,777	223
Croton River National Bank, South East, N. Y.	May 25, 1874	200,000	166,550	163,811	2,739
Merchants' National Bank of West Virginia, Wheeling, W. Va.	July 7, 1874	500,000	450,000	445,517	4,483
Central National Bank, Baltimore, Md.	July 15, 1874	200,000	180,000	179,096	904
Second National Bank, Leavenworth, Kans.	July 22, 1874	100,000	90,000	88,161	1,839
Teutonia National Bank, New Orleans, La.	Sept. 2, 1874	300,000	270,000	268,495	1,505
City National Bank, Chattanooga, Tenn.	Sept. 10, 1874	170,000	148,001	147,293	708
First National Bank, Cairo, Ill.	Oct. 10, 1874	100,000	90,000	88,848	1,152
Total		2,745,000	2,407,971	2,384,885	23,086
First National Bank, Olathe, Kans.	Nov. 9, 1874	50,000	45,000	44,699	301
First National Bank, Beverly, Ohio.	Nov. 10, 1874	102,000	90,000	88,720	1,280
Union National Bank, Lafayette, Ind.	Dec. 4, 1874	250,000	224,095	220,571	3,524
Ambler National Bank, Jacksonville, Fla. <i>b</i>	Dec. 7, 1874	42,500	-----	-----	-----
Mechanics' National Bank, Chicago, Ill.	Dec. 30, 1874	250,000	125,900	124,285	1,615
First National Bank, Evansville, Wis.	Jan. 9, 1875	55,000	45,000	44,610	390
First National Bank, Baxter Springs, Kans.	Jan. 12, 1875	50,000	36,000	35,685	315
People's National Bank, Pueblo, Colo.	do	50,000	27,000	26,835	165
National Bank of Commerce, Green Bay, Wis.	do	100,000	90,000	89,350	650
First National Bank, Millersburg, Ohio.	do	100,000	60,400	60,113	287
First National Bank, Staunton, Va.	Jan. 23, 1875	100,000	90,000	89,172	828
National City Bank, Milwaukee, Wis.	Feb. 24, 1875	100,000	60,000	59,270	730
Irasburg National Bank of Orleans, Irasburg, Vt.	Mar. 17, 1875	75,000	67,500	66,728	772
First National Bank, Pekin, Ill.	Mar. 25, 1875	100,000	90,000	88,856	1,144

a New bank with same title.*b* No circulation.

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NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
Merchants and Planters' National Bank, Augusta, Ga.	Mar. 30, 1875	\$200,000	\$169,000	\$167,695	\$1,305
Monticello National Bank, Monticello, Iowa	.....do.....	100,000	45,000	44,857	143
Iowa City National Bank, Iowa City, Iowa	Apr. 14, 1875	125,000	104,800	102,639	2,161
First National Bank, Wheeling, W. Va.	Apr. 22, 1875	250,000	225,000	222,490	2,510
First National Bank, Mount Clemens, Mich.	May 20, 1875	50,000	27,000	26,930	70
First National Bank, Knob Noster, Mo.	May 29, 1875	50,000	43,800	43,497	303
First National Bank, Brodhead, Wis.	June 24, 1875	50,000	45,000	44,591	409
Auburn City National Bank, Auburn, N. Y.	June 26, 1875	200,000	141,300	139,240	2,060
First National Bank, Eldorado, Kans.	June 30, 1875	50,000	45,000	44,598	402
First National Bank, Junction City, Kans.	July 1, 1875	50,000	45,000	44,750	250
First National Bank, Chetopa, Kans.	July 19, 1875	50,000	36,000	35,735	265
First National Bank, Golden, Colo.	Aug. 25, 1875	50,000	27,000	26,828	172
National Bank of Jefferson, Wis.	Aug. 26, 1875	60,000	54,000	53,112	888
Green Lane National Bank, Green Lane, Pa.	Sept. 9, 1875	100,000	90,000	89,811	189
State National Bank, Topeka, Kans.	Sept. 15, 1875	60,000	30,600	30,502	98
Farmers' National Bank, Marshalltown, Iowa	Sept. 18, 1875	50,000	27,000	26,860	140
Richland National Bank, Mansfield, Ohio	Sept. 25, 1875	150,000	130,300	128,372	1,928
Planters' National Bank, Louisville, Ky.	Sept. 30, 1875	350,000	315,000	311,618	3,382
First National Bank, Gallatin, Tenn.	Oct. 1, 1875	75,000	45,000	44,660	340
First National Bank, Charlestown, W. Va.	Oct. 2, 1875	100,000	90,000	89,291	709
People's National Bank, Winchester, Ill.	Oct. 4, 1875	75,000	67,500	66,990	510
First National Bank, New Lexington, Ohio	Oct. 12, 1875	50,000	45,000	44,710	290
First National Bank, Ishpeming, Mich.	Oct. 20, 1875	50,000	45,000	44,747	253
Fayette County National Bank, Washington, Ohio	Oct. 26, 1875	100,000	81,280	80,743	537
Total.....		3,869,500	3,025,475	2,994,160	31,315
Merchants' National Bank, Fort Wayne, Ind.	Nov. 8, 1875	100,000	46,820	46,400	420
Kansas City National Bank, Kansas City, Mo.	Nov. 13, 1875	100,000	65,991	65,332	659
First National Bank, Schoolcraft, Mich.	Nov. 17, 1875	50,000	45,000	44,572	428
First National Bank, Curwensville, Pa.	Dec. 17, 1875	100,000	90,000	88,893	1,107
National Marine Bank, St. Paul, Minn.	Dec. 28, 1875	100,000	59,710	58,575	1,135
First National Bank, Rochester, Ind.	Jan. 11, 1876	50,000	45,000	43,092	1,908
.....do.....	.....do.....	100,000	90,000	88,872	1,128
Iron National Bank, Portsmouth, Ohio.	Jan. 19, 1876	100,000	90,000	89,402	598
First National Bank, Ashland, Nebr.	Jan. 26, 1876	50,000	45,000	44,660	340
First National Bank, Paxton, Ill.	Jan. 28, 1876	50,000	45,000	44,514	486
First National Bank, Bloomfield, Iowa.	Feb. 5, 1876	55,000	49,500	48,615	885
Marietta National Bank, Marietta, Ohio.	Feb. 16, 1876	150,000	90,000	88,382	1,618
Salt Lake City National Bank, Salt Lake City, Utah.	Feb. 21, 1876	100,000	45,000	44,234	766
First National Bank, Lagrange, Mo.	Feb. 24, 1876	50,000	45,000	44,530	470
First National Bank, Atlantic, Iowa.	Mar. 7, 1876	50,000	45,000	44,572	428
First National Bank, Spencer, Ind.	Mar. 11, 1876	70,000	63,000	62,638	362
National Currency Bank, New York, N. Y.	Mar. 23, 1876	100,000	45,000	44,130	870
Caverna National Bank, Caverna, Ky.	May 13, 1876	50,000	45,000	44,770	230
City National Bank, Pittsburg, Pa.	May 25, 1876	200,000	68,929	68,526	403
National State Bank, Des Moines, Iowa.	June 21, 1876	100,000	50,795	49,660	1,135
First National Bank, Trenton, Mo.	June 22, 1876	50,000	45,000	44,626	374
First National Bank, Bristol, Tenn.	July 10, 1876	50,000	45,000	44,753	247
First National Bank, Leon, Iowa.	July 11, 1876	60,000	45,000	44,945	655
Anderson County National Bank, Lawrenceburg, Ky.	July 29, 1876	100,000	45,000	44,800	200
First National Bank, Newport, Ind.	Aug. 7, 1876	60,000	45,000	44,665	335
First National Bank, Depere, Wis.	Aug. 17, 1876	50,000	31,500	31,331	169
Second National Bank, Lawrence, Kans.	Aug. 23, 1876	100,000	67,500	66,965	535
Commercial National Bank, Versailles, Ky.	Aug. 26, 1876	170,000	153,000	151,773	1,227
State National Bank, Atlanta, Ga.	Aug. 31, 1876	200,000	73,725	73,080	645
Syracuse National Bank, Syracuse, N. Y.	Sept. 25, 1876	200,000	117,961	115,128	2,833
First National Bank, Northumberland, Pa.	Oct. 6, 1876	100,000	62,106	60,595	1,511
Total.....		2,865,000	1,900,537	1,876,430	24,107

NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
First National Bank, Lancaster, Mo.	Nov. 14, 1876	\$50,000	\$27,000	\$26,897	\$103
First National Bank, Council Grove, Kans.	Nov. 28, 1876	50,000	26,500	26,195	305
National Bank of Commerce, Chicago, Ill.	Dec. 2, 1876	250,000	71,465	70,518	947
First National Bank, Palmyra, Mo.	Dec. 12, 1876	100,000	46,140	45,132	1,008
First National Bank, Newton, Iowa.	Dec. 16, 1876	50,000	45,000	44,086	914
National Southern Kentucky Bank, Bowling Green, Ky.	Dec. 23, 1876	50,000	27,000	26,797	203
First National Bank, Monroe, Iowa.	Jan. 1, 1877	60,000	35,700	35,479	221
First National Bank, New London, Conn.	Jan. 9, 1877	100,000	38,300	36,796	1,504
Winona Deposit National Bank, Winona, Minn.	Jan. 28, 1877	100,000	63,285	62,226	1,059
First National Bank, South Charleston, Ohio.	Feb. 24, 1877	100,000	90,000	88,363	1,637
Lake Ontario National Bank, Oswego, N. Y.	do	275,000	66,405	62,662	3,743
First National Bank, Sidney, Ohio.	Feb. 26, 1877	52,000	46,200	45,527	673
Chillicothe National Bank, Chillicothe, Ohio.	Apr. 9, 1877	100,000	53,825	52,600	1,225
First National Bank, Manhattan, Kans.	Apr. 13, 1877	52,000	44,200	43,732	468
National Bank, Monticello, Ky.	Apr. 23, 1877	60,000	49,500	49,015	485
First National Bank, Rockville, Ind.	Apr. 25, 1877	200,000	173,090	170,735	2,355
Georgia National Bank, Atlanta, Ga.	May 31, 1877	100,000	45,000	43,829	1,171
First National Bank, Adrian, Mich.	June 11, 1877	100,000	43,500	43,007	493
First National Bank, Napoleon, Ohio.	June 30, 1877	50,000	45,000	44,268	732
First National Bank, Lancaster, Ohio.	Aug. 1, 1877	60,000	54,000	52,525	1,475
First National Bank, Minerva, Ohio.	Aug. 24, 1877	50,000	45,000	44,500	500
Kinney National Bank, Portsmouth, Ohio.	Aug. 28, 1877	100,000	90,000	89,195	805
First National Bank, Green Bay, Wis.	Oct. 19, 1877	50,000	45,000	44,058	942
National Exchange Bank, Wakefield, R. I.	Oct. 27, 1877	70,000	34,650	34,028	622
Total.		2,229,000	1,305,760	1,282,170	23,500
First National Bank, Union City, Ind.	Nov. 10, 1877	50,000	45,000	44,255	745
First National Bank, Negaunee, Mich.	Nov. 13, 1877	50,000	45,000	44,349	651
Tenth National Bank, New York, N. Y.	Nov. 23, 1877	500,000	441,000	425,342	15,658
First National Bank, Paola, Kans.	Dec. 1, 1877	50,000	44,350	43,698	652
National Exchange Bank, Troy, N. Y.	Dec. 6, 1877	100,000	90,000	88,332	1,668
Second National Bank, La Fayette, Ind.	Dec. 20, 1877	200,000	52,167	49,215	2,952
State National Bank, Minneapolis, Minn.	Dec. 31, 1877	100,000	82,500	80,828	1,672
Second National Bank, St. Louis, Mo.	Jan. 8, 1878	200,000	53,055	49,377	3,678
First National Bank, Sullivan, Ind.	do	50,000	45,000	44,595	405
Rockland County National Bank, Nyack, N. Y.	Jan. 10, 1878	100,000	89,000	87,761	1,239
First National Bank, Wyandotte, Kans.	Jan. 19, 1878	50,000	45,000	44,362	638
First National Bank, Boone, Iowa.	Jan. 22, 1878	50,000	32,400	31,975	425
First National Bank, Pleasant Hill, Mo.	Feb. 7, 1878	50,000	45,000	44,308	692
National Bank of Gloversville, N. Y.	Feb. 28, 1878	100,000	64,750	64,126	624
First National Bank, Independence, Mo.	Mar. 1, 1878	50,000	27,000	25,861	1,139
National State Bank, Lima, Ind.	Mar. 2, 1878	100,000	33,471	32,542	929
First National Bank, Tell City, Ind.	Mar. 4, 1878	50,000	44,500	44,150	350
First National Bank, Pomeroy, Ohio.	Mar. 5, 1878	200,000	75,713	72,425	3,288
Eleventh Ward National Bank, Boston, Mass.	Mar. 14, 1878	200,000	89,400	89,005	395
First National Bank, Prophetstown, Ill.	Mar. 19, 1878	50,000	45,000	44,658	342
First National Bank, Jackson, Mich.	Mar. 26, 1878	100,000	88,400	87,045	1,355
First National Bank, Eau Claire, Wis.	Mar. 30, 1878	60,000	38,461	37,899	562
First National Bank, Washington, Ohio.	Apr. 5, 1878	200,000	69,750	67,740	2,010
First National Bank, Middleport, Ohio.	Apr. 20, 1878	80,000	31,500	31,225	275
First National Bank, Streator, Ill.	Apr. 24, 1878	50,000	40,500	40,175	325
First National Bank, Muir, Mich.	Apr. 25, 1878	50,000	44,200	43,765	435
Kane County National Bank, St. Charles, Ill.	May 31, 1878	50,000	26,300	25,983	317
First National Bank, Carthage, Mo.	June 1, 1878	50,000	44,500	43,978	522
Security National Bank, Worcester, Mass.	June 5, 1878	100,000	49,000	48,650	350
First National Bank, Lake City, Colo.	June 15, 1878	50,000	29,300	29,144	156
People's National Bank, Norfolk, Va.	July 31, 1878	100,000	85,705	84,990	715
Topeka National Bank, Topeka, Kans.	Aug. 7, 1878	100,000	89,300	88,274	1,026
First National Bank, St. Joseph, Mo.	Aug. 13, 1878	100,000	67,110	65,505	1,605
First National Bank, Winchester, Ind.	Aug. 24, 1878	60,000	52,700	51,528	1,172
Muscataine National Bank, Muscatine, Iowa.	Sept. 2, 1878	100,000	44,200	42,826	1,374
Traders' National Bank, Chicago, Ill.	Sept. 4, 1878	200,000	43,700	41,074	2,626
Union National Bank, Rahway, N. J.	Sept. 10, 1878	100,000	89,200	87,484	1,716
First National Bank, Sparta, Wis.	Sept. 14, 1878	50,000	45,000	44,149	851
Herkimer County National Bank, Little Falls, N. Y.	Oct. 11, 1878	200,000	178,300	175,122	3,178
Total.		4,100,000	2,646,432	2,587,720	58,712

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NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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, Bangor, Me.	Nov. 22, 1878	\$100,000	\$89,100	\$88,322	\$778
Pacific National Bank, Council Bluffs, Iowa	Nov. 30, 1878	100,000	45,000	43,917	1,083
First National Bank, Anamosa, Iowa	Dec. 14, 1878	50,000	44,500	43,851	649
Smithfield National Bank, Pittsburg, Pa.	Dec. 16, 1878	200,000	78,750	77,850	900
First National Bank, Buchanan, Mich.	Dec. 21, 1878	50,000	27,000	26,703	297
First National Bank, Prairie City, Ill.	Dec. 24, 1878	50,000	27,000	26,220	780
Corn Exchange National Bank, Chicago, Ill.	Jan. 4, 1879	500,000	59,160	54,240	4,920
Franklin National Bank, Columbus, Ohio	.....do.....	100,000	93,070	90,683	2,387
Traders' National Bank, Bangor, Me.	Jan. 14, 1879	100,000	76,400	74,938	1,462
First National Bank, Gonic, N. H.	.....do.....	60,000	45,597	44,498	1,099
First National Bank, Salem, N. C.	.....do.....	150,000	128,200	126,305	1,895
First National Bank, Granville, Ohio	.....do.....	50,000	34,365	33,219	1,146
Commercial National Bank, Petersburg, Va.	.....do.....	120,000	99,800	97,828	1,972
First National Gold Bank, Stockton, Cal.	.....do.....	300,000	238,600	227,496	11,104
First National Bank, Sheboygan, Wis.	.....do.....	50,000	45,000	44,420	580
First National Bank, Boscegon, Wis.	Jan. 21, 1879	50,000	43,900	43,110	790
National Marine Bank, Oswego, N. Y.	Jan. 25, 1879	120,000	44,300	42,225	2,075
Central National Bank, Hightstown, N. J.	Feb. 15, 1879	100,000	32,400	32,068	332
Brookville National Bank, Brookville, Ind.	Feb. 18, 1879	100,000	89,000	87,160	1,840
Farmers' National Bank, Centerville, Iowa	Feb. 27, 1879	50,000	41,500	41,002	498
First National Bank, Clarinda, Iowa	Mar. 1, 1879	50,000	45,000	44,398	602
Waterville National Bank, Waterville, Me.	Mar. 3, 1879	125,000	110,300	108,051	2,249
First National Bank, Tremont, Pa.	Mar. 4, 1879	75,000	64,600	63,014	1,586
First National Bank, Atlanta, Ill.	Apr. 15, 1879	50,000	26,500	26,190	310
Union National Bank, Aurora, Ill.	Apr. 22, 1879	125,000	82,000	80,237	1,763
National Bank of Meusasha, Wis.	Apr. 26, 1879	50,000	44,500	43,730	770
National Exchange Bank, Jefferson City, Mo.	May 8, 1879	50,000	45,000	44,138	862
First National Bank, Hannibal, Mo.	May 15, 1879	100,000	88,200	85,916	2,284
Merchants' National Bank, Winona, Minn.	June 16, 1879	100,000	35,000	34,547	453
Farmers' National Bank, Keithsburg, Ill.	July 3, 1879	50,000	27,000	26,525	475
First National Bank, Franklin, Ky.	July 5, 1879	100,000	54,000	53,260	740
National Bank of Salem, Salem, Ind.	July 8, 1879	50,000	44,400	43,916	484
Fourth National Bank, Memphis, Tenn.	July 19, 1879	125,000	45,000	43,945	1,055
Bedford National Bank, Bedford, Ind.	July 21, 1879	100,000	87,200	86,040	1,160
First National Bank, Afton, Iowa	Aug. 15, 1879	50,000	26,500	26,199	301
First National Bank, Deer Lodge, Mont.	Aug. 16, 1879	50,000	45,000	44,105	895
First National Bank, Batavia, Ill.	Aug. 30, 1879	50,000	44,300	42,706	1,594
National Gold Bank and Trust Company, San Francisco, Cal.	Sept. 1, 1879	750,000	40,000	30,210	9,790
Total		4,450,000	2,337,142	2,273,182	63,950
Gainesville National Bank, Gainesville, Ala.	Nov. 25, 1879	100,000	90,000	88,588	1,412
First National Bank, Hackensack, N. J.	Dec. 6, 1879	100,000	90,000	88,788	1,212
National Bank of Delavan, Delavan, Wis.	Jan. 7, 1880	50,000	27,000	26,185	815
Mechanics' National Bank, Nashville, Tenn.	Jan. 13, 1880	100,000	90,000	87,800	2,200
Manchester National Bank, Manchester, Ohio	.....do.....	50,000	48,303	47,423	880
First National Bank, Meyersdale, Pa.	Mar. 5, 1880	50,000	30,600	30,325	275
First National Bank, Mifflinburg, Pa.	Mar. 8, 1880	100,000	87,825	85,855	1,970
National Bank of Michigan, Marshall, Mich.	May 14, 1880	120,000	100,800	98,266	2,534
National Exchange Bank, Houston, Tex.	Sept. 10, 1880	100,000	31,500	30,733	767
Ascutey National Bank, Windsor, Vt.	Oct. 19, 1880	100,000	90,000	88,235	1,765
Total		870,000	686,028	672,198	13,830
First National Bank, Seneca Falls, N. Y.	Nov. 23, 1880	60,000	54,000	53,013	987
First National Bank, Baraboo, Wis.	Nov. 27, 1880	50,000	27,000	26,575	425
Bundy National Bank, Newcastle, Ind.	Dec. 6, 1880	50,000	45,000	44,684	316
Vineland National Bank, Vineland, N. J.	Jan. 11, 1881	50,000	45,000	44,665	335
Ocean County National Bank, Toms River, N. J.	.....do.....	100,000	119,405	117,165	2,240
Hungerford National Bank, Adams, N. Y.	Jan. 27, 1881	50,000	45,000	43,112	1,888
Merchants' National Bank, Minneapolis, Minn.	Jan. 31, 1881	150,000	98,268	96,772	1,496
Farmers' National Bank, Mechanicsburg, Ohio	Feb. 18, 1881	100,000	30,140	29,430	660
First National Bank, Green Spring, Ohio	.....do.....	50,000	45,000	44,342	658
First National Bank, Cannon Falls, Minn.	Feb. 21, 1881	50,000	45,000	44,652	348

NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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, Coshocton, Ohio...	Feb. 21, 1881	\$50,000	\$53,058	\$52,172	\$886
Manufacturers' National Bank, Three Rivers, Mich.....	Feb. 25, 1881	50,000	45,000	44,245	755
First National Bank, Lansing, Iowa.....	do.....	50,000	45,000	43,854	1,146
First National Bank, Watertown, N. Y.....	May 26, 1881	100,000	75,510	73,080	2,430
First National Bank, Americus, Ga.....	June 17, 1881	60,000	45,000	44,232	768
First National Bank, St. Joseph, Mich.....	June 30, 1881	50,000	26,500	25,876	624
First National Bank, Logan, Ohio.....	July 8, 1881	50,000	45,000	43,865	1,135
Clement National Bank, Rutland, Vt. a.....	Aug. 1, 1881	100,000	.....	.....	.....
First National Bank, Rochelle, Ill.....	Aug. 9, 1881	50,000	45,000	44,232	768
First National Bank, Shakopee, Minn.....	Aug. 10, 1881	50,000	45,000	43,980	1,020
National State Bank, Oskaloosa, Iowa.....	Aug. 13, 1881	50,000	81,665	79,915	1,750
First National Bank, Hobart, N. Y.....	Aug. 27, 1881	100,000	90,000	88,286	1,714
Attica National Bank, Attica, N. Y.....	Aug. 30, 1881	50,090	45,000	44,730	270
National Bank of Brighton, Boston, Mass.....	Oct. 4, 1881	300,000	270,000	265,599	4,401
Total.....		1,820,000	1,465,546	1,438,526	27,020
First National Bank, Lisbon, Iowa.....	Nov. 1, 1881	50,000	45,000	44,380	620
First National Bank, Warsaw, Ind.....	Dec. 1, 1881	50,000	48,500	47,295	1,205
Brighton National Bank, Brighton, Iowa.....	Dec. 15, 1881	50,000	45,000	44,255	745
Merchants' National Bank, Denver, Colo.....	Dec. 24, 1881	120,000	72,000	71,500	500
Merchants' National Bank, Holly, Mich.....	Dec. 31, 1881	50,000	45,000	44,516	684
First National Bank, Alliance, Ohio.....	Jan. 3, 1882	50,000	45,000	44,330	670
National Union Bank, New London, Conn.....	Jan. 10, 1882	300,000	112,818	111,314	1,504
National Bank of Royalton, Vt.....	do.....	100,000	90,000	88,544	1,456
First National Bank, Whitehall, N. Y.....	Jan. 18, 1882	50,000	45,000	43,257	1,743
National Bank of Pulaski, Tenn.....	Jan. 23, 1882	70,000	43,700	42,797	903
First National Bank, Alton, Ill.....	Mar. 30, 1882	100,000	90,000	87,312	2,688
Havana National Bank, Havana, N. Y.....	Apr. 15, 1882	50,000	45,000	43,765	1,235
First National Bank, Brownsville, Pa.....	May 2, 1882	75,000	67,500	65,698	1,802
Second National Bank, Franklin, Ind.....	June 20, 1882	100,000	81,060	77,825	3,235
Merchants' National Bank, Georgetown, Colo.....	June 22, 1882	50,000	45,000	44,438	562
Commercial National Bank, Toledo, Ohio.....	July 6, 1882	100,000	90,000	88,760	1,240
Harmony National Bank, Harmony, Pa.....	July 7, 1882	50,000	45,000	44,500	500
First National Bank, Liberty, Ind.....	July 22, 1882	60,000	54,000	52,785	1,215
Manufacturers' National Bank, Amsterdam, N. Y.....	Aug. 1, 1882	80,000	72,000	71,190	810
Total.....		1,555,000	1,181,578	1,158,261	23,317
First National Bank, Bay City, Mich.....	Nov. 8, 1882	400,000	156,100	153,246	2,854
First National Bank, Ripley, Ohio.....	Nov. 10, 1882	100,000	69,201	65,831	3,370
National Bank of State of New York, New York, N. Y.....	Dec. 6, 1882	800,000	397,004	389,207	7,797
First National Bank, Wellington, Ohio.....	Dec. 12, 1882	100,000	90,000	88,074	1,926
Second National Bank, Jefferson, Ohio.....	Dec. 26, 1882	100,000	90,000	88,650	1,350
First National Bank, Painesville, Ohio.....	Dec. 30, 1882	200,000	162,800	158,203	4,597
Saint Nicholas National Bank, New York, N. Y.....	do.....	500,000	450,000	433,470	16,530
Fifth National Bank, Chicago, Ill.....	do.....	500,000	29,700	23,934	5,766
First National Bank, Dowagiac, Mich.....	Jan. 3, 1883	50,000	45,000	43,793	1,207
First National Bank, Greenville, Ill.....	Jan. 9, 1883	150,000	59,400	57,928	1,472
Merchants' National Bank, East Saginaw, Mich.....	do.....	200,000	101,100	97,845	3,255
Logan County National Bank, Russellville, Ky.....	do.....	50,000	40,050	39,340	710
National Bank of Vandalia, Ill.....	Jan. 11, 1883	100,000	90,000	88,165	1,835
Traders' National Bank, Charlotte, N. C.....	Jan. 16, 1883	50,000	38,800	37,983	817
First National Bank, Norfolk, Nebr.....	Feb. 3, 1883	45,000	11,240	11,130	110
First National Bank, Midland City, Mich. b.....	Feb. 5, 1883	30,000	.....	.....	.....
Citizens' National Bank, New Ulm, Minn.....	Mar. 1, 1883	50,000	27,000	26,700	300
National Bank of Owen, Owenton, Ky.....	Mar. 5, 1883	56,000	48,900	48,075	825
Merchants' National Bank, Nashville, Tenn.....	June 30, 1883	300,000	141,200	139,840	1,360
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	89,340	660
Wall Street National Bank, New York, N. Y.....	Oct. 15, 1883	500,000	102,800	95,963	6,837
Commercial National Bank, Reading, Pa.....	Oct. 23, 1883	150,000	135,000	133,900	1,100
Total.....		4,566,000	2,386,545	2,321,867	64,478

a New bank with same title.

b No circulation issued.

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NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
Corn Exchange National Bank, Chicago, Ill. a	Nov. 10, 1883	\$700, 000	.		
Farmers' National Bank, Sullivan, Ind.	Dec. 24, 1883	50, 000	\$45, 000	\$44, 400	\$600
City National Bank, La Salle, Ill.	Jan. 8, 1884	100, 000	22, 500	22, 280	220
Hunt County National Bank, Greenville, Tex.	Jan. 22, 1884	68, 250	17, 300	17, 070	230
Waldoboro National Bank, Waldoboro, Me.	Jan. 31, 1884	50, 000	44, 000	42, 920	1, 080
Third National Bank, Nashville, Tenn.	Feb. 20, 1884	300, 000	107, 600	104, 665	2, 935
Madison County National Bank, Anderson, Ind.	Mar. 25, 1884	50, 000	45, 000	44, 300	700
First National Bank, Phoenix, Ariz.	Apr. 7, 1884	50, 000	11, 240	11, 145	95
Cobossee National Bank, Gardiner, Me.	Apr. 18, 1884	150, 000	90, 000	87, 793	2, 207
Mechanics and Traders' National Bank, New York, N. Y.	Apr. 24, 1884	200, 000	85, 400	80, 995	4, 405
Princeton National Bank, Princeton, N. J.	May 17, 1884	100, 000	72, 500	71, 105	1, 395
Kearsarge National Bank, Warner, N. H.	June 30, 1884	50, 000	23, 586	22, 788	798
Second National Bank, Lansing, Mich.	July 31, 1884	50, 000	40, 000	38, 033	1, 967
First National Bank, Ellensburg, Wash.	Aug. 9, 1884	50, 000	13, 500	13, 450	50
German National Bank, Millertown, Pa.	Aug. 12, 1884	50, 000	45, 000	43, 685	1, 315
Exchange National Bank, Cincinnati, Ohio.	Aug. 27, 1884	500, 000	78, 000	76, 915	1, 085
First National Bank, Rushville, Ill.	Sept. 30, 1884	75, 000	66, 500	64, 264	2, 236
Mechanics' National Bank, Peoria, Ill.	Oct. 4, 1884	100, 000	72, 000	69, 712	2, 288
First National Bank, Freeport, Pa.	Oct. 10, 1884	50, 000	44, 200	43, 400	800
Genesee County National Bank, Batavia, N. Y.	Oct. 11, 1884	50, 000	45, 000	44, 285	715
Valley National Bank, Red Oak, Iowa.	Oct. 20, 1884	50, 000	22, 150	21, 520	630
Merchants' National Bank, Bismarck, N. Dak.	Oct. 28, 1884	73, 000	22, 500	22, 295	205
Total		2, 916, 250	1, 072, 976	1, 047, 020	25, 956
Manufacturers' National Bank, Minneapolis, Minn.	Nov. 1, 1884	300, 000	45, 000	44, 600	400
Farmers and Merchants' National Bank, Uhrichsville, Ohio.	Nov. 10, 1884	50, 000	34, 600	34, 300	300
Metropolitan National Bank, New York, N. Y.	Nov. 18, 1884	3, 000, 000	1, 447, 000	1, 394, 382	52, 618
First National Bank, Grand Forks, N. Dak.	Dec. 2, 1884	50, 000	19, 250	19, 055	195
Iron National Bank, Gunnison, Colo.	Dec. 8, 1884	50, 000	11, 250	11, 140	110
Freehold National Banking Company, Freehold, N. J.	Dec. 10, 1884	50, 000	93, 000	89, 528	3, 472
Albia National Bank, Albia, Iowa.	Dec. 16, 1884	50, 000	11, 240	11, 105	135
First National Bank, Carlinville, Ill.	do	50, 000	22, 450	21, 432	1, 018
Freeman's National Bank, Augusta, Me.	Dec. 26, 1884	100, 000	90, 000	87, 583	2, 417
First National Bank, Kokomo, Ind.	Jan. 1, 1885	250, 000	45, 000	43, 370	1, 630
First National Bank, Sabetha, Kans.	Jan. 2, 1885	50, 000	10, 740	10, 660	80
First National Bank, Wyoming, Ill.	Jan. 13, 1885	50, 000	11, 200	11, 010	190
First National Bank, Tarentum, Pa.	do	50, 000	42, 500	41, 595	905
First National Bank, Walnut, Ill.	Jan. 21, 1885	60, 000	36, 000	35, 610	390
Farmers' National Bank, Franklin, Tenn.	Jan. 24, 1885	50, 000	10, 740	10, 625	115
Citizens' National Bank, Sabetha, Kans.	Jan. 27, 1885	50, 000	11, 240	11, 125	115
First National Bank, Tucson, Ariz.	Jan. 31, 1885	100, 000	28, 100	27, 725	375
Ripon National Bank, Ripon, Wis.	Feb. 7, 1885	50, 000	16, 200	16, 066	140
Farmers' National Bank, Franklin, Ohio.	Apr. 1, 1885	50, 000	27, 350	26, 650	700
First National Bank, Prescott, Ariz.	Apr. 9, 1885	50, 000	11, 250	11, 040	210
National Union Bank, Swanton, Vt.	Apr. 28, 1885	50, 000	43, 800	42, 350	1, 450
German National Bank, Memphis, Tenn.	May 6, 1885	175, 300	120, 100	113, 525	6, 575
Merchants and Farmers' National Bank, Shakopee, Minn.	May 12, 1885	50, 000	10, 240	10, 135	105
First National Bank, Superior, Wis.	May 16, 1885	60, 000	18, 900	18, 670	230
Shetucket National Bank, Norwich, Conn.	May 18, 1885	100, 000	72, 000	70, 068	1, 932
Cumberland National Bank, Cumberland, R. I.	June 5, 1885	125, 000	106, 200	103, 619	2, 581
First National Bank, Columbia, Tenn.	July 14, 1885	100, 000	66, 800	64, 498	2, 302
Union National Bank, New York, N. Y.	July 21, 1885	1, 200, 000	25, 100	17, 744	7, 356
First National Bank, Centerville, Ind.	Oct. 3, 1885	50, 000	27, 350	26, 600	750
Manufacturers' National Bank, Appleton, Wis.	Oct. 10, 1885	50, 000	45, 000	43, 751	1, 249
First National Bank, Plankinton, S. Dak.	Oct. 21, 1885	50, 000	11, 250	11, 150	100
Total		6, 520, 300	2, 570, 850	2, 480, 705	90, 145

a No circulation issued.

NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
Valley National Bank, St. Louis, Mo.	Dec. 4, 1885	\$250,000	\$44,960	\$43,435	\$1,525
First National Bank, Belton, Tex.	Jan. 6, 1886	50,000	23,490	23,170	320
First National Bank, Granville, Ohio.	Feb. 15, 1886	50,000	26,500	25,354	1,146
Concordia National Bank, Concordia, Kans.	Mar. 12, 1886	50,000	11,240	11,080	160
Citizens' National Bank, Beloit, Wis.	Mar. 22, 1886	50,000	11,240	10,960	280
First National Bank, Dayton, Wash.	Mar. 24, 1886	50,000	13,490	13,085	405
First National Bank, Macomb, Ill.	Apr. 14, 1886	100,000	89,520	86,769	2,751
First National Bank, Jesup, Iowa.	Apr. 20, 1886	50,000	25,760	25,330	430
Dallas National Bank, Dallas, Tex.	May 8, 1886	150,000	33,750	33,250	500
First National Bank, Lewistown, Ill.	May 12, 1886	50,000	45,000	43,700	1,300
First National Bank, Cedar Rapids, Iowa	May 28, 1886	100,000	35,490	33,225	2,265
First National Bank, Socorro, N. Mex.	July 31, 1886	50,000	15,500	15,210	290
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	10,990	260
First National Bank, Brownville, Nebr. ....	.....do.....	50,000	39,680	38,078	1,602
First National Bank, Leslie, Mich.	Sept. 25, 1886	50,000	13,410	12,830	580
Mount Vernon National Bank, Mount Vernon, Ill.	Oct. 11, 1886	51,100	45,000	43,773	1,227
National Bank, Piedmont, W. Va.	Oct. 14, 1886	50,000	45,000	43,610	1,390
First National Bank, St. Clair, Mich.	Oct. 20, 1886	50,000	39,310	38,008	1,302
First National Bank, Milford, Mich.	Oct. 21, 1886	50,000	45,000	44,080	920
National Bank of Kingwood, W. Va. ....	.....do.....	125,000	96,140	92,365	3,775
Merchant's National Bank, Lima, Ohio.	Oct. 22, 1886	50,000	45,000	43,880	1,120
Hubbard National Bank, Hubbard, Ohio.	Oct. 23, 1886	50,000	45,000	44,172	828
Commercial National Bank, Marshalltown, Iowa.	Oct. 25, 1886	100,000	22,500	22,140	360
Total.		1,726,100	3,405,320	3,290,434	114,886
First National Bank, Indianapolis, Ind.	Nov. 11, 1886	500,000	162,325	159,575	2,750
First National Bank, Concord, Mich.	Nov. 27, 1886	50,000	11,250	11,135	115
Jamestown National Bank, Jamestown, N. Dak.	Nov. 29, 1886	50,000	11,250	11,120	130
First National Bank, Berea, Ohio.	Dec. 1, 1886	50,000	45,000	43,807	1,193
First National Bank, Allerton, Iowa.	Dec. 6, 1886	50,000	11,250	10,580	670
Second National Bank, Hillsdale, Mich.	Dec. 13, 1886	50,000	13,892	11,878	2,014
Topton National Bank, Topton, Pa.	Dec. 28, 1886	50,000	18,000	17,720	280
First National Bank, Warsaw, Ill.	Dec. 31, 1886	50,000	38,250	35,945	2,305
First National Bank, Hamburg, Iowa. ....	.....do.....	50,000	13,500	13,075	425
Darlington National Bank, Darlington, S. C.	Feb. 10, 1887	100,000	23,500	22,075	425
Union National Bank, Cincinnati, Ohio.	Feb. 14, 1887	500,000	237,230	231,507	5,723
Roberts' National Bank, Titusville, Pa.	Feb. 28, 1887	100,000	75,610	73,925	1,685
National Bank of Rahway, N. J.	Mar. 9, 1887	100,000	42,500	41,378	1,122
Olney National Bank, Olney, Ill.	Mar. 11, 1887	60,000	27,000	26,595	405
Metropolitan National Bank, Leavenworth, Kans.	Mar. 15, 1887	100,000	22,500	22,210	290
Ontario County National Bank, Canandaigua, N. Y.	Mar. 23, 1887	50,000	11,250	10,890	360
Winsted National Bank, Winsted, Conn.	Apr. 12, 1887	50,000	11,250	10,830	420
Council Bluffs National Bank, Council Bluffs, Iowa.	May 5, 1887	100,000	22,500	22,165	335
First National Bank, Homer, Ill.	June 22, 1887	50,000	11,250	11,050	200
First National Bank, Beloit, Wis.	June 30, 1887	50,000	11,250	10,730	520
Mystic National Bank, Mystic, Conn.	July 7, 1887	52,450	47,205	45,872	1,333
Exchange National Bank, Louisiana, Mo.	July 12, 1887	50,000	11,250	11,110	140
Exchange National Bank, Downs, Kans.	Aug. 1, 1887	50,000	11,250	11,135	115
Total.		2,312,450	889,262	866,307	22,955
First National Bank, Tecumseh, Nebr.	Nov. 3, 1887	50,000	11,700	11,530	170
Third National Bank, St. Paul, Minn.	Nov. 4, 1887	500,000	45,090	44,335	665
First National Bank, Marshall, Mo.	Dec. 6, 1887	100,000	22,500	22,170	330
First National Bank, Greene, Iowa.	Dec. 15, 1887	50,000	10,750	10,550	200
Fulton National Bank, New York, N. Y. ^a	Dec. 20, 1887	300,000	.....	.....	.....
Fayetteville National Bank, Fayetteville, N. C.	Dec. 31, 1887	200,000	39,580	37,623	1,957
National Bank, Somerset, Ky. ....	.....do.....	50,000	45,000	42,555	2,445
First National Bank, Richburg, N. Y.	Jan. 10, 1888	50,000	25,905	25,295	610
Seituate National Bank, Seituate, R. I.	Jan. 11, 1888	56,000	35,018	33,597	1,421
National Bank, Franklin, Ind.	Jan. 31, 1888	50,000	11,250	10,920	330
First National Bank, Hampton, Iowa.	Feb. 1, 1888	50,000	11,250	10,980	270
First National Bank, Greensburg, Kans.	Feb. 10, 1888	50,000	11,240	11,045	195
First National Bank, Central City, Nebr.	Feb. 11, 1888	50,000	10,710	10,450	260

^a No circulation.

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NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
Duluth National Bank, Duluth, Minn. . .	Feb. 20, 1888	\$300, 000	\$45, 000	\$44, 145	\$855
Bismarck National Bank, Bismarck, N. Dak.	Mar. 1, 1888	50, 000	11, 250	10, 920	330
First National Bank, Ashton, S. Dak. . .	Mar. 6, 1888	50, 000	11, 250	11, 140	110
Citizens' National Bank, Sioux Falls, S. Dak.	Apr. 24, 1888	50, 000	11, 250	11, 160	90
First National Bank, Stanton, Mich. . . .	Apr. 30, 1888	50, 000	11, 250	11, 050	200
First National Bank, Fairmont, Nebr. . .	May 1, 1888	50, 000	11, 250	11, 070	180
First National Bank, Greenleaf, Kans. . .	May 9, 1888	50, 000	11, 250	11, 130	120
National Bank Genesee, Batavia, N. Y. . .	May 21, 1888	75, 000	44, 434	41, 234	3, 200
Strong City National Bank, Strong City, Kans.	May 26, 1888	50, 000	11, 250	11, 050	200
Citizens' National Bank, Saginaw, Mich.	June 1, 1888	100, 000	45, 000	43, 810	1, 190
Saugerties National Bank, Saugerties, N. Y.	June 16, 1888	125, 000	93, 316	89, 318	3, 998
Hyde National Bank, Titusville, Pa. . . .	June 21, 1888	300, 000	74, 730	69, 045	5, 685
State National Bank, Omaha, Nebr. . . .	July 18, 1888	100, 000	22, 500	21, 900	600
Cincinnati National Bank, Cincinnati, Ohio	Aug. 1, 1888	280, 000	52, 510	51, 070	1, 440
First National Bank, Worthington, Minn. .	Sept. 5, 1888	75, 000	16, 875	16, 700	175
South Framingham National Bank, South Framingham, Mass.	Sept. 8, 1888	100, 000	21, 720	20, 675	1, 045
First National Bank, Alameda, Cal. . . .	Sept. 4, 1888	100, 000	27, 000	25, 810	1, 190
First National Bank, Grass Valley, Cal. .	Sept. 18, 1888	50, 000	11, 250	11, 095	155
Merchants' National Bank of West Virginia, Morgantown, W. Va.	Oct. 4, 1888	110, 000	80, 830	76, 850	3, 980
First National Bank, Cawker City, Kans. .	Oct. 9, 1888	50, 000	11, 250	10, 920	330
Total.		3, 671, 000	905, 068	871, 142	33, 926
San Diego National Bank, San Diego, Cal. .	Nov. 7, 1888	100, 000	22, 500	22, 000	500
National Exchange Bank, Auburn, N. Y. .	Nov. 16, 1888	200, 000	97, 520	92, 795	4, 725
National Bank of Dayton, Wash.	Nov. 21, 1888	50, 000	11, 250	11, 050	200
First National Bank, Colby, Kans.	do	50, 000	11, 250	11, 150	100
First National Bank, Russell Springs, Kans.	do	50, 000	10, 690	10, 565	125
First National Bank, Columbia, S. Dak. .	Nov. 26, 1888	50, 000	11, 250	11, 080	170
Citizens' National Bank, Kingman, Kans. .	Dec. 24, 1888	50, 000	11, 250	11, 020	230
Bowery National Bank, New York, N. Y. .	Jan. 2, 1889	250, 000	217, 710	207, 520	10, 190
Second National Bank, Ionia, Mich. . . .	Jan. 8, 1889	50, 000	21, 870	19, 750	2, 120
First National Bank, Johnstown, N. Y. . .	Jan. 16, 1889	100, 000	86, 590	84, 468	2, 122
First National Bank, Canandaigua, N. Y. .	Jan. 26, 1889	75, 000	17, 100	15, 325	1, 775
Pendleton National Bank, Pendleton, Oreg.	Feb. 4, 1889	50, 000	11, 250	11, 070	180
Iowa City National Bank, Iowa City, Iowa	Feb. 7, 1889	200, 000	45, 000	43, 479	1, 521
Fleming County National Bank, Flemingsburg, Ky.	Feb. 9, 1889	50, 000	26, 622	24, 761	1, 861
Merchants' National Bank, Eldorado, Kans.	Feb. 26, 1889	100, 000	22, 500	22, 225	275
Merchants' National Bank, Des Moines, Iowa	Mar. 1, 1889	100, 000	22, 500	21, 655	845
Norwich National Bank, Norwich, Conn. .	Mar. 15, 1889	220, 000	77, 150	71, 770	5, 383
First National Bank, Franklin, Nebr. . . .	Mar. 27, 1889	60, 000	13, 000	12, 854	146
Farmers and Mechanics' National Bank, Buffalo, N. Y.	Apr. 3, 1889	200, 000	26, 100	22, 550	3, 550
First National Bank, Dubois City, Pa. . .	Apr. 8, 1889	50, 000	11, 250	10, 815	435
First National Bank, Cimarron, Kans. . .	Apr. 27, 1889	50, 000	10, 170	10, 050	120
Traders' National Bank, San Antonio, Tex.	Apr. 29, 1888	100, 000	22, 500	21, 710	790
Merchants' National Bank, Duluth, Minn. .	May 20, 1889	200, 000	45, 000	44, 385	615
Wright County National Bank, Clarion, Iowa	June 19, 1889	50, 000	11, 250	11, 080	170
National Bank, Lawrence, Kans.	June 29, 1889	100, 000	49, 809	46, 591	3, 218
National Bank, Leroy, N. Y.	do	100, 000	22, 500	21, 970	530
Halstead National Bank, Halstead, Kans. .	do	50, 000	11, 250	11, 060	190
Farmers' National Bank, Mount Sterling, Ky.	July 1, 1889	250, 000	195, 680	186, 660	9, 020
First National Bank, Keyport, N. J. . . .	do	50, 000	11, 250	11, 055	195
National Bank, Huntsville, Ala.	July 3, 1889	50, 000	44, 900	41, 977	2, 923
German National Bank, Newton, Kans. . .	July 19, 1889	60, 000	13, 500	13, 260	240
First National Bank, Clay Center, Nebr. .	Aug. 8, 1889	50, 000	11, 250	11, 075	175
Vernon National Bank, Vernon, Texa. . .	Aug. 17, 1889	60, 000			
Butler National Bank, Butler, Mo.	Aug. 23, 1889	66, 000	14, 850	14, 155	695
Second National Bank, Lebanon, Tenn. .	Sept. 18, 1889	50, 000	11, 250	10, 160	1, 090
National Bank, Kinderhook, N. Y.	Oct. 1, 1889	125, 000	78, 220	71, 557	6, 663
First National Bank, Woodstock, Ill. . . .	Oct. 31, 1889	50, 000	27, 000	25, 075	1, 325
Total.		3, 516, 000	1, 354, 731	1, 290, 322	64, 409

a No circulation issued.

NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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 and Merchants' National Bank, Valley City, N. Dak.	Dec. 1, 1889	\$65,000	\$14,630	\$14,110	\$520
Union National Bank, La Crosse, Wis.	Dec. 9, 1889	100,000	22,500	22,020	480
Harper County National Bank, Anthony, Kans.	Dec. 20, 1889	50,000	11,250	11,010	240
Lumberman's National Bank, Williamsport, Pa.	Dec. 31, 1889	100,000	32,580	29,635	2,945
First National Bank, South Haven, Mich.	do	50,000	11,250	10,368	882
Durango National Bank, Durango, Colo.	Jan. 6, 1890	50,000	11,250	11,250	.....
First National Bank, Fox Lake, Wis.	Jan. 14, 1890	50,000	48,605	45,492	3,113
First National Bank, Ogallala, Nebr.	do	50,000	11,250	11,050	200
First National Bank, Stockton, Kans.	Jan. 15, 1890	50,000	11,250	10,985	265
First National Bank, Rulo, Nebr.	Jan. 20, 1890	50,000	30,360	29,780	580
First National Bank, Eagle Grove, Iowa.	do	50,000	11,250	11,070	180
Toledo National Bank, Toledo, Ohio.	Jan. 21, 1890	100,000	35,920	30,545	5,375
National Exchange Bank, Kansas City, Mo.	Jan. 28, 1890	200,000	45,000	43,600	1,400
National Bank, Newcastle, Ky.	Feb. 4, 1890	60,000	17,670	16,250	1,420
Plymouth National Bank, Plymouth, Mich.	Feb. 25, 1890	50,000	11,250	10,925	325
First National Bank, Lockport, N. Y.	Feb. 28, 1890	100,000	28,573	24,461	4,112
Merchants' National Bank, Amsterdam, N. Y.	Mar. 15, 1890	100,000	32,680	31,685	995
National Bank of Texas, Galveston, Tex.	Mar. 19, 1890	100,000	37,487	34,374	3,113
Bowie National Bank, Bowie, Tex.	Mar. 27, 1890	50,000	.....	.....	.....
First National Bank, Union Springs, N. Y.	Mar. 31, 1890	50,000	15,805	13,346	2,459
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	22,091	2,563
First National Bank, Ketchum, Idaho.	Apr. 28, 1890	50,000	11,250	10,925	325
Winchester National Bank, Winchester, Ky.	Apr. 29, 1890	200,000	45,000	41,800	3,200
First National Bank, Harper, Kans.	Apr. 30, 1890	50,000	11,250	10,910	340
First National Bank, Loup City, Nebr.	June 21, 1890	50,000	11,250	11,000	250
American National Bank, Waco, Tex.	June 24, 1890	250,000	45,000	42,950	2,050
Hamilton County National Bank, Webster City, Iowa.	June 30, 1890	50,000	11,250	10,930	320
Planters' National Bank, Henderson, Ky.	do	150,000	33,750	32,360	1,390
Wakefield National Bank, Wakefield, R. I.	July 1, 1890	100,000	59,249	55,571	3,678
Jewell County National Bank, Mankato, Kans.	July 2, 1890	50,000	11,250	11,100	150
Citizens' National Bank, Flint, Mich.	Aug. 5, 1890	125,000	32,641	28,908	3,733
N. Village Bank, Bowdoinham, Me.	Aug. 28, 1890	50,000	35,748	33,328	2,420
Lafayette National Bank, Lafayette, Ind.	Aug. 29, 1890	300,000	64,033	56,438	7,595
Lincoln National Bank, Stanford, Ky.	Sept. 8, 1890	200,000	45,000	44,360	640
Canastota National Bank, Canastota, N. Y.	Sept. 25, 1890	55,000	55,927	51,048	4,879
First National Bank, Whitehall, Mich.	Sept. 30, 1890	50,000	11,250	10,510	740
Meade County National Bank, Meade Center, Kans.	Oct. 6, 1890	50,000	11,250	10,950	300
Farmers' National Bank, South Charleston, Ohio.	Oct. 15, 1890	50,000	11,710	10,955	755
First National Bank, Columbus, Ohio.	do	300,000	220,465	205,308	15,157
Commercial National Bank, St. Paul, Minn.	Oct. 27, 1890	500,000	45,000	43,600	1,400
Total		4,255,000	1,248,727	1,168,238	80,489
German-American National Bank, Kansas City, Mo.	Dec. 5, 1890	250,000	45,000	43,620	1,380
First National Bank, Hill City, Kans.	Dec. 20, 1890	50,000	10,750	10,545	205
First National Bank, Frankfort, Kans.	Jan. 8, 1891	100,000	22,500	21,825	675
Second National Bank, Owosso, Mich.	Jan. 13, 1891	60,000	13,500	13,185	305
West Side National Bank, Wichita, Kans.	do	100,000	22,500	21,800	700
Anthony National Bank, Anthony, Kans.	do	50,000	10,750	10,500	250
Commercial National Bank, Rochester, N. Y.	Jan. 27, 1891	200,000	41,820	38,482	3,338
Mercantile National Bank, Louisiana, Mo.	do	50,000	11,250	10,910	340
National Bank, Eldorado, Kans.	Feb. 9, 1891	50,000	10,745	10,195	550
First National Bank, Suffolk, Va.	Feb. 12, 1891	50,000	11,250	10,835	415
Citizens' National Bank, Medicine Lodge, Kans.	Feb. 19, 1891	50,000	11,250	10,987	263
Rome National Bank, Rome, Ga.	Feb. 23, 1891	100,000	22,500	22,210	290
Windsor National Bank, Windsor, Vt.	Feb. 24, 1891	50,000	22,500	21,735	765
Beadle County National Bank, Huron, S. Dak.	Feb. 26, 1891	50,000	22,500	21,590	910

a No circulation.

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NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
American National Bank, Sioux City, Iowa	Mar. 12, 1891	\$150,000	\$33,750	\$33,270	\$480
United States National Bank, Atchison, Kans.	Mar. 24, 1891	250,000	45,000	43,420	1,580
Washington National Bank, New York, N. Y.	Apr. 13, 1891	300,000	45,000	43,950	1,050
First National Bank, Ashland, Kans.	Apr. 15, 1891	50,000	11,250	10,980	270
First National Bank, Burr Oak, Kans.	May 15, 1891	50,000	11,250	10,965	285
Glenwood National Bank, Glenwood Springs, Colo.	May 23, 1891	100,000	22,500	21,950	550
First National Bank, Cardiff, Tenn.	May 25, 1891	50,000	11,250	10,970	280
East Saginaw National Bank, East Saginaw, Mich.	June 23, 1891	150,000	33,750	32,590	1,160
Twin City National Bank, New Brighton, Minn.	.....do	50,000	11,250	10,740	510
Merchants' National Bank, Binghamton, N. Y.	June 25, 1891	100,000	61,638	58,632	3,006
First National Bank, Merced, Cal.	June 30, 1891	200,000	43,400	42,210	1,190
National Bank of Union County, Morganfield, Ky.	.....do	100,000	88,090	80,078	8,012
Citizens' National Bank, Belton, Tex.	July 1, 1891	50,000	10,750	10,350	400
Citizens' National Bank, Gatesville, Tex.	.....do	50,000	11,250	10,950	300
Ord National Bank, Ord, Nebr.	Aug. 22, 1891	50,000	11,250	10,850	400
First National Bank, Indianola, Nebr.	Aug. 31, 1891	50,000	11,250	10,865	385
National Bank, Anderson, S. C.	Sept. 1, 1891	50,000	14,050	12,702	1,348
First National Bank, Flushing, Mich.	Sept. 21, 1891	50,000	11,250	10,530	1,720
First National Bank, Francestown, N. H.	Oct. 10, 1891	100,000	61,135	56,605	4,530
Columbus National Bank, New York, N. Y.	Oct. 15, 1891	200,000	45,000	44,000	1,000
Total		3,360,000	872,878	834,036	38,842
Citizens' National Bank, Colorado, Tex.	Nov. 3, 1891	60,000	13,500	13,190	310
First National Bank, Lagrange, Ga.	Dec. 1, 1891	50,000	11,700	11,295	405
Produce National Bank, Philadelphia, Pa.	Dec. 8, 1891	300,000	45,000	43,392	1,608
Merchants' National Bank, Kansas City, Mo.	Dec. 22, 1891	1,000,000	45,000	40,810	4,190
First National Bank, Manitowoc, Wis.	Dec. 26, 1891	50,000	14,816	12,872	1,944
First National Bank, Fairfield, Tex.	Dec. 28, 1891	50,000	11,250	10,550	700
Commonwealth National Bank, Philadelphia, Pa.	Dec. 31, 1891	208,000	65,480	54,550	10,930
Merchants' National Bank, Fort Dodge, Iowa	.....do	100,000	22,500	20,940	1,560
Giles National Bank, Pulaski, Tenn.	Jan. 12, 1892	100,000	22,500	19,970	2,530
First National Bank, Quanah, Tex.	.....do	50,000	11,250	10,780	470
Northwestern National Bank, Aberdeen, S. Dak.	Jan. 15, 1892	100,000	22,500	22,037	463
Castleton National Bank, Castleton, Vt.	Jan. 22, 1892	50,000	14,630	12,980	1,650
First National Bank, Chamberlain, S. Dak.	Feb. 6, 1892	50,000	11,250	10,860	390
Sedan National Bank, Sedan, Kans.	Feb. 9, 1892	50,000	11,250	10,970	280
Bronson National Bank, Painted Post, N. Y.	Feb. 29, 1892	50,000	22,500	21,680	820
First National Bank, Ainsworth, Nebr.	Mar. 3, 1892	50,000	11,250	10,860	390
First National Bank, Leoti, Kans.	Mar. 4, 1892	50,000	10,250	10,045	205
First National Bank, Blaine, Wash.	Mar. 9, 1892	50,000	11,250	10,800	450
Erath County National Bank, Stephenville, Tex.	Mar. 15, 1892	50,000	11,250	10,500	750
American National Bank, Birmingham, Ala.	Mar. 22, 1892	250,000	45,000	42,850	2,150
First National Bank, Wilber, Nebr.	.....do	50,000	13,000	12,460	540
First National Bank, Greenville, Mich.	Mar. 28, 1892	50,000	11,250	9,967	1,283
National Exchange Bank, Columbus, Ohio.	Apr. 1, 1892	100,000	50,670	45,330	5,340
Citizens' National Bank, Roanoke, Va.	Apr. 4, 1892	100,000	21,700	21,252	448
Inter-State National Bank, New York, N. Y.	Apr. 15, 1892	200,000	45,000	43,870	1,130
First National Bank, Platte City, Mo.	Apr. 25, 1892	50,000	11,250	11,030	220
First National Bank, Jetmore, Kans.	Apr. 30, 1892	50,000	11,250	10,910	340
Tampa National Bank, Tampa, Fla.	May 2, 1892	50,000	11,250	10,955	295
Birmingham National Bank, Birmingham, Ala.	.....do	250,000	45,000	42,000	3,000
First National Bank, Stafford, Kans.	June 15, 1892	50,000	11,250	10,925	325
National Bank of Commerce, Hutchinson, Kans.	.....do	100,000	22,500	19,800	2,700
First National Bank, Grafton, Mass.	June 21, 1892	100,000	25,102	22,366	2,736
First National Bank, Dorchester, Nebr.	July 5, 1892	50,000	11,250	10,930	320
First National Bank, Salina, Kans.	.....do	150,000	33,750	31,390	2,360
Lincoln National Bank, Lincoln, Nebr.	July 12, 1892	100,000	22,500	21,245	1,255

NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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, Aurora, Mo.	July 22, 1892	\$50,000	\$11,250	\$11,055	\$195
Farmers and Traders' National Bank, Oskaloosa, Iowa.	July 30, 1892	100,000	22,500	21,130	1,370
First National Bank, San Luis Obispo, Cal.	Aug. 27, 1892	150,000	33,750	32,490	1,260
First National Bank, Desmet, S. Dak.	Sept. 14, 1892	50,000	11,250	10,400	850
Merchants' National Bank, Chattanooga, Tenn.	Sept. 24, 1892	250,000	45,000	42,120	2,880
National Bank of the Republic, Tacoma, Wash.	Oct. 1, 1892	200,000	45,000	43,130	1,870
First National Bank, South Sioux City, Nebr.	Oct. 27, 1892	50,000	10,250	10,020	230
Total.		5,018,000	959,848	896,706	63,142
Continental National Bank, Kansas City, Mo.	Nov. 11, 1892	200,000	44,500	41,510	2,990
First National Bank, Clyde, Kans.	Nov. 15, 1892	50,000	10,750	10,325	425
Eugene National Bank, Eugene City, Oreg.	Nov. 26, 1892	50,000	11,250	10,720	530
Commercial National Bank, Sioux City, Iowa.	Dec. 1, 1892	150,000	33,750	31,750	2,000
First National Bank, Batesville, Ohio.	do	60,000	13,500	12,070	1,430
State National Bank, Lincoln, Nebr.	Dec. 3, 1892	200,000	45,000	41,060	3,940
Woodson National Bank, Yates Center, Kans.	Dec. 5, 1892	50,000	10,750	9,940	810
First National Bank, Pontiac, Mich.	Dec. 31, 1892	100,000	21,750	19,323	2,427
First National Bank, Castle, Mont.	Jan. 4, 1893	65,000	14,020	13,300	720
National Pemberton Bank, Lawrence, Mass.	Jan. 10, 1893	150,000	143,010	135,035	7,975
First National Bank, Lorain, Ohio.	do	75,000	16,095	13,700	2,395
Covington City National Bank, Covington, Ky.	Feb. 1, 1893	500,000	225,000	198,076	26,924
Merchants' National Bank, Macon, Ga.	Feb. 14, 1893	100,000	21,800	20,350	1,450
Etna National Bank, Kansas City, Mo.	Mar. 9, 1893	250,000	44,550	39,100	5,450
Citizens' National Bank, Orlando, Fla.	Mar. 22, 1893	100,000	21,890	21,095	785
First National Bank, Lexington, Ill.	Apr. 1, 1893	50,000	16,410	15,160	1,250
First National Bank, Burnett, Tex.	May 22, 1893	75,000	16,150	14,700	1,450
Southern National Bank, New Orleans, La.	June 5, 1893	500,000	45,000	39,300	5,700
First National Bank, Santa Monica, Cal.	June 17, 1893	50,000	10,250	9,760	490
Finney County National Bank, Garden City, Kans.	June 20, 1893	50,000	10,750	9,960	790
Lake National Bank, Wolfboro, N. H.	June 29, 1893	50,000	29,360	25,442	3,918
First National Bank, Wakeeney, Kans.	June 30, 1893	50,000	10,290	9,885	405
First National Bank, Springfield, Mo.	July 6, 1893	50,000	11,250	7,761	3,489
Farmers and Merchants' National Bank, Rockwall, Tex.	July 11, 1893	50,000	11,250	10,120	1,130
North Texas National Bank, Dallas, Tex.	July 13, 1893	1,000,000	45,000	39,350	5,650
Houquiam National Bank, Houquiam, Wash.	July 18, 1893	50,000	11,250	10,570	680
Gate City National Bank, Atlanta, Ga.	July 25, 1893	250,000	44,000	37,740	6,260
First National Bank, Big Timber, Mont.	July 27, 1893	50,000	10,750	10,100	650
Orono National Bank, Orono, Me.	July 29, 1893	50,000	13,720	12,015	1,705
Central National Bank, Dallas, Tex.	Aug. 3, 1893	150,000	33,750	30,250	3,500
Fourth National Bank, Chattanooga, Tenn.	Aug. 10, 1893	150,000	44,200	41,280	2,920
Merchants' National Bank, Fort Worth, Tex.	Aug. 15, 1893	250,000	45,000	38,950	6,050
Gallatin Valley National Bank, Bozeman, Mont.	Aug. 18, 1893	100,000	22,000	20,370	1,630
Farmers' National Bank, Constantine, Mich.	Sept. 4, 1893	50,000	11,250	9,980	1,270
First National Bank, Mankato, Kans.	Sept. 19, 1893	60,000	13,500	12,330	1,170
Dillon National Bank, Dillon, Mont.	Sept. 20, 1893	50,000	10,750	9,940	810
Gray National Bank, Middletown Springs, Vt.	do	50,000	11,250	10,300	950
Frankfort National Bank, Frankfort, Ky.	Sept. 21, 1893	100,000	22,500	20,450	2,050
Second National Bank, Helena, Mont.	Sept. 30, 1893	75,000	17,420	16,280	1,140
First National Bank, Minneapolis, Kans.	Oct. 9, 1893	50,000	11,250	10,787	463
First National Bank, Wharton, Tex.	Oct. 14, 1893	50,000	11,250	10,300	950
Farmers and Merchants' National Bank, Clarksville, Tenn.	Oct. 19, 1893	100,000	22,100	19,050	3,050
First National Bank, Slaughter, Wash.	Oct. 25, 1893	50,000	11,250	10,580	670
Total.		5,710,000	1,250,505	1,130,064	120,441
York National Bank, York, Nebr.	Nov. 6, 1893	100,000	21,847	21,004	843
First National Bank, Genesee, Idaho.	Nov. 13, 1893	50,000	11,250	10,420	830
First National Bank, Centerville, Mich.	Nov. 25, 1893	50,000	10,650	9,054	1,596

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NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
Randolph National Bank, Randolph, Mass.	Nov. 27, 1893	\$200,000	\$172,050	\$153,130	\$18,920
First National Bank, Caldwell, Kans.	Dec. 2, 1893	50,000	10,250	9,240	1,010
First National Bank, Princeton, Minn.	Dec. 18, 1893	50,000	10,870	10,630	240
First National Bank, Luling, Tex.	Dec. 23, 1893	50,000	11,250	9,100	2,150
National Bank, Sioux City, Iowa	Dec. 29, 1893	900,000	43,950	39,000	4,950
State National Bank, Jefferson, Tex.	Dec. 30, 1893	50,000	9,050	8,020	1,030
First National Bank, Rushville, Nebr.	Jan. 1, 1894	50,000	10,750	9,580	1,170
National Bank of Commerce, Provo City, Utah.	Jan. 2, 1894	50,000	10,750	9,810	940
First National Bank, Fredonia, Kans.	do	50,000	10,400	9,300	1,100
Citizens' National Bank, Whitewater, Wis.	Jan. 9, 1894	75,000	15,195	13,953	1,242
Farmers and Merchants' National Bank, Union City, Tenn.	Jan. 10, 1894	100,000	22,350	19,550	2,900
First National Bank, Geneva, Nebr.	Jan. 30, 1894	50,000	10,800	9,550	1,250
First National Bank, Centralia, Wash.	Feb. 1, 1894	50,000	11,700	11,195	505
First National Bank, Opelousas, La.	Feb. 3, 1894	50,000	10,850	9,320	1,530
State National Bank, Dallas, Tex.	Feb. 10, 1894	400,000	43,800	37,450	6,350
First National Bank, Kinsley, Kans.	Feb. 15, 1894	50,000	11,250	9,960	1,290
American National Bank, Salt Lake City, Utah.	Feb. 24, 1894	250,000	43,500	41,810	1,690
First National Bank, Clinton, Mo.	Feb. 28, 1894	100,000	21,450	18,378	3,072
First National Bank, Medicine Lodge, Kans.	Mar. 1, 1894	50,000	11,250	10,730	520
Globe National Bank, Kalispel, Mont.	Mar. 2, 1894	50,000	10,930	10,570	360
First National Bank, Dewitt, Nebr.	Mar. 12, 1894	50,000	10,750	10,470	280
First National Bank, Harrisonville, Mo.	Mar. 17, 1894	50,000	10,850	9,430	1,420
Union National Bank, Salt Lake City, Utah.	Mar. 23, 1894	400,000	43,950	39,170	4,780
Aspen National Bank, Aspen, Colo.	Apr. 9, 1894	100,000	21,880	20,270	1,610
First National Bank, Fairfield, Nebr.	Apr. 10, 1894	50,000	10,750	10,320	430
Sagadahock National Bank, Bath, Me.	Apr. 11, 1894	100,000	43,925	38,955	4,970
Merchants and Manufacturers' National Bank, Detroit, Mich.	Apr. 14, 1894	500,000	34,310	28,448	5,862
First National Bank, Jerseyville, Ill.	Apr. 23, 1894	50,000	10,850	9,912	938
American National Bank, Salina, Kans.	Apr. 30, 1894	100,000	21,550	19,800	2,750
First National Bank, Denison, Tex.	do	150,000	43,050	38,859	6,191
First National Bank, Boulder Valley, Mont.	May 1, 1894	50,000	11,250	8,930	2,320
First National Bank, Hopkins, Mo.	do	50,000	10,750	9,510	1,240
First National Bank, Mystic Bridge, Conn.	May 21, 1894	150,000	33,010	26,263	6,747
First National Bank, Kendallville, Ind.	May 24, 1894	50,000	44,300	37,920	6,380
First National Bank, Columbus, Miss.	May 30, 1894	75,000	66,600	54,750	11,850
Deadwood National Bank, Deadwood, S. Dak.	June 7, 1894	100,000	21,500	20,445	1,055
Merchants' National Bank, Deadwood, S. Dak.	June 8, 1894	100,000	22,500	19,990	2,510
First National Bank, Sterling, Nebr.	June 16, 1894	50,000	10,750	10,220	530
Gate City National Bank, Texarkana, Ark.	June 30, 1894	50,000	9,390	8,810	580
Garden City National Bank, San Jose, Cal.	July 1, 1894	100,000	21,900	20,120	1,780
First National Bank, Constantine, Mich.	do	50,000	12,780	10,315	2,465
Socorro National Bank, Socorro, N. Mex.	July 16, 1894	50,000	11,250	10,540	710
First National Bank, Dodge City, Kans.	July 27, 1894	50,000	11,250	10,510	740
State National Bank, Denver, Colo.	July 28, 1894	50,000	11,250	5,860	5,390
Washington National Bank, Spokane Falls, Wash.	July 30, 1894	250,000	45,000	40,710	4,290
Bates County National Bank, Butler, Mo.	Aug. 1, 1894	125,000	36,541	33,075	3,466
First National Bank, Montesano, Wash.	Aug. 20, 1894	50,000	11,250	10,040	1,210
First National Bank, Fort Pierre, S. Dak.	Aug. 28, 1894	50,000	11,250	10,735	515
Farmers and Merchants' National Bank, Auburn, Nebr.	Aug. 29, 1894	50,000	10,750	10,310	440
Kansas National Bank, Topeka, Kans.	Sept. 1, 1894	300,000	43,800	34,950	8,850
First National Bank, Ireton, Iowa.	do	50,000	11,350	9,870	1,480
First National Bank, Bessemer, Ala.	Sept. 10, 1894	50,000	11,250	9,250	2,000
First National Bank, Lincoln, Kans.	Sept. 12, 1894	50,000	10,750	10,035	715
Cottonwood Valley National Bank, Marion, Kans.	do	50,000	11,250	9,900	1,350
First National Bank, Oswego, Kans.	Sept. 15, 1894	60,000	16,440	15,500	940
First National Bank, Gibbon, Nebr.	Oct. 10, 1894	50,000	11,250	9,810	1,440
Riverside National Bank, Riverside, Cal.	Oct. 20, 1894	100,000	45,000	40,230	4,770
Meridian National Bank, Indianapolis, Ind.	Oct. 30, 1894	200,000	114,960	95,884	19,076
Total		6,835,000	1,488,428	1,308,870	179,550

NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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, Nashua, Iowa.....	Nov. 1, 1894	\$50,000	\$11,250	\$9,340	\$1,910
First National Bank, Kirksville, Mo.....	Nov. 5, 1894	50,000	11,250	10,460	790
Blaine National Bank, Blaine, Wash.....	.....do.....	50,000	11,250	9,810	1,440
National Bank of Fayetteville, N. Y.....	Nov. 26, 1894	60,000	13,100	9,534	3,566
Lime Rock National Bank, Providence, R. I.....	Nov. 27, 1894	500,000	48,908	40,655	8,253
First National Bank, Palouse, Wash.....	Dec. 17, 1894	75,000	16,470	14,570	1,900
American National Bank, Galveston, Tex.....	Dec. 19, 1894	300,000	45,000	39,792	5,208
First National Bank, Arapahoe, Nebr....	Dec. 26, 1894	50,000	10,770	10,005	765
Commercial National Bank, Seattle, Wash.....	Dec. 29, 1894	100,000	21,430	18,630	2,800
City National Bank, Denver, Colo.....	Jan. 7, 1895	200,000	45,000	37,999	7,001
Helena National Bank, Helena, Mont....	Jan. 8, 1895	400,000	63,000	55,440	7,560
City National Bank, Birmingham, Ala....	.....do.....	100,000	22,500	17,850	4,650
Security National Bank, Grand Island, Nebr.....	Jan. 12, 1895	108,100	45,000	42,720	2,280
First National Bank, Lyons, Kans.....	Jan. 18, 1895	50,000	10,850	8,890	1,960
First National Bank, Ouray, Colo.....	Jan. 23, 1895	50,000	11,250	10,660	590
First National Bank, Waynesboro, Pa.....	Jan. 28, 1895	75,000	15,320	11,300	4,020
First National Bank, Anaconda, Mont....	Feb. 1, 1895	100,000	22,500	18,600	3,900
McPherson National Bank, McPherson, Kans.....	Feb. 18, 1895	50,000	10,050	7,950	2,100
First National Bank, Hurley, Wis.....	Feb. 19, 1895	50,000	10,850	10,110	740
First National Bank, Graham, Tex.....	Mar. 4, 1895	50,000	11,250	9,770	1,480
National Bank of Denning, N. Mex.....	Mar. 26, 1895	50,000	11,250	9,920	1,330
Merchants' National Bank, Battle Creek, Mich.....	Apr. 1, 1895	100,000	39,260	34,200	5,060
Salina National Bank, Salina, Kans.....	Apr. 10, 1895	100,000	21,650	18,010	3,640
First National Bank, Natchez, Miss.....	Apr. 15, 1895	100,000	22,100	19,870	2,230
First National Bank, Red Lake Falls, Minn.....	.....do.....	50,000	11,250	9,050	2,200
Corn Exchange National Bank, Sioux City, Iowa.....	Apr. 29, 1895	150,000	44,500	37,350	7,150
First National Bank, Rico, Colo.....	Apr. 30, 1895	50,000	11,250	9,650	1,600
First National Bank, Shelton, Nebr.....	May 10, 1895	50,000	11,250	10,492	758
First National Bank, Moberly, Mo.....	May 15, 1895	100,000	29,560	18,105	1,455
Fifth National Bank, San Antonio, Tex.....	May 29, 1895	125,000	28,800	23,630	5,170
First National Bank, Haskell, Tex.....	June 18, 1895	50,000	11,250	10,610	640
First National Bank, Augusta, Ky.....	June 20, 1895	50,000	11,470	10,400	1,070
Oklahoma National Bank, Oklahoma City, Okla.....	July 15, 1895	50,000	11,250	9,410	1,840
People's National Bank, Colorado, Tex.....	July 22, 1895	50,000	11,250	9,720	1,530
Citizens' National Bank, Tacoma, Wash.....	July 27, 1895	100,000	22,500	19,235	3,265
First National Bank, Cherryvale, Kans.....	Aug. 1, 1895	50,000	10,950	9,125	1,825
Idaho National Bank, Pocatello, Idaho....	Aug. 5, 1895	50,000	11,250	10,230	1,020
First National Bank, Spearfish, S. Dak....	Sept. 3, 1895	50,000	11,250	10,705	545
First National Bank, Tower, Minn.....	Oct. 1, 1895	50,000	10,950	8,890	2,060
First National Bank, Fort Madison, Iowa....	Oct. 8, 1895	100,000	22,500	18,690	3,810
First National Bank, Aberdeen, Wash....	Oct. 12, 1895	50,000	11,250	10,425	825
First National Bank, Creighton, Nebr....	Oct. 24, 1895	50,000	11,250	10,472	778
First National Bank, East Portland, Oreg....	Oct. 31, 1895	100,000	22,500	19,000	3,500
Total.....		4,143,100	857,488	741,274	116,214
New Mexico National Bank, Socorro, N. Mex.....	Nov. 16, 1895	50,000	11,250	10,540	710
Bonham National Bank, Bonham, Tex.....	Nov. 20, 1895	50,000	11,250	9,400	1,850
First National Bank, Kirwin, Kans.....	Nov. 21, 1895	50,000	11,250	10,210	1,040
Farmers' National Bank, Muncie, Ind.....	Nov. 26, 1895	100,000	22,940	21,585	1,555
First National Bank, Pratt, Kans.....	Dec. 5, 1895	50,000	11,250	10,115	1,135
First National Bank, Creede, Colo.....	Dec. 31, 1895	50,000	11,250	10,425	825
First National Bank, Puyallup, Wash....	Jan. 1, 1896	75,000	16,875	15,730	1,145
First National Bank, Reno, Nev.....	Jan. 2, 1896	200,000	45,000	36,480	8,520
Capital National Bank, Bismarck, N. Dak.....	Jan. 14, 1896	50,000	11,250	10,055	1,195
Rockwall County National Bank, Rockwall, Tex.....	.....do.....	50,000	11,250	9,140	2,110
Inter-State National Bank, Texarkana, Tex.....	Jan. 15, 1896	100,000	27,770	22,150	5,620
Farmers and Drivers' National Bank, Somers, N. Y.....	Jan. 16, 1896	100,000	63,230	54,990	8,240
New Duluth National Bank, New Duluth, Minn.....	Jan. 31, 1896	50,000	11,250	9,670	1,580
National Bank, Canton, S. Dak.....	Feb. 1, 1896	50,000	10,900	9,160	1,740

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NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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, Denver, Colo. a . . .	Feb. 1, 1896	\$300,000	\$44,000	\$38,610	\$5,390
American National Bank, Omaha, Nebr.	Feb. 25, 1896	200,000	45,000	34,515	10,485
Winnsboro National Bank, Winnsboro, S. C.	Mar. 2, 1896	100,000	22,500	17,208	5,292
Ballinger National Bank, Ballinger, Tex.	Mar. 14, 1896	100,000	22,500	16,850	5,650
Merchants' National Bank, Muskegon, Mich.	Mar. 26, 1896	100,000	22,500	19,442	3,058
National Bank of Dakota, Huron, S. Dak.	Apr. 18, 1896	50,000	11,250	9,885	1,365
Iron City National Bank, Llano, Tex. . . .	May 14, 1896	60,000	13,500	10,120	3,380
First National Bank, Morris, Minn. . . .	May 26, 1896	50,000	11,250	9,490	1,760
Portland National Bank, Portland, Oreg.	June 9, 1896	100,000	22,500	21,085	1,415
Southern National Bank, New York, N. Y.	June 10, 1896	500,000	378,900	347,765	31,135
Chautauqua County National Bank, Jamestown, N. Y.	June 18, 1896	200,000	52,200	41,323	10,877
City National Bank, Jamestown, N. Y. . .	do	100,000	25,933	20,226	5,707
Home National Bank, East Saginaw, Mich.	June 22, 1896	200,000	180,000	140,122	39,878
La Crosse National Bank, La Crosse, Wis.	July 1, 1896	200,000	45,000	32,569	12,431
Traders' National Bank, Providence, R. I.	do	200,000	49,507	41,195	8,312
Watertown National Bank, Watertown, S. Dak.	July 10, 1896	50,000	11,250	8,280	2,970
First National Bank, Andes, N. Y.	July 28, 1896	60,000	53,724	47,393	6,331
First National Bank, Uvalde, Tex.	July 31, 1896	50,000	11,250	8,250	3,000
Farmers' National Bank, Malvern, Iowa.	Aug. 6, 1896	50,000	11,250	9,250	2,000
Fairhaven National Bank, Fairhaven, Wash.	Oct. 10, 1896	50,000	11,250	10,395	855
Total		3,745,000	1,321,979	1,123,423	198,556
National Bank, Corning, Iowa.	Nov. 10, 1896	50,000	11,250	8,020	3,230
National Bank, Troy, N. Y.	Nov. 16, 1896	200,000	45,000	31,620	13,380
First National Bank, Gothenburg, Nebr.	Dec. 10, 1896	50,000	11,910	10,755	1,155
Smelter National Bank, Durango, Colo. .	Dec. 14, 1896	50,000	11,250	10,140	1,110
First National Bank, Goldendale, Wash. .	Dec. 17, 1896	50,000	11,250	9,835	1,415
Exchange National Bank, El Dorado, Kans.	do	50,000	22,500	19,450	3,050
Farmers and Merchants' National Bank, Cawker City, Kans.	Dec. 22, 1896	50,000	21,058	18,270	2,788
First National Bank, Ness City, Kans. . .	Dec. 24, 1896	50,000	11,250	9,430	1,820
First National Bank, Pierce, Nebr. . . .	Dec. 31, 1896	50,000	11,250	7,620	3,630
First National Bank, Bridgeport, Ala. . .	Jan. 1, 1897	50,000	11,250	8,030	3,220
Holliston National Bank, Holliston, Mass.	do	100,000	37,458	28,924	8,534
Crete National Bank, Crete, Nebr. . . .	do	50,000	11,250	9,845	1,405
City National Bank, Streator, Ill.	Jan. 13, 1897	100,000	22,500	14,800	7,700
First National Bank, Cisco, Tex.	Jan. 29, 1897	50,000	11,250	7,910	3,340
First National Bank, Oakesdale, Wash. .	Feb. 1, 1897	50,000	11,250	8,270	2,980
First National Bank, Nocona, Tex. . . .	Feb. 10, 1897	50,000	11,250	9,602	1,648
First National Bank, Philipsburg, Mont. .	do	50,000	11,250	7,660	3,590
First National Bank, Winston, N. C. . . .	Feb. 15, 1897	100,000	45,000	30,795	14,205
Merchants' National Bank, Redfield, S. Dak.	do	50,000	11,250	9,235	2,015
First National Bank, Chester, Ill.	do	50,000	11,250	7,580	3,670
First National Bank, Sturgis, S. Dak. . .	do	50,000	11,250	9,650	1,600
Commercial National Bank, Roanoke, Va.	Feb. 16, 1897	100,000	22,500	16,280	6,220
Atlas National Bank, Chicago, Ill. . . .	Feb. 19, 1897	700,000	45,000	30,250	14,770
Snohomish National Bank, Snohomish, Wash.	Feb. 25, 1897	50,000	11,250	9,575	1,675
Mercantile National Bank, Dallas, Tex. .	Feb. 27, 1897	150,000	33,750	20,600	13,150
First National Bank, Ionia, Mich. . . .	Mar. 2, 1897	100,000	25,356	15,910	9,446
First National Bank, Sutherland, Iowa. .	Mar. 15, 1897	50,000	11,250	7,310	3,940
Merchants' National Bank, Brownwood, Tex.	Mar. 16, 1897	50,000	11,250	8,180	3,070
Manufacturers' National Bank, Pittsburg, Kans.	do	100,000	22,500	15,430	7,070
National Bank of Commerce, Duluth, Minn.	Mar. 17, 1897	200,000	45,000	31,935	13,065
Citizens' National Bank, Fergus Falls, Minn.	Mar. 22, 1897	75,000	16,920	11,020	5,900
Farmers' National Bank, Arkansas City, Kans.	Mar. 24, 1897	100,000	22,500	19,950	2,550
First National Bank, Merrill, Wis. . . .	Mar. 27, 1897	60,000	13,500	10,635	2,865
St. Paul National Bank, St. Paul, Nebr. .	Mar. 31, 1897	50,000	11,250	8,875	2,375
Chemical National Bank, St. Louis, Mo. .	Apr. 1, 1897	500,000	45,850	28,150	17,700
State National Bank, St. Joseph, Mo. . .	Apr. 3, 1897	500,000	45,000	37,878	7,122

a Formerly insolvent.

No. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
Anderson County National Bank, Garnett, Kans.	Apr. 5, 1897	\$50,000	\$11,250	\$6,300	\$4,950
First National Bank, Exeter, Nebr.	Apr. 9, 1897	50,000	11,250	8,050	3,200
Wyandotte National Bank, Kansas City, Kans.	Apr. 13, 1897	100,000	22,500	12,250	10,250
First National Bank, Westmoreland, Kans.	Apr. 15, 1897	50,000	11,250	8,890	2,360
German-American National Bank, St. Cloud, Minn.	Apr. 20, 1897	100,000	22,500	17,730	4,770
Three Rivers National Bank, Three Rivers, Mich.	Apr. 27, 1897	64,000	14,400	7,360	7,040
Exeter National Bank, Exeter, Nebr.	Apr. 30, 1897	50,000	11,250	9,160	2,090
First National Bank, Hillsboro, Oreg.	May 1, 1897	50,000	11,250	8,200	3,050
First National Bank, Romeo, Mich.	do	100,000	25,278	14,911	10,367
Chanute National Bank, Chanute, Kans.	May 6, 1897	60,000	13,500	11,455	2,045
National Bank of the Republic, St. Louis, Mo.	May 18, 1897	300,000	45,000	26,550	18,450
Third National Bank, New York, N. Y.	May 20, 1897	1,000,000	374,165	267,584	106,581
Hancock National Bank, Boston, Mass.	do	400,000	60,400	37,550	22,850
Fourth National Bank, Columbus, Ohio.	June 16, 1897	100,000	76,500	47,250	29,250
National Bank of Heppner, Oreg.	June 19, 1897	50,000	11,250	7,480	3,770
Metropolitan National Bank, Kansas City, Mo.	June 30, 1897	500,000	45,000	28,490	16,510
South Milwaukee National Bank, South Milwaukee, Wis.	July 1, 1897	50,000	36,000	21,260	14,740
First National Bank, Alamosa, Colo.	do	50,000	11,250	8,640	2,610
First National Bank, St. Louis, Mich.	July 6, 1897	50,000	11,250	8,485	2,765
Farmers' National Bank, Culpeper, Va.	July 12, 1897	50,000	11,250	7,600	3,650
Mercantile National Bank, Hartford, Conn.	July 20, 1897	500,000	50,750	37,822	12,928
Wellsboro National Bank, Wellsboro, Pa.	Aug. 6, 1897	50,000	11,250	9,130	2,120
National Bank of the Republic, Washington, D. C.	Aug. 11, 1897	200,000	165,223	100,822	64,401
Nebraska National Bank, York, Nebr.	Aug. 21, 1897	50,000	11,250	7,420	3,830
First National Bank, Mason, Tex.	Aug. 23, 1897	50,000	11,250	8,140	3,110
Midland National Bank, Kansas City, Mo.	Sept. 27, 1897	500,000	45,000	28,220	16,780
First National Bank, Oberlin, Kans.	Sept. 10, 1897	50,000	11,250	6,800	4,450
First National Bank, Dighton, Kans.	Oct. 1, 1897	50,000	11,250	8,210	3,040
First National Bank, Liberty, Nebr.	do	50,000	11,250	7,040	4,210
Prairie State National Bank, Chicago, Ill.	Oct. 15, 1897	200,000	45,000	42,650	2,350
First National Bank, Greensburg, Ind.	Oct. 26, 1897	100,000	29,905	16,320	13,585
First National Bank, New Albany, Ind.	do	200,000	53,467	24,677	28,790
First National Bank, Grand Junction, Colo.	Oct. 30, 1897	50,000	11,250	8,405	2,845
Total		9,409,000	2,050,390	1,420,250	630,146
National Live Stock Bank, Fort Worth, Tex.	Nov. 1, 1897	100,000	33,750	20,090	12,760
First National Bank, Tobias, Nebr.	do	50,000	11,250	6,730	4,520
First National Bank, Clark, S. Dak.	do	60,000	13,500	7,020	6,480
Government National Bank, Pottsville, Pa.	Nov. 8, 1897	100,000	49,379	30,631	18,748
First National Bank, Athens, Pa.	Nov. 30, 1897	50,000	25,021	17,988	7,033
First National Bank, Ovid, Mich.	Dec. 1, 1897	50,000	11,250	7,735	3,515
First National Bank, Appleton, Minn.	do	50,000	11,250	6,430	4,820
First National Bank, Oklahoma City, Okla.	Dec. 6, 1897	50,000	11,250	9,410	1,840
Home National Bank, Chicago, Ill.	Dec. 7, 1897	250,000	1,066	92	974
Fort Smith National Bank, Fort Smith, Ark.	Dec. 9, 1897	100,000	22,500	13,100	9,400
National Bank, Asheville, N. C.	Dec. 11, 1897	100,000	25,906	14,700	11,200
Merchants' National Bank, Rome, Ga.	Dec. 15, 1897	100,000	45,000	32,415	12,585
Hide and Leather National Bank, Chicago, Ill.	Dec. 22, 1897	300,000	45,000	31,130	13,870
United States National Bank, New York, N. Y.	Dec. 23, 1897	500,000	128,950	68,035	60,915
Citizens' National Bank, Itasca, Tex.	do	60,000	13,500	7,860	5,640
First National Bank, Russellville, Ark.	Dec. 30, 1897	50,000	11,250	6,380	4,870
Ohio National Bank, Washington, D. C.	Dec. 31, 1897	200,000	61,870	41,120	20,750
National Bank, Winthrop, Me.	do	50,000	14,405	8,030	6,375
First National Bank, Bath, N. Y.	Jan. 10, 1898	50,000	18,477	10,082	8,395

NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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 the Republic, Philadelphia, Pa.	Jan. 11, 1898	\$500,000	\$233,112	\$144,944	\$88,168
National Bank, Odessa, Mo.	.....do.....	100,000	22,500	12,240	10,260
First National Bank, Pomeroy, Wash.	.....do.....	50,000	11,250	6,800	4,450
Central National Bank, Pueblo, Colo.	Jan. 15, 1898	50,000	11,250	6,010	5,240
Alexandria National Bank, Alexandria, Ind.	Jan. 22, 1898	50,000	22,500	12,040	9,860
First National Bank, Osage City, Kans.	Feb. 1, 1898	50,000	11,250	7,545	3,705
Citizens' National Bank, Concordia, Kans.	.....do.....	50,000	11,250	5,475	5,775
First National Bank, Aspen, Colo.	.....do.....	100,000	22,500	14,870	7,630
National Bank of America, Chicago, Ill.	Feb. 11, 1898	1,000,000	199,420	104,060	95,360
American Exchange National Bank, Chicago, Ill.	.....do.....	1,000,000	45,000	25,800	19,200
National City Bank, Boston, Mass.	Feb. 15, 1898	1,000,000	57,415	33,401	24,014
First National Bank, Waterville, Wash.	Feb. 24, 1898	50,000	11,250	7,625	3,625
First National Bank, La Crosse, Kans.	Feb. 28, 1898	50,000	11,250	7,270	3,980
First National Bank, Montague, Tex.	Mar. 7, 1898	50,000	11,250	6,270	4,980
First National Bank, Abilene, Tex.	Mar. 25, 1898	100,000	22,500	11,940	10,560
First National Bank, Bathgate, N. Dak.	Mar. 26, 1898	50,000	11,250	6,460	4,790
National Bank of Commerce, New Bedford, Mass.	Apr. 1, 1898	1,000,000	67,368	32,869	34,499
Hill County National Bank, Hillsboro, Tex.	Apr. 5, 1898	50,000	11,250	6,940	4,310
First National Bank, Killingly, Danielsonville, Conn.	Apr. 11, 1898	110,000	40,918	24,653	16,265
Seventh National Bank, Philadelphia, Pa.	Apr. 13, 1898	200,000	51,445	28,465	22,980
Standard National Bank, New York, N. Y.	Apr. 26, 1898	200,000	45,000	35,625	9,375
Abilene National Bank, Abilene, Tex.	May 3, 1898	100,000	22,500	11,510	10,990
Commercial National Bank, Portland, Oreg.	May 13, 1898	500,000	45,000	26,700	18,300
Everett National Bank, Boston, Mass.	May 19, 1898	400,000	97,000	61,080	35,920
Commercial National Bank of Pennsylvania, Philadelphia, Pa.	May 31, 1898	810,000	62,405	29,780	32,625
Stock Growers' National Bank, Pueblo, Colo.	June 1, 1898	100,000	23,400	12,810	10,590
First National Bank, Ashland, Wis.	June 8, 1898	100,000	28,125	17,163	10,962
Weldon National Bank, Ladonia, Tex.	June 15, 1898	60,000	13,500	6,860	6,640
First National Bank, Waitsburg, Wash.	June 25, 1898	50,000	11,250	9,455	1,795
First National Bank, Brownwood, Tex.	July 1, 1898	100,000	22,500	11,340	11,160
Farmers and Merchants' National Bank, Waco, Tex.	.....do.....	100,000	22,500	11,135	11,365
First National Bank, Holstein, Iowa.	.....do.....	50,000	11,250	6,510	4,740
Citizens' National Bank, Kansas City, Mo.	July 28, 1898	200,000	45,000	20,670	24,330
First National Bank, St. Paul, Nebr.	Aug. 1, 1898	50,000	11,250	6,360	4,890
First National Bank, Hannibal, Mo.	Aug. 13, 1898	100,000	22,500	20,216	2,284
Central National Bank, Milwaukee, Wis.	Aug. 17, 1898	300,000	45,000	19,920	25,080
Middleport National Bank, Middleport, Ohio.	Sept. 5, 1898	50,000	11,250	4,860	6,390
First National Bank, Mason City, Ill.	Sept. 15, 1898	50,000	46,755	20,540	26,215
Mankato National Bank, Mankato, Minn.	Sept. 26, 1898	100,000	22,500	11,778	10,722
Citizens' National Bank, Sandusky, Ohio.	Oct. 1, 1898	100,000	22,000	9,770	12,230
First National Bank, Ashburnham, Mass.	Oct. 4, 1898	50,000	48,050	30,846	17,204
Total.....		11,450,000	2,119,231	1,231,083	888,148
Pontiac National Bank, Pontiac, Mich.	Nov. 19, 1898	100,000	22,500	9,990	12,510
First National Bank, Jacksonville, Ill.	Nov. 30, 1898	100,000	84,105	30,131	53,974
Farmers and Merchants' National Bank, Hickman, Ky.	Dec. 5, 1898	50,000	11,250	5,717	5,533
Globe National Bank, Chicago, Ill.	Dec. 6, 1898	1,000,000	45,000	18,270	26,730
Boston National Bank, Boston, Mass.	Dec. 8, 1898	1,000,000	63,048	22,471	40,577

NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
Columbian National Bank, Boston, Mass.	Dec. 9, 1898	\$1,000,000	\$277,458	\$158,637	\$118,821
Lincoln National Bank, Boston, Mass.	Dec. 12, 1898	500,000	169,890	103,920	65,970
National Eagle National Bank, Boston, Mass.	Dec. 13, 1898	1,000,000	56,747	28,792	27,955
Market National Bank, Boston, Mass.	Dec. 17, 1898	800,000	57,907	28,506	29,401
Howard National Bank, Boston, Mass.	.....do.....	1,000,000	60,118	27,297	32,821
North National Bank, Boston, Mass.	.....do.....	1,000,000	111,082	52,286	58,796
National Revere Bank, Boston, Mass.	Dec. 19, 1898	1,000,000	80,315	30,633	49,682
Tremont National Bank, Boston, Mass.	Dec. 20, 1898	1,000,000	57,705	27,459	30,246
Second National Bank, Springfield, Ohio	.....do.....	200,000	84,472	31,374	53,098
City National Bank, Greenville, Tex.	Dec. 21, 1898	50,000	11,250	4,420	6,830
National Bank of North America, Boston, Mass.	Dec. 22, 1898	1,000,000	165,223	83,908	81,315
First National Bank, Pineville, Ky.	Dec. 30, 1898	50,000	10,750	3,510	7,240
First National Bank, Beaver City, Nebr.	Dec. 31, 1898	50,000	11,250	6,320	4,930
Tyler National Bank, Tyler, Tex.	.....do.....	100,000	22,500	8,650	13,850
First National Bank, Cleburne, Tex.	Jan. 5, 1899	100,000	22,500	12,178	10,322
Rogersville National Bank, Rogersville, Tenn.	.....do.....	75,000	16,870	7,030	9,840
Sixth National Bank, New York, N. Y.	Jan. 6, 1899	200,000	171,212	94,820	76,392
Continental National Bank, Boston, Mass.	Jan. 9, 1899	1,000,000	61,590	25,579	36,011
Manufacturers' National Bank, Boston, Mass.	.....do.....	500,000	271,607	170,119	101,488
Hamilton National Bank, Boston, Mass.	Jan. 10, 1899	750,000	50,298	22,305	27,993
Tradesmen's National Bank, New York, N. Y.	Jan. 13, 1899	750,000	198,690	124,284	74,406
First National Bank, Quincy, Ill.	Jan. 16, 1899	150,000	44,500	21,874	22,626
St. Louis National Bank, St. Louis, Mo.	Jan. 17, 1899	1,000,000	189,200	50,936	138,264
Eastland National Bank, Eastland, Tex.	Feb. 1, 1899	50,000	11,250	7,100	4,150
Merchants' National Bank, Grand Forks, N. Dak.	Feb. 6, 1899	50,000	11,250	4,812	6,438
First National Bank, Saginaw, Mich.	.....do.....	100,000	48,196	17,285	30,911
Citizens' National Bank, New Bedford, Mass.	Feb. 21, 1899	250,000	107,148	53,417	53,731
First National Bank, Wenona, Ill.	Mar. 1, 1899	50,000	11,250	3,650	7,600
First National Bank, Sanborn, Iowa.	.....do.....	50,000	11,250	3,700	7,550
First National Bank, Salem, Oreg.	.....do.....	100,000	22,495	9,090	13,405
Simpson National Bank, Eagle Pass, Tex.	Mar. 4, 1899	70,000	28,530	10,190	18,340
Citizens' National Bank, Dayton, Wash.	Mar. 11, 1899	50,000	11,250	4,580	6,670
First National Bank, Pana, Ill.	Mar. 16, 1899	50,000	11,250	7,590	3,660
Geneva National Bank, Geneva, Nebr.	Mar. 25, 1899	50,000	11,250	3,340	7,910
American National Bank, Denver, Colo.	Apr. 1, 1899	500,000	83,210	29,340	53,870
American National Bank, Lima, Ohio.	Apr. 8, 1899	100,000	22,500	7,060	15,440
People's National Bank, Americus, Ga.	Apr. 15, 1899	50,000	11,250	4,560	6,690
Thompson National Bank, Putnam, Conn.	Apr. 24, 1899	75,000	24,233	10,880	13,353
Continental National Bank, Memphis, Tenn.	Apr. 25, 1899	600,000	44,490	14,200	30,200
First National Bank, Elm Creek, Nebr.	May 15, 1899	50,000	10,750	3,220	7,520
National Farmers and Planters' Bank, Baltimore, Md.	May 16, 1899	800,000	223,212	103,270	119,942
First National Bank, Kendrick, Idaho.	May 20, 1899	50,000	11,250	4,450	6,800
National Exchange Bank, Salem, Mass.	June 1, 1899	200,000	51,240	25,072	26,168
American Exchange National Bank, Lincoln, Nebr.	June 17, 1899	200,000	45,000	13,450	31,550
First National Bank, Russell, Kans.	June 19, 1899	80,000	18,000	6,420	11,580
Smith County National Bank, Smith Center, Kans.	June 30, 1899	50,000	25,200	7,600	17,600
Union National Bank, Sioux Falls, S. Dak.	July 1, 1899	100,000	22,500	9,065	13,435
Jamestown National Bank, Jamestown, N. Y.	July 3, 1899	100,000	22,500	8,925	13,575
Globe National Bank, Providence, R. I.	July 12, 1899	300,000	130,580	57,190	73,390

a Formerly insolvent.

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NO. 70.—NATIONAL BANKS WHICH HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
Central National Bank, Springfield, Mo.....	July 28, 1899	\$100,000	\$89,500	\$23,060	\$66,440
Franklin National Bank, New York, N. Y.....	Aug. 1, 1899	200,000	45,000	9,705	35,295
Elkhart National Bank, Elkhart, Ind.....	Sept. 5, 1899	50,000	11,250	3,720	7,530
Wise County National Bank, Decatur, Tex.....	Sept. 7, 1899	60,000	13,000	4,010	8,990
First National Bank, Buchanan, Va.....	Sept. 30, 1899	50,000	11,250	3,650	7,600
Miles National Bank, Delta, Pa.....	Oct. 2, 1899	50,000	11,250	4,950	6,300
Louisville City National Bank, Louisville, Ky.....	Oct. 18, 1899	200,000	62,387	14,015	48,372
First National Bank, Auburn, Ind.....	Oct. 23, 1899	50,000	12,905	2,785	10,120
First National Bank, Broken Bow, Nebr.....	.....do.....	75,000	16,875	5,275	11,600
Total.....		20,485,000	3,733,398	1,712,052	2,021,346
First National Bank, Chehalis, Wash.....	Nov. 6, 1899	50,000	11,250	3,710	7,540
Traders' National Bank, Baltimore, Md.....	Nov. 15, 1899	230,000	45,000	14,016	30,984
Purcell National Bank, Purcell, Ind. T. Manufacturers' National Bank, Providence, R. I.....	Dec. 30, 1899	50,000	11,250	2,680	8,570
First National Bank, Nacogdoches, Tex.....	.....do.....	500,000	68,093	29,363	38,730
First National Bank, Dunkirk, Ind.....	.....do.....	50,000	11,250	2,870	8,380
First National Bank, Harvard, Nebr.....	Jan. 1, 1900	50,000	11,250	2,848	8,402
City National Bank, Providence, R. I.....	Jan. 10, 1900	50,000	11,250	2,225	9,025
First National Bank, Island City, Oreg.....	Jan. 17, 1900	500,000	230,340	166,945	63,395
First National Bank, Colton, Wash.....	Jan. 20, 1900	50,000	11,250	2,620	8,630
Third National Bank, Providence, R. I.....	Jan. 25, 1900	50,000	11,250	2,710	8,540
Roger Williams National Bank, Providence, R. I.....	.....do.....	300,000	55,864	14,928	40,936
Pacific National Bank, Pawtucket, R. I.....	Jan. 30, 1900	499,950	54,590	20,305	34,285
First National Bank, Pawtucket, R. I.....	Mar. 8, 1900	200,000	95,015	21,357	73,658
Newnan National Bank, Newnan, Ga.....	.....do.....	300,000	97,478	22,866	74,612
First National Bank, Longmont, Colo.....	Mar. 10, 1900	50,000	45,000	9,970	35,030
Slater National Bank, Pawtucket, R. I.....	Mar. 15, 1900	50,000	11,475	2,075	9,400
Greenwich National Bank, East Greenwich, R. I.....	.....do.....	100,000	45,000	23,520	21,480
Citizens' National Bank, Lyons, Iowa.....	Mar. 31, 1900	300,000	196,840	47,968	148,872
First National Bank, Provo City, Utah.....	Apr. 30, 1900	60,000	17,100	3,510	13,590
First National Bank, Blooming Grove, Tex.....	June 11, 1900	100,000	25,000	5,820	19,180
Woonsocket National Bank, Woonsocket, R. I.....	June 30, 1900	50,000	12,500	1,240	11,260
First National Bank, Independence, Oreg.....	.....do.....	50,000	12,500	1,070	11,430
Phenix National Bank, Phenix, R. I.....	July 19, 1900	200,000	200,000	21,930	178,070
First National Bank, Goldfield, Iowa.....	Aug. 4, 1900	50,000	12,500	.....	12,500
First National Bank, Littleton, Pa.....	Aug. 30, 1900	100,000	26,470	1,905	24,565
National Bank of Rhode Island, Newport, R. I.....	Sept. 20, 1900	30,000	7,500	7,500	.....
Total.....	Oct. 11, 1900	25,000	.....	.....	.....
Grand total.....	May 3, 1900	100,000	83,700	19,860	63,840
		4,144,950	1,420,715	455,811	964,904
		146,950,060	59,630,658	53,513,228	6,117,430

NO. 71.—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, 1900.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
First National Bank, Kittanning, Pa.	July 2, 1882	\$200,000	\$199,500	\$195,175	\$4,325
Total.....		200,000	199,500	195,175	4,325
National Bank of Beaver County, New Brighton, Pa.	Nov. 12, 1884	200,000	97,300	94,426	2,874
National Bank, Beaverdam, Wis.	Dec. 24, 1884	50,000	41,100	39,545	1,555
Merchants' National Bank, Cleveland, Ohio.	Dec. 27, 1884	800,000	228,100	215,824	12,276
Union National Bank, Chicago, Ill.	Dec. 29, 1884	1,000,000	62,800	52,865	9,935
First National Bank, Le Roy, N. Y.	Jan. 2, 1885	150,000	135,000	130,837	4,163
Evansville National Bank, Evansville, Ind.	Jan. 3, 1885	800,000	543,050	520,424	22,626
National Albany Exchange Bank, Albany, N. Y.	Jan. 10, 1885	300,000	243,900	236,755	7,145
National Bank, Galena, Ill.	Jan. 11, 1885	100,000	55,900	53,960	2,540
National State Bank, Lafayette, Ind.	Jan. 16, 1885	300,000	117,000	107,433	9,567
First National Bank, Knoxville, Ill.	do	60,000	43,600	41,720	1,880
Farmers' National Bank, Ripley, Ohio.	Jan. 17, 1885	100,000	87,400	83,754	3,646
City National Bank, Grand Rapids, Mich.	Jan. 21, 1885	300,000	45,000	42,047	2,953
Lee County National Bank, Dixon, Ill.	do	100,000	41,500	38,998	2,502
Fort Wayne National Bank, Fort Wayne, Ind.	Jan. 25, 1885	350,000	257,300	248,728	8,572
National Exchange Bank, Tiffin, Ohio.	Mar. 1, 1885	125,000	50,500	46,738	3,762
National Bank, Malone, N. Y.	Mar. 9, 1885	200,000	65,900	61,441	4,459
Jefferson National Bank, Steubenville, Ohio.	Mar. 21, 1885	150,000	132,600	128,712	3,888
First National Bank, Battle Creek, Mich.	Mar. 28, 1885	100,000	89,200	86,460	2,740
Central National Bank, Danville, Ky.	do	200,000	180,000	174,271	5,729
Knox County National Bank, Mount Vernon, Ohio.	Apr. 1, 1885	75,000	53,200	50,260	2,940
First National Bank, Houghton, Mich.	Apr. 18, 1885	100,000	45,000	41,454	3,546
National Bank, Fort Edward, N. Y.	Apr. 22, 1885	100,000	88,900	85,591	3,309
National Bank, Salem, N. Y.	May 4, 1885	100,000	86,100	83,026	3,074
National Exchange Bank, Seneca Falls, N. Y.	May 6, 1885	100,000	88,400	85,914	2,486
Trumbull National Bank, Warren, Ohio.	July 5, 1885	150,000	132,400	128,860	3,540
Attleborough National Bank, North Attleboro, Mass.	July 17, 1885	100,000	84,300	81,959	2,341
American National Bank, Detroit, Mich.	July 24, 1885	400,000	251,500	243,805	7,695
First National Bank, Paris, Ill.	Aug. 12, 1885	125,000	111,500	107,329	4,171
First National Bank, St. Johns, Mich.	Aug. 14, 1885	50,000	21,000	19,965	1,035
Second National Bank, Pontiac, Mich.	Sept. 1, 1885	100,000	43,000	41,005	1,995
Raleigh National Bank, Raleigh, N. C.	Sept. 5, 1885	400,000	123,900	116,031	7,869
First National Bank, Danville, Ky.	Sept. 22, 1885	150,000	130,500	125,590	4,910
Total.....		7,335,000	3,776,850	3,615,127	161,723
Ohio National Bank, Cleveland, Ohio.	Jan. 1, 1889	400,000	57,763	51,625	6,138
National Bank, Lebanon, Ky.	Apr. 7, 1889	100,000	45,000	42,154	2,846
Total.....		500,000	102,763	93,779	8,984
Monmouth National Bank, Monmouth, Ill.	Aug. 18, 1890	100,000	21,800	19,442	2,358
Muskegon National Bank, Muskegon, Mich.	Aug. 27, 1890	100,000	21,720	19,890	1,830
First National Bank, Richmond, Ky.	Oct. 3, 1890	250,000	66,979	59,344	7,635
First National Bank, Port Huron, Mich.	Oct. 15, 1890	135,000	57,480	53,307	4,173
Total.....		585,000	167,979	151,983	15,996
Union National Bank, Oshkosh, Wis.	Jan. 23, 1891	200,000	45,000	42,478	2,522
First National Bank, Grand Haven, Mich.	June 5, 1891	200,000	45,000	41,628	3,372
Total.....		400,000	90,000	84,106	5,894
First National Bank, Plymouth, Mich.	Nov. 14, 1891	50,000	45,000	42,960	2,040
National Bank, Wooster, Ohio.	Nov. 29, 1891	53,900	48,510	45,394	3,116
Defiance National Bank, Defiance, Ohio.	Dec. 7, 1891	100,000	22,500	20,266	2,234
First National Bank, New London, Ohio.	Mar. 23, 1892	50,000	11,250	9,768	1,482
Citizens' National Bank, Mankato, Minn.	Apr. 27, 1892	70,000	15,750	14,445	1,305
Third National Bank, Sandusky, Ohio.	Sept. 19, 1892	200,000	45,000	41,261	3,739
Third National Bank, Urbana, Ohio.	Oct. 15, 1892	100,000	22,500	19,033	2,997
Total.....		623,900	210,510	193,597	16,913

No. 71.—NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, ETC.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
Lumberman's National Bank, Muskegon, Mich.	Jan. 16, 1893	\$100,000	\$22,500	\$20,765	\$1,735
Phoenix National Bank, Medina, Ohio ...	Feb. 10, 1893	75,000	17,100	15,383	1,717
First National Bank, Chelsea, Vt.	June 10, 1893	50,000	11,250	7,957	3,293
Farmers' National Bank, Owatonna, Minn.	June 30, 1893	75,000	17,100	15,515	1,585
Total.		300,000	67,950	59,620	8,330
Second National Bank, Bay City, Mich. .	May 5, 1894	250,000	180,000	162,195	17,805
First National Bank, Farmer City, Ill. .	May 30, 1894	50,000	10,810	9,323	1,487
First National Bank, Kasson, Minn.	July 22, 1894	50,000	11,460	9,999	1,461
First National Bank, Lagrange, Ind.	July 30, 1894	65,000	22,500	19,770	2,730
First National Bank, Fairfield, Me.	Aug. 1, 1894	50,000	12,900	10,300	2,600
Total.		465,000	237,670	211,587	26,083
National Bank, Granville, N. Y.	Apr. 21, 1895	100,000	45,000	39,835	5,165
Total.		100,000	45,000	39,835	5,165
National Bank, Greensboro, N. C.	Jan. 18, 1896	100,000	83,300	70,890	12,410
Total.		100,000	83,300	70,890	12,410
Walden National Bank, Walden, N. Y. .	Jan. 25, 1897	50,000	12,600	10,592	2,008
National Bank, Rockville, Ind.	May 14, 1897	100,000	45,000	34,710	10,290
Total.		150,000	57,600	45,302	12,298
Northampton County National Bank, Easton, Pa.	May 1, 1898	134,000	75,600	45,270	30,330
National State Bank, Bloomington, Ill. .	May 3, 1898	200,000	45,000	22,700	22,300
Total.		334,000	120,600	67,970	52,630
Morrow County National Bank, Mount Gilead, Ohio.	Feb. 5, 1900	50,000	22,500	5,025	17,475
Total.		50,000	22,500	5,025	17,475
Grand total.		11,142,900	5,182,222	4,833,996	348,226

NO. 72.—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 TITLES, WITH DATE OF LIQUIDATION, AMOUNT OF CAPITAL, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING ON OCTOBER 31, 1900.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing
First National Bank, Rondout, N. Y.	Oct. 30, 1880	\$300,000	\$270,000	\$262,585	\$7,415
Total		300,000	270,000	262,585	7,415
First National Bank, Huntington, Ind.	Jan. 31, 1881	100,000	90,000	87,720	2,280
First National Bank, Indianapolis, Ind.	July 5, 1881	300,000	279,248	267,195	12,053
Total		400,000	369,248	354,915	14,333
First National Bank, Valparaiso, Ind.	Apr. 24, 1882	50,000	45,000	43,597	1,403
First National Bank, Stillwater, Minn.	Apr. 29, 1882	130,000	83,456	81,442	2,014
First National Bank, Chicago, Ill. ....	.....do.....	1,000,000	90,000	83,532	6,468
First National Bank, Woodstock, Ill.	Apr. 30, 1882	50,000	45,000	43,675	1,325
Second National Bank, Cincinnati, Ohio.	Apr. 28, 1882	200,000	180,000	175,760	4,240
Second National Bank, New York, N. Y. ....	.....do.....	300,000	376,890	369,550	7,340
First National Bank, Portsmouth, N. H.	Apr. 29, 1882	300,000	286,000	279,666	6,334
First National Bank, Richmond, Ind.	May 5, 1882	200,000	87,400	83,210	4,190
Second National Bank, Cleveland, Ohio.	May 6, 1882	1,000,000	510,800	498,590	12,210
First National Bank, New Haven, Conn. ....	.....do.....	500,000	355,310	349,660	5,650
First National Bank, Akron, Ohio.	May 2, 1882	100,000	114,822	110,815	4,007
First National Bank, Worcester, Mass.	May 4, 1882	300,000	252,000	247,309	4,691
First National Bank, Barre, Mass.	May 9, 1882	150,000	135,000	132,019	2,981
First National Bank, Davenport, Iowa. ....	.....do.....	100,000	45,000	42,758	2,242
First National Bank, Kendallville, Ind.	May 12, 1882	150,000	90,000	87,872	2,128
First National Bank, Cleveland, Ohio.	May 13, 1882	300,000	266,462	258,872	7,584
First National Bank, Youngstown, Ohio.	May 15, 1882	500,000	441,529	434,499	7,030
First National Bank, Evansville, Ind. ....	.....do.....	500,000	442,870	431,595	11,275
First National Bank, Salem, Ohio. ....	.....do.....	50,000	110,540	108,035	2,505
First National Bank, Scranton, Pa.	May 18, 1882	200,000	45,000	41,915	3,085
First National Bank, Centerville, Ind. ....	.....do.....	50,000	64,525	62,142	2,383
First National Bank, Fort Wayne, Ind.	May 22, 1882	300,000	45,000	40,598	4,402
First National Bank, Strasburg, Pa. ....	.....do.....	100,000	79,200	77,412	1,788
First National Bank, Marietta, Pa.	May 27, 1882	100,000	99,000	96,760	2,240
First National Bank, Lafayette, Ind.	May 31, 1882	150,000	175,060	167,525	7,535
First National Bank, McCounselsville, Ohio. ....	.....do.....	50,000	84,640	82,190	2,450
First National Bank, Milwaukee, Wis. ....	.....do.....	200,000	229,170	223,795	5,375
Second National Bank, Akron, Ohio. ....	.....do.....	100,000	102,706	100,199	2,507
First National Bank, Ann Arbor, Mich.	June 1, 1882	100,000	85,078	82,060	3,018
First National Bank, Geneva, Ohio. ....	.....do.....	100,000	90,000	87,630	2,370
First National Bank, Oberlin, Ohio. ....	.....do.....	50,000	58,382	56,075	2,307
First National Bank, Philadelphia, Pa.	June 10, 1882	1,000,000	799,800	778,255	21,545
First National Bank, Troy, Ohio. ....	.....do.....	200,000	180,000	175,570	4,430
Third National Bank, Cincinnati, Ohio.	June 14, 1882	800,000	609,500	595,940	13,560
First National Bank, Cambridge City, Ind.	June 15, 1882	50,000	45,000	43,182	1,818
First National Bank, Lyons, Iowa. ....	.....do.....	100,000	90,000	87,969	2,031
First National Bank, Detroit, Mich.	June 17, 1882	500,000	336,345	330,458	5,887
First National Bank, Wilkesbarre, Pa.	June 20, 1882	375,000	337,500	330,215	7,285
First National Bank, Iowa City, Iowa.	June 24, 1882	100,000	88,400	86,620	1,780
First National Bank, Nashua, N. H. ....	.....do.....	100,000	90,000	86,681	3,319
First National Bank, Johnstown, Pa. ....	.....do.....	60,000	54,000	52,690	1,310
First National Bank, Pittsburg, Pa.	June 29, 1882	750,000	594,000	584,955	9,045
First National Bank, Terre Haute, Ind. ....	.....do.....	200,000	141,875	136,128	5,447
First National Bank, Hollidaysburg, Pa.	June 30, 1882	50,000	45,000	44,050	950
First National Bank, Bath, Me. ....	.....do.....	200,000	180,000	175,655	4,345
First National Bank, Janesville, Wis. ....	.....do.....	125,000	121,050	118,305	2,745
First National Bank, Michigan City, Ind. ....	.....do.....	100,000	45,000	44,255	745
First National Bank, Mommouth, Ill.	July 3, 1882	75,000	45,000	43,709	1,291
First National Bank, Marion, Iowa.	July 11, 1882	50,000	45,000	43,396	1,604
First National Bank, Marlboro, Mass.	Aug. 3, 1882	200,000	180,000	176,074	3,926
National Bank of Stanford, Ky.	Oct. 3, 1882	150,000	135,000	132,385	2,615
First National Bank, Sandusky, Ohio.	Oct. 6, 1882	150,000	90,000	87,067	2,933
Total		12,715,000	9,368,010	9,134,322	233,688
First National Bank, Sandy Hill, N. Y.	Dec. 31, 1882	50,000	45,000	43,398	1,602
First National Bank, Lawrenceburg, Ind.	Feb. 24, 1883	100,000	90,000	87,171	2,829
First National Bank, Cambridge, Ohio. ....	.....do.....	100,000	80,800	78,988	1,812
First National Bank, Oshkosh, Wis. ....	.....do.....	100,000	47,800	46,310	1,490
First National Bank, Grand Rapids, Mich. ....	.....do.....	400,000	155,900	151,722	4,178
First National Bank, Delphos, Ohio.do.....	50,000	45,000	42,486	2,514
First National Bank, Freeport, Ill.do.....	100,000	53,500	51,586	1,914

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NO. 72.—NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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, Elyria, Ohio.....	Feb. 24, 1883	\$100,000	\$90,000	\$87,733	\$2,267
First National Bank, Troy, N. Y.	do	300,000	229,550	223,534	6,016
Second National Bank, Detroit, Mich.	do	1,000,000	363,700	350,167	13,533
Second National Bank, Peoria, Ill.	do	100,000	90,000	86,373	3,627
National Fort Plain Bank, Fort Plain, N. Y.	do	200,000	174,300	170,886	3,414
Total		2,600,000	1,465,550	1,420,354	45,196
Logansport National Bank, Logansport, Ind.	Dec. 1, 1883	100,000	16,850	15,580	1,270
National Bank of Birmingham, Ala.	May 14, 1884	50,000	45,000	44,028	9,972
First National Bank, Westfield, N. Y.	June 1, 1884	50,000	42,800	40,979	1,821
First National Bank, Independence, Iowa	Oct. 31, 1884	100,000	90,000	87,760	2,240
Total		300,000	194,650	188,347	6,303
First National Bank, Sturgis, Mich.	Dec. 31, 1884	50,000	43,850	42,050	1,800
National Bank, Rutland, Vt.	Jan. 13, 1885	500,000	238,700	229,652	9,048
Kent National Bank, Chestertown, Md.	Feb. 12, 1885	50,000	18,200	17,365	835
National Fulton County Bank, Gloversville, N. Y.	Feb. 20, 1885	150,000	135,000	131,300	3,700
First National Bank, Centralia, Ill.	Feb. 25, 1885	80,000	70,600	68,085	2,515
National Exchange Bank, Albion, Mich.	Feb. 28, 1885	75,000	30,600	29,403	1,197
First National Bank, Paris, Mo.	Mar. 31, 1885	100,000	89,155	86,693	2,462
First National Bank, Yakima, Wash.	June 20, 1885	50,000	14,650	14,540	110
First National Bank, Flint, Mich.	June 30, 1885	200,000	122,500	118,043	4,457
Total		1,255,000	763,255	737,131	26,124
Farmers' National Bank, Stanford, Ky.	Dec. 31, 1888	200,000	45,000	40,740	4,260
Adams National Bank, Adams, N. Y.	July 10, 1889	50,000	12,240	11,640	600
Total		250,000	57,240	52,380	4,860
Poland National Bank, Poland, N. Y.	Jan. 14, 1890	50,000	13,500	12,685	815
Total		50,000	13,500	12,685	815
Sandy River National Bank, Farmington, Me.	Nov. 1, 1890	75,000	58,260	54,673	3,587
Second National Bank, Aurora, Ill.	July 13, 1891	100,000	22,500	20,815	1,685
Total		175,000	80,760	75,488	5,272
Indiana National Bank, Lafayette, Ind.	Nov. 13, 1891	100,000	90,000	82,424	7,576
Total		100,000	90,000	82,424	7,576
Decatur National Bank, Decatur, Ill.	May 31, 1893	100,000	22,500	20,285	2,215
Total		100,000	22,500	20,285	2,215
Grundy County National Bank, Trenton, Mo.	Dec. 23, 1893	50,000	11,250	10,760	490
First National Bank, Trenton, Mo.	Dec. 31, 1893	50,000	11,250	10,876	374
First National Bank, Colorado, Tex.	Jan. 9, 1894	100,000	22,000	19,760	2,240
Saxton National Bank, St. Joseph, Mo.	Feb. 1, 1894	400,000	67,875	60,270	7,605
Schuster-Hax National Bank, St. Joseph, Mo.	do	500,000	42,870	39,850	3,020
Second National Bank, Louisville, Ky.	June 2, 1894	300,000	61,172	44,336	16,836
Fourth National Bank, Louisville, Ky.	do	300,000	42,450	32,050	10,400
Kentucky National Bank, Louisville, Ky.	do	500,000	43,500	25,515	17,985
Merchants' National Bank, Louisville, Ky.	do	500,000	43,650	30,850	12,800
Total		2,700,000	346,017	274,267	71,750
Wyoming National Bank, Laramie, Wyo.	Mar. 7, 1895	100,000	18,950	14,696	4,254
Laramie National Bank, Laramie, Wyo.	Mar. 15, 1895	100,000	22,100	18,640	3,460
Merchants' National Bank, St. Louis, Mo.	July 1, 1895	700,000	49,275	38,295	10,980
Laclede National Bank, St. Louis, Mo.	do	1,000,000	44,000	35,080	8,920
Total		1,900,000	134,325	106,711	27,614

No. 72.—NATIONAL BANKS THAT HAVE GONE INTO VOLUNTARY LIQUIDATION UNDER 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.
City National Bank, Cedar Rapids, Iowa.	Mar. 28, 1898	\$100,000	\$27,000	\$11,822	\$15,178
First National Bank, Rock Hill, S. C.	Aug. 31, 1898	75,000	16,375	9,710	6,665
Total.....		175,000	43,375	21,532	21,843
Shawmut National Bank, Boston, Mass.	Nov. 25, 1898	1,000,000	489,525	286,760	202,765
Western Reserve National Bank, Cleveland, Ohio.....	May 29, 1899	1,000,000	44,100	15,570	28,530
National Bank of Commerce, Cleveland, Ohio.....	.....do.....	1,500,000	164,705	52,050	112,655
Total.....		3,500,000	698,330	354,380	343,950
National Bank of Commerce, Philadelphia, Pa.....	Nov. 28, 1899	250,000	49,905	18,840	31,065
Clinton National Bank, Columbus, Ohio.	Jan. 8, 1900	200,000	45,000	10,900	34,100
First National Bank, Franklinville, N. Y.	Mar. 20, 1900	55,000	15,960	3,535	12,425
National Bank of Dallas, Texas.....	Apr. 9, 1900	100,000	23,400	4,470	18,930
National Union Bank, New York, N. Y.	Apr. 16, 1900	1,200,000	540,000	163,802	376,198
Blackstone National Bank, Boston, Mass.	Apr. 18, 1900	1,000,000	71,540	14,186	57,354
Merchants' National Bank, Williamsport, Pa.....	Apr. 24, 1900	100,000	25,000	5,090	19,910
Equitable National Bank, Baltimore, Md.	May 17, 1900	500,000	50,000	10,870	39,130
City National Bank, Philadelphia, Pa....	June 26, 1900	400,000	50,290	5,410	44,880
Mechanics' National Bank, Newburyport, Mass.....	July 17, 1900	125,000	56,134	8,601	47,533
Lincoln National Bank, Chicago, Ill.....	July 30, 1900	200,000	50,000	3,900	46,100
Union National Bank, Chicago, Ill.....	Sept. 1, 1900	2,000,000	500,000	167,740	332,260
Northwestern National Bank, Chicago, Ill.....	Sept. 15, 1900	1,000,000	208,740	7,695	201,045
American National Bank, Chicago, Ill....	.....do.....	1,000,000	135,000	135,000	.....
Union National Bank, Racine, Wis.....	.....do.....	150,000	50,000	950	49,050
Total.....		8,280,000	1,870,969	560,989	1,509,980
Grand total.....		34,800,000	15,787,729	13,658,795	2,128,934

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NO. 73.—NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882, WITH DATE OF EXPIRATION OF CHARTER, CIRCULATION ISSUED, RETIRED, AND OUTSTANDING OCTOBER 31, 1900.

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	\$86, 463	\$2, 427
First National Bank, Washington, Iowa.....	Apr. 11, 1882	100, 000	88, 565	86, 653	1, 912
First National Bank, Fremont, Ohio.....	May 22, 1882	100, 000	90, 000	87, 461	2, 539
Second National Bank, Dayton, Ohio.....	May 26, 1882	300, 000	262, 941	257, 501	5, 440
First National Bank, Girard, Pa.....	June 1, 1882	100, 000	90, 000	87, 790	2, 210
Total.....		650, 000	620, 396	605, 868	14, 528
First National Bank, Xenia, Ohio.....	Feb. 24, 1883	120, 000	108, 000	105, 275	2, 725
First National Bank, Peru, Ill.....	.....do.....	100, 000	45, 000	42, 996	2, 004
First National Bank, Elmira, N. Y.....	.....do.....	100, 000	90, 000	87, 475	2, 525
First National Bank, Chittenango, N. Y.....	.....do.....	150, 000	135, 000	131, 680	3, 320
Total.....		470, 000	378, 000	367, 426	10, 574
First National Bank, Eaton, Ohio.....	July 4, 1884	50, 000	44, 300	42, 460	1, 840
First National Bank, Leominster, Mass.....	July 5, 1884	300, 000	244, 400	239, 870	4, 530
First National Bank, Winona, Minn.....	July 21, 1884	50, 000	44, 200	42, 679	1, 521
American National Bank, Hallowell, Me.....	Sept. 10, 1884	75, 000	67, 500	65, 915	1, 585
First National Bank, Attica, Ind.....	Oct. 28, 1884	56, 000	50, 400	48, 444	1, 956
Total.....		531, 000	450, 800	439, 368	11, 432
Citizens' National Bank, Indianapolis, Ind.....	Nov. 11, 1884	300, 000	87, 800	79, 435	8, 365
First National Bank, Northeast, Pa.....	Dec. 23, 1884	50, 000	24, 550	23, 205	1, 345
First National Bank, Galva, Ill.....	Jan. 2, 1885	50, 000	36, 000	34, 418	1, 582
First National Bank, Thorntown, Ind.....	Jan. 13, 1885	50, 000	43, 740	41, 880	1, 860
Muncie National Bank, Muncie, Ind.....	Jan. 28, 1885	200, 000	161, 000	154, 952	6, 048
Merchants' National Bank, Evansville, Ind.....	Feb. 6, 1885	250, 000	90, 800	82, 834	7, 966
Saybrook National Bank, Essex, Conn.....	Feb. 20, 1885	100, 000	61, 200	59, 500	1, 700
Union National Bank, Albany, N. Y.....	Mar. 7, 1885	250, 000	144, 400	138, 075	6, 325
Battenkill National Bank, Manchester, Vt.....	Mar. 21, 1885	75, 000	57, 700	55, 988	1, 712
First National Bank, Owosso, Mich.....	Apr. 14, 1885	60, 000	47, 700	45, 395	2, 305
Coventry National Bank, Anthony, R. I.....	Apr. 17, 1885	100, 000	89, 000	86, 468	2, 532
State National Bank, Keokuk, Iowa.....	May 23, 1885	150, 000	45, 000	42, 520	2, 480
Tolland County National Bank, Tolland, Conn.....	June 6, 1885	100, 000	44, 100	42, 067	2, 033
City National Bank, Hartford, Conn.....	June 9, 1885	550, 000	90, 000	83, 961	6, 036
West River National Bank, Jamaica, Vt.....	Aug. 17, 1885	60, 000	54, 000	52, 292	1, 708
Total.....		2, 345, 000	1, 076, 990	1, 022, 993	53, 997
National Bank, Lebanon, Tenn.....	Aug. 30, 1886	50, 000	24, 550	23, 740	810
Total.....		50, 000	24, 550	23, 740	810
Greene County National Bank, Springfield, Mo.....	Feb. 8, 1888	100, 000	22, 500	20, 392	2, 108
Union Stock Yards National Bank, Chicago, Ill.....	Feb. 29, 1888	500, 000	45, 000	42, 839	2, 161
Total.....		600, 000	67, 500	63, 231	4, 269
First National Bank, Decatur, Mich.....	Sept. 20, 1890	50, 000	11, 250	9, 706	1, 544
First National Bank, Mason, Mich.....	Oct. 28, 1890	50, 000	13, 500	11, 890	1, 610
First National Bank, Holly, Mich.....	Oct. 31, 1890	60, 000	24, 950	22, 872	2, 078
Total.....		160, 000	49, 700	44, 468	5, 232
German National Bank, Evansville, Ind.....	Dec. 24, 1890	250, 000	98, 030	91, 374	6, 656
Farmers and Merchants' National Bank, Vandalia, Ill.....	Jan. 10, 1891	100, 000	22, 500	20, 200	2, 500
National Bank, Chester, S. C.....	Mar. 2, 1891	100, 000	33, 250	30, 440	2, 810
Total.....		450, 000	153, 780	142, 014	11, 766
First National Bank, Burlington, Wis.....	Dec. 19, 1891	50, 000	10, 750	9, 341	1, 409
Lansing National Bank, Lansing, Mich.....	Mar. 5, 1892	185, 600	36, 700	34, 000	2, 700
Ashtabula National Bank, Ashtabula, Ohio.....	July 11, 1892	80, 000	67, 850	64, 035	3, 815

No. 73.—NATIONAL BANKS IN LIQUIDATION UNDER SECTION 7, ACT JULY 12, 1882,
WITH DATE OF EXPIRATION OF CHARTER, ETC.—Continued.

Name and location of bank.	Date of liquidation.	Capital.	Circulation.		
			Issued.	Retired.	Out-standing.
Second National Bank of New Mexico, Santa Fe. N. Mex	July 17, 1892	\$150,000	\$33,750	\$28,358	\$5,392
Total		465,600	149,050	135,734	13,316
First National Bank, Petaluma, Cal.	Sept. 25, 1894	200,000	42,000	37,730	5,170
Total		200,000	42,000	37,730	5,170
First National Bank, Nunda, N. Y.	Feb. 5, 1895	50,000	11,250	9,335	1,915
Union National Bank, Phillips, Mo.	Apr. 26, 1895	50,000	36,838	31,209	5,629
Perkiomen National Bank, Pennsburg Pa	Sept. 10, 1895	100,000	22,500	14,910	4,590
Total		200,000	70,588	58,454	12,134
Second National Bank, Richmond, Ky.	Nov. 4, 1897	200,000	45,000	24,060	20,940
Total		200,000	45,000	24,060	20,940
Grand total		6,321,600	3,129,254	2,965,086	164,168

NO. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF RECEIV
DATE OF FAILURE, CAUSE OF FAILURE, DIVIDENDS PAID WHILE SOLVENT,
REDEEM CIRCULATION, THE AMOUNT REDEEMED, AND THE AMOUNT OUTSTAND

	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 Mar. 3, 1893.	.....
2	Venango National Bank, Franklin, Pa.	1176	May 20, 1865	300,000	.....		.....
3	Merchants' National Bank, Wash- ington, D. C.	627	Dec. 14, 1864	200,000	.....		.....
	Total .....						.....
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	.....		.....
	Total .....						.....
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	.....		.....
	Total .....						.....
14	First National Bank, Rockford, Ill....	429	May 20, 1864	50,000	.....		.....
15	First National Bank of Nevada, Aus- tin, Nev.	1331	June 23, 1865	155,000	465		4.9
	Total .....						.....
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	56.0
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	23.0
21	First National Bank, Fort Smith, Ark.	1631	Feb. 6, 1866	50,000	.....	18,000	36.0
	Total .....						.....
22	Scandinavian National Bank, Chi- cago, Ill.	1978	May 7, 1872	250,000	.....	.....	.....
23	Walkill National Bank, Middletown, N. Y.	1473	July 21, 1865	175,000	.....	103,250	59.0
24	Crescent City National Bank, New Orleans, La.	1937	Feb. 15, 1872	500,000	.....	25,000	5.0
25	Atlantic National Bank, New York, N. Y.	1388	July 1, 1865	300,000	59,472	183,000	61.0
26	First National Bank, Washington, D. C.	26	July 16, 1863	500,000	.....	805,000	161.1
27	National Bank of the Commonwealth, New York, N. Y.	1372	July 1, 1865	750,000	.....	429,250	57.2
28	Merchants' National Bank, Peters- burg, 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 As- sociation, New Orleans, La.	1825	May 27, 1871	600,000	.....	108,000	18.0
32	First National Bank, Carlisle, Pa.....	21	June 29, 1863	50,000	.....	42,000	84.0
	Total .....						.....

ERS, TOGETHER WITH CAPITAL AND SURPLUS AT DATE OF ORGANIZATION AND AT CIRCULATION ISSUED, LAWFUL MONEY DEPOSITED WITH THE TREASURER TO ING OCTOBER 31, 1900.

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	\$43,762	\$238	1
300,000	-----	May 1, 1866	U	85,000	85,000	84,794	206	2
200,000	-----	May 8, 1866	U	180,000	180,000	179,449	551	3
500,000	-----			265,000	265,000	264,243	757	
50,000	\$2,288	Mar. 13, 1867	T	40,000	40,000	39,761	239	4
100,000	20,435	Mar. 21, 1867	V	90,000	90,000	89,773	227	5
100,000	4,788	Apr. 30, 1867	B	85,000	85,000	84,611	389	6
500,000	37,903	May 20, 1867	Q	180,000	180,000	178,910	1,090	7
120,000	-----	Aug. 20, 1867	W	100,000	100,000	99,815	185	8
300,000	32,000	Sept. 6, 1867	U	253,900	253,900	252,933	967	9
200,000	-----	Oct. 1, 1867	G	180,000	180,000	179,722	278	10
1,370,000	-----			928,900	928,900	925,525	3,375	
60,000	4,610	Feb. 28, 1868	N	26,300	26,300	26,165	135	11
190,000	20,000	Mar. 3, 1868	Q	90,000	90,000	89,669	331	12
50,000	5,000	Apr. 24, 1868	N	25,500	25,500	25,443	57	13
210,000	-----			141,800	141,800	141,277	523	
50,000	1,400	Mar. 15, 1869	B	45,000	45,000	44,738	262	14
250,000	5,580	Oct. 14, 1869	U	129,700	129,700	128,767	933	15
300,000	-----			174,700	174,700	173,505	1,195	
1,000,000	150,000	Dec. 13, 1871	V	800,000	800,000	793,612	6,388	16
200,000	-----	Dec. 15, 1871	U	50,000	50,000	49,779	221	17
250,000	40,000	.....do.....	F	243,393	243,393	241,344	2,049	18
200,000	33,905	Dec. 20, 1871	U	179,000	179,000	177,950	1,050	19
106,100	27,139	Apr. 23, 1872	U	71,000	71,000	70,166	834	20
50,000	2,509	May 2, 1872	V	45,000	45,000	44,550	450	21
1,806,100	-----			1,388,393	1,388,393	1,377,401	10,992	
250,000	-----	Dec. 12, 1872	B	135,000	135,000	134,791	209	22
175,000	17,000	Dec. 31, 1872	B	118,900	118,900	117,878	1,022	23
500,000	3,045	Mar. 18, 1873	M	450,000	450,000	448,515	1,485	24
300,000	56,000	Apr. 28, 1873	A	100,000	100,000	98,915	1,085	25
500,000	108,000	Sept. 19, 1873	M	450,000	450,000	443,679	6,321	26
750,000	56,027	Sept. 22, 1873	V	234,000	234,000	231,093	2,907	27
400,000	18,302	Sept. 25, 1873	R	360,000	360,000	357,265	2,735	28
200,000	11,801	.....do.....	R	179,200	179,200	177,475	1,725	29
100,000	16,000	Oct. 18, 1873	P	90,000	90,000	89,038	962	30
600,000	14,161	Oct. 23, 1873	W	360,000	360,000	357,500	2,500	31
50,000	25,000	Oct. 24, 1873	U	45,000	45,000	44,525	475	32
3,825,000	-----			2,522,100	2,522,100	2,500,674	21,426	

No. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

	Name and location of bank.	Charter number.	Organization.			Total dividends paid during existence as a national banking association.	
			Date.	Capital.	Surplus.	Amount.	Per cent.
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	92.0
35	First National Bank, Norfolk, Va.....	271	Feb. 23, 1864	100,000	.....	90,500	90.5
Total							
36	Gibson County National Bank, Princeton, Ind.	2066	Nov. 30, 1872	50,000	.....	6,000	12.0
37	First National Bank of Utah, Salt Lake City, Utah.	1695	Nov. 15, 1869	100,000	.....	125,000	125.0
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
Total							
41	Miners' National Bank, Georgetown, Colo.	2199	Oct. 30, 1874	150,000	.....	4,500	3.0
42	Fourth National Bank, Chicago, Ill. a	276	Feb. 24, 1864	100,000	.....	184,008	184.0
43	First National Bank, Bedford, Iowa...	2298	Sept. 18, 1875	50,000	.....	
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	50.0
46	First National Bank, La Crosse, Wis....	1313	June 20, 1865	50,000	.....	31,500	63.0
47	City National Bank, Chicago, Ill.	818	Feb. 18, 1865	250,000	.....	182,500	73.0
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	.....	56,975	73.9
Total							
50	First National Bank, Greenfield, Ohio a	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	1000.0
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	248.0
56	National Bank of the State of Missouri, St. Louis, Mo.	1665	Oct. 30, 1866	3,410,300	.....	
57	First National Bank, Delphi, Ind.	1949	Mar. 25, 1872	100,000	.....	45,000	45.0
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	128.0
Total							
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	19.0
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	25.0
64	First National Bank, Ashland, Pa. a	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. a	161	Dec. 16, 1863	100,000	.....	
67	First National Bank, Waynesburg, Pa. a	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	10.0
71	First National Bank, Bozeman, Mont..	2027	Aug. 14, 1872	50,000	.....	20,000	40.0
72	Merchants' National Bank, Fort Scott, Kans. a	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	8.0
Total							

a Formerly in voluntary liquidation.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$50,000	\$23,839	Nov. 23, 1873	P	\$45,000	\$45,000	\$44,265	\$735	33
100,000	7,000	Dec. 16, 1873	P	90,000	90,000	89,034	966	34
100,000	3,000	June 3, 1874	G	95,000	95,000	93,835	1,165	35
250,000				230,000	230,000	227,134	2,866	
50,000	1,000	Nov. 28, 1874	X	43,800	43,800	43,555	245	36
150,000	18,719	Dec. 10, 1874	V	118,191	118,191	117,235	956	37
500,000	80,000	Feb. 1, 1875	V	285,100	285,100	283,073	1,427	38
100,000	20,000	Oct. 22, 1875	E	45,000	45,000	44,134	866	39
200,000	22,254	Oct. 28, 1875	U	146,585	146,585	144,825	1,760	40
1,000,000				638,676	638,676	633,422	5,254	
150,000	968	Jan. 24, 1876	V	45,000	45,000	44,685	315	41
200,000		Feb. 1, 1876	V	85,700	85,700	83,167	2,533	42
30,000		do	N	27,000	27,000	26,850	150	43
50,000	10,000	Feb. 25, 1876	V	45,000	45,000	44,580	420	44
100,000		Mar. 13, 1876	P	45,000	45,000	44,768	232	45
50,000	25,000	Apr. 11, 1876	P	45,000	45,000	44,258	742	46
250,000	130,000	May 17, 1876	V	137,209	137,209	134,391	2,818	47
75,000	3,000	July 12, 1876	G	67,500	67,500	66,164	1,336	48
60,000	12,000	Sept. 23, 1876	B	43,200	43,200	42,683	517	49
965,000				540,609	540,609	531,546	9,063	
50,000	10,000	Dec. 12, 1876	U	29,662	29,662	28,687	975	50
200,000	30,000	Jan. 27, 1877	B	177,200	177,200	174,979	2,221	51
132,000	28,538	Feb. 13, 1877	B	92,092	92,092	90,217	1,875	52
67,000		Mar. 12, 1877	M	60,300	60,300	59,335	965	53
50,000	17,135	Mar. 16, 1877	W	45,000	45,000	44,245	755	54
100,000		May 24, 1877	M	90,000	90,000	88,770	1,230	55
2,500,000	248,775	June 23, 1877	O	296,274	296,274	279,961	16,313	56
50,000	20,000	July 20, 1877	W	45,000	45,000	44,262	738	57
75,000	65,000	Aug. 18, 1877	U	45,000	45,000	44,675	325	58
120,000	8,000	Aug. 20, 1877	V	71,200	71,200	70,188	1,012	59
3,344,000				951,728	951,728	925,319	26,409	
750,000	200,000	Nov. 24, 1877	V	597,840	597,840	585,511	12,329	60
200,000	10,000	Dec. 1, 1877	V	45,000	45,000	44,419	581	61
500,000	25,000	Feb. 11, 1878	X	44,940	44,940	42,760	2,180	62
100,000	6,392	do	V	44,500	44,500	43,616	884	63
112,500	19,000	Feb. 28, 1878	V	75,554	75,554	73,376	2,178	64
100,000	25,000	Mar. 23, 1878	V	89,200	89,200	87,327	1,873	65
250,000	220,000	Apr. 15, 1878	N	78,641	78,641	76,133	2,508	66
100,000		May 15, 1878	V	7,002	7,002	6,267	735	67
200,000	24,000	June 8, 1878	P	114,220	114,220	112,305	1,915	68
50,000	5,000	do	V	29,800	29,800	29,300	500	69
100,000	8,000	Sept. 13, 1878	Q	89,300	89,300	88,815	485	70
50,000	7,000	Sept. 14, 1878	Q	44,400	44,400	43,785	615	71
50,000	13,500	Sept. 25, 1878	X	35,328	35,328	34,683	645	72
50,000		Oct. 1, 1878	N	27,000	27,000	26,770	230	73
2,612,500				1,322,725	1,322,725	1,295,067	27,658	

No. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
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. <i>a</i>	1734	Nov. 15, 1870	250,000	.....	.....	.....
77	Commercial National Bank, Saratoga Springs, N. Y.	1227	June 6, 1865	100,000	11,872	113,000	113.0
78	Second National Bank, Scranton, Pa. <i>a</i>	49	Aug. 5, 1863	100,000	.....	392,125	392.1
79	National Bank of Poultney, Vt.	1200	May 31, 1865	100,000	.....	92,000	92.0
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	278.0
Total							
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	387.0
Total							
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	30.0
Total							
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	93.0
Total							
90	First National Bank, Leadville, Colo.	2420	Mar. 19, 1879	60,000	.....	63,000	105.0
91	City National Bank, Lawrenceburg, Ind. <i>a</i>	2889	Feb. 24, 1883	100,000	.....	3,000	3.0
92	First National Bank, St. Albans, Vt.	269	Feb. 20, 1864	100,000	.....	197,000	197.0
93	First National Bank, Monmouth, Ill.	2751	July 7, 1882	75,000	.....	15,000	20.0
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	6.0
96	Richmond National Bank, Richmond, Ind.	2090	Mar. 5, 1873	270,000	.....	274,000	101.5
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	341.0
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	8.0
Total							
101	Middletown National Bank, Middletown, N. Y.	1276	June 14, 1865	200,000	23,128	356,000	178.0
102	Farmers' National Bank, Bushnell, Ill.	1791	Feb. 18, 1871	50,000	.....	38,500	77.0
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
Total							
105	First National Bank, Lake City, Minn.	1740	Nov. 29, 1870	50,000	.....	90,142	190.3
106	Lancaster National Bank, Clinton, Mass.	583	Nov. 22, 1864	200,000	32,894	285,900	142.5
107	First National Bank, Sioux Falls, S. Dak.	2465	Mar. 15, 1880	50,000	.....	10,000	20.0
108	First National Bank, Wahpeton, N. Dak.	2624	Feb. 2, 1882	50,000	.....	12,000	24.0
109	First National Bank, Angelica, N. Y.	564	Nov. 3, 1864	100,000	.....	186,000	186.0

a Formerly in voluntary liquidation.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$100,000	\$10,600	Nov. 1, 1878	X	\$45,000	\$45,000	\$44,184	\$816	74
130,000	2,000	.....do.....	P	62,500	62,500	62,170	330	75
500,000	125,000	Dec. 20, 1878	B	42,795	42,795	39,670	3,125	76
100,000	40,476	Feb. 11, 1879	X	86,900	86,900	85,188	1,712	77
200,000	70,000	Mar. 15, 1879	X	91,465	91,465	88,343	3,122	78
100,000	4,000	Apr. 7, 1879	X	90,000	90,000	88,362	1,638	79
50,000	2,000	July 18, 1879	N	27,000	27,000	26,569	431	80
50,000	10,600	July 23, 1879	E	71,165	71,165	69,060	2,105	81
1,230,000	.....	.....	.....	516,825	516,825	503,546	13,279	.....
100,000	20,000	June 9, 1880	R	89,500	89,500	86,800	2,700	82
300,000	62,584	June 14, 1880	F	326,643	326,643	318,328	8,315	83
300,000	57,000	June 19, 1880	N	90,000	90,000	85,798	4,202	84
700,000	.....	.....	.....	506,143	506,143	490,926	15,217	.....
500,000	400,000	Nov. 2, 1881	C	449,900	449,900	438,126	11,774	85
100,000	50,000	Apr. 22, 1882	P	99,500	99,500	97,455	2,045	86
961,300	.....	May 22, 1882	S	450,000	450,000	446,732	3,268	87
1,561,300	.....	.....	.....	999,400	999,400	982,313	17,087	.....
50,000	13,455	Mar. 24, 1883	S	43,000	43,000	41,822	1,178	88
200,000	25,000	Aug. 9, 1883	V	65,200	65,200	62,318	2,882	89
250,000	.....	.....	.....	108,200	108,200	104,140	4,060	.....
60,000	15,000	Jan. 24, 1884	B	53,000	53,000	51,985	1,015	90
100,000	.....	Mar. 11, 1884	G	77,000	77,000	76,190	810	91
100,000	40,000	Apr. 22, 1884	P	89,980	89,980	87,573	2,407	92
75,000	15,000	.....do.....	B	27,000	27,000	26,740	260	93
400,000	225,000	May 13, 1884	T	260,100	260,100	251,476	8,624	94
50,000	180	June 2, 1884	E	40,850	40,850	40,350	500	95
250,000	33,000	July 23, 1884	H	158,900	158,900	150,735	8,165	96
50,000	.....	Aug. 25, 1884	X	11,240	11,240	11,090	150	97
100,000	20,000	Aug. 26, 1884	B	90,000	90,000	86,956	3,044	98
50,000	12,500	Sept. 13, 1884	E	18,650	18,650	18,390	260	99
50,000	1,000	Oct. 18, 1884	P	23,400	23,400	23,120	280	100
1,285,000	.....	.....	.....	850,120	850,120	824,605	25,515	.....
200,000	40,000	Nov. 29, 1884	I	176,000	176,000	171,525	4,475	101
50,000	7,500	Dec. 17, 1884	L	44,000	44,000	42,796	1,204	102
50,000	15,000	Mar. 23, 1885	B	38,350	38,350	36,665	1,685	103
300,000	150,000	Apr. 9, 1885	O	228,200	228,200	220,685	7,515	104
600,000	.....	.....	.....	486,550	486,550	471,671	14,879	.....
50,000	10,000	Jan. 4, 1886	E	44,420	44,420	43,190	1,230	105
100,000	20,000	Jan. 20, 1886	B	72,360	72,360	68,740	3,620	106
50,000	30,447	Mar. 11, 1886	J	10,740	10,740	10,450	290	107
50,000	4,000	Apr. 8, 1886	J	17,120	17,120	16,780	340	108
100,000	20,100	Apr. 19, 1886	A	89,000	89,000	85,994	3,006	109

NO. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
110	City National Bank, Williamsport, Pa.	2139	Mar. 17, 1874	\$100,000		\$38,500	38.5
111	Abington National Bank, Abington, Mass., a	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	46.0
	Total						
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	27.0
118	First National Bank, Dansville, 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	204.0
	Total						
121	Fifth National Bank, St. Louis, Mo...	2835	Dec. 12, 1882	200,000		75,000	37.5
122	Metropolitan National Bank of Cincinnati, Ohio.	2542	July 12, 1881	500,000		215,000	43.0
123	First National Bank, Auburn, N. Y....	231	Feb. 4, 1864	100,000		266,000	266.0
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	10.0
128	Lowell National Bank, Lowell, Mich..	1280	June 14, 1865	50,000		159,494	318.9
	Total						
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	36.0
	Total						
131	National Bank of Shelbyville, Tenn..	2198	Oct. 29, 1874	50,000		81,265	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	4.0
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	20.0
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	12.0
138	State National Bank, Wellington, Kans.	3564	Oct. 1, 1886	50,000		5,000	10.0
139	Kingman National Bank, Kingman, Kans.	3559	Sept. 16, 1886	75,000		20,500	27.3
	Total						
140	First National Bank, Alma, Kans.....	3769	Aug. 3, 1887	50,000		14,000	28.0
141	First National Bank, Belleville, Kans.	3386	Aug. 28, 1885	50,000		17,500	35.0
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	28.0
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. 4, 1888	60,000			
147	First National Bank, Ellsworth, Kans.	3249	Sept. 11, 1884	50,000		54,500	109.0
148	Second National Bank, McPherson, Kans.	3791	Sept. 16, 1887	50,000		8,500	17.0

a Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$100,000	\$12,500	May 4, 1886	D	\$43,140	\$43,140	\$40,875	\$2,265	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	25,765	415	112
650,000	.....	.....	.....	328,385	328,385	317,219	11,166	
50,000	20,000	Nov. 20, 1886	V	26,280	26,280	25,760	520	113
50,000	.....	June 3, 1887	V	19,210	19,210	18,920	290	114
1,000,000	50,000	June 27, 1887	B	90,000	90,000	88,877	1,123	115
50,000	8,000	Aug. 17, 1887	K	11,250	11,250	11,045	205	116
50,000	10,000	Aug. 24, 1887	A	11,250	11,250	11,010	240	117
50,000	15,000	Sept. 8, 1887	B	15,730	15,730	14,340	1,390	118
100,000	10,183	Oct. 11, 1887	V	73,829	73,829	70,363	3,466	119
200,000	24,000	Oct. 17, 1887	B	139,048	139,048	134,150	4,898	120
1,550,000	.....	.....	.....	386,597	386,597	374,465	12,132	
300,000	30,000	Nov. 15, 1887	F	44,430	44,430	42,840	1,590	121
1,000,000	180,000	Feb. 10, 1888	V	277,745	277,745	270,010	7,735	122
150,000	.....	Feb. 20, 1888	R	63,446	63,446	59,220	4,226	123
100,000	20,000	Apr. 2, 1888	V	62,170	62,170	59,674	2,496	124
100,000	.....	Apr. 11, 1888	B	22,500	22,500	20,815	1,685	125
150,000	14,000	May 9, 1888	V	48,470	48,470	45,325	3,145	126
50,000	3,000	June 23, 1888	S	11,250	11,250	11,172	78	127
50,000	10,000	Sept. 19, 1888	W	27,800	27,800	25,590	2,210	128
1,900,000	.....	.....	.....	557,811	557,811	534,646	23,165	
200,000	10,000	Jan. 14, 1889	Q	45,000	45,000	44,320	680	129
50,000	4,300	Apr. 22, 1889	B	11,250	11,250	10,997	253	130
250,000	.....	.....	.....	56,250	56,250	55,317	933	
50,000	25,000	Dec. 13, 1889	Q	16,710	16,710	15,705	1,005	131
100,000	.....	Dec. 23, 1889	V	22,500	22,500	21,870	630	132
50,000	400	Dec. 30, 1889	W	10,750	10,750	10,570	180	133
100,000	17,600	Jan. 21, 1890	F	21,240	21,240	20,415	825	134
50,000	.....	Feb. 10, 1890	F	10,750	10,750	10,590	160	135
50,000	.....	June 12, 1890	F	11,250	11,250	11,070	180	136
200,000	21,000	July 14, 1890	F	45,000	45,000	42,700	2,300	137
50,000	3,915	Sept. 25, 1890	W	11,250	11,250	10,960	290	138
100,000	1,000	Oct. 2, 1890	X	22,000	22,000	21,440	560	139
750,000	.....	.....	.....	171,450	171,450	165,320	6,130	
75,000	1,603	Nov. 21, 1890	H	16,875	16,875	16,623	252	140
50,000	5,000	Dec. 12, 1890	G	11,250	11,250	10,985	265	141
50,000	4,000	Dec. 24, 1890	V	10,750	10,750	10,515	235	142
300,000	24,000	Dec. 26, 1890	G	45,000	45,000	43,460	1,540	143
100,000	.....	Jan. 14, 1891	J	22,500	22,500	21,740	760	144
125,000	32,000	Jan. 20, 1891	R	28,800	28,800	26,507	2,293	145
100,000	25,000	Feb. 3, 1891	H	21,700	21,700	21,275	425	146
50,000	10,000	Feb. 11, 1891	F	10,750	10,750	10,405	345	147
50,000	7,500	Mar. 25, 1891	Q	11,250	11,250	10,950	300	148

NO. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
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	6.0
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	14.0
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	100.0
160	First National Bank, Kansas City, Kans.	3706	May 17, 1887	100,000	.....	25,000	25.0
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	209.0
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	4.0
Total							
165	Maverick National Bank, Boston, Mass.	677	Dec. 31, 1864	400,000	\$61,390	984,000	241.0
166	Corry National Bank, Corry, Pa.	569	Nov. 12, 1864	100,000	.....	198,000	198.0
167	Cheyenne National Bank, Cheyenne, Wyo.	3416	Dec. 2, 1885	100,000	.....	26,000	26.0
168	California National Bank, San Diego, Cal.	3828	Dec. 29, 1887	150,000	.....	79,000	52.7
169	First National Bank, Wilmington, N. C.	1656	July 25, 1866	250,000	.....	290,710	116.3
170	Huron National Bank, Huron, S. Dak.	3267	Nov. 21, 1884	50,000	.....	27,750	55.5
171	First National Bank, Downs, Kans.	3569	Oct. 12, 1886	50,000	.....	17,693	35.4
172	First National Bank, Muncy, Pa.	837	Feb. 23, 1865	100,000	.....	212,988	213.0
173	Bell County National Bank, Temple, Tex.	4404	Aug. 25, 1890	50,000	.....	2,500	5.0
174	First National Bank, Deming, N. Mex.	3160	Apr. 22, 1884	50,000	.....	56,250	112.5
175	First National Bank, Silver City, N. Mex.	3554	Sept. 17, 1886	50,000	.....	30,000	60.0
176	Lima National Bank, Lima, Ohio.	2859	Jan. 16, 1883	100,000	.....	87,500	87.5
177	National Bank of Guthrie, Okla.	4383	July 31, 1890	100,000	.....	2,500	2.5
178	Cherryvale National Bank, Cherryvale, Kans.	4288	Apr. 16, 1890	50,000	.....	3,500	7.0
179	First National Bank, Erie, Kans.	3963	Jan. 15, 1889	50,000	.....	5,954	11.9
180	First National Bank, Rockwall, Tex.	3890	May 29, 1888	50,000	.....	15,000	30.0
181	Vincennes National Bank, Vincennes, Ind.	1454	July 17, 1865	100,000	.....	441,000	441.0
Total							
182	First National Bank, Del Norte, Colo.	4264	Mar. 18, 1890	50,000	.....	3,500	7.0
183	Newton National Bank, Newton, Kans.	3297	Jan. 28, 1885	65,000	.....	58,500	90.0
184	Capital National Bank, Lincoln, Nebr.	2988	June 29, 1883	100,000	.....	272,500	272.5
185	Bankers and Merchants' National Bank, Dallas, Tex.	4213	Jan. 21, 1890	500,000	.....	35,000	7.0
186	First National Bank, Little Rock, Ark.	1648	Apr. 12, 1866	150,000	.....	554,250	369.5
187	Commercial National Bank, Nashville, Tenn.	3228	July 22, 1884	200,000	.....	232,500	116.25
188	Alabama National Bank, Mobile, Ala.	1817	May 13, 1871	300,000	.....	255,830	85.02
189	First National Bank, Ponca, Nebr.	3627	Jan. 28, 1887	50,000	.....	24,000	48.0
190	Second National Bank, Columbia, Tenn.	2568	Oct. 3, 1881	50,000	.....	64,000	128.8
191	Columbia National Bank, Chicago, Ill.	3677	Apr. 23, 1887	200,000	.....	30,000	15.0

a Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$50,000	\$3,000	Apr. 7, 1891	H	\$10,750	\$10,750	\$10,380	\$370	149
500,000	100,000	May 9, 1891	O	41,180	41,180	38,455	2,725	150
750,000	132,500	May 21, 1891	Q	45,000	45,000	43,510	1,490	151
100,000	20,000	June 22, 1891	D	44,000	44,000	41,602	2,398	152
75,000	3,000	July 1, 1891	V	16,875	16,875	16,405	470	153
100,000	3,500	July 2, 1891	G	20,700	20,700	19,990	710	154
300,000	4,000	July 16, 1891	Q	45,000	45,000	42,700	2,300	155
75,000	9,000	.....do.....	Q	16,275	16,275	15,970	305	156
60,000	4,600	July 21, 1891	G	13,500	13,500	13,237	263	157
60,000	500	July 23, 1891	O	12,900	12,900	12,300	600	158
150,000	23,600	Aug. 7, 1891	H	33,250	33,250	32,395	855	159
150,000	10,500	Aug. 17, 1891	G	33,750	33,750	32,100	1,650	160
100,000	.....	Oct. 3, 1891	V	22,500	22,500	21,600	900	161
100,000	46,000	Oct. 7, 1891	S	95,597	95,597	88,837	6,760	162
100,000	8,000	.....do.....	V	.....	22,500	.....	22,500	163
52,000	790	Oct. 14, 1891	H	11,200	11,200	10,935	265	164
3,622,000	.....	.....	.....	641,352	663,852	612,876	50,976	.....
400,000	800,000	Nov. 2, 1891	F	78,894	78,894	66,478	12,416	165
100,000	17,000	Nov. 21, 1891	R	96,180	96,180	91,358	4,822	166
150,000	15,000	Dec. 5, 1891	O	33,750	33,750	32,430	1,320	167
500,000	100,000	Dec. 18, 1891	O	45,000	45,000	42,850	2,150	168
250,000	17,512	Dec. 21, 1891	B	52,880	52,880	49,015	3,865	169
75,000	.....	Jan. 7, 1892	U	18,000	18,000	17,545	455	170
50,000	.....	Feb. 6, 1892	S	10,750	10,750	10,425	325	171
100,000	15,958	Feb. 9, 1892	V	94,899	94,899	88,142	6,757	172
50,000	2,500	Feb. 19, 1892	B	11,250	11,250	10,730	520	173
100,000	13,500	Feb. 29, 1892	P	22,500	22,500	21,240	1,260	174
50,000	4,000	.....do.....	P	11,250	11,250	10,680	570	175
200,000	44,000	Mar. 21, 1892	G	45,000	45,000	43,178	1,822	176
100,000	2,000	June 22, 1892	Q	21,800	21,800	20,880	920	177
50,000	1,000	July 2, 1892	O	11,250	11,250	10,570	680	178
50,000	1,500	.....do.....	V	11,250	11,250	10,875	375	179
125,000	17,500	July 20, 1892	Q	26,720	26,720	25,540	1,180	180
100,000	40,000	July 22, 1892	R	31,780	31,780	25,185	6,595	181
2,450,000	.....	.....	.....	623,153	623,153	577,121	46,032	.....
50,000	4,800	Jan. 14, 1893	G	11,250	11,250	10,980	270	182
100,000	.....	Jan. 16, 1893	Y	48,740	48,740	47,305	1,435	183
300,000	6,000	Feb. 6, 1893	B	43,700	43,700	40,780	2,920	184
500,000	10,000	.....do.....	O	44,000	44,000	41,250	2,750	185
500,000	100,000	.....do.....	T	63,495	63,495	57,695	5,800	186
500,000	10,000	Apr. 6, 1893	Q	45,000	45,000	39,200	5,800	187
150,000	.....	Apr. 17, 1893	V	42,800	42,800	32,665	10,135	188
50,000	3,400	May 13, 1893	Q	11,250	11,250	10,380	870	189
100,000	18,500	May 19, 1893	T	22,500	22,500	20,020	2,480	190
1,000,000	50,000	May 22, 1893	O	43,600	43,600	39,902	3,698	191

NO. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
192	Elmira National Bank, Elmira, N. Y.	4105	Aug. 30, 1889	\$200,000	.....	\$11,000	5.5
193	National Bank of North Dakota, Fargo, N. Dak.	4256	Mar. 12, 1890	250,000	.....	52,500	21.0
194	Evanston National Bank, Evanston, Ill.	4767	June 29, 1892	100,000	.....	2,000	2.0
195	National Bank of Deposit of the City of New York.	3771	Aug. 5, 1887	300,000	.....	36,000	12.0
196	Oglethorpe National Bank, Brunswick, Ga.	3753	July 16, 1887	100,000	.....	34,500	34.5
197	First National Bank, Lakota, N. Dak.	4143	Oct. 23, 1889	50,000	.....	12,000	24.0
198	First National Bank, Cedar Falls, Iowa.	2177	Sept. 1, 1874	50,000	.....	102,600	205.2
199	First National Bank, Brady, Tex.	4198	Jan. 7, 1890	50,000	.....	15,000	30.0
200	First National Bank, Arkansas City, Kans. ^a	3360	June 30, 1885	50,000	.....	62,000	124.0
201	Citizens' National Bank, Hillsboro, Ohio.	2039	Sept. 4, 1872	100,000	.....	199,156	199.1
202	First National Bank, Brunswick, Ga.	3116	Feb. 2, 1884	55,000	.....	56,200	102.2
203	City National Bank, Brownwood, Tex. ^a	4344	June 17, 1890	75,000	.....	58,000	77.3
204	Merchants' National Bank, Tacoma, Wash.	3172	May 2, 1884	50,000	.....	110,000	220.0
205	City National Bank, Greenville, Mich.	3243	Aug. 28, 1884	50,000	.....	32,250	64.5
206	First National Bank, Whatcom, Wash.	4099	Aug. 26, 1889	50,000	.....	5,000	10.0
207	Columbia National Bank, New Whatcom, Wash.	4351	June 28, 1890	100,000	.....	4,000	4.0
208	Citizens' National Bank, Spokane, Wash. ^a	4185	Apr. 8, 1889	150,000	.....	
209	First National Bank, Phillipsburg, Mont. ^a	4658	Dec. 5, 1891	50,000	.....	
210	Linn County National Bank, Albany, Oreg.	4326	May 31, 1890	100,000	.....	10,000	10.0
211	Nebraska National Bank, Beatrice, Nebr.	4185	Dec. 21, 1889	100,000	.....	19,362	19.3
212	Gulf National Bank, Tampa, Fla.	4478	Dec. 2, 1890	50,000	.....	
213	Livingston National Bank, Livingston, Mont.	4117	Sept. 11, 1889	50,000	.....	4,000	8.0
214	Chemical National Bank, Chicago, Ill.	4666	Dec. 15, 1891	1,000,000	.....	
215	Bozeman National Bank, Bozeman, Mont. ^a	2803	Oct. 23, 1882	50,000	.....	49,500	99.0
216	Consolidated National Bank, San Diego, Cal.	3056	Sept. 22, 1883	250,000	.....	180,000	72.0
217	First National Bank, Cedartown, Ga.	4075	July 16, 1889	75,000	.....	11,250	15.0
218	Merchants' National Bank, Great Falls, Mont.	4434	Oct. 7, 1890	100,000	.....	
219	State National Bank, Knoxville, Tenn.	4102	Aug. 28, 1889	100,000	.....	
220	Montana National Bank, Helena, Mont. ^a	2813	Nov. 11, 1882	250,000	.....	260,000	104.0
221	Indianapolis National Bank, Indianapolis, Ind.	581	Nov. 21, 1864	300,000	.....	1,249,000	416.3
222	Northern National Bank, Big Rapids, Mich.	1832	June 5, 1871	90,000	.....	183,053	203.4
223	First National Bank, Great Falls, Mont. ^a	3525	July 1, 1886	250,000	.....	122,250	48.8
224	First National Bank, Kankakee, Ill. ^a	1793	Feb. 20, 1871	50,000	.....	140,500	280.9
225	National Bank of the Commonwealth, Manchester, N. H.	4692	Feb. 9, 1892	100,000	.....	
226	First National Bank, Starkville, Miss.	3683	Apr. 30, 1887	50,000	.....	16,500	33.0
227	Stock-Growers' National Bank, Miles City, Mont.	3275	Dec. 20, 1884	100,000	.....	23,000	23.0
228	Texas National Bank, San Antonio, Tex.	3298	Jan. 31, 1885	100,000	.....	26,000	26.0
229	Albuquerque National Bank, Albuquerque, N. Mex.	3222	July 14, 1884	50,000	.....	69,750	133.5
230	First National Bank, Vernon, Tex.	4033	May 13, 1889	50,000	.....	39,000	78.0
231	First National Bank, Middlesboro, Ky.	4201	Jan. 8, 1890	50,000	.....	
232	First National Bank, Orlando, Fla. ^a	3469	Mar. 16, 1886	50,000	.....	27,500	45.0
233	Citizens' National Bank, Muncie, Ind. ^a	2234	Mar. 15, 1875	100,000	.....	196,992	196.9
234	First National Bank, Hot Springs, S. Dak.	4370	July 15, 1890	50,000	.....	

^a Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money de- posited.	Circulation.			
Capital.	Surplus.	Receiver ap- pointed.	Cause of failure.		Issued.	Redeemed.	Outstand- ing.	
\$200,000	\$16,009	May 26, 1893	O	\$43,000	\$43,000	\$40,160	\$2,840	192
250,000	7,797	June 6, 1893	Q	44,250	44,250	40,950	3,300	193
100,000	245	June 7, 1893	T	22,500	22,500	20,630	1,870	194
300,000	60,000	June 9, 1893	F	45,000	45,000	43,205	1,795	195
150,000	35,000	June 12, 1893	Y	32,900	32,900	30,230	2,670	196
50,000	1,931	June 13, 1893	U	11,250	11,250	10,510	740	197
50,000	25,000	.....do.....	L	11,250	11,250	10,286	964	198
50,000	3,000	.....do.....	T	11,250	11,250	10,200	1,050	199
125,000	25,000	June 15, 1893	G	6,670	28,120	21,050	7,070	200
100,000	50,000	June 16, 1893	Q	24,550	24,550	20,070	4,480	201
200,000	50,000	June 17, 1893	V	44,000	44,000	40,770	3,230	202
150,000	6,000	June 20, 1893	F	16,730	33,750	30,680	3,070	203
250,000	75,000	June 23, 1893	Y	45,000	45,000	42,360	2,640	204
50,000	6,064	June 27, 1893	Q	11,250	11,250	10,580	670	205
50,000	3,000	.....do.....	Y	11,250	11,250	10,830	620	206
100,000	1,000	.....do.....	Y	22,500	22,500	21,610	890	207
150,000	.....	July 1, 1893	Y	.....	.....	.....	.....	208
50,000	.....	July 8, 1893	Y	3,350	11,250	3,350	7,900	209
100,000	15,000	July 10, 1893	V	21,700	21,700	20,290	1,410	210
100,000	7,500	July 12, 1893	Y	21,880	21,880	21,220	660	211
50,000	.....	July 14, 1893	Y	11,250	11,250	10,620	630	212
50,000	10,000	July 20, 1893	Y	10,750	10,750	10,400	350	213
1,000,000	.....	July 21, 1893	T	45,000	45,000	42,260	2,740	214
50,000	10,000	July 22, 1893	Y	.....	11,250	.....	11,250	215
250,000	50,000	July 24, 1893	Y	55,300	55,300	51,510	3,790	216
75,000	8,470	July 26, 1893	V	16,370	16,370	14,940	1,430	217
100,000	.....	July 29, 1893	Y	22,500	22,500	21,800	700	218
100,000	7,000	.....do.....	Y	21,800	21,800	20,220	1,580	219
500,000	100,000	Aug. 2, 1893	Y	8,230	45,000	8,230	36,770	220
300,000	60,000	Aug. 3, 1893	B	57,212	57,212	43,629	13,583	221
100,000	.....	Aug. 5, 1893	W	33,250	33,250	29,695	3,555	222
250,000	95,000	.....do.....	Y	10,765	45,000	10,765	34,235	223
50,000	22,000	.....do.....	.....	.....	11,250	.....	11,250	224
200,000	5,000	Aug. 12, 1893	O	67,500	67,500	64,810	2,690	225
60,000	3,782	Aug. 9, 1893	O	13,500	13,500	12,795	705	226
75,000	10,000	.....do.....	O	17,100	17,100	15,760	1,340	227
100,000	20,000	Aug. 10, 1893	Y	22,500	22,500	20,500	2,000	228
175,000	38,000	Aug. 11, 1893	V	44,150	44,150	41,315	2,835	229
100,000	10,000	Aug. 12, 1893	V	22,500	22,500	21,805	695	230
50,000	2,000	.....do.....	V	11,250	11,250	10,310	940	231
150,000	.....	Aug. 14, 1893	Y	.....	.....	.....	.....	232
200,000	55,000	.....do.....	.....	.....	45,000	.....	45,000	233
50,000	10,000	Aug. 17, 1893	Y	11,250	11,250	11,000	250	234

NO. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
235	First National Bank, Marion, Kans. . .	3018	July 28, 1883	\$75,000	.....	\$72,682	96.9
236	Washington National Bank, Tacoma, Wash. . .	4018	Apr. 23, 1889	100,000	.....	44,000	44.0
237	El Paso National Bank, El Paso, Tex. . .	3608	Dec. 22, 1886	150,000	.....	54,000	36.0
238	Lloyd's National Bank, Jamestown, N. Dak. . .	4561	May 4, 1891	100,000	.....	6,000	6.0
239	National Granite State Bank, Exeter, N. H. . .	1147	May 15, 1865	100,000	.....	240,500	240.5
240	Chamberlain National Bank, Chamberlain, S. Dak. . .	4282	Apr. 8, 1890	50,000	.....	4,500	9.0
241	Port Townsend National Bank, Port Townsend, Wash. . .	4290	Apr. 18, 1890	100,000	.....	.....	.....
242	First National Bank, Port Angeles, Wash. a . .	4315	May 19, 1890	50,000	.....	.....	.....
243	First National Bank, Sundance, Wyo. . .	4343	June 16, 1890	50,000	.....	10,000	20.0
244	First National Bank, North Manchester, Ind. . .	2903	Mar. 17, 1883	50,000	.....	38,673	77.3
245	Commercial National Bank, Denver, Colo. . .	4113	Sept. 6, 1889	250,000	.....	.....	.....
246	First National Bank, Dayton, Tenn. . .	4362	July 10, 1890	50,000	.....	8,500	17.0
Total . . . . .		.....	.....	.....	.....	.....	.....
247	Hutchinson National Bank, Hutchinson, Kans. . .	3199	May 29, 1884	50,000	.....	39,738	79.5
248	First National Bank, Spokane Falls, Wash. . .	2805	Oct. 24, 1882	50,000	.....	190,100	380.2
249	Oregon National Bank, Portland, Oreg. . .	3719	June 7, 1887	100,000	.....	100,000	100.0
250	Citizens' National Bank, Grand Island, Nebr. . .	3101	Dec. 29, 1883	60,000	.....	35,000	58.3
251	First National Bank, Fort Payne, Ala. . .	4064	July 2, 1889	50,000	.....	4,000	8.0
252	Third National Bank, Detroit, Mich. . .	3514	June 1, 1886	200,000	.....	66,000	33.0
253	First National Bank, Watkins, N. Y. . .	3047	Sept. 14, 1883	50,000	.....	32,500	65.0
254	First National Bank, Llano, Tex.	4316	May 20, 1890	50,000	.....	15,750	31.5
255	American National Bank, Springfield, Mo. . .	4360	July 9, 1890	200,000	.....	8,000	4.0
256	First National Bank, Sedalia, Mo.	1627	Jan. 2, 1866	100,000	\$7,340	319,000	319.0
257	National Bank of Pendleton, Oreg.	4249	Mar. 5, 1890	100,000	2,125	15,000	15.0
258	State National Bank, Wichita, Kans. . .	3524	June 29, 1886	52,000	.....	.....	.....
259	German National Bank, Denver, Colo. . .	2351	Apr. 9, 1887	100,000	5,895	555,000	555.0
260	Black Hills National Bank, Rapid City, S. Dak. . .	3401	Oct. 23, 1885	50,000	.....	57,500	115.0
261	First National Bank, Arlington, Oreg. . .	3676	Apr. 21, 1887	50,000	.....	18,000	36.0
262	Baker City National Bank, Baker City, Oreg. . .	4206	Jan. 11, 1890	75,000	.....	9,000	12.0
263	First National Bank, Grant, Nebr.	4170	Dec. 4, 1889	50,000	.....	11,000	22.0
264	Wichita National Bank, Wichita, Kans. . .	2786	Sept. 29, 1882	50,000	.....	200,725	401.4
265	State National Bank, Vernon, Tex.	4130	Sept. 27, 1889	50,000	.....	17,065	34.1
266	National Bank of Middletown, Pa.	585	Nov. 23, 1864	100,000	17,137	231,500	231.5
267	First National Bank, Kearney, Nebr. . .	2806	Oct. 25, 1882	50,000	.....	95,113	190.2
Total . . . . .		.....	.....	.....	.....	.....	.....
268	Buffalo County National Bank, Kearney, Nebr. . .	3526	July 3, 1886	100,000	.....	43,500	43.5
269	First National Bank, Johnson City, Tenn. . .	3951	Dec. 24, 1888	50,000	.....	12,500	25.0
270	Citizens' National Bank, Madison, S. Dak. . .	3151	Apr. 10, 1884	50,000	.....	50,000	100.0
271	Citizens' National Bank, Spokane Falls, Wash. a . .	4005	Apr. 8, 1889	150,000	.....	15,000	10.0
272	Tacoma National Bank, Tacoma, Wash. . .	2924	Apr. 13, 1883	50,000	.....	218,000	436.0
273	City National Bank, Quanah, Tex.	4361	July 9, 1890	100,000	.....	16,600	16.6
274	Central National Bank, Rome, N. Y. . . .	1376	July 1, 1865	100,000	.....	245,060	245.0
275	First National Bank, Redfield, S. Dak. . .	3398	Oct. 2, 1885	50,000	.....	34,000	68.0
276	North Platte National Bank, North Platte, Nebr. . .	4024	May 4, 1889	75,000	.....	24,208	32.3

a Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$75,000	-----	Aug. 22, 1893	Y	\$21,900	\$21,900	\$20,410	\$1,490	235
100,000	\$5,600	Aug. 26, 1893	Y	43,500	43,500	40,430	3,070	236
150,000	60,000	Sept. 2, 1893	F	33,750	33,750	31,550	2,200	237
100,000	10,000	Sept. 14, 1893	O	22,500	22,500	20,920	1,580	238
50,000	10,000	Sept. 23, 1893	Y	41,137	41,137	34,738	6,399	239
50,000	1,000	Sept. 30, 1893	V	11,250	11,250	10,905	345	240
100,000	-----	Oct. 3, 1893	O	22,500	22,500	20,640	1,860	241
50,000	-----	Oct. 5, 1893	Y	15,450	15,450	13,220	2,230	242
50,000	5,000	Oct. 11, 1893	T	11,250	11,250	10,550	700	243
50,000	10,000	Oct. 16, 1893	F	27,000	27,000	26,060	940	244
250,000	40,000	Oct. 24, 1893	Y	45,000	45,000	41,900	3,100	245
50,000	5,000	Oct. 25, 1893	Y	11,250	11,250	10,680	570	246
10,935,000	-----	-----	-----	1,635,279	1,820,154	1,532,325	287,829	
100,000	10,000	Nov. 6, 1893	Y	22,500	22,500	19,700	2,800	247
250,000	21,515	Nov. 20, 1893	J	45,000	45,000	42,285	2,715	248
200,000	40,000	Dec. 12, 1893	U	45,000	45,000	43,085	1,915	249
60,000	34,200	Dec. 14, 1893	Y	13,500	13,500	12,805	695	250
50,000	1,500	Jan. 26, 1894	V	11,250	11,250	10,090	1,160	251
300,000	25,000	Feb. 1, 1894	U	44,280	44,280	42,410	1,870	252
50,000	4,500	Feb. 26, 1894	Z	11,250	11,250	10,230	1,020	253
75,000	-----	Feb. 28, 1894	G	16,870	16,870	15,420	1,450	254
200,000	5,000	do	Z	45,000	45,000	40,910	4,090	255
250,000	25,000	May 10, 1894	Z	48,341	48,341	41,178	7,163	256
100,000	13,000	June 8, 1894	Q	22,500	22,500	20,830	1,670	257
100,000	4,529	June 29, 1894	F	22,500	22,500	21,317	1,183	258
200,000	350,000	July 6, 1894	F	45,000	45,000	38,885	6,115	259
75,000	-----	July 13, 1894	Y	27,750	27,750	24,980	2,770	260
50,000	3,000	Aug. 2, 1894	F	11,250	11,250	10,772	478	261
75,000	13,504	do	L	16,870	16,870	15,310	1,560	262
50,000	4,000	Aug. 14, 1894	Y	11,250	11,250	10,862	388	263
250,000	50,000	Sept. 5, 1894	E	44,500	44,500	41,755	2,745	264
100,000	1,000	Sept. 24, 1894	Y	21,640	21,640	20,630	1,010	265
85,000	21,000	do	I	66,785	66,785	58,080	8,080	266
150,000	8,664	Oct. 24, 1894	Y	33,750	33,750	31,422	2,328	267
2,770,000	-----	-----	-----	626,786	626,786	573,581	53,205	
100,000	35,000	Nov. 10, 1894	Y	22,500	22,500	19,700	2,800	268
50,000	4,000	Nov. 13, 1894	Q	11,250	11,250	10,090	1,160	269
50,000	16,000	Dec. 12, 1894	G	33,050	33,050	32,320	730	270
150,000	25,000	Dec. 13, 1894	Y	11,250	11,250	8,010	3,240	271
200,000	18,417	Dec. 14, 1894	E	44,360	44,360	39,540	4,820	272
100,000	12,000	Dec. 15, 1894	Z	22,050	22,050	18,350	3,700	273
100,020	20,000	Jan. 2, 1895	Z	22,545	22,545	18,950	3,595	274
50,000	10,000	Jan. 11, 1895	F	11,250	11,250	10,405	845	275
75,000	4,850	Jan. 14, 1895	Y	16,155	16,155	15,260	895	276

NO. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
277	Needles National Bank, Needles, Cal.	4873	Mar. 6, 1893	\$50,000			
278	National Broome County Bank, Binghamton, N. Y.	1513	Aug. 9, 1865	100,000	\$20,000	\$188,914	188.9
279	First National Bank, San Bernardino, Cal.	3527	July 3, 1886	100,000		65,875	65.8
280	Dover National Bank, Dover, N. H. . . .	1043	Apr. 22, 1865	100,000		241,000	241.0
281	Browne National Bank, Spokane Falls, Wash.	4025	May 4, 1889	150,000		6,000	4.0
282	First National Bank, Anacortes, Wash.	4458	Nov. 6, 1890	50,000			
283	Holdrege National Bank, Holdrege, Nebr.	3875	Apr. 26, 1888	50,000		21,250	42.5
284	National Bank of Kansas City, Mo. . . .	3489	Apr. 13, 1886	1,000,000	15,000	655,000	65.5
285	First National Bank, Texarkana, Tex.	3065	Oct. 26, 1883	50,000		100,439	200.9
286	First National Bank, Ravenna, Nebr. . .	4043	May 22, 1889	50,000		12,500	25.0
287	City National Bank, Fort Worth, Tex.	2359	May 28, 1877	50,000	500	358,500	717.0
288	First National Bank, Dublin, Tex. . . .	4062	July 1, 1889	50,000		3,000	6.0
289	First National Bank, Ocala, Fla.	3470	Mar. 16, 1886	50,000		15,750	31.5
290	First National Bank, Willimantic, Conn.	2388	June 20, 1878	100,000		117,500	117.5
291	First National Bank, Port Angeles, Wash. <i>a</i>	4315	May 19, 1890	50,000			
292	First National Bank, Ida Grove, Iowa. <i>b</i>	3930	Oct. 10, 1888	100,000		50,088	50.1
293	First National Bank, Pella, Iowa.	1891	Oct. 14, 1871	50,000		57,500	115.0
294	Merchants' National Bank, Seattle, Wash.	2985	June 23, 1883	50,000		110,250	220.5
295	Union National Bank, Denver, Colo. . .	4382	July 30, 1890	1,000,000		190,000	19.0
296	Superior National Bank, West Superior, Wis.	4680	Jan. 13, 1892	200,000			
297	Puget Sound National Bank, Everett, Wash.	4796	Sept. 23, 1892	50,000			
298	Keystone National Bank of Superior, West Superior, Wis.	4399	Aug. 16, 1890	100,000		24,500	24.5
299	First National Bank, South Bend, Wash.	4467	Nov. 15, 1890	50,000		2,000	4.0
300	State National Bank, Denver, Colo. <i>b</i> . .	2694	May 16, 1882	120,000		150,600	125.5
301	Kearney National Bank, Kearney, Nebr.	3201	June 5, 1884	100,000		95,750	95.7
302	First National Bank, Wellington, Kans.	2879	Feb. 13, 1883	50,000		53,750	117.5
303	Columbia National Bank, Tacoma, Wash.	4623	Sept. 2, 1891	200,000		22,000	11.0
Total							
304	First National Bank, Orlando, Fla. <i>a</i> . .	3469	Mar. 16, 1886	50,000		27,500	55.0
305	Bellingham Bay National Bank, New Whatcom, Wash.	3976	Feb. 7, 1889	60,000		2,400	4.0
306	Chattahoochee National Bank, Columbus, Ga.	1630	Jan. 22, 1866	100,000		279,000	279.0
307	German National Bank, Lincoln, Nebr.	3571	Oct. 16, 1886	100,000		33,832	33.8
308	Fort Stanwix National Bank, Rome, N. Y.	1410	July 8, 1865	150,000	54,250	603,000	402.0
309	Farmers' National Bank, Portsmouth, Ohio.	1088	Apr. 29, 1865	250,000		547,500	219.0
310	Humboldt First National Bank, Humboldt, Kans.	3897	Nov. 1, 1887	60,000		15,600	26.0
311	Grand Forks National Bank, Grand Forks, N. Dak.	3391	Feb. 6, 1885	50,000		61,200	122.4
312	First National Bank, Bedford City, Va.	4257	Mar. 13, 1890	50,000		19,000	38.0
313	National Bank of Jefferson, Tex.	1777	Jan. 28, 1871	100,000		19,500	19.5
314	Sumner National Bank, Wellington, Kans.	3865	Apr. 10, 1888	75,000		33,250	44.3
315	First National Bank, Cheney, Wash. . .	4542	Apr. 1, 1891	50,000		3,000	6.0
316	Kititas Valley National Bank, Ellensburg, Wash.	3867	Apr. 14, 1888	50,000		5,000	10.0

a Second failure.*b* Restored to voluntary liquidation.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited.	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$50,000	-----	Jan. 19, 1895	Q	\$10,850	\$10,850	\$9,740	\$1,110	277
100,000	\$20,000	Jan. 28, 1895	Z	26,223	26,223	21,796	4,427	278
100,000	57,000	Jan. 29, 1895	G	21,800	21,800	19,560	2,240	279
100,000	20,000	Feb. 7, 1895	Z	93,211	93,211	80,743	12,468	280
100,000	3,000	Feb. 8, 1895	V	21,800	21,800	20,715	1,085	281
50,000	1,500	Mar. 6, 1895	V	11,250	11,250	10,725	525	282
75,000	5,000	Mar. 15, 1895	U	16,875	16,875	15,980	895	283
1,000,000	-----	Mar. 18, 1895	E	45,000	45,000	38,530	6,470	284
50,000	-----	Apr. 1, 1895	N	15,600	15,600	13,290	2,310	285
50,000	4,500	Apr. 10, 1895	Y	11,250	11,250	10,605	645	286
300,000	45,000	.....do.....	V	44,000	44,000	40,452	3,548	287
50,000	7,450	Apr. 22, 1895	V	11,250	11,250	10,780	470	288
50,000	25,000	.....do.....	Q	11,250	11,250	10,370	880	289
100,000	20,000	Apr. 23, 1895	F	22,500	22,500	19,175	3,325	290
50,000	-----	Apr. 26, 1895	G	11,250	11,250	9,020	2,230	291
150,000	-----	June 4, 1895	E	14,020	14,020	11,880	2,140	292
50,000	1,050	June 5, 1895	R	14,218	14,218	11,276	2,942	293
200,000	25,000	June 19, 1895	V	43,150	43,150	37,490	5,660	294
500,000	65,000	Aug. 2, 1895	E	135,000	135,000	113,780	21,220	295
135,000	-----	Aug. 6, 1895	W	44,190	44,190	39,260	4,930	296
50,000	2,500	Aug. 7, 1895	Q	10,930	10,930	10,450	480	297
200,000	22,000	Aug. 15, 1895	V	43,725	43,725	37,485	6,240	298
50,000	1,000	Aug. 17, 1895	I	11,250	11,250	9,960	1,290	299
300,000	-----	Aug. 24, 1895	E	-----	-----	-----	-----	300
100,000	20,000	Sept. 19, 1895	Y	22,500	22,500	17,660	4,840	301
50,000	32,500	Oct. 25, 1895	V	11,250	11,250	9,060	2,190	302
350,000	12,000	Oct. 30, 1895	Q	45,000	45,000	39,720	5,280	303
5,235,020	-----	-----	-----	963,752	963,752	842,127	121,625	-----
85,000	1,500	Nov. 29, 1895	E	33,750	33,750	30,500	3,250	304
60,000	40,000	Dec. 5, 1895	Y	13,050	13,050	9,910	3,140	305
100,000	35,000	Dec. 7, 1895	Y	22,500	22,500	15,095	7,405	306
100,000	-----	Dec. 19, 1895	Y	21,900	21,900	19,905	1,995	307
150,000	30,000	Feb. 8, 1896	Z	135,000	135,000	116,203	18,797	308
250,000	50,000	.....do.....	T	45,000	45,000	30,155	14,845	309
60,000	3,487	Feb. 15, 1896	W	13,000	13,000	10,640	2,360	310
200,000	1,000	Apr. 28, 1896	G	46,150	46,150	36,010	10,140	311
50,000	20,000	May 2, 1896	U	11,250	11,250	9,980	1,270	312
100,000	20,000	June 24, 1896	E	22,500	22,500	12,350	10,150	313
100,000	-----	June 26, 1896	X	22,500	22,500	15,500	7,000	314
50,000	1,000	June 27, 1896	Y	11,250	11,250	10,490	760	315
50,000	-----	July 18, 1896	V	11,250	11,250	9,950	1,300	316

NO. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
317	First National Bank, Hillsborough, Ohio.	787	Feb. 7, 1865	\$100,000	.....	\$254,312	254.3
318	American National Bank, Denver, Colo.	4159	Nov. 13, 1889	250,000	.....	90,000	36.0
319	First National Bank, Minot, N. Dak.	4009	Apr. 13, 1889	50,000	.....	17,000	34.0
320	Yates County National Bank, Penn Yan, N. Y.	2405	Dec. 30, 1873	50,000	.....	66,000	112.0
321	First National Bank, Larned, Kans.	2666	Apr. 27, 1882	50,000	.....	163,750	327.5
322	Citizens' National Bank, San Angelo, Tex.	4659	Dec. 5, 1891	100,000	.....	18,500	18.5
323	Sioux National Bank, Sioux City, Iowa.	2535	June 9, 1881	100,000	.....	419,459	419.4
324	American National Bank, New Orleans, La.	3978	Feb. 14, 1889	200,000	.....	60,000	30.0
325	First National Bank, Helena, Mont.	1649	Apr. 5, 1866	100,000	.....	273,000	273.0
326	Bennett National Bank, New Whatcom, Wash.	4171	Dec. 4, 1889	50,000	.....	5,000	10.0
327	First National Bank, Springville, N. Y.	2892	Feb. 26, 1883	50,000	.....	37,500	75.0
328	First National Bank, Mount Pleasant, Mich.	3215	June 28, 1884	50,000	.....	36,000	72.0
329	First National Bank, Ithaca, Mich.	3217	July 7, 1884	50,000	.....	41,250	82.5
330	City National Bank, Tyler, Tex.	4353	July 2, 1890	100,000	.....	20,000	20.0
Total							
331	First National Bank, Garnett, Kans.	2973	June 11, 1883	50,000	.....	71,500	143.0
332	First National Bank, Eddy, N. Mex.	4455	Oct. 31, 1890	50,000	.....	
333	Second National Bank, Rockford, Ill.	482	July 13, 1864	50,000	\$2,470	636,458	1272.9
334	Marine National Bank, Duluth, Minn.	4421	Sept. 23, 1890	250,000	5,000	14,000	5.6
335	First National Bank, Decorah, Iowa.	493	Aug. 6, 1864	75,000		254,611	339.5
336	Missouri National Bank, Kansas City, Mo.	4494	Dec. 30, 1890	250,000		75,000	30.0
337	First National Bank of East Saginaw, Saginaw, Mich.	637	Dec. 20, 1864	50,000	.....	332,500	665.0
338	First National Bank, Tyler, Tex.	3651	Mar. 21, 1887	100,000	.....	83,000	83.0
339	First National Bank, Niagara Falls, N. Y.	4899	Apr. 18, 1893	100,000	.....	6,000	6.0
340	National Bank of Illinois, Chicago, Ill.	1867	Aug. 29, 1871	500,000		1,877,500	375.5
341	Big Rapids National Bank, Big Rapids, Mich. ^a	2944	May 9, 1883	100,000	.....	47,500	47.5
342	Second National Bank, Grand Forks, N. Dak.	3504	May 17, 1886	55,000	.....	33,550	61.0
343	First National Bank, Sioux City, Iowa. ^b	1757	Dec. 28, 1870	100,000	.....	161,000	161.0
344	Citizens' National Bank, Fargo, N. Dak.	3602	Dec. 14, 1886	100,000	1,000	60,000	60.0
345	Merchants' National Bank, Devils Lake, N. Dak.	3714	May 24, 1887	50,000	.....	41,750	83.5
346	First National Bank, Alma, Nebr.	3580	Oct. 28, 1886	50,000	1,143	31,534	63.1
347	Columbia National Bank, Minneapolis, Minn.	4739	May 13, 1892	200,000	.....	24,000	12.0
348	Dakota National Bank, Sioux Falls, S. Dak.	2843	Dec. 19, 1882	50,000	.....	23,000	46.0
349	First National Bank, Newport, Ky.	2276	June 15, 1875	100,000	.....	288,000	288.0
350	German National Bank, Louisville, Ky.	2062	Nov. 5, 1872	237,700	.....	402,400	169.3
351	Mutual National Bank, New Orleans, La.	1898	Nov. 10, 1871	300,000	.....	497,500	165.8
352	Merchants' National Bank, Ocala, Fla.	3815	Nov. 21, 1887	50,000	3,000	25,500	51.0
353	Moscow National Bank, Moscow, Idaho.	4584	June 17, 1891	75,000	.....	18,000	24.0
354	First National Bank, Olympia, Wash.	3024	Aug. 11, 1883	50,000	.....	88,000	176.0
355	First National Bank, Franklin, Ohio.	738	Jan. 23, 1865	50,000	.....	259,000	518.0
356	First National Bank, Griswold, Iowa.	3048	Sept. 15, 1883	50,000	.....	53,500	107.0
357	National Bank of Potsdam, N. Y.	868	Mar. 7, 1865	50,000	.....	523,670	1047.3
358	Northwestern National Bank, Great Falls, Mont.	2476	May 14, 1880	50,000	.....	177,500	355.0
359	Merchants' National Bank, Jacksonville, Fla.	4332	June 2, 1890	100,000	.....	60,000	60.0
360	Union National Bank, Minneapolis, Minn.	2795	Oct. 12, 1882	250,000	2,500	317,500	127.0
361	The Dalles National Bank, The Dalles, Oreg.	3534	July 16, 1886	50,000	.....	

^a Formerly in voluntary liquidation.^b Restored to solvency.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money de- posited.	Circulation.			
Capital.	Surplus.	Receiver ap- pointed.	Cause of failure.		Issued.	Redeemed.	Outstand- ing.	
\$100,000	\$20,000	July 22, 1896	X	\$22,150	\$22,150	\$11,506	\$10,644	317
500,000	150,000	July 25, 1896	Y	17,420	88,800	17,420	71,380	318
50,000	33	Aug. 12, 1896	F	11,250	11,250	8,655	2,595	319
50,000	15,000	Aug. 17, 1896	V	11,700	11,700	9,990	1,710	320
50,000	-----	Aug. 26, 1896	U	11,250	11,250	8,440	2,810	321
100,000	7,000	Sept. 9, 1896	V	22,500	22,500	16,980	5,520	322
300,000	5,000	-----do-----	V	44,100	44,100	31,470	12,630	323
200,000	30,000	Sept. 10, 1896	O	44,300	44,300	31,810	12,490	324
800,000	100,000	Sept. 11, 1896	Y	45,000	45,000	32,199	12,801	325
50,000	-----	Sept. 19, 1896	V	11,250	11,250	9,980	1,270	326
50,000	25,000	Oct. 3, 1896	G	18,000	18,000	15,820	2,180	327
50,000	10,000	Oct. 7, 1896	X	11,250	11,250	9,840	1,410	328
50,000	10,000	Oct. 14, 1896	W	11,250	11,250	9,752	1,498	329
100,000	7,200	Oct. 17, 1896	W	22,495	22,495	17,520	4,975	330
3,805,000	-----	-----	-----	713,015	784,395	558,070	226,325	
50,000	10,000	Nov. 9, 1896	Y	11,700	11,700	8,210	3,490	331
50,000	10,000	Nov. 10, 1896	J	10,900	10,900	8,190	2,710	332
200,000	52,000	-----do-----	Y	49,100	49,100	31,441	17,659	333
200,000	1,000	Nov. 11, 1896	Y	45,000	45,000	33,130	11,870	334
75,000	15,000	Nov. 24, 1896	L	17,320	17,320	13,075	4,245	335
250,000	15,000	Dec. 3, 1896	Y	45,000	45,000	32,270	12,730	336
100,000	60,000	Dec. 10, 1896	H	37,422	37,422	25,721	11,701	337
200,000	40,000	Dec. 17, 1896	G	45,000	45,000	39,965	5,035	338
100,000	3,000	Dec. 18, 1896	W	21,880	21,880	19,665	2,215	339
1,000,000	1,000,000	Dec. 21, 1896	Y	52,980	52,980	38,292	14,688	340
100,000	18,000	Dec. 31, 1896	N	20,880	20,880	17,768	3,112	341
50,000	-----	Jan. 7, 1897	Y	10,870	10,870	8,240	2,630	342
100,000	40,000	-----do-----	-----	-----	51,430	6,430	45,000	343
100,000	35,000	-----do-----	V	21,950	21,950	15,150	6,800	344
50,000	-----	Jan. 11, 1897	U	22,500	22,500	16,505	5,995	345
50,000	3,297	Jan. 12, 1897	Q	11,250	11,250	8,080	3,170	346
200,000	-----	Jan. 14, 1897	V	44,010	44,010	33,610	10,400	347
50,000	50,000	Jan. 20, 1897	X	10,800	10,800	7,370	3,430	348
200,000	75,000	Jan. 21, 1897	T	45,000	45,000	21,040	23,960	349
251,500	30,000	Jan. 22, 1897	N	176,400	176,400	108,936	67,464	350
200,000	-----	Jan. 27, 1897	Y	42,800	42,800	22,268	20,532	351
100,000	-----	Feb. 3, 1897	S	22,200	22,200	18,705	3,495	352
75,000	30,000	Feb. 4, 1897	H	16,875	16,875	15,535	1,340	353
100,000	20,000	Feb. 17, 1897	F	21,800	21,800	15,440	6,360	354
50,000	10,000	-----do-----	V	22,200	22,200	15,740	6,460	355
50,000	10,000	-----do-----	F	11,250	11,250	9,508	1,742	356
200,000	30,000	Mar. 2, 1897	S	45,000	45,000	30,064	14,936	357
250,000	35,000	Mar. 6, 1897	Z	42,870	42,870	29,918	12,952	358
100,000	12,000	Mar. 17, 1897	I	22,103	22,100	18,615	3,485	359
500,000	-----	Mar. 20, 1897	V	43,950	43,950	32,352	11,598	360
50,000	-----	May 7, 1897	G	10,750	10,750	9,260	1,490	361

NO. 74.—NATIONAL BANKS WHICH HAVE BEEN PLACED IN THE HANDS OF

	Name and location of bank.	Organization.				Total dividends paid during existence as a national banking association.	
		Charter number.	Date.	Capital.	Surplus.	Amount.	Per cent.
362	City National Bank, Gatesville, Tex.	4732	Apr. 23, 1892	\$50,000	\$500	\$16,500	33.0
363	Merchants' National Bank, Helena, Mont.	2732	June 14, 1882	150,000	.....	288,500	152.3
364	First National Bank, Orleans, Nebr.	3342	May 19, 1885	50,000	.....	39,337	78.7
365	Keystone National Bank, Erie, Pa.	535	Oct. 19, 1864	150,000	1,343	531,034	354.0
366	Merchants and Miners' National Bank, Phillipsburg, Mont.	4843	Feb. 1, 1893	50,000	500	10,000	20.0
367	First National Bank, Asheville, N. C.	3418	Dec. 4, 1885	100,000	.....	50,000	50.0
368	First National Bank, Benton Harbor, Mich.	4261	May 15, 1890	50,000	.....	17,500	35.0
Total							
369	Sault Ste. Marie National Bank, Sault Ste. Marie, Mich.	3747	July 7, 1887	50,000	.....	12,000	24.0
370	First National Bank, Pembina, N. Dak.	3438	Jan. 20, 1886	50,000	.....	53,000	106.0
371	Chestnut Street National Bank, Philadelphia, Pa.	3723	June 14, 1887	250,000	.....	150,000	60.0
372	National Bank of Paola, Kans.	3795	Sept. 30, 1887	100,000	.....	47,500	47.5
373	First National Bank, Larimore, N. Dak.	2854	Jan. 9, 1883	50,000	.....	49,500	99.0
374	Hampshire County National Bank, Northampton, Mass. ^a	418	Apr. 6, 1864	50,000	.....	571,500	1143.0
375	State National Bank, Logansport, Ind. ^b	2596	Dec. 7, 1881	100,000	.....	190,000	190.0
Total							
376	First National Bank, New Lisbon, Ohio.	2203	Nov. 7, 1874	50,000	.....	77,250	154.5
377	First National Bank, Carthage, N. Y.	2442	Dec. 12, 1879	50,000	.....	93,473	186.9
378	First National Bank, Neligh, Nebr.	4110	Sept. 2, 1889	50,000	.....	20,411	40.8
379	First National Bank, Flushing, Ohio.	3177	May 6, 1884	50,000	.....	20,250	40.5
380	First National Bank, Emporia, Kans.	1915	Jan. 2, 1872	50,000	.....	194,000	388.0
381	First National Bank, Cordele, Ga.	4554	Apr. 16, 1891	50,000	.....	7,500	15.0
382	Cochecho National Bank, Dover, N. H.	1087	Apr. 29, 1865	100,000	.....	233,000	233.0
383	Citizens' National Bank, Niles, Mich.	1886	Sept. 27, 1871	50,000	.....	91,000	182.0
384	Atchison National Bank, Atchison, Kans.	2082	Feb. 8, 1873	70,000	.....	76,500	109.3
385	First National Bank, Penn Yan, N. Y.	358	Feb. 8, 1864	50,000	.....	154,054	308.1
386	First National Bank, Arkansas City, Kans. ^c	3360	June 30, 1885	50,000	.....	.....	.....
387	First National Bank, McPherson, Kans. ^b	3521	June 17, 1886	50,000	.....	50,250	100.5
Total							
388	Broadway National Bank, Boston, Mass.	551	Oct. 25, 1864	150,000	654	393,816	262.5
389	People's National Bank, Denver, Colo. ^b	4084	July 30, 1889	150,000	.....	132,000	88.0
390	Globe National Bank, Boston, Mass.	936	Mar. 25, 1865	1,000,000	287,304	2,055,000	205.5
391	Merchant's National Bank, Rutland, Vt.	3311	Feb. 25, 1885	50,000	.....	79,000	158.0
392	Somerset National Banking Co., Somerset, Ky.	5468	June 29, 1900	50,000	.....	.....	.....
393	South Danvers National Bank, Peabody, Mass.	958	Mar. 31, 1865	150,000	37,041	403,500	269.0
Total							
Grand total				51,405,000	1,011,782	46,689,621	90.6

^a Restored to solvency.^b Formerly in voluntary liquidation.^c Formerly in voluntary liquidation; second failure.

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.

RECEIVERS, TOGETHER WITH CAPITAL AND SURPLUS, ETC.—Continued.

Failures.				Lawful money deposited	Circulation.			
Capital.	Surplus.	Receiver appointed.	Cause of failure.		Issued.	Redeemed.	Outstanding.	
\$50,000	\$1,500	May 29, 1897	Y	\$11,020	\$11,020	\$9,185	\$1,835	362
350,000	70,000	June 2, 1897	Y	50,040	50,040	34,000	15,980	363
50,000	1,800	June 5, 1897	G	11,250	11,250	8,932	2,318	364
150,000	10,000	July 26, 1897	F	51,071	51,071	32,375	18,696	365
50,000	2,500	July 28, 1897	Z	11,250	11,250	6,690	4,560	366
100,000	20,000	Aug. 23, 1897	N	22,500	22,500	15,510	6,990	367
50,000	6,021	Sept. 21, 1897	K	11,250	11,250	8,370	2,880	368
5,851,500	-----	-----	-----	1,170,138	1,221,568	825,615	395,953	-----
100,000	-----	Dec. 10, 1897	U	22,000	22,000	12,820	9,180	369
50,000	7,985	Jan. 19, 1898	W	10,700	10,700	6,430	4,270	370
500,000	150,000	Jan. 29, 1898	T	42,890	42,890	27,410	15,480	371
50,000	2,500	Feb. 1, 1898	W	17,560	17,560	9,860	7,700	372
50,000	-----	Feb. 26, 1898	G	10,750	10,750	7,195	3,555	373
250,000	50,000	May 23, 1898	A	90,000	145,905	44,675	101,230	374
200,000	55,000	Sept. 27, 1898	E	29,110	29,110	12,740	16,370	375
1,200,000	-----	-----	-----	223,010	278,915	121,130	157,785	-----
50,000	1,541	Nov. 3, 1898	Z	11,250	11,250	3,770	7,480	376
100,000	5,000	Nov. 4, 1898	A	21,640	21,640	15,680	5,960	377
50,000	3,000	-----do-----	Z	10,750	10,750	5,855	4,895	378
50,000	1,000	Nov. 5, 1898	V	11,250	11,250	5,030	6,220	379
100,000	100,000	Nov. 16, 1898	N	22,500	22,500	5,663	16,837	380
50,000	6,000	Mar. 4, 1899	M	11,250	11,250	8,435	2,815	381
150,000	3,000	June 6, 1899	T	33,750	33,750	10,845	22,905	382
50,000	10,000	July 8, 1899	N	20,653	20,653	8,920	11,733	383
50,000	10,000	Sept. 5, 1899	F	45,000	45,000	13,122	31,878	384
50,000	15,000	Sept. 18, 1899	J	11,250	11,250	3,675	7,575	385
100,000	-----	Oct. 19, 1899	E	22,500	22,500	15,430	7,070	386
50,000	5,500	Oct. 28, 1899	M	16,870	16,870	12,980	3,890	387
850,000	-----	-----	-----	238,663	238,663	109,405	129,258	-----
200,000	175,000	Dec. 16, 1899	M	104,195	104,195	34,617	69,578	388
300,000	-----	Dec. 20, 1899	X	45,000	45,000	27,350	17,650	389
1,000,000	120,000	Dec. 21, 1899	O	863,785	863,785	364,815	498,970	390
100,000	500	Mar. 26, 1900	Z	22,500	22,500	5,435	17,065	391
50,000	-----	Aug. 17, 1900	U	-----	-----	-----	-----	392
150,000	66,000	Sept. 19, 1900	I	-----	50,000	635	49,365	393
1,800,000	-----	-----	-----	1,035,480	1,085,480	432,852	652,628	-----
65,477,420	-----	-----	-----	21,986,990	22,423,080	20,048,145	2,374,935	-----

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.

Y General stringency of the money market, shrinkage in values, and imprudent methods of banking.

Z Wrecked by the cashier.

NO. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS, AMOUNTS COL 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
	Total.....		500,000	
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
	Total.....		1,370,000	
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
	Total.....		210,000	
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
	Total.....		300,000	
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
	Total.....		1,806,100	
22	Scandinavian National Bank, Chicago, Ill.....	May 7, 1872	250,000	Dec. 12, 1872
23	Wallkill 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
	Total.....		3,825,000	
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
	Total.....		250,000	
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
	Total.....		1,000,000	
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
	Total.....		965,000	

a Formerly in voluntary liquidation.

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING
LECTED FROM ALL SOURCES, LOANS PAID AND OTHER DISBURSEMENTS, LOSSES ON
REMAINING ASSETS RETURNED TO STOCKHOLDERS TO OCTOBER 31, 1900.

Nominal assets at date of suspension.			Additional assets re- ceived since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets com- pounded or sold under order of court.	Nominal value of assets returned to stock- holders.	
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	.....	686,665	.....	3
83,713	917,958	818,154	27,741	1,847,566	69,445	1,482,862	.....
18,424	2,029	101,072	5,400	126,925	.....	93,638	.....	4
50,000	395,412	.....	20,579	471,991	.....	380,383	.....	5
116,422	96,556	78,415	57,732	349,125	6,845	179,894	.....	6
853,148	276,400	701,116	156,575	1,987,239	58,045	929,289	.....	7
36,748	69,857	86,856	19,449	212,910	.....	152,806	.....	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
2,505,633	1,106,840	1,305,577	408,324	5,326,374	151,473	2,304,499	.....
39,486	4,809	83,830	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	57,958	.....	13
159,310	134,420	231,456	25,638	550,824	39,632	251,469	.....
7,000	811	.....	30,371	38,182	274	.....	.....	14
129,721	497,292	91,412	42,236	760,661	317,742	219,750	.....	15
136,721	498,103	91,412	72,607	798,843	318,016	219,750	.....
1,867,641	.....	942,283	124,832	2,934,756	285,736	1,254,358	.....	16
364,973	.....	91,355	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
3,218,182	791,171	1,261,574	225,190	5,496,117	745,650	1,727,792	89,855	
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	148,020	168,603	806,993	8,949	285,346	.....	24
336,833	58,852	283,550	128,337	807,572	98,460	161,013	.....	25
1,000,000	1,277,690	.....	215,724	2,493,414	280,955	765,856	.....	26
1,435,113	473,372	453,593	404,431	2,766,509	368,992	589,213	.....	27
342,260	252,250	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
28,077	55,386	29,267	2,574	115,304	7,068	51,294	.....	32
4,243,555	2,701,378	1,894,385	1,791,751	10,631,069	922,779	3,760,230	.....
50,000	80,000	103,057	102,245	335,302	10,410	235,127	.....	33
25,000	85,000	78,857	14,241	203,098	26,951	118,083	.....	34
77,723	56,350	80,297	3,542	217,912	2,191	55,917	.....	35
152,723	221,350	262,211	120,028	756,312	39,552	409,127	.....
51,296	32,011	29,055	12,816	125,178	3,595	54,332	.....	36
6,300	204,600	3,274	15,258	229,432	2,869	196,231	.....	37
619,836	1,250,163	151,439	678,349	2,699,787	452,953	1,948,095	.....	38
140,000	120,000	63,620	18,439	342,059	60,447	84,709	.....	39
169,520	105,218	257,655	30,696	563,089	24,882	58,715	.....	40
986,952	1,711,992	505,043	755,558	3,959,545	544,746	2,342,082	.....
20,000	190,069	.....	27,287	237,356	8,761	186,254	.....	41
27,123	131,227	65,802	3,084	227,236	2,100	6,266	.....	42
29,752	26,858	9,359	9,635	75,604	3,510	49,929	.....	43
74,376	19,938	5,737	15,162	115,213	3,043	30,319	33,363	44
18,093	118,300	35,855	13,816	186,064	1,139	111,780	.....	45
35,000	25,000	65,097	44,815	169,912	4,296	85,019	.....	46
453,037	478,917	85,805	86,248	1,104,007	48,381	470,908	.....	47
86,014	44,582	9,105	21,738	161,439	3,151	18,635	53,473	48
59,226	18,387	67,531	3,681	148,825	17,409	67,345	.....	49
802,621	1,053,278	344,291	225,466	2,425,656	91,790	1,026,455	86,836	

No. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
50	First National Bank, Greenfield, Ohio <i>a</i>	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. 18, 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
	Total		3,344,000	
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. <i>a</i>	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. <i>a</i>	Dec. 16, 1863	250,000	Apr. 15, 1878
67	First National Bank, Waynesburg, Pa. <i>a</i>	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	People's National Bank, Helena, Mont.	May 13, 1863	100,000	Sept. 13, 1878
71	First National Bank, Bozeman, Mont.	Aug. 14, 1872	50,000	Sept. 14, 1878
72	Merchants' National Bank, Fort Scott, Kans. <i>a</i>	Jan. 20, 1872	50,000	Sept. 25, 1878
73	Farmers' National Bank, Platte City, Mo.	May 5, 1877	30,000	Oct. 1, 1878
	Total		2,612,500	
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. <i>a</i>	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. <i>a</i>	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. 8, 1874	50,000	July 18, 1879
81	First National Bank, Butler, Pa.	Mar. 11, 1864	50,000	July 23, 1879
	Total		1,230,000	
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
	Total		700,000	
85	Mechanics' National Bank, Newark, N. J.	June 9, 1865	500,000	Nov. 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
	Total		1,561,300	
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
	Total		250,000	
90	First National Bank, Leadville, Colo.	Mar. 19, 1879	60,000	Jan. 24, 1884
91	City National Bank, Lawrenceburg, Ind. <i>a</i>	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.	F. b. 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. 12, 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
	Total		1,285,000	

a Formerly in voluntary liquidation.

RECEIVER, 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.						
	\$57, 675		\$376	\$58, 051		\$44, 344		50
\$194, 665	262, 909	\$51, 403	49, 441	558, 418	\$13, 192	223, 375		51
86, 492	58, 188	200, 909	24, 217	369, 806	60, 311	203, 792		52
67, 246	112, 026	25, 941	14, 770	219, 983	8, 487	99, 588		53
67, 541	66, 025	79, 101	14, 270	226, 937	6, 537	117, 173		54
135, 231	90, 704	124, 371	18, 411	368, 717	21, 498	139, 309		55
935, 999	2, 818, 966	633, 744	433, 400	4, 822, 109	166, 831	1, 771, 699	\$36, 957	56
175, 254	6, 250	6, 596	13, 478	201, 578	62, 774	1, 310	34, 259	57
34, 368	52, 627	639, 113	30, 398	746, 506	36, 598	606, 580		58
220, 481	150, 650	24, 990	34, 350	430, 471	41, 324	143, 664		59
1, 917, 277	3, 676, 020	1, 776, 168	683, 111	8, 002, 576	417, 552	3, 350, 884	71, 216	
1, 330, 215	631, 797	330, 704	530, 569	2, 823, 285	93, 222	384, 008		60
157, 438	161, 441	170, 712	16, 680	506, 271	7, 245	287, 682		61
1, 118, 118	313, 726	405, 000	19, 817	1, 856, 661	1, 482, 725	22, 559		62
52, 349	74, 724	51, 175	6, 723	184, 971	22, 062	67, 396		63
107, 318	41, 584	19, 070	8, 859	176, 831	16, 072		112, 818	64
100, 994		153, 467	20, 289	274, 750	164, 949			65
19, 879	132, 445	185, 220	2, 171	339, 715	20, 608	268, 000		66
	15, 869	42, 284	1, 861	60, 014	714	47, 239		67
311, 324	27, 894	236, 971	13, 740	589, 938	18, 541	6, 972	279, 987	68
48, 149	36, 245	67, 423	4, 305	156, 122	30, 088	106, 292		69
32, 559	95, 251	166, 151	67, 942	361, 903	12, 492	32, 372		70
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
3, 348, 139	1, 641, 256	1, 917, 394	717, 891	7, 624, 680	1, 888, 443	1, 316, 672	392, 805	
90, 953	194, 457	11, 578	33, 375	330, 363	55, 255	118, 507		74
256, 286	159, 514	37, 823	61, 147	494, 870	165, 846	202, 488		75
104, 966	101, 971	475, 052	29, 881	711, 879	6, 170	521, 833		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, 536	36, 737	203, 982	72, 754	78
68, 078	97, 257	18, 584	19, 560	203, 279	3, 535	25, 729	77, 592	79
23, 646	6, 734	4, 874	15, 017	49, 771	8, 411	64		80
12, 647	134, 716	34, 737	27, 503	209, 603	11, 920	106, 682		81
954, 653	943, 330	715, 875	251, 159	2, 865, 017	305, 167	1, 280, 925	220, 005	
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
585, 537	86, 586	371, 412	104, 266	1, 147, 801	163, 192	113, 797	329, 093	
1, 114, 503	185, 002	78, 286	232, 147	1, 609, 938	73, 925	167, 629		85
488, 892	65, 526	696, 987	36, 916	1, 288, 321	172, 063	650, 736		86
648, 710	1, 416, 793	1, 397, 334	449, 324	3, 912, 161	206, 268	2, 454, 138		87
2, 252, 105	1, 667, 321	2, 172, 607	718, 387	6, 810, 420	452, 256	3, 272, 503		
161, 699	46, 829	16, 309	23, 640	248, 477	4, 376	89, 925		88
124, 114	520, 917	118, 618	20, 617	784, 266	19, 171	483, 834		89
285, 813	567, 746	134, 927	44, 257	1, 032, 743	23, 547	573, 759		
72, 197	56, 042	102, 112	56, 410	286, 761	8, 970	124, 949		90
13, 993	14, 500	2, 554	1, 599	32, 646	52	16, 017		91
217, 314	96, 875	49, 951	78, 359	442, 499	9, 888	286, 651		92
172, 940	96, 543	9, 688	34, 112	313, 283	5, 320	36, 622	5, 828	93
3, 496, 495	816, 916	1, 568, 940	871, 204	6, 753, 555	904, 725	1, 577, 187		94
31, 058	27, 774	27, 190	6, 407	92, 429	5, 381	31, 402	18, 517	95
367, 109	72, 356	171, 319	124, 054	734, 838	32, 233	348, 492		96
33, 543	15, 304	22, 255	941	72, 043	84	48, 796		97
55, 763	44, 446	113, 329	212, 545	426, 083	42, 269	284, 326		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
4, 528, 027	1, 293, 277	2, 096, 690	1, 445, 000	9, 362, 994	1, 020, 067	2, 879, 276	24, 345	

No. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
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
	Total		600,000	
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, Wahpeton, 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. a.	July 1, 1865	150,000	Aug. 2, 1886
112	First National Bank, Blair, Nebr.	July 7, 1882	50,000	Sept. 8, 1886
	Total		650,000	
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, Tex.	Aug. 3, 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
	Total		1,550,000	
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. 21, 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
	Total		1,900,000	
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
	Total		250,000	
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
	Total		750,000	
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
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. 8, 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

a Restored to solvency.

RECEIVER, 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.						
\$600,810	\$53,692	\$167,075	\$131,069	\$952,646	\$22,189	\$300,526	-----	101
13,170	3,874	62,229	11,899	91,172	3,411	350	\$41,079	102
96,891	39,593	28,010	4,809	169,303	508	89,596	-----	103
1,273,711	1,441,378	938,916	273,432	3,927,437	197,262	1,389,020	-----	104
1,984,582	1,538,537	1,196,230	421,209	5,140,558	223,370	1,770,402	41,079	
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	39,030	60,998	106
48,510	137,859	3,821	12,332	202,522	54,116	85,148	-----	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	168,164	5,462	21,633	317,810	3,721	76,659	38,917	111
235,474	8,000	6,834	5,439	255,747	5,645	2,358	43,697	112
844,066	666,975	171,267	214,500	1,896,808	89,505	318,094	357,625	
50,793	85,912	1,609	16,171	154,485	127	80,035	-----	113
15,646	32,092	8,791	1,790	58,319	-----	-----	44,068	114
2,464,079	915,577	2,494,511	1,768,615	7,642,782	838,120	1,672,404	-----	115
74,171	35,999	12,995	25,695	148,861	6,594	-----	37,585	116
66,081	-----	150	17,769	84,009	883	1,057	-----	117
17,449	8,397	37,572	56,220	119,638	19,806	68,034	-----	118
156,586	20,239	66,710	29,501	273,036	8,971	124,580	-----	119
208,243	119,869	60,869	29,177	418,158	10,556	10,146	133,585	120
3,053,048	1,218,085	2,683,216	1,944,939	8,899,288	885,057	1,956,256	215,238	
580,321	929,388	61,622	95,571	1,666,902	164,276	582,026	-----	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	325,342	1,265,710	53,337	719,952	-----	123
333,506	324,872	15,112	29,221	702,711	71,172	403,278	-----	124
152,390	176,652	137,561	8,398	475,001	67,849	220,176	-----	125
181,870	214,560	78,496	69,652	544,578	13,275	39,557	161,275	126
17,136	91,153	20,025	38,052	166,366	2,001	129,091	-----	127
55,535	71,124	1,316	46,811	174,786	1,840	33,240	39,557	128
3,258,671	2,755,964	950,158	620,158	7,584,951	391,278	2,143,320	1,364,895	
400,003	61,519	216,704	95,247	773,473	21,019	130,113	113,884	129
83,776	44,698	17,225	24,059	169,758	2,196	69,535	-----	130
483,779	106,217	233,929	119,306	943,231	23,215	199,648	113,884	
1,898	98,099	44,592	6,092	150,681	-----	122,751	-----	131
153,262	117,240	72,568	9,329	352,399	3,019	232,239	-----	132
74,662	31,442	33,827	2,446	142,377	1,586	49,050	-----	133
38,896	92,995	81,897	9,209	222,997	1,733	165,667	-----	134
25,775	21,224	19,674	4,750	71,423	5,600	42,107	-----	135
6,675	12,317	56,237	8,040	83,269	690	59,835	-----	136
342,921	256,395	142,551	41,536	783,403	75,645	24,345	171,400	137
23,319	77,765	11,646	10,068	122,798	801	17,969	45,709	138
11,416	101,635	64,792	48,396	226,239	1,541	192,681	-----	139
678,824	809,112	527,784	139,866	2,155,586	90,615	906,644	217,109	
9,233	27,273	40,709	15,126	92,341	128	76,540	-----	140
10,794	50,866	22,426	4,042	88,128	274	51,149	-----	141
6,201	42,808	21,564	1,836	72,409	225	31,266	-----	142
206,303	376,977	55,732	145,633	784,645	57,070	217,163	-----	143
48,128	59,642	110,400	18,644	236,814	289	189,822	-----	144
101,878	24,882	124,504	10,516	261,780	8,760	178,089	-----	145
314,354	190,090	9,060	223,449	736,953	70,248	173,208	-----	146
102,952	46,213	43,981	6,415	199,561	2,669	113,595	-----	147
7,537	85,858	29,718	46,220	169,333	3,611	107,361	-----	148
24,983	56,756	17,166	9,049	107,954	429	57,565	-----	149
575,606	996,992	153,913	137,900	1,864,411	96,788	609,090	-----	150
280,592	555,450	1,465,688	518,572	2,840,282	124,700	636,260	-----	151
157,652	38,725	641	23,250	220,268	4,199	29,727	6,498	152
33,823	118,333	13,635	26,708	192,499	6,756	119,892	-----	153
24,089	32,015	56,240	23,462	135,806	339	92,652	-----	154
123,895	229,956	218,928	19,311	592,090	33,427	416,941	-----	155
34,040	41,226	82,117	8,714	166,097	12,371	103,792	-----	156
37,214	91,674	9,321	5,080	143,289	-----	107,375	-----	157

480 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
158	Florence National Bank, Florence, Ala.	Oct. 3, 1889	\$60,000	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. <i>a</i>	Dec. 18, 1889	100,000	.....do.....
164	First National Bank, Coldwater, Kans.	May 9, 1887	52,000	Oct. 14, 1891
	Total.		3,622,000	
165	Maverick National Bank, Boston, Mass.	Dec. 31, 1864	400,000	Nov. 2, 1891
166	Corry National Bank, Corry, Pa.	Nov. 12, 1864	100,000	Nov. 21, 1891
167	Cheyenne National Bank, Cheyenne, Wyo.	Dec. 2, 1885	150,000	Dec. 5, 1891
168	California National Bank, San Diego, Cal.	Dec. 29, 1887	500,000	Dec. 18, 1891
169	First National Bank, Wilmington, N. C.	July 25, 1866	250,000	Dec. 21, 1891
170	Huron National Bank, Huron, S. Dak.	Nov. 21, 1884	75,000	Jan. 7, 1892
171	First National Bank, Downs, Kans.	Oct. 12, 1886	50,000	Feb. 6, 1892
172	First National Bank, Muncy, Pa.	Feb. 23, 1865	100,000	Feb. 9, 1892
173	Bell County National Bank, Temple, Tex.	Aug. 25, 1890	50,000	Feb. 19, 1892
174	First National Bank, Deming, N. Mex.	Apr. 22, 1884	100,000	Feb. 29, 1892
175	First National Bank, Silver City, N. Mex.	Sept. 17, 1886	50,000	.....do.....
176	Lima National Bank, Lima, Ohio.	Jan. 16, 1883	200,000	Mar. 21, 1892
177	National Bank of Guthrie, Okla.	July 31, 1890	100,000	June 22, 1892
178	Cherryvale National Bank, Cherryvale, Kans.	Apr. 16, 1890	50,000	July 2, 1892
179	First National Bank, Erie, Kans.	Jan. 15, 1889	50,000	.....do.....
180	First National Bank, Rockwall, Tex.	May 29, 1888	125,000	July 20, 1892
181	Vincennes National Bank, Vincennes, Ind.	July 17, 1865	100,000	July 22, 1892
	Total.		2,450,000	
182	First National Bank, Del Norte, Colo.	Mar. 18, 1890	50,000	Jan. 14, 1893
183	Newton National Bank, Newton, Kans.	Jan. 28, 1885	100,000	Jan. 16, 1893
184	Capital National Bank, Lincoln, Nebr.	June 29, 1883	300,000	Feb. 6, 1893
185	Bankers and Merchants' National Bank, Dallas, Tex.	Jan. 21, 1890	500,000	.....do.....
186	First National Bank, Little Rock, Ark.	Apr. 12, 1866	500,000	.....do.....
187	Commercial National Bank, Nashville, Tenn.	July 22, 1884	500,000	Apr. 6, 1893
188	Alabama National Bank, Mobile, Ala.	May 13, 1871	150,000	Apr. 17, 1893
189	First National Bank, Ponca, Nebr.	Jan. 28, 1887	50,000	May 13, 1893
190	Second National Bank, Columbia, Tenn.	Oct. 3, 1881	100,000	May 19, 1893
191	Columbia National Bank, Chicago, Ill.	Apr. 23, 1887	1,000,000	May 22, 1893
192	Elmira National Bank, Elmira, N. Y.	Aug. 30, 1889	200,000	May 26, 1893
193	National Bank of North Dakota, Fargo, N. Dak.	Mar. 12, 1890	250,000	June 6, 1893
194	Evanston National Bank, Evanston, Ill.	June 29, 1892	100,000	June 7, 1893
195	National Bank of Deposit, New York, N. Y.	Aug. 5, 1887	300,000	June 9, 1893
196	Oglethorpe National Bank, Brunswick, Ga.	July 16, 1887	150,000	June 12, 1893
197	First National Bank, Lakota, N. Dak.	Oct. 23, 1889	50,000	June 13, 1893
198	First National Bank, Cedar Falls, Iowa	Sept. 1, 1874	50,000	.....do.....
199	First National Bank, Brady, Tex.	Jan. 7, 1890	50,000	.....do.....
200	First National Bank, Arkansas City, Kans. <i>a</i>	June 30, 1885	125,000	June 15, 1893
201	Citizens' National Bank, Hillsboro, Ohio.	Sept. 4, 1872	100,000	Jan. 16, 1893
202	First National Bank, Brunswick, Ga.	Feb. 2, 1884	200,000	June 17, 1893
203	City National Bank, Brownwood, Tex. <i>a</i>	June 17, 1890	150,000	June 20, 1893
204	Merchants' National Bank, Tacoma, Wash.	May 2, 1884	250,000	June 23, 1893
205	City National Bank, Greenville, Mich.	Aug. 28, 1884	50,000	June 27, 1893
206	First National Bank, Whatcom, Wash.	Aug. 26, 1889	50,000	.....do.....
207	Columbia National Bank, New Whatcom, Wash.	June 28, 1890	100,000	.....do.....
208	Citizens' National Bank, Spokane, Wash. <i>a</i>	Apr. 8, 1889	150,000	July 1, 1893
209	First National Bank, Phillipsburg, Mont. <i>a</i>	Dec. 5, 1891	50,000	July 8, 1893
210	Linn County National Bank, Albany, Oreg.	May 31, 1890	100,000	July 10, 1893
211	Nebraska National Bank, Beatrice, Nebr.	Dec. 21, 1889	100,000	July 12, 1893
212	Gulf National Bank, Tampa, Fla.	Dec. 2, 1890	50,000	July 14, 1893
213	Livingston National Bank, Livingston, Mont.	Sept. 11, 1889	50,000	July 20, 1893
214	Chemical National Bank, Chicago, Ill.	Dec. 15, 1891	1,000,000	July 21, 1893
215	Bozeman National Bank, Bozeman, Mont. <i>a</i>	Oct. 23, 1882	50,000	July 22, 1893
216	Consolidated National Bank, San Diego, Cal.	Sept. 22, 1885	250,000	July 24, 1893
217	First National Bank, Cedartown, Ga.	July 16, 1889	75,000	July 26, 1893
218	Merchants' National Bank, Great Falls, Mont.	Oct. 7, 1890	100,000	July 29, 1893
219	State National Bank, Knoxville, Tenn.	Aug. 28, 1889	100,000	.....do.....
220	Montana National Bank, Helena, Mont. <i>a</i>	Nov. 11, 1882	500,000	Aug. 2, 1893
221	Indianapolis National Bank, Indianapolis, Ind.	Nov. 21, 1864	300,000	Aug. 3, 1893
222	Northern National Bank, Big Rapids, Mich.	June 5, 1871	100,000	Aug. 5, 1893
223	First National Bank, Great Falls, Mont. <i>a</i>	July 1, 1886	250,000	.....do.....
224	First National Bank, Kankakee, Ill. <i>a</i>	Feb. 20, 1871	50,000	.....do.....
225	National Bank of the Commonwealth, Manchester, N. H.	Feb. 9, 1892	200,000	Aug. 7, 1893
226	First National Bank, Starkville, Miss.	Apr. 30, 1887	60,000	Aug. 9, 1893

a Restored to solvency.

RECEIVER, 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.						
\$27,436	\$80,860	\$15,460	\$5,133	\$128,889	\$7,435	\$71,035	.....	158
157,630	214,991	112,844	9,872	495,337	34,885	366,708	.....	159
86,050	87,665	118,023	25,157	316,895	11,076	206,396	.....	160
42,152	27,181	101,848	5,615	176,796	218	128,373	.....	161
74,758	51,564	142,122	97,314	365,758	8,190	143,929	.....	162
16,121	50,064	19,455	5,219	90,859	7,091	63,034	.....	163
2,503,421	3,578,041	3,005,495	1,392,237	10,479,194	491,178	4,290,872	\$6,498	164
4,170,649	4,747,445	773,597	527,420	10,218,111	1,082,794	2,216,405	.....	165
429,340	152,513	61,480	73,296	716,629	35,836	235,661	.....	166
130,365	298,762	31,617	68,139	528,883	11,819	297,742	.....	167
541,363	555,479	360,716	220,900	1,658,458	51,012	1,208,072	.....	168
140,808	369,140	181,995	45,155	737,098	20,685	392,970	.....	169
41,221	17,778	39,147	4,511	102,657	404	54,046	.....	170
17,570	60,998	39,621	7,963	126,092	127	78,228	.....	171
62,381	106,718	9,696	27,100	205,895	7,093	.....	74,869	172
68,264	65,727	2,650	17,332	153,973	26,650	82,151	.....	173
24,715	209,549	32,215	19,879	286,358	13,323	180,096	.....	174
63,241	86,124	5,048	9,728	164,141	12,638	54,878	.....	175
124,113	276,990	58,257	60,642	520,002	53,282	76,439	124,032	176
15,583	31,110	53,933	1,097	101,723	11,881	56,365	.....	177
60,369	5,111	30,953	5,886	102,319	1,429	.....	51,094	178
31,523	79,936	109,651	11,414	232,524	59,725	154,073	.....	179
106,351	109,297	149,159	32,808	397,615	7,164	221,603	.....	180
6,027,856	7,152,617	1,938,735	1,133,270	16,252,478	1,395,862	5,308,729	249,995	181
68,135	83,761	26,342	3,851	182,089	2,209	119,203	.....	182
30,329	27,959	145,461	9,729	213,478	13,633	170,172	.....	183
335,352	174,852	413,862	179,041	1,103,107	13,875	67,034	.....	184
34,142	157,453	437,285	22,868	651,748	20,686	560,312	.....	185
300,549	272,803	477,405	546,638	1,597,395	20,723	723,471	.....	186
1,055,328	365,918	958,272	148,669	2,528,187	86,139	1,800,747	.....	187
50,839	131,070	34,910	7,283	224,102	4,593	117,417	.....	188
28,701	121,847	58,679	11,472	220,699	1,251	154,618	.....	189
81,751	141,872	128,851	52,470	404,944	22,427	224,572	.....	190
831,565	1,097,119	608,148	53,053	2,589,885	354,156	1,482,204	.....	191
158,187	378,953	386,867	90,775	1,014,782	152,199	251,417	.....	192
19,956	296,498	3,201	39,141	358,796	1,093	3,142	276,576	193
48,169	90,902	53,163	8,944	201,178	4,220	107,443	.....	194
958,872	263,745	.....	26,849	1,249,466	133,899	.....	266,041	195
72,758	267,992	97,917	39,968	478,635	17,935	332,394	.....	196
7,968	32,874	1,455	29,500	71,797	4,085	37,846	.....	197
63,781	101,494	39,292	11,726	216,293	10,491	117,582	.....	198
54,586	13,195	41,179	6,277	115,237	3,550	50,498	.....	199
221,171	80,835	252,321	26,224	580,551	50,423	211,537	.....	200
193,193	387,344	36,389	24,017	640,943	48,314	.....	328,869	201
371,884	569,688	90,355	69,748	1,101,675	57,063	761,090	.....	202
125,823	159,710	36,245	27,881	349,659	3,519	237,498	.....	203
38,067	65,807	19,565	12,706	136,145	6,426	104,911	.....	204
115,530	105,146	4,563	6,430	231,669	7,382	188,761	.....	205
149,100	122,381	53,766	49,369	374,616	40,419	110,625	.....	206
107,446	156,577	18,026	27,610	309,659	10,226	178,633	.....	207
118,550	16,201	16,684	6,741	158,176	21,163	32,991	.....	208
48,019	50,534	73,431	7,732	179,716	7,351	99,813	.....	209
1,245,767	804,337	603,144	257,497	2,910,745	354,354	907,546	.....	210
250,796	437,517	418,910	116,524	1,223,747	74,095	567,830	.....	211
85,199	60,104	15,848	4,124	165,275	5,360	72,353	.....	212
74,026	85,906	117,614	76,100	353,646	8,684	181,109	.....	213
175,816	44,380	11,323	15,774	247,293	3,580	.....	83,375	214
878,946	521,577	697,745	150,618	2,248,886	179,701	1,029,013	.....	215
100,987	233,958	2,378	113,844	451,167	6,555	136,775	.....	216
855,824	88,098	53,470	78,996	576,328	27,323	191,867	.....	217
31,582	36,726	40,169	2,100	110,577	8,315	73,319	.....	218

482 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
227	Stock Growers' National Bank, Miles City, Mont.....	Dec. 20, 1884	\$75,000	Aug. 9, 1893
228	Texas National Bank, San Antonio, Tex.....	Jan. 31, 1885	100,000	Aug. 10, 1893
229	Albuquerque National Bank, Albuquerque, N. Mex.....	July 14, 1884	175,000	Aug. 11, 1893
230	First National Bank, Vernon, Tex.....	May 13, 1889	100,000	Aug. 12, 1893
231	First National Bank, Middlesboro, Ky.....	Jan. 8, 1890	50,000	do
232	First National Bank, Orlando, Fla. a.....	Mar. 10, 1886	150,000	Aug. 14, 1893
233	Citizens' National Bank, Muncie, Ind. a.....	Mar. 15, 1875	200,000	do
234	First National Bank, Hot Springs, S. Dak.....	July 15, 1890	50,000	Aug. 17, 1893
235	First National Bank, Marion, Kans.....	July 28, 1883	50,000	Aug. 22, 1893
236	Washington National Bank, Tacoma, Wash.....	Apr. 23, 1889	100,000	Aug. 26, 1893
237	El Paso National Bank, El Paso, Tex.....	Dec. 22, 1886	150,000	Sept. 2, 1893
238	Lloyd's National Bank, Jamestown, N. Dak.....	May 4, 1891	100,000	Sept. 14, 1893
239	National Granite State Bank, Exeter, N. H.....	May 15, 1865	50,000	Sept. 23, 1893
240	Chamberlain National Bank, Chamberlain, S. Dak.....	Apr. 8, 1890	50,000	Sept. 30, 1893
241	Port Townsend National Bank, Port Townsend, Wash.....	Apr. 18, 1890	100,000	Oct. 3, 1893
242	First National Bank, Port Angeles, Wash. a.....	May 19, 1890	50,000	Oct. 5, 1893
243	First National Bank, Sundance, Wyo.....	June 16, 1890	50,000	Oct. 11, 1893
244	First National Bank, North Manchester, Ind.....	Mar. 17, 1883	50,000	Oct. 16, 1893
245	Commercial National Bank, Denver, Colo.....	Sept. 6, 1889	250,000	Oct. 24, 1893
246	First National Bank, Dayton, Tenn.....	July 10, 1890	50,000	Oct. 25, 1893
	Total.....		10,910,000	
247	Hutchinson National Bank, Hutchinson, Kans.....	May 20, 1884	100,000	Nov. 6, 1893
248	First National Bank, Spokane, Wash.....	Oct. 24, 1882	250,000	Nov. 20, 1893
249	Oregon National Bank, Portland, Oreg.....	June 7, 1887	200,000	Dec. 12, 1893
250	Citizens' National Bank, Grand Island, Nebr.....	Dec. 29, 1883	60,000	Dec. 14, 1893
251	First National Bank, Fort Payne, Ala.....	July 2, 1889	50,000	Jan. 26, 1894
252	Third National Bank, Detroit, Mich.....	June 1, 1886	300,000	Feb. 1, 1894
253	First National Bank, Watkins, N. Y.....	Sept. 14, 1883	50,000	Feb. 26, 1894
254	First National Bank, Llano, Tex.....	May 20, 1890	75,000	Feb. 28, 1894
255	American National Bank, Springfield, Mo.....	July 9, 1890	200,000	do
256	First National Bank, Sedalia, Mo.....	Jan. 2, 1866	250,000	May 10, 1894
257	National Bank of Pendleton, Oreg.....	Mar. 8, 1890	100,000	June 8, 1894
258	State National Bank, Wichita, Kans.....	June 29, 1886	100,000	June 20, 1894
259	German National Bank, Denver, Colo.....	Apr. 9, 1877	200,000	July 6, 1894
260	Black Hills National Bank, Rapid City, S. Dak.....	Oct. 23, 1885	75,000	July 13, 1894
261	First National Bank, Arlington, Oreg.....	Apr. 21, 1887	50,000	Aug. 2, 1894
262	Baker City National Bank, Baker City, Oreg.....	Jan. 11, 1890	75,000	do
263	First National Bank, Grant, Nebr.....	Dec. 4, 1889	50,000	Aug. 14, 1894
264	Wichita National Bank, Wichita, Kans.....	Sept. 29, 1882	250,000	Sept. 5, 1894
265	State National Bank, Vernon, Tex.....	Sept. 27, 1889	100,000	Sept. 24, 1894
266	National Bank of Middletown, Pa.....	Nov. 23, 1864	85,000	do
267	First National Bank, Kearney, Nebr.....	Oct. 25, 1882	150,000	Oct. 24, 1894
	Total.....		2,770,000	
268	Buffalo County National Bank, Kearney, Nebr.....	July 3, 1886	100,000	Nov. 10, 1894
269	First National Bank, Johnson City, Tenn.....	Dec. 24, 1888	50,000	Nov. 13, 1894
270	Citizens' National Bank, Madison, S. Dak.....	Apr. 10, 1884	50,000	Dec. 12, 1894
271	Citizens' National Bank, Spokane, Wash. b.....	Apr. 8, 1889	150,000	Dec. 13, 1894
272	Tacoma National Bank, Tacoma, Wash.....	Apr. 13, 1883	200,000	Dec. 14, 1894
273	City National Bank, Quanah, Tex.....	July 9, 1890	100,000	Dec. 15, 1894
274	Central National Bank, Rome, N. Y.....	July 1, 1865	100,020	Jan. 2, 1895
275	First National Bank, Redfield, S. Dak.....	Oct. 2, 1885	50,000	Jan. 11, 1895
276	North Platte National Bank, North Platte, Nebr.....	May 4, 1889	75,000	Jan. 14, 1895
277	Needles National Bank, Needles, Cal.....	Mar. 6, 1893	50,000	Jan. 19, 1895
278	National Broome County Bank, Binghamton, N. Y.....	Aug. 9, 1865	100,000	Jan. 28, 1895
279	First National Bank, San Bernardino, Cal.....	July 3, 1886	100,000	Jan. 29, 1895
280	Dover National Bank, Dover, N. H.....	Apr. 22, 1865	100,000	Feb. 7, 1895
281	Browne National Bank, Spokane, Wash.....	May 4, 1889	100,000	Feb. 8, 1895
282	First National Bank, Anacortes, Wash.....	Nov. 6, 1890	50,000	Mar. 6, 1895
283	Holdrege National Bank, Holdrege, Nebr.....	Apr. 26, 1888	75,000	Mar. 15, 1895
284	National Bank of Kansas City, Mo.....	Apr. 13, 1886	1,000,000	Mar. 18, 1895
285	First National Bank, Texarkana, Tex.....	Oct. 26, 1883	50,000	Apr. 1, 1895
286	First National Bank, Ravenna, Nebr.....	May 22, 1889	50,000	Apr. 10, 1895
287	City National Bank, Fort Worth, Tex.....	May 28, 1877	300,000	do
288	First National Bank, Dublin, Tex.....	July 1, 1889	50,000	Apr. 22, 1895
289	First National Bank, Ocala, Fla.....	Mar. 16, 1886	50,000	do
290	First National Bank, Willimantic, Conn.....	June 20, 1878	100,000	Apr. 23, 1895
291	First National Bank, Port Angeles, Wash. b.....	May 19, 1890	50,000	Apr. 26, 1895
292	First National Bank, Ida Grove, Iowa.....	Oct. 10, 1888	150,000	June 4, 1895
293	First National Bank, Polia, Iowa.....	Oct. 14, 1871	50,000	June 5, 1895
294	Merchants' National Bank, Seattle, Wash.....	June 23, 1883	200,000	June 19, 1895
295	Union National Bank, Denver, Colo.....	July 30, 1890	500,000	Aug. 2, 1895

a Restored to solvency.

b Second failure.

c Formerly in voluntary liquidation.

RECEIVER, 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.						
\$52,159	\$163,047	\$120,428	\$26,190	\$361,824	\$14,480	\$189,441	-----	227
78,892	118,193	22,566	6,450	226,101	10,446	56,659	-----	228
226,267	256,229	26,402	51,562	560,460	14,021	30,330	\$175,335	229
48,562	178,182	6,840	19,426	253,010	7,768	153,524	-----	230
37,602	44,630	1,896	7,910	92,038	8,293	41,710	-----	231
-----	-----	-----	-----	-----	-----	-----	-----	232
-----	-----	-----	-----	-----	-----	-----	-----	233
58,500	47,012	1,814	41,267	148,593	37,567	59,644	-----	234
57,065	41,902	5,831	17,108	121,406	2,078	54,198	-----	235
55,146	105,596	57,375	380,546	598,663	3,312	531,155	-----	236
144,470	326,170	9,713	58,947	539,300	43,808	266,398	-----	237
150,177	181,527	62,275	36,507	430,486	5,048	271,937	-----	238
68,315	99,690	26,227	19,090	213,322	2,067	107,834	-----	239
38,588	33,835	5,278	12,656	90,357	3,638	49,168	-----	240
13,037	60,828	33,545	6,079	114,089	609	96,652	-----	241
-----	-----	-----	-----	-----	-----	-----	-----	242
9,697	83,387	14,593	3,237	110,914	580	90,542	-----	243
96,531	76,220	372	25,291	198,414	8,520	63,169	-----	244
172,365	234,080	336,900	236,241	979,586	30,484	656,183	-----	245
20,125	67,229	11,622	4,950	103,926	3,026	54,231	-----	246
10,216,192	10,164,830	7,217,412	3,316,346	30,914,780	1,983,162	13,678,018	1,130,196	
63,368	93,028	79,178	32,084	267,658	23,198	180,869	-----	247
71,327	489,454	1,982	69,116	631,879	7,900	350,410	-----	248
329,168	167,989	10,318	22,460	529,935	16,566	348,137	-----	249
78,618	134,190	94,194	61,902	368,904	25,787	112,883	-----	250
17,928	33,376	21,246	1,938	74,488	1,812	60,548	-----	251
80,940	281,334	180,944	61,661	604,879	-----	402,588	-----	252
82,399	58,602	51,138	10,500	202,639	15,413	106,537	-----	253
11,339	77,651	21,677	6,473	117,140	2,452	91,751	-----	254
63,247	78,569	251,712	14,088	407,616	34,165	58,627	212,295	255
182,635	89,971	374,407	116,723	763,736	63,077	335,965	-----	256
27,870	118,615	46,039	17,419	209,943	12,959	100,819	-----	257
54,090	215,971	63,167	19,578	352,806	16,552	245,139	-----	258
855,897	378,110	261,865	148,005	1,643,877	31,357	205,369	-----	259
25,488	27,611	66,450	10,378	129,927	9,909	86,518	-----	260
58,870	62,661	41,612	19,403	182,546	15,168	103,046	-----	261
61,174	43,463	61,824	23,400	189,861	16,528	94,243	-----	262
10,193	64,624	1,996	21,174	97,987	1,797	-----	69,031	263
69,771	438,411	75,471	171,575	755,228	131,196	324,187	-----	264
14,321	74,062	66,583	10,697	165,663	7,554	131,128	-----	265
41,420	217,681	26,240	20,511	305,852	8,473	12,192	-----	266
19,507	245,317	48,106	28,781	341,711	10,244	248,614	-----	267
2,219,570	3,390,690	1,846,149	887,866	8,344,275	452,107	3,659,570	281,326	
18,886	176,201	39,735	17,217	252,039	3,666	184,374	-----	268
17,562	70,589	61,803	2,299	152,253	3,429	101,837	-----	269
7,265	90,709	31,777	16,946	146,697	19,608	99,587	-----	270
63,963	170,192	212,158	49,836	496,149	42,896	202,363	-----	271
50,006	306,705	68,380	128,094	553,185	11,480	402,996	-----	272
73,172	89,269	58,162	7,200	227,803	4,993	147,547	-----	273
316,229	117,870	141,196	43,382	618,677	37,308	166,354	-----	274
39,777	101,319	23,514	30,665	195,275	8,072	58,676	-----	275
54,544	114,488	14,922	20,502	204,456	6,111	92,922	-----	276
6,217	2,540	47,268	3,042	59,067	189	6,540	-----	277
248,967	171,033	172,598	36,261	628,859	77,516	2,870	-----	278
61,279	208,054	61,242	61,870	392,445	6,943	213,907	-----	279
112,052	65,170	10,586	47,636	235,444	6,696	7,147	-----	280
39,248	122,829	20,590	16,673	199,340	2,201	13,433	-----	281
10,934	45,637	12,332	3,949	72,852	496	49,967	-----	282
11,396	80,115	49,985	1,853	143,349	4	123,319	-----	283
427,982	1,029,928	600,608	388,886	2,447,404	70,409	1,172,655	-----	284
17,836	9,154	61,216	3,105	91,311	1,809	60,219	-----	285
26,224	46,205	10,544	10,885	93,858	416	53,445	-----	286
264,516	267,362	401,422	177,692	1,110,992	100,770	274,234	-----	287
9,545	28,203	25,720	13,189	76,657	2,076	44,845	-----	288
191,775	145,036	100,207	12,956	449,974	43,082	250,676	-----	289
132,643	149,279	115,137	162,787	559,846	43,474	131,271	-----	290
1,301	37,990	18,581	15,807	73,679	2,873	60,640	-----	291
-----	-----	-----	6,007	6,007	-----	-----	-----	292
23,290	7,774	28,074	14,148	73,286	9,494	23,237	-----	293
173,689	313,874	54,131	192,374	734,068	24,594	87,159	-----	294
523,057	816,389	178,049	938,321	2,455,816	594,875	874,216	-----	295

No. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
296	Superior National Bank, West Superior, Wis.....	Jan. 13, 1892	\$135,000	Aug. 6, 1895
297	Puget Sound National Bank, Everett, Wash.....	Sept. 23, 1892	50,000	Aug. 7, 1895
298	Keystone National Bank, West Superior, Wis.....	Aug. 16, 1890	200,000	Aug. 15, 1895
299	First National Bank, South Bend, Wash.....	Nov. 15, 1890	50,000	Aug. 17, 1895
300	State National Bank, Denver, Colo. <i>a b</i>	May 16, 1882	300,000	Aug. 24, 1895
301	Kearney National Bank, Kearney, Nebr.....	June 5, 1884	100,000	Sept. 19, 1895
302	First National Bank, Wellington, Kans.....	Feb. 13, 1883	50,000	Oct. 25, 1895
303	Columbia National Bank, Tacoma, Wash.....	Sept. 2, 1891	350,000	Oct. 30, 1895
	Total.....		5,235,020	
304	First National Bank, Orlando, Fla. <i>c</i>	Mar. 16, 1886	85,000	Nov. 29, 1895
305	Bellingham Bay National Bank, New Whatcom, Wash.	Feb. 7, 1889	60,000	Dec. 5, 1895
306	Chattahoochee National Bank, Columbus, Ga.....	Jan. 22, 1886	100,000	Dec. 7, 1895
307	German National Bank, Lincoln, Nebr.....	Oct. 16, 1886	100,000	Dec. 19, 1895
308	Fort Stanwix National Bank, Rome, N. Y.....	July 8, 1865	150,000	Feb. 8, 1896
309	Farmers' National Bank, Portsmouth, Ohio.....	Apr. 29, 1865	250,000	do.....
310	Humboldt First National Bank, Humboldt, Kans.....	Nov. 1, 1887	60,000	Feb. 15, 1896
311	Grand Forks National Bank, Grand Forks, N. Dak.....	Feb. 6, 1885	200,000	Apr. 28, 1896
312	First National Bank, Bedford City, Va.....	Mar. 13, 1890	50,000	May 2, 1896
313	National Bank of Jefferson, Tex.....	Jan. 28, 1871	100,000	June 24, 1896
314	Summer National Bank, Wellington, Kans.....	Apr. 10, 1888	100,000	June 26, 1896
315	First National Bank, Cheney, Wash.....	Apr. 1, 1891	50,000	June 27, 1896
316	Kittitas Valley National Bank, Ellensburg, Wash.....	Apr. 14, 1888	50,000	July 18, 1896
317	First National Bank, Hillsboro, Ohio.....	Feb. 7, 1865	100,000	July 22, 1896
318	American National Bank, Denver, Colo. <i>c</i>	Nov. 13, 1889	500,000	July 25, 1896
319	First National Bank, Minot, N. Dak.....	Apr. 13, 1889	50,000	Aug. 12, 1896
320	Yates County National Bank, Penn Yan, N. Y.....	Dec. 30, 1878	50,000	Aug. 17, 1896
321	First National Bank, Larned, Kans.....	Apr. 27, 1882	50,000	Aug. 26, 1896
322	Citizens' National Bank, San Angelo, Tex.....	Dec. 5, 1891	100,000	Sept. 9, 1896
323	Sioux National Bank, Sioux City, Iowa.....	June 9, 1881	300,000	do.....
324	American National Bank, New Orleans, La.....	Feb. 14, 1889	200,000	Sept. 10, 1896
325	First National Bank, Helena, Mont.....	Apr. 5, 1866	800,000	Sept. 11, 1896
326	Bennett National Bank, New Whatcom, Wash.....	Dec. 4, 1889	50,000	Sept. 19, 1896
327	First National Bank, Springville, N. Y.....	Feb. 26, 1883	50,000	Oct. 3, 1896
328	First National Bank, Mount Pleasant, Mich.....	June 28, 1884	50,000	Oct. 7, 1896
329	First National Bank, Ithaca, Mich.....	July 7, 1884	50,000	Oct. 14, 1896
330	City National Bank, Tyler, Tex.....	July 2, 1890	100,000	Oct. 17, 1896
	Total.....		3,805,000	
331	First National Bank, Garnett, Kans.....	June 11, 1883	50,000	Nov. 9, 1896
332	First National Bank, Eddy, N. Mex.....	Oct. 31, 1890	50,000	Nov. 10, 1896
333	Second National Bank, Rockford, Ill.....	July 15, 1864	200,000	do.....
334	Marine National Bank, Duluth, Minn.....	Sept. 23, 1890	200,000	Nov. 11, 1896
335	First National Bank, Decorah, Iowa.....	Aug. 6, 1864	75,000	Nov. 24, 1896
336	Missouri National Bank, Kansas City, Mo.....	Dec. 30, 1890	250,000	Dec. 3, 1896
337	First National Bank, East Saginaw, Mich.....	Dec. 20, 1864	100,000	Dec. 10, 1896
338	First National Bank, Tyler, Tex.....	Mar. 21, 1887	200,000	Dec. 17, 1896
339	First National Bank, Niagara Falls, N. Y.....	Apr. 18, 1893	100,000	Dec. 18, 1896
340	National Bank of Illinois, Chicago, Ill.....	Aug. 29, 1871	1,000,000	Dec. 21, 1896
341	Big Rapids National Bank, Big Rapids, Mich. <i>a</i>	May 9, 1883	100,000	Dec. 31, 1896
342	Second National Bank, Grand Forks, N. Dak.....	May 17, 1886	50,000	Jan. 7, 1897
343	First National Bank, Sioux City, Iowa <i>b</i>	Dec. 28, 1870	100,000	do.....
344	Citizens' National Bank, Fargo, N. Dak.....	Dec. 4, 1866	100,000	do.....
345	Merchants' National Bank, Devils Lake, N. Dak.....	May 24, 1887	50,000	Jan. 11, 1897
346	First National Bank, Alma, Nebr.....	Oct. 28, 1866	50,000	Jan. 12, 1897
347	Columbia National Bank, Minneapolis, Minn.....	May 13, 1892	200,000	Jan. 14, 1897
348	Dakota National Bank, Sioux Falls, S. Dak.....	Dec. 19, 1882	50,000	Jan. 20, 1897
349	First National Bank, Newport, Ky.....	June 13, 1875	200,000	Jan. 21, 1897
350	German National Bank, Louisville, Ky.....	Nov. 5, 1872	251,500	Jan. 22, 1897
351	Mutual National Bank, New Orleans, La.....	Nov. 10, 1871	200,000	Jan. 27, 1897
352	Merchants' National Bank, Ocala, Fla.....	Nov. 21, 1887	100,000	Feb. 3, 1897
353	Moscow National Bank, Moscow, Idaho.....	June 17, 1891	75,000	Feb. 4, 1897
354	First National Bank, Olympia, Wash.....	Aug. 11, 1883	100,000	Feb. 17, 1897
355	First National Bank, Franklin, Ohio.....	Jan. 23, 1865	50,000	do.....
356	First National Bank, Griswold, Iowa.....	Sept. 15, 1883	50,000	do.....
357	National Bank of Potsdam, N. Y.....	Mar. 7, 1865	200,000	Mar. 2, 1897
358	Northwestern National Bank, Great Falls, Mont.....	May 14, 1880	250,000	Mar. 6, 1897
359	Merchants' National Bank, Jacksonville, Fla.....	June 2, 1890	100,000	Mar. 17, 1897
360	Union National Bank, Minneapolis, Minn.....	Oct. 12, 1882	500,000	Mar. 20, 1897
361	The Dalles National Bank, The Dalles, Oreg.....	July 16, 1886	50,000	May 7, 1897
362	City National Bank, Gatesville, Tex.....	Apr. 23, 1892	50,000	May 29, 1897
363	Merchants' National Bank, Helena, Mont.....	June 14, 1882	350,000	June 2, 1897

a Formerly in voluntary liquidation.*b* Restored to solvency.*c* Second failure.

RECEIVER, 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.						
\$59,799	\$44,130	\$128,975	\$16,173	\$249,077	\$1,227	\$129,594	.....	296
6,962	24,639	75,175	50,689	157,465	7,312	515	.....	297
150,291	61,998	225,654	36,722	474,665	34,212	332,768	.....	298
6,837	69,338	24,022	25,202	125,399	1,458	82,387	.....	299
35,603	194,297	35,131	28,299	293,330	17,401	206,875	.....	300
13,078	67,288	46,248	20,090	146,704	604	93,111	.....	301
7,857	231,673	322,772	48,938	611,240	26,732	507,327	.....	302
3,203,782	5,477,277	3,477,914	2,649,695	14,808,668	1,213,826	6,259,043	.....	303
74,579	100,801	49,838	17,859	243,077	66,569	28,183	.....	304
24,942	138,931	36,611	14,492	214,976	1,521	59,369	.....	305
107,360	57,812	162,437	33,964	361,573	7,944	223,827	.....	306
22,438	135,894	23,891	54,011	236,204	2,807	176,110	.....	307
320,685	149,493	494,443	46,828	1,002,449	32,560	192,676	.....	308
110,659	505,307	111,445	25,468	752,919	15,713	296,135	.....	309
17,852	62,428	36,614	15,192	132,086	2,531	79,143	.....	310
150,796	318,580	128,069	96,255	673,709	8,274	42,395	.....	311
24,516	83,920	92,812	94,040	295,288	1,605	266,536	.....	312
84,267	156,697	54,323	49,404	344,691	3,112	202,949	.....	313
15,130	55,734	84,808	21,636	177,308	1,405	98,867	.....	314
15,932	56,940	2,463	8,368	83,703	79	62,161	.....	315
9,197	47,826	48,138	32,616	137,777	915	44,436	.....	316
261,906	41,295	74,835	12,333	390,369	79,193	24,259	.....	317
22,594	66,618	37,632	8,281	135,125	2,040	90,863	.....	318
58,065	52,842	104,475	5,911	221,293	9,280	141,167	.....	319
36,712	56,673	12,781	60,879	167,045	10,334	1,434	.....	320
15,982	48,428	100,613	10,900	175,923	10,178	105,728	.....	321
231,104	383,813	278,638	315,179	1,208,734	17,073	395,926	.....	322
263,997	68,900	602,408	40,016	975,321	31,881	515,778	.....	323
2,064,408	1,639,425	463,799	773,563	4,940,840	291,228	187,526	.....	324
26,080	90,725	24,162	24,950	165,927	4,830	67,326	.....	325
21,210	195,413	54,112	19,560	290,295	10,324	203,666	.....	326
25,450	83,203	10,567	16,095	135,315	4,536	61,043	.....	327
62,494	39,999	34,176	26,687	163,356	20,275	11,860	.....	328
48,978	163,403	63,255	14,914	290,550	3,117	63,524	.....	329
4,096,963	4,792,160	3,187,315	1,839,406	13,915,844	639,124	3,642,820	.....	330
38,719	85,796	7,624	3,783	135,922	27,694	51,458	.....	331
41,160	57,295	17,090	19,170	134,715	4,093	57,267	.....	332
168,784	208,257	246,955	84,245	708,241	17,468	192,374	.....	333
50,552	267,451	103,573	112,689	534,265	30,817	369,828	.....	334
63,259	134,526	131,758	42,134	371,677	35,682	153,645	.....	335
541,307	765,013	208,361	109,312	1,623,993	162,553	601,888	.....	336
231,479	128,063	223,650	26,145	609,337	44,279	231,393	.....	337
44,287	182,330	470,037	63,730	760,384	37,241	99,684	.....	338
95,791	135,119	40,713	19,913	291,536	14,980	156	.....	339
7,636,207	1,490,358	4,778,553	7,510,986	21,416,104	1,340,157	4,029,780	.....	340
1,065	30,693	23,490	38,014	93,262	63	72,368	.....	341
76,049	106,004	7,370	29,138	218,561	4,680	76,167	.....	342
80,160	308,641	76,712	283,979	749,492	11,791	128,792	.....	343
48,522	42,074	7,296	7,327	105,219	47,204	5,605	.....	344
1,681	71,923	67,503	1,478	142,585	157	133,388	.....	345
150,763	202,616	85,057	48,106	486,542	37,134	210,812	.....	346
42,510	157,962	98,495	46,514	345,481	22,235	160,333	.....	347
204,993	344,896	264,025	367,599	1,181,513	218,943	125,087	.....	348
233,745	306,123	92,185	19,233	651,286	41,395	102,139	.....	349
162,646	269,016	65,848	17,328	514,838	14,363	246,055	.....	350
32,877	93,336	120,875	7,407	254,495	7,758	185,360	.....	351
14,878	95,440	95,325	47,632	253,275	5,913	36,004	.....	352
77,572	127,122	18,807	56,449	279,950	8,256	125,845	.....	353
23,792	98,255	4,985	8,012	135,044	4,245	58,966	.....	354
7,576	64,514	39,474	15,766	127,330	5,395	73,960	.....	355
152,125	455,334	29,745	61,878	699,082	13,054	152,837	.....	356
423,388	329,075	217,675	361,579	1,330,717	56,444	7,050	.....	357
153,080	139,608	53,805	9,328	355,821	5,245	149,061	.....	358
16,217	507,068	253,916	64,929	842,130	167	570,761	.....	359
54,801	144,445	21,644	27,115	248,005	9,364	22,569	.....	360
11,102	47,988	80,198	2,955	92,243	7,065	13,134	361
619,922	755,503	287,311	77,401	1,740,137	148,648	36,685	362

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No. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Name and location of bank.	Date of organization.	Capital stock.	Receiver appointed.
364	First National Bank, Orleans, Nebr.....	May 19, 1885	\$50, 000	June 5, 1897
365	Keystone National Bank, Erie, Pa.....	Oct. 19, 1864	150, 000	July 26, 1897
366	Merchants and Miners' National Bank, Phillipsburg, Mont.	Feb. 1, 1893	50, 000	July 28, 1897
367	First National Bank, Asheville, N. C.....	Dec. 4, 1885	100, 000	Aug. 23, 1897
368	First National Bank, Benton Harbor, Mich.....	Mar. 15, 1890	50, 000	Sept. 21, 1897
	Total.....		5, 851, 500	
369	Sault Ste. Marie National Bank, Sault Ste. Marie, Mich.	July 7, 1887	100, 000	Dec. 10, 1897
370	First National Bank, Pembina, N. Dak.....	Jan. 20, 1886	50, 000	Jan. 19, 1898
371	Chestnut Street National Bank, Philadelphia, Pa.....	June 14, 1887	500, 000	Jan. 29, 1898
372	National Bank of Paola, Kans.....	Sept. 30, 1887	50, 000	Feb. 1, 1898
373	First National Bank, Larimore, N. Dak.....	Jan. 9, 1883	50, 000	Feb. 26, 1898
374	Hampshire County National Bank, Northampton, Mass. <i>a</i>	Apr. 6, 1864	250, 000	May 23, 1898
375	State National Bank, Logansport, Ind. <i>b</i>	Dec. 7, 1881	200, 000	Sept. 27, 1898
	Total.....		1, 200, 000	
376	First National Bank, New Lisbon, Ohio.....	Mar. 7, 1874	50, 000	Nov. 3, 1898
377	First National Bank, Carthage, N. Y.....	Dec. 12, 1879	100, 000	Nov. 4, 1898
378	First National Bank, Neligh, Nebr.....	Sept. 2, 1889	50, 000	do.....
379	First National Bank, Flushing, Ohio.....	May 6, 1884	50, 000	Nov. 5, 1898
380	First National Bank, Emporia, Kans.....	Jan. 2, 1872	100, 000	Nov. 16, 1898
381	First National Bank, Cordele, Ga.....	Apr. 16, 1891	50, 000	Mar. 4, 1899
382	Cochecho National Bank, Dover, N. H.....	Apr. 29, 1865	150, 000	June 6, 1899
383	Citizens' National Bank, Niles, Mich.....	Sept. 27, 1871	50, 000	July 8, 1899
384	Atchison National Bank, Atchison, Kans.....	Feb. 8, 1873	50, 000	Sept. 5, 1899
385	First National Bank, Penn Yan, N. Y.....	Feb. 8, 1864	50, 000	Sept. 18, 1899
386	First National Bank, Arkansas City, Kans. <i>b c</i>	June 30, 1885	100, 000	Oct. 19, 1899
387	First National Bank, McPherson, Kans. <i>b</i>	June 17, 1886	50, 000	Oct. 28, 1899
	Total.....		850, 000	
388	Broadway National Bank, Boston, Mass.....	Oct. 25, 1864	200, 000	Dec. 16, 1899
389	People's National Bank, Denver, Colo. <i>b</i>	July 30, 1889	300, 000	Dec. 20, 1899
390	Globe National Bank, Boston, Mass.....	Mar. 25, 1865	1, 000, 000	Dec. 21, 1899
391	Merchants' National Bank, Rutland, Vt.....	Feb. 25, 1885	100, 000	Mar. 26, 1900
392	Somerset National Banking Company, Somerset, Ky...	June 29, 1900	50, 000	Aug. 17, 1900
393	South Danvers National Bank, Peabody, Mass.....	Mar. 31, 1865	150, 000	Sept. 19, 1900
	Total.....		1, 800, 000	
	Grand total.....		65, 477, 420	

a Restored to solvency.

b Formerly in voluntary liquidation.

c Second failure.

RECEIVER, AND CLOSING, SINCE THE ORGANIZATION OF THE NATIONAL BANKING AMOUNTS COLLECTED FROM ALL SOURCES, ETC.—Continued.

Nominal assets at date of suspension.			Additional assets re- ceived since date of suspension.	Total assets.	Offsets allowed and settled.	Loss on assets com- pounded or sold under order of court.	Nominal value of assets returned to stock- holders.	
Estimated good.	Estimated doubtful.	Estimated worthless.						
\$7,219	\$32,549	\$49,631	\$1,415	\$90,814	\$5,000	\$78,352	.....	364
116,234	426,436	107,053	27,172	676,895	34,543	118,716	.....	365
9,259	42,170	47,862	8,148	107,439	370	3,099	\$78,499	366
21,514	52,969	259,747	8,429	342,659	376	193	.....	367
46,597	81,685	10,649	23,379	162,810	11,149	13,875	23,496	368
11,700,832	8,787,653	8,664,997	9,659,817	38,813,299	2,435,921	8,694,686	555,399	
35,933	69,543	26,018	38,428	169,922	.....	98,555	.....	369
54,629	50,018	20,064	15,615	170,326	5,494	10,711	.....	370
1,403,446	393,955	1,452,706	188,683	3,438,790	212,531	29,733	.....	371
19,776	22,573	25,189	3,268	70,806	2,402	.....	48,771	372
32,559	42,516	25,623	5,810	106,508	2,050	9,971	.....	373
573,819	174,241	117,300	79,519	944,879	136,857	38,235	180,589	374
2,172	47,557	51,068	27,116	127,913	.....	77	96,940	375
2,152,334	800,403	1,717,968	358,439	5,029,144	359,334	187,282	326,300	
26,885	37,925	121,667	46,365	232,842	3,943	21,594	.....	376
97,964	178,768	52,733	16,383	325,848	16,092	50,890	.....	377
65,760	32,640	75,639	10,879	184,918	6,090	20,504	.....	378
45,903	24,193	42,583	5,310	117,989	6,226	14,203	.....	379
147,541	277,427	205,487	198,411	828,866	24,167	218,529	.....	380
25,723	24,077	23,806	2,259	75,865	6,600	30,457	.....	381
111,488	86,217	43,179	19,622	260,506	5,710	16,440	.....	382
99,199	65,785	34,283	2,049	201,226	4,493	914	.....	383
70,202	79,521	77,465	7,588	234,776	8,756	58	.....	384
49,998	69,130	48,000	5,205	172,333	2,188	36,703	.....	385
.....	.....	.....	.....	.....	.....	.....	.....	386
.....	.....	.....	.....	.....	.....	.....	.....	387
740,573	875,683	704,842	314,071	2,635,169	83,665	410,292	.....
2,018,916	534,916	48,839	730,396	3,333,067	223,705	1,743	1,062,965	388
38,695	200,266	269,723	903	509,587	.....	39,437	.....	389
2,818,225	3,414,438	1,172,932	264,541	7,670,136	252,878	8,289	.....	390
151,884	74,341	206,392	1,742	434,359	27,566	.....	.....	391
75,253	81,761	271	840	158,125	2,847	.....	.....	392
103,106	427,776	42,472	.....	573,354	.....	.....	.....	393
5,206,079	4,733,498	1,740,629	998,422	12,678,628	506,996	49,469	1,062,965	
84,582,356	75,887,821	55,278,754	33,589,613	249,338,544	18,476,183	79,901,413	7,348,365	

No. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF 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.
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
	295,259	17,733	312,992	275	267,156	17,744	27,817
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	79,904	2,125	82,029	7,054	58,661	6,673	9,442
9	\$200	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
	200	2,870,202	51,849	2,922,051	117,843	2,455,515	115,354	233,119
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
	259,723	37,871	297,594	19,501	238,320	11,065	28,681
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
	261,077	.....	261,077	7,858	193,259	11,796	48,164
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
	2,932,820	485,133	3,417,953	874,496	2,200,236	99,968	202,039
22	162,052	10,079	172,131	1,300	143,209	6,037	21,564
23	175,409	42,785	218,204	6,248	175,430	16,709	19,817
24	512,698	109,707	622,405	18,964	549,427	25,376	28,638
25	848,099	228,580	1,076,679	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
	5,948,060	731,249	6,679,309	857,737	5,052,958	184,414	335,475
33	1,323	88,442	.....	88,442	.....	67,491	4,718	12,651
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
	69,158	238,475	39,847	278,322	14,848	200,704	19,025	40,159
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
	291,357	781,360	160,154	941,514	134,422	644,686	64,728	97,678
41	42,341	106,451	148,792	445	135,797	3,946	8,604
42	196,790	22,080	11,269	33,349	.....	18,258	4,731	10,348
43	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	8,304	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
	196,790	1,023,785	239,920	1,263,705	95,201	1,021,056	42,579	90,328

RECEIVER, 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	58.00		Jan. 2, 1867	1
		300,000	434,531	23.37		Feb. 2, 1885	2
		200,000	669,513	24.70		May 14, 1883	3
		500,000	1,104,044				
		50,000	82,338	39.15		July 28, 1870	4
		100,000	376,392	17.333		Feb. 4, 1870	5
		500,000	289,467	46.60		Nov. 25, 1882	6
		120,000	1,119,313	79.00		Sept. 28, 1882	7
\$199		127,801	127,801	45.90		Dec. 19, 1874	8
		1,191,500	1,191,500	96.00		Nov. 18, 1874	9
21		26,000	170,752	88.50		Aug. 15, 1872	10
220		796,000	3,357,563				
		39,300	68,986	100.00	64.00	Apr. 7, 1881	11
27		100,000	205,256	68.33		Nov. 30, 1872	12
			33,870	49.20		Nov. 25, 1882	13
27		139,300	308,112				
			69,874	41.90		Dec. 4, 1875	14
			170,012	92.70		May 16, 1884	15
			239,886				
		400,000	1,282,254	100.00	46.00	Apr. 20, 1882	16
	\$1,214		157,120	100.00		Nov. 16, 1874	17
		135,000	378,722	100.00		Sept. 1, 1875	18
			645,558	100.00		Feb. 13, 1872	19
	33,500		79,864	100.00		Oct. 2, 1877	20
	6,500		15,142	100.00		Jan. 3, 1876	21
	41,214	535,000	2,558,660				
21		125,000	254,901	57.46		Feb. 15, 1886	22
		52,500	171,468	100.00	30.00	Jan. 8, 1880	23
		350,000	657,020	84.83		June 1, 1881	24
249		300,000	597,885	100.00	50.00	Apr. 29, 1884	25
202		300,000	1,619,965	100.00		July 24, 1876	26
	247,799		796,985	100.00	100.00	Mar. 31, 1883	27
		400,000	992,636	34.00		May 1, 1876	28
		50,000	167,285	76.00		May 15, 1876	29
454		100,000	175,081	57.50		Nov. 30, 1883	30
		600,000	1,429,595	62.00		Mar. 21, 1887	31
			67,292	73.50		Dec. 6, 1882	32
926	247,799	2,277,500	6,930,123				
3,582		50,000	144,606	46.80			
4		45,000	55,372	58.30		Sept. 11, 1878	33
		100,000	176,601	57.50		June 2, 1883	34
3,586		195,000	376,579				
			62,646	100.00		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	66.00		Mar. 16, 1879	39
		200,000	376,756	62.56		Apr. 5, 1886	40
		700,000	2,566,239				
		150,000	177,512	76.50		June 2, 1884	41
12		34,000	35,801	51.00		Mar. 4, 1886	42
		50,000	56,457	22.50		Mar. 28, 1883	43
	12		34,535	100.00		Feb. 28, 1878	44
50	4,185	75,000	91,801	100.00	100.00	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	100.00	100.00	May 23, 1888	48
		60,000	97,464	70.00		July 14, 1880	49
856	13,685	669,000	1,392,406				

490 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon share-holders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
50	-----	\$13,707	22,664	\$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	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	3,091,736	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
	-----	4,162,974	570,594	4,733,568	690,564	3,576,632	139,030	288,057
60	\$691,261	1,654,794	-----	1,654,794	349,918	1,071,774	27,466	98,709
61	53,800	157,544	65,132	222,676	-----	193,941	13,104	15,601
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	54,536	105,643	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	114,226	262,887	10,129	4,950
69	-----	19,742	16,500	36,242	-----	29,377	825	6,040
70	-----	66,185	23,622	89,807	9,762	66,810	1,352	11,883
71	30,065	78,573	1,810	80,383	2,125	69,437	634	8,187
72	-----	19,266	2,880	22,146	-----	16,670	1,488	3,716
73	32,519	20,819	-----	20,819	1,633	11,803	850	3,005
	1,058,499	2,968,261	320,812	3,289,073	484,345	2,334,156	84,709	216,976
74	-----	156,601	16,277	172,878	47,315	100,870	3,838	8,176
75	-----	126,536	72,576	199,112	53,898	105,763	16,327	23,110
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	1,782	11,296
81	-----	91,121	23,001	114,122	8,420	82,060	7,167	16,475
	11,877	1,047,043	251,738	1,298,781	218,928	884,454	44,754	135,380
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
	-----	541,719	331,966	873,685	10,037	724,328	25,536	40,261
85	-----	1,368,384	495,550	1,863,934	-----	1,790,932	46,918	26,084
86	8,250	457,272	13,450	470,722	1,910	589,222	45,449	34,141
87	-----	1,251,755	738,651	1,990,406	194,574	1,566,124	101,794	127,914
	8,250	3,077,411	1,247,651	4,325,062	196,484	3,746,278	194,161	188,139
88	4,157	150,019	8,321	158,340	-----	129,505	10,511	18,324
89	-----	281,261	123,919	405,180	247	321,870	24,279	58,784
	4,157	431,280	132,240	563,520	247	451,375	34,790	77,108
90	-----	152,842	12,010	164,852	5,099	119,390	12,054	28,309
91	-----	16,577	23,732	40,309	3,392	26,809	2,223	7,885
92	-----	145,960	12,892	158,852	25,336	96,525	12,112	24,879
93	-----	265,513	64,650	330,163	14,434	264,268	16,600	20,738
94	-----	4,271,643	272,896	4,544,539	473,936	3,774,704	111,758	183,944
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	-----	23,163	20,649	43,812	-----	25,006	2,553	13,624
98	-----	99,488	94,200	193,688	6,359	143,938	29,324	14,067
99	-----	20,849	-----	20,849	6,515	8,807	52	5,475
100	-----	52,029	23,503	75,532	1,893	59,057	5,012	9,440
	59,334	5,379,972	620,637	6,000,609	600,999	4,834,000	201,601	346,218
101	-----	629,931	159,087	789,018	17,243	684,428	53,425	33,922
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	40,786	2,309,369	168,520	2,477,889	182,290	2,085,826	108,571	97,961
	40,786	3,064,921	379,007	3,443,928	199,533	2,915,978	168,831	156,342

RECEIVER, 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.	
		\$30,000	\$35,023	27.00		Nov. 25, 1882	50
		140,000	352,062	100.00	38.50	Aug. 11, 1884	51
	\$8,739	132,000	185,760	100.00	100.00	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	100.00	100.00	Mar. 26, 1888	56
	3,626		133,112	100.00	100.00	Oct. 15, 1881	57
\$200			196,356	37.6483		Oct. 5, 1885	58
		72,000	254,647	100.00		Mar. 3, 1882	59
200	39,085	1,169,000	3,636,723				
7,184	99,743		1,061,598	100.00	100.00		60
30		200,000	298,324	65.57		Feb. 23, 1892	61
			392,394	100.00		July 6, 1881	62
	36,871		75,175	100.00	100.00	Mar. 9, 1882	63
	5,849		29,204	100.00	100.00	Aug. 5, 1879	64
		35,000	118,371	90.50		June 20, 1882	65
		125,000	90,424	88.00		Mar. 9, 1885	66
		36,000	36,109	60.00		Sept. 7, 1885	67
	15,682	160,000	261,887	100.00		July 5, 1879	68
		50,000	77,104	38.10		Mar. 24, 1885	69
		100,000	168,048	40.7285		Feb. 12, 1889	70
		21,500	70,191	98.925		do	71
		17,000	27,801	60.00		Apr. 8, 1881	72
108	3,420		32,449	100.00	100.00	Oct. 10, 1879	73
7,322	161,565	744,500	2,739,079				
	12,679	50,000	156,260	100.00	100.00	Mar. 15, 1881	74
14		130,000	282,370	68.70		Apr. 10, 1894	75
		121,750	197,353	100.00	42.30	Mar. 1, 1884	76
	829		128,832	100.00	100.00	Jan. 17, 1881	77
	884	160,000	132,461	100.00	100.00	Apr. 24, 1886	78
	859		81,801	100.00	100.00	Aug. 1, 1881	79
		10,000	21,182	99.133		Feb. 6, 1883	80
		50,000	108,385	81.00		Aug. 6, 1887	81
14	15,251	521,750	1,108,644				
	7,651		93,625	100.00	100.00	Feb. 4, 1882	82
	25,103	300,000	580,592	100.00	100.00	Feb. 18, 1885	83
	40,769	75,000	104,749	100.00	100.00	Oct. 12, 1885	84
	73,523	375,000	778,966				
		500,000	2,656,254	67.405		Dec. 22, 1896	85
		100,000	894,767	43.50		Apr. 30, 1892	86
		961,300	2,397,129	65.30		June 30, 1893	87
		1,561,300	5,948,150				
		50,000	186,993	70.90		Apr. 15, 1893	88
		200,000	422,772	80.25		June 6, 1892	89
		250,000	609,765				
		60,000	206,991	57.20		Dec. 5, 1893	90
		50,000	46,441	81.10		Oct. 25, 1886	91
		100,000	294,521	33.00		May 25, 1894	92
	14,123	75,000	245,599	100.00	100.00	Jan. 4, 1894	93
197		400,000	4,631,393	83.465		Sept. 30, 1899	94
	712	25,000	36,526	100.00	100.00	Sept. 25, 1889	95
		250,000	365,931	75.25		Sept. 30, 1890	96
2,629		32,500	26,322	95.00			97
		100,000	409,997	35.00		Apr. 19, 1893	98
			8,131	100.00	100.00	Oct. 29, 1885	99
130		50,000	84,978	69.50		Jan. 22, 1890	100
2,956	14,835	1,142,500	6,356,830				
		200,000	651,274	100.00	23.95	May 29, 1893	101
		50,000	86,258	100.00	100.00	Feb. 10, 1888	102
3		50,000	140,353	42.37		Sept. 30, 1890	103
3,241		300,000	2,897,197	72.00		June 23, 1894	104
3,244		600,000	3,775,062				

No. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF 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.
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	-----	63,258	15,730	78,988	16,764	36,929	8,407	16,770
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
-----	-----	1,131,584	110,734	1,242,318	222,693	811,629	16,396	75,511
113	-----	74,323	1,180	75,503	-----	61,379	1,500	12,624
114	-----	14,251	-----	14,251	82	9,492	-----	1,348
115	\$2,298,548	2,333,710	318,075	3,151,785	330,623	2,584,778	133,986	90,296
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	-----	31,798	34,002	65,800	777	46,546	7,746	10,731
119	-----	139,485	34,656	174,141	519	161,497	2,280	9,845
120	-----	263,871	-----	263,871	1,017	255,495	882	3,988
-----	-----	2,298,548	3,544,189	3,950,237	333,018	3,285,749	155,536	151,097
121	-----	920,600	253,919	1,174,519	19,446	1,084,638	28,906	32,954
122	-----	1,391,306	-----	1,391,306	782,300	400,998	630	11,572
123	-----	492,421	72,577	564,998	5,167	481,966	41,754	36,111
124	-----	228,261	44,890	273,091	5,810	248,132	4,408	14,741
125	-----	186,976	-----	186,976	1,983	172,999	2,988	9,096
126	-----	330,471	-----	330,471	1,169	318,554	1,810	4,622
127	-----	35,274	26,019	61,293	7,284	32,009	7,104	14,896
128	-----	100,149	-----	100,149	1,406	93,051	1,923	3,348
-----	-----	3,685,458	397,345	4,082,803	824,715	2,832,257	89,523	127,340
129	-----	508,457	59,645	568,102	59,535	482,013	6,901	16,456
130	-----	98,027	32,500	130,527	26,881	87,895	4,148	11,603
-----	-----	606,484	92,145	698,629	86,416	569,908	10,149	28,059
131	-----	27,930	26,707	54,637	1,177	43,289	5,032	5,139
132	11,803	105,338	19,948	125,286	58,647	43,022	8,299	15,318
133	-----	91,741	7,981	99,722	31,483	58,356	2,626	7,257
134	-----	55,597	42,408	98,005	20,344	66,221	2,989	9,341
135	2,604	21,112	10,353	31,465	3,025	20,410	872	6,960
136	-----	22,744	722	23,466	3,404	16,047	372	3,643
137	-----	512,013	-----	512,013	41,906	452,017	4,455	13,029
138	-----	58,319	21,347	79,666	10,998	60,902	780	6,633
139	-----	32,017	37,210	69,227	1,774	52,178	3,529	11,042
-----	-----	14,407	926,811	1,093,487	172,758	812,442	28,064	78,362
140	-----	15,673	9,951	25,624	8,479	6,217	4,834	5,766
141	-----	36,705	4,770	41,475	6,224	30,516	772	3,903
142	27,155	13,763	5,981	19,744	1,919	9,363	2,580	5,760
143	96,507	413,905	68,921	482,826	219,674	177,256	18,700	37,745
144	-----	46,703	29,012	75,715	20,565	41,966	6,943	6,241
145	-----	74,931	35,178	110,109	3,346	86,247	5,735	14,781
146	-----	493,497	1,613	495,110	85,482	368,251	16,959	24,418
147	-----	83,297	11,227	94,524	27,722	54,475	2,079	10,248
148	-----	58,361	780	59,141	32,132	21,705	934	4,370
149	-----	49,960	1,686	51,646	8,256	29,813	5,911	7,624
150	320,223	338,400	241,511	579,911	57,162	417,748	50,030	54,311
151	1,642,140	437,182	272,956	710,138	85,105	502,097	29,229	57,093
152	-----	179,844	-----	179,844	9,121	162,987	261	7,475
153	-----	65,851	23,409	89,260	4,321	78,198	1,131	5,610
154	-----	42,815	-----	42,815	32,214	8,753	18	1,830
155	-----	141,722	39,805	181,527	97,644	49,002	9,462	23,842
156	-----	49,934	23,195	73,129	16,049	41,211	8,202	7,656
157	-----	35,914	3,093	39,007	27,143	3,643	2,091	6,130
158	-----	50,419	3,600	54,019	21,907	21,164	4,007	6,941
159	-----	93,744	92,327	186,071	21,093	143,621	7,874	13,483
160	-----	99,423	42,696	142,119	24,326	88,268	9,852	16,293
161	-----	48,205	17,657	65,862	35,991	21,927	1,348	6,596
162	-----	213,639	-----	213,639	5,292	151,847	10,178	9,136
163	-----	-----	-----	-----	-----	-----	-----	-----
164	-----	20,734	5,565	26,299	1,703	18,196	1,318	5,082
-----	-----	2,586,025	3,104,621	4,039,554	852,870	2,534,471	200,448	342,334

RECEIVER, 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.	
	\$14,850		\$127,524	100.00	100.00	June 1, 1886	105
	7,486	\$100,000	171,581	100.00	100.00	Sept. 14, 1891	106
\$118		50,000	54,043	68.60		Apr. 5, 1897	107
11		50,000	112,135	47.00		Mar. 20, 1890	108
	3,149		63,669	100.00	100.00	Mar. 2, 1888	109
	5,172		130,772	100.00	100.00	Aug. 18, 1887	110
	75,229		116,626	100.00	100.00	Feb. 17, 1887	111
	10,074		80,452	100.00	100.00	Apr. 30, 1887	112
129	115,960	200,000	856,802				
		50,000	120,129	56.50		July 25, 1895	113
	3,329		9,379	100.00	100.00	Oct. 17, 1887	114
3,102		1,000,000	4,344,281	59.40			115
	7,787		82,156	100.00	100.00	July 11, 1889	116
	8,130	19,500	75,343	100.00	100.00	Mar. 5, 1891	117
		50,000	210,074	22.1568		May 13, 1892	118
		60,000	174,120	92.75		Apr. 25, 1892	119
	2,489		247,920	100.00	100.00	Oct. 20, 1888	120
3,102	21,735	1,179,500	5,263,402				
8,575		300,000	1,130,254	96.00			121
	195,716		398,236	100.00	100.00	June 27, 1888	122
		150,000	848,544	56.80		July 6, 1897	123
		100,000	435,319	57.00		Nov. 11, 1892	124
		100,000	326,222	53.00		Jan. 15, 1891	125
	4,316		311,028	100.00	100.00	Jan. 21, 1889	126
		50,000	51,012	63.20		July 24, 1894	127
	361		90,136	100.00	100.00	Apr. 24, 1890	128
8,575	200,393	700,000	3,590,751				
	4,097	75,000	456,667	100.00	100.00	Feb. 26, 1895	129
		50,000	108,127	75.85		May 4, 1896	130
	4,097	125,000	564,794				
		50,000	143,454	30.177		Apr. 26, 1892	131
		100,000	172,292	25.00		Jan. 26, 1900	132
		10,000	58,797	99.25		Dec. 31, 1892	133
		65,000	75,638	87.55		May 9, 1895	134
198		12,500	22,436	91.60		July 21, 1894	135
		20,000	30,566	52.50		Feb. 2, 1894	136
	606	24,000	465,760	100.00	100.00	Feb. 27, 1893	137
	353	40,000	56,745	100.00	100.00	Mar. 29, 1893	138
	704	80,000	83,756	62.50		June 7, 1899	139
198	1,663	401,500	1,169,444				
328		33,000	31,088	20.00			140
		11,000	30,516	100.00		Oct. 31, 1893	141
122		12,000	18,822	50.00			142
29,451		225,000	253,253				143
		100,000	122,528	34.25		Oct. 7, 1896	144
		62,500	118,419	72.50		Mar. 12, 1896	145
		80,000	393,011	93.70		Jan. 22, 1895	146
		38,000	111,742	49.35		Apr. 11, 1898	147
		39,000	42,962	50.30		Nov. 1, 1893	148
42		4,000	42,059	70.50		Apr. 1, 1896	149
660		500,000	2,320,680	13.00			150
36,614		750,000	2,092,140	24.00			151
		155,040	100.00	100.00		Mar. 31, 1895	152
		37,500	87,086	89.80		May 24, 1895	153
			8,753	100.00		June 30, 1892	154
	1,577	180,000	108,894	45.00		Aug. 11, 1900	155
		45,000	64,368	61.25		Feb. 25, 1896	156
11		54,000	72,858	5.00		Sept. 7, 1897	157
		45,000	36,336	58.00		Apr. 18, 1898	158
		150,000	283,020	50.30		Oct. 1, 1900	159
	3,440	120,000	121,357	70.00		May 25, 1899	160
		41,000	59,331	37.00		Sept. 8, 1896	161
	37,186		149,699	100.00	100.00	Jan. 29, 1900	162
						Feb. 15, 1892	163
		18,200	34,014	66.00		Nov. 24, 1894	164
67,228	42,203	2,545,200	6,757,946				

494 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF 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.
165		\$6,918,912	\$139,427	\$7,058,339	\$83,039	\$6,854,775	\$40,175	\$80,350
166		445,132	31,350	476,482	12,204	440,641	6,578	17,059
167	\$9,349	209,973	44,546	254,519	55,348	175,801	8,899	14,471
168		399,374	223,563	622,937	130,943	405,004	60,498	26,492
169		323,443	144,939	468,382	88,362	340,942	17,539	21,539
170		48,207	2,079	50,286	34,317	9,298	1,142	5,529
171		47,737	5,613	53,350	16,731	28,563	2,117	5,939
172		123,933		123,933	11,946	80,636		2,655
173		45,172	7,088	52,260	7,703	32,323	5,042	7,192
174	49,534	43,405	46,690	90,095	10,193	57,687	4,940	14,957
175	38,067	58,558	15,385	73,943	12,931	40,058	5,139	13,485
176		266,249		266,249	1,920	179,691	7,565	7,354
177								
178		33,477		33,477	21,623	4,838	2,453	4,563
179		49,706		49,706	11,002	35,146	439	1,553
180		18,726	11,861	30,587	2,000	15,983	7,850	4,593
181		168,848	56,301	225,149	12,869	197,292	3,615	11,373
	96,950	9,200,942	728,842	9,929,784	513,131	8,898,678	173,991	239,104
182		60,677	14,567	75,244	42,223	23,665	3,404	5,952
183		29,673	43,317	72,990	5,055	53,334	4,886	9,715
184	642,460	379,738	155,598	535,336	247,032	186,442	47,794	30,368
185		70,750	57,035	127,785	16,401	71,280	18,914	19,364
186	44,882	808,319	73,539	881,858	612,194	168,620	26,887	34,604
187		1,141,301	359,015	1,500,316	351,991	1,071,619	38,724	37,982
188		102,092		102,092	17,094	73,051	291	11,683
189		64,830	21,425	86,255	38,671	26,918	6,788	13,878
190	8,750	149,195	44,835	194,030	79,727	85,446	7,843	16,760
191		753,525	398,548	1,152,073	204,701	732,230	47,579	41,281
192	252,481	358,685	73,523	432,208	19,080	329,548	28,208	30,165
193		77,985		77,985	43,135	21,473	2,288	10,986
194		89,515	5,037	94,552	20,506	56,560	8,043	9,443
195		849,526		849,526	151,002	615,985	8,461	22,483
196		128,306	82,849	210,655	49,463	133,328	9,245	18,619
197	13,719	16,147	6,362	22,509	6,332	4,107	1,008	10,421
198		88,220	2,548	90,768	4,573	75,969	2,825	7,401
199		61,189	2,352	63,541	20,669	34,489	1,920	6,454
200								
201	89,609	228,982	63,930	292,912	11,930	232,714	13,798	22,498
202		263,760		263,760	5,004	250,731	1,500	6,275
203								
204		283,522	36,732	320,254	173,653	111,174	10,727	24,720
205		103,642	12,207	120,849	29,345	64,344	11,208	15,952
206		24,808	13,188	37,996	6,472	19,194	4,508	7,822
207		35,526	7,909	43,435	9,029	20,077	5,266	9,069
208								
209								
210		223,572	13,593	237,165	26,601	192,210	6,481	10,831
211		120,800	31,251	152,051	41,131	91,467	4,854	14,599
212		104,022		104,022	21,171	64,855	1,995	16,001
213		72,552	20,600	93,152	27,113	45,830	2,817	15,174
214		1,648,845	63,644	1,712,489	168,118	1,424,484	49,401	40,326
215								
216	142,118	439,704	180,385	620,089	55,211	467,609	16,895	50,335
217		87,562		87,562	44,694	36,619	1,801	4,448
218	15,835	148,018	15,145	163,163	89,052	53,739	4,387	15,985
219		160,338		160,338	32,306	112,911	2,087	12,356
220								
221		1,040,172	186,229	1,226,401	454,790	678,902	34,095	58,614
222	48,233	259,604	51,785	311,389	70,383	205,886	10,582	23,196
223								
224								
225		357,638	24,503	382,141	89,991	269,386	4,481	18,283
226		28,943	15,162	44,105	12,994	13,969	4,511	7,626
227	51	157,852	10,284	168,136	38,487	106,902	7,138	14,273
228	112,342	46,654	42,003	88,657	24,599	47,054	3,028	12,007
229		340,774	51,451	392,225	58,745	275,124	23,566	26,735
230		91,718	13,174	104,892	41,432	50,618	3,923	8,919
231	6,876	35,159	2,350	37,509	10,774	15,037	2,840	8,822
232								
233								
234		51,382	9,472	60,854	33,452	9,350	5,868	12,184
235		65,130	414	65,544	16,586	32,935	4,562	11,461
236		64,196	75,846	140,042	14,060	73,826	17,374	15,707
237		229,094	15,100	244,194	92,077	127,617	3,446	20,000
238		153,501	33,500	187,001	20,047	139,301	9,272	18,370

RECEIVER, 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.	
		\$400,000	\$7,602,341	90.1666		Mar. 31, 1898	165
		100,000	547,184	80.50		Oct. 16, 1896	166
		150,000	281,903	61.00		May 31, 1899	167
		500,000	963,889	41.80		June 12, 1900	168
		250,000	558,623	61.00		Sept. 21, 1899	169
		15,750	17,882	52.00		Sept. 23, 1897	170
		9,500	36,156	79.00		Apr. 25, 1898	171
	\$28,696	79,320	79,320	100.00	100.00	Oct. 12, 1892	172
		21,000	46,177	70.00		May 2, 1898	173
\$2,318		82,000	145,897	40.00			174
2,330		50,000	84,382	50.00			175
	69,719		174,356	100.00	100.00	Apr. 12, 1893	176
		17,500	16,250	35.00		Jan. 5, 1897	177
	1,656		33,986	100.00	100.00	Apr. 6, 1893	178
161		36,250	45,664	35.00		Mar. 31, 1896	179
		100,000	226,535	86.70		Oct. 24, 1900	180
4,809	100,071	1,732,000	10,860,555				181
		50,000	102,448	23.10		June 15, 1899	182
		75,000	99,610	53.40		Oct. 27, 1897	183
23,700		300,000	1,243,479	15.00			184
1,826		105,000	122,865	60.00			185
39,553		460,000	323,199	35.00			186
		500,000	1,479,610	71.50		May 27, 1899	187
23			68,459	100.00	100.00	Sept. 30, 1897	188
		50,000	120,875	22.40		Sept. 5, 1899	189
4,254		100,000	155,086	55.00			190
126,282		750,000	968,221	75.00			191
25,207		200,000	498,172	65.00			192
	103		50,775	100.00	100.00	Sept. 16, 1895	193
		48,000	80,971	73.30		Apr. 3, 1897	194
	51,595		600,573	100.00	100.00	June 15, 1894	195
		112,500	206,714	65.50		Oct. 23, 1899	196
641		12,500	13,689	30.00			197
		50,000	126,411	58.50		Jan. 6, 1897	198
		6,000	34,489	100.00		Oct. 9, 1896	199
						Feb. 6, 1894	200
11,972		100,000	358,055	65.00			201
	250		239,894	100.00	100.00	Sept. 12, 1895	202
		250,000	626,440	17.75		Dec. 5, 1894	203
		50,000	237,099	27.90		Sept. 10, 1897	204
		50,000	73,098	26.26		June 24, 1899	205
		18,000	110,039	18.24		Oct. 19, 1897	206
						Jan. 7, 1898	207
						Dec. 21, 1893	208
	1,042	23,000	179,976	100.00	66.50	Jan. 29, 1894	209
		80,000	164,644	61.40		Apr. 27, 1897	210
			64,336	100.00	100.00	June 16, 1898	211
2,218		50,000	84,195	55.00		May 24, 1899	212
	30,160	100,000	1,342,490	100.00	93.40		213
						May 2, 1900	214
						Nov. 17, 1893	215
30,039		250,000	625,304	75.00			216
			30,839	100.00	100.00	Nov. 16, 1894	217
		100,000	140,931	38.00		Jan. 6, 1900	218
	678		103,683	100.00	100.00	Aug. 8, 1896	219
		300,000	1,112,567	61.00		Dec. 11, 1893	220
1,342		60,000	240,802	85.50		May 3, 1900	221
							222
						Mar. 26, 1894	223
						Dec. 4, 1893	224
	5,005	33,000	253,267	100.00	57.47	May 22, 1899	225
		42,000	32,220	40.00		Feb. 27, 1899	226
1,336		75,000	189,222	55.00			227
1,969		100,000	93,853	50.00			228
	8,055	77,000	254,324	100.00	100.00	Apr. 30, 1898	229
		50,000	96,538	52.50		Apr. 30, 1897	230
36		14,500	22,011	65.00			231
						May 21, 1894	232
						Nov. 17, 1893	233
		22,500	43,782	45.50		Oct. 28, 1897	234
		9,000	42,396	78.73		.....do.....	235
19,075		100,000	113,726	65.00			236
1,054		81,000	175,360	74.80			237
11		100,000	250,993	55.50		Jan. 22, 1896	238

496 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of re- maining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total collec- tions from all sources.	Loans paid and other disburse- ments.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
239	-----	\$103,421	\$16,358	\$119,779	\$48,617	\$56,651	\$4,439	\$10,072
240	-----	37,551	2,764	40,315	6,113	19,547	1,676	12,979
241	-----	16,828	2,027	18,855	4,674	6,008	2,112	6,061
242	-----	-----	-----	-----	-----	-----	-----	-----
243	-----	19,792	26,134	45,926	8,504	25,468	5,650	6,304
244	-----	126,725	-----	126,725	23,806	80,380	2,613	9,026
245	\$10,039	282,880	149,532	432,412	171,431	188,559	14,649	30,372
246	-----	46,669	10,622	57,291	5,910	42,387	1,383	7,611
	1,387,395	12,736,009	2,537,344	15,273,353	3,918,131	9,416,923	570,050	942,522
247	12,780	50,811	17,266	68,077	26,492	23,938	6,177	10,863
248	25,985	247,584	3,080	250,664	58,908	136,275	25,306	30,175
249	-----	165,232	18,851	184,083	14,413	126,429	15,805	27,436
250	49,532	180,702	15,171	195,873	60,018	106,103	8,548	17,586
251	-----	12,128	8,275	20,403	868	12,938	804	5,793
252	-----	142,291	148,408	290,699	54,429	203,600	784	9,196
253	-----	80,689	23,000	103,689	12,699	62,825	10,139	11,645
254	-----	22,937	13,423	36,360	9,881	15,665	2,573	8,241
255	-----	102,529	59,295	161,824	49,318	87,347	8,345	16,314
256	104,623	260,071	81,647	341,718	236,037	37,376	31,772	29,213
257	-----	96,165	-----	96,165	31,343	54,355	2,869	7,598
258	-----	91,115	45,281	136,396	48,834	67,904	6,337	13,321
259	901,919	505,232	60,446	574,678	316,300	181,324	27,789	47,560
260	-----	33,500	14,353	47,853	16,679	15,800	4,485	9,458
261	-----	64,312	12,641	76,973	44,977	21,919	3,082	6,995
262	-----	79,090	5,863	84,953	20,508	51,118	2,107	11,220
263	-----	27,159	-----	27,159	21,353	2,233	16	2,004
264	-----	299,845	47,513	347,358	200,422	110,299	11,095	25,542
265	-----	26,981	12,401	39,382	6,327	19,841	4,412	7,884
266	150,094	135,093	58,174	193,267	55,592	77,835	7,975	18,148
267	5,223	77,630	55,192	132,792	59,801	43,145	5,618	14,926
	1,250,156	2,701,116	709,250	3,410,366	1,345,199	1,458,269	186,038	331,118
268	21,457	42,542	13,188	55,730	18,020	19,964	5,181	12,456
269	-----	46,987	13,054	60,041	14,335	31,407	5,586	8,713
270	-----	27,502	11,857	39,359	16,683	9,445	3,488	9,743
271	129,129	121,761	13,209	134,970	95,852	20,727	5,231	13,180
272	-----	138,709	19,950	158,659	96,421	38,191	6,629	17,418
273	-----	75,863	22,349	98,212	23,491	56,804	7,672	10,245
274	4,582	410,433	67,551	477,984	25,846	418,316	10,964	22,858
275	-----	128,527	16,157	144,684	50,462	77,259	5,014	11,949
276	-----	105,423	30,814	136,237	37,280	75,652	6,107	14,443
277	45,463	6,875	547	7,422	678	-----	2,727	2,851
278	278,608	269,865	24,418	294,283	48,193	180,806	16,234	37,315
279	-----	171,595	10,714	182,309	52,684	98,618	8,948	19,244
280	4,375	217,226	-----	217,226	3,384	172,686	2,428	8,698
281	134,531	49,175	-----	49,175	23,906	8,711	376	14,433
282	-----	22,389	1,220	23,609	10,607	6,400	1,157	5,445
283	-----	20,026	4,648	24,674	14,405	-----	2,762	7,507
284	5,110	1,199,230	192,619	1,391,849	366,196	925,252	30,259	47,791
285	-----	29,283	20,153	49,436	3,653	37,249	3,026	5,508
286	246	39,751	7,174	46,925	20,239	10,857	2,929	3,808
287	380,025	355,963	58,832	414,795	151,757	174,608	22,565	26,316
288	-----	29,736	-----	29,736	11,668	4,617	1,889	3,712
289	-----	156,216	10,264	166,480	58,579	78,526	13,871	15,504
290	70,083	315,018	32,650	347,668	92,704	176,244	21,489	21,377
291	-----	10,166	9,875	20,041	15,496	2,118	198	2,229
292	-----	6,007	-----	6,007	4,826	-----	210	971
293	50	40,505	12,725	53,230	5,498	29,355	4,156	6,602
294	341,753	280,532	70,798	351,330	206,322	104,226	10,869	25,062
295	35,136	951,589	361,199	1,312,788	448,273	682,461	37,195	42,801
296	-----	118,256	-----	118,256	8,673	100,285	2,783	6,515
297	-----	51,985	12,500	64,485	4,247	52,815	2,866	4,289
298	-----	107,685	31,671	139,356	33,376	89,052	4,127	12,801
299	-----	41,554	10,940	52,494	20,459	17,255	4,159	8,432
300	-----	-----	-----	-----	-----	-----	-----	-----
301	-----	69,054	12,927	81,981	46,523	24,994	2,899	7,565
302	-----	52,989	26,500	79,489	20,212	37,872	5,445	10,824
303	-----	77,181	132,928	210,109	41,520	120,511	28,860	19,218
	1,450,548	5,787,598	1,253,411	7,041,009	2,092,448	3,883,283	289,799	492,303
304	105,249	43,076	16,952	60,028	29,197	12,301	3,932	6,662
305	90,478	63,615	11,527	75,142	29,952	32,628	2,413	8,868
306	-----	129,802	47,108	176,910	81,579	73,681	4,122	12,965

RECEIVER, 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 share-holders.	Amount of claims proved.	Dividends (per cent).	Interest dividends (per cent).	Finally closed.	
		\$50,000	\$117,242	51.60		Sept. 30, 1898	239
		5,500	18,652	100.00	19.35	Apr. 7, 1899	240
		6,000	8,414	72.00		Dec. 6, 1897	241
						Apr. 26, 1894	242
		50,000	48,602	52.05		Oct. 28, 1897	243
\$10,900		16,000	98,775	85.00			244
27,401		250,000	419,341	45.00			245
		18,000	46,707	90.167		Oct. 5, 1897	246
328,839	\$96,888	5,349,500	14,345,463				
607		75,000	105,866	25.00		Feb. 12, 1900	247
		250,000	309,716	44.00		Dec. 31, 1897	248
		100,000	252,860	50.00			249
3,618		60,000	208,477	55.00			250
		15,000	16,128	100.00		Dec. 14, 1897	251
22,690		300,000	361,225	56.50			252
6,381		50,000	179,252	35.00			253
		28,500	30,319	51.80		May 1, 1899	254
	500	90,000	81,921	100.00	100.00	July 24, 1897	255
7,320		250,000	260,192	15.00			256
			52,742	100.00	100.00	Oct. 28, 1897	257
		100,000	183,608	37.05		June 27, 1898	258
1,705		200,000	924,046	20.00			259
	1,431	50,000	44,970	35.00		Mar. 13, 1899	260
		50,000	97,748	23.00		Apr. 27, 1898	261
		22,000	64,735	78.00		Oct. 26, 1897	262
	1,553		19,530	100.00	100.00	Sept. 17, 1895	263
		142,500	181,810	100.00	36.09	Feb. 28, 1898	264
918		42,000	49,660	40.00			265
33,717		85,000	183,529	48.00			266
9,302		144,000	148,455	30.00			267
86,258	3,484	2,056,500	3,556,769				
109		82,000	101,820	20.00			268
		50,000	87,818	36.10		Feb. 20, 1899	269
		50,000	54,594	17.30		Oct. 30, 1897	270
		150,000	262,658	10.00		July 12, 1900	271
		164,000	199,766	21.00		Aug. 9, 1900	272
		100,000	136,485	41.80		June 18, 1899	273
		100,020	474,828	87.40		June 20, 1899	274
		40,000	77,786	100.00	77.02	Sept. 18, 1897	275
	2,755	60,000	93,996	81.90		May 1, 1900	276
1,166		7,500	7,041				277
11,735		100,000	453,896	40.00			278
2,815		93,000	168,492	60.00			279
1,030	29,000		164,488	100.00	100.00		280
1,749			67,554	13.00			281
		4,000	16,874	55.00		May 15, 1899	282
		75,000	60,343			Dec. 31, 1898	283
22,351		230,000	872,378	100.00	55.31		284
		30,000	36,429	100.00	39.50	Dec. 18, 1896	285
4,292		20,000	30,038	40.00			286
39,849		300,000	491,071	35.00			287
	8,350		5,936	100.00	100.00	Aug. 15, 1898	288
		50,000	267,930	28.25		June 30, 1899	289
35,854		100,000	288,268	55.00			290
		12,500	6,401	32.00		Sept. 23, 1897	291
						Apr. 21, 1896	292
7,619		50,000	58,712	50.00			293
4,851		150,000	240,599	45.00			294
102,058		500,000	668,236	100.00			295
			92,508	100.00	100.00	Feb. 26, 1897	296
	268	50,000	52,062	100.00	100.00	Aug. 3, 1896	297
		166,000	183,021	49.20		Aug. 31, 1899	298
2,189		50,000	52,494	35.00			299
						Feb. 1, 1896	300
	5,136	100,000	110,801	22.40		Apr. 25, 1898	301
		50,000	50,431	75.10		June 18, 1900	302
		213,500	189,886	71.00		Aug. 28, 1900	303
237,667	45,509	3,147,520	6,125,760				
7,936		50,150	53,761	20.00			304
1,281		60,000	93,198	35.00			305
4,563		100,000	147,097	50.00			306

498 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF 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.
307	\$25,022	\$32,265	\$3,655	\$35,920	\$11,503	\$15,544	\$2,658	\$6,215
308	284,100	493,113	124,587	617,700	131,155	419,157	20,477	31,660
309	286,182	154,889	124,386	279,275	10,001	212,454	15,988	23,938
310	-----	50,612	17,682	68,294	14,982	33,819	4,400	6,081
311	340,655	282,976	38,559	320,935	164,254	114,739	15,628	17,285
312	-----	27,147	28,866	56,013	18,600	30,148	828	6,377
313	-----	138,630	51,457	190,087	14,035	157,088	7,330	9,674
314	-----	77,036	17,888	94,924	21,902	49,225	4,772	8,424
315	-----	21,463	4,780	26,243	9,285	11,851	173	4,934
316	12,363	80,063	30,090	110,153	69,782	26,488	7,278	6,605
317	182,377	104,540	76,500	181,040	11,338	143,626	5,392	11,307
318	-----	-----	-----	-----	-----	-----	-----	-----
319	2,915	39,367	10,106	49,473	19,052	19,452	2,325	8,644
320	-----	70,846	19,078	89,924	32,463	35,378	4,088	14,335
321	-----	41,229	-----	41,229	8,342	25,023	2,840	3,582
322	-----	60,017	4,372	64,389	12,368	37,642	3,316	8,953
323	-----	795,735	152,180	947,915	752,500	114,035	11,750	20,133
324	152,919	274,743	68,356	343,099	184,205	99,948	17,498	26,718
325	3,496,932	965,154	370,322	1,335,476	538,769	689,546	20,127	43,797
326	-----	93,771	7,510	101,281	49,821	36,873	1,873	8,409
327	1,050	75,255	8,828	84,083	6,533	44,043	6,717	12,954
328	9	69,727	-----	69,727	15,607	36,742	2,790	9,494
329	40,310	90,911	-----	90,911	8,935	67,435	1,050	12,340
330	125,960	97,949	25,157	123,106	52,816	48,600	4,086	11,669
-----	5,146,521	4,373,331	1,250,946	5,633,277	2,298,536	2,587,466	173,849	342,023
331	-----	56,770	-----	56,770	8,856	41,505	1,797	4,612
332	-----	73,355	16,200	89,555	25,513	51,213	2,757	10,072
333	158,480	339,919	80,793	420,712	141,594	237,962	5,386	16,789
334	-----	133,020	55,134	188,754	18,805	131,995	6,078	22,972
335	63,809	118,541	16,200	134,741	11,662	98,930	7,014	16,119
336	37,990	821,562	133,518	955,080	204,802	623,407	21,704	31,105
337	-----	333,665	68,667	402,332	63,488	289,710	3,651	18,243
338	352,522	270,937	27,330	298,267	149,074	116,387	7,677	12,695
339	-----	141,798	5,285	147,083	58,254	72,232	4,364	9,055
340	6,504,776	9,541,391	717,583	10,258,974	1,687,188	7,859,664	181,945	69,287
341	-----	20,831	-----	20,831	125	4,772	3,854	6,862
342	-----	137,714	29,096	166,810	33,332	73,861	4,346	11,618
343	-----	-----	-----	-----	-----	-----	-----	-----
344	189,747	419,162	69,718	488,880	278,998	178,007	7,481	16,547
345	-----	10,470	-----	10,470	1,397	7,074	195	1,804
346	-----	9,040	4,302	13,342	3,277	-----	1,595	5,692
347	-----	238,596	42,351	280,947	46,345	190,620	3,724	15,795
348	-----	162,913	43,374	206,287	22,407	164,898	5,616	13,366
349	389,224	448,259	-----	448,259	112,805	293,750	12,311	20,428
350	235,005	272,747	-----	272,747	47,301	166,047	13,655	17,457
351	1,041	253,379	26,585	279,964	154,058	102,230	3,320	15,946
352	7,611	53,766	26,549	80,315	32,634	28,904	3,808	8,029
353	159,466	51,892	16,829	68,721	28,943	22,827	3,667	11,616
354	-----	145,849	11,133	156,982	41,646	96,611	2,935	8,917
355	13,198	58,635	32,423	91,058	18,371	42,815	5,579	9,394
356	5,080	42,895	35,570	78,465	14,379	43,962	4,204	8,928
357	194,867	338,324	58,134	396,458	115,879	205,133	10,077	22,135
358	-----	1,020,211	-----	1,020,211	260,546	723,098	10,873	23,487
359	25,715	175,800	36,958	212,758	100,456	86,763	7,270	16,599
360	-----	271,202	169,414	440,616	8,966	268,038	8,281	12,834
361	67,520	148,552	-----	148,552	14,195	120,002	2,157	9,929
362	-----	42,194	-----	42,194	20,211	13,335	2,192	5,132
363	855,118	699,686	143,750	843,436	242,981	528,184	10,370	26,090
364	-----	7,462	1,290	8,752	1,459	-----	695	3,633
365	312,995	210,641	81,096	291,737	31,729	222,779	6,086	21,828
366	-----	25,471	34,800	60,271	1,804	53,229	1,374	3,864
367	323,424	18,666	1,000	19,666	2,514	8,665	861	6,697
368	-----	113,790	-----	113,790	12,731	86,197	2,859	9,308
-----	9,897,588	17,229,705	1,985,082	19,214,787	4,020,725	13,254,806	332,358	544,884
369	-----	71,367	11,906	83,273	1,361	79,211	20	2,681
370	75,721	78,400	8,320	86,720	13,012	62,881	1,189	8,395
371	1,475,226	1,721,300	169,546	1,890,846	625,974	1,022,769	37,390	45,716
372	-----	19,633	-----	19,633	721	10,089	2,529	4,657
373	59,969	34,518	13,000	47,518	21,046	15,676	2,169	6,988
374	-----	589,198	-----	589,198	7,843	508,910	3,426	6,399
375	-----	30,896	-----	30,896	21,980	-----	1,660	3,356
-----	1,610,916	2,545,312	202,772	2,748,084	691,937	1,699,546	48,383	78,192

RECEIVER, 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.	
		\$55,000	\$81,830	19.00		Sept. 22, 1899	307
\$15,251		150,000	598,805	70.00			308
16,894		235,000	303,898	70.00			309
	\$9,012	30,000	47,686	70.61		Mar. 20, 1899	310
9,029		200,000	353,792	35.00			311
		50,000	118,995	25.50		Aug. 15, 1899	312
1,960		78,750	167,778	95.00			313
	10,601	56,000	61,378	80.20		May 21, 1900	314
		11,500	22,511	58.00		Sept. 21, 1899	315
		50,000	73,312	43.70		July 9, 1900	316
9,377		100,000	223,269	90.00			317
		50,000	72,309	26.00		Jan. 7, 1897	318
3,662		50,000	141,571	25.00		Oct. 30, 1899	319
	1,442		38,709	100.00	100.00	Jan. 28, 1899	321
	2,110	20,000	43,524	91.00		Dec. 2, 1899	322
43,331	6,166	225,000	146,199	78.00			323
14,730		200,000	599,707	18.00			324
43,237		800,000	2,859,662	25.00			325
4,305		35,000	62,624	70.00			326
13,836		50,000	176,171	25.00			327
5,094		17,000	49,053	75.00			328
1,151			62,044	100.00	100.00		329
6,435		100,000	168,471	30.00			330
202,072	29,331	2,773,400	6,767,354				
			41,505	100.00		Mar. 29, 1898	331
		18,000	51,215	100.00		Oct. 9, 1899	332
18,981		110,000	289,773	85.00			333
	8,304	156,000	197,136	65.50		Apr. 16, 1900	334
1,016		75,000	224,862	44.00			335
74,062		250,000	1,005,594	62.00			336
	27,240	100,000	294,788	100.00		Aug. 15, 1899	337
12,434		200,000	407,601	30.00			338
	3,178	14,000	95,143	100.00	100.00	May 16, 1898	339
510,890		1,000,000	11,243,839	70.00			340
5,218			19,086	25.00			341
43,653		50,000	135,612	60.00			342
		100,000	300,782	65.00		Mar. 16, 1897	343
7,897			6,884	100.00	100.00	Aug. 7, 1897	344
2,778		50,000	53,582				345
	24,463	120,000	188,470	100.00		Jan. 22, 1900	346
		50,000	203,054	88.40		Sept. 5, 1900	347
8,965			367,218	80.00			348
28,287			280,732	60.00			349
	4,410	70,000	124,763	81.80		July 9, 1900	350
6,940		100,000	149,375	17.50			351
1,668		75,000	87,638	25.00			352
	6,823	44,000	103,512	97.15		Oct. 24, 1900	353
14,899		50,000	61,155	70.00			354
6,982		50,000	56,750	80.00			355
43,234		140,000	343,279	60.00			356
	2,207		660,109	100.00	100.00	July 5, 1900	357
1,670		100,000	157,752	55.00			358
142,497		250,000	282,242	95.00			359
2,269			126,305	95.00			360
	1,324		12,262	100.00	100.00	Mar. 24, 1899	361
35,811		350,000	955,022	55.00			362
2,965		43,000	13,636				363
9,315		150,000	445,558	50.00			364
		40,000	49,743	100.00	100.00	Oct. 22, 1898	365
929		100,000	173,648	5.00			366
	695		81,660	100.00	100.00	May 31, 1900	367
983,370	78,644	3,855,000	19,291,235				368
		20,000	71,250	100.00	100.00	Nov. 15, 1898	369
1,243		20,000	96,742	65.00			370
158,997		500,000	1,859,581	55.00			371
	1,627		10,035	100.00	100.00	Dec. 26, 1899	372
1,639		50,000	62,708	25.00			373
	62,620		497,889	100.00	100.00	Mar. 20, 1899	374
	3,900					Oct. 7, 1899	375
161,879	68,147	590,000	2,598,205				

500 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 75.—INSOLVENT NATIONAL BANKS, DATES OF ORGANIZATION, APPOINTMENT OF SYSTEM, WITH AMOUNTS OF NOMINAL AND ADDITIONAL ASSETS,

	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon share-holders.	Total collections from all sources.	Loans paid and other disbursements.	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.
376	\$160,333	\$46,972	\$38,922	\$85,894	\$1,312	\$66,002	\$2,390	\$8,195
377	102,878	155,988	56,456	212,444	28,759	156,804	4,641	9,528
378	86,804	71,520	11,123	82,643	13,457	50,903	4,475	4,321
379	35,117	62,443	-----	62,443	524	44,323	443	4,593
380	296,065	290,105	68,351	358,456	68,987	249,254	8,379	12,986
381	32,209	7,199	-----	7,199	1,538	-----	1,131	3,662
382	70,093	168,263	-----	168,263	10,603	105,314	-----	4,599
383	96,304	99,515	-----	99,515	1,672	80,638	1,229	6,876
384	148,475	77,487	-----	77,487	714	67,298	273	2,842
385	55,193	78,249	-----	96,349	21,515	63,377	819	3,952
386	-----	-----	6,296	6,296	4,850	-----	-----	1,446
387	-----	-----	2,352	2,352	-----	-----	-----	1,100
	1,083,471	1,057,741	201,600	1,259,341	153,931	883,913	23,780	64,100
388	-----	2,044,654	-----	2,044,654	875	2,023,843	2,416	4,892
389	456,114	14,036	25,887	39,923	1,193	-----	2,208	4,571
390	3,604,706	3,804,263	975,500	4,779,763	3,410,972	1,334,210	10,455	17,167
391	289,913	116,880	89,500	206,380	1,185	157,622	1,347	5,167
392	123,512	31,766	-----	31,766	10	-----	-----	166
393	568,269	5,085	-----	5,085	-----	-----	-----	-----
	5,042,514	6,016,684	1,090,887	7,107,571	3,414,235	3,515,675	16,426	31,963
	33,605,447	110,007,136	17,696,580	127,703,716	25,464,061	88,256,917	3,774,875	6,426,415

RECEIVER, 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.	
\$7,995	.....	\$50,000	\$131,985	50.00	.....	.....	376
12,712	.....	90,000	196,018	80.00	.....	.....	377
9,487	.....	50,000	98,584	50.00	.....	.....	378
12,560	.....	.....	59,753	75.00	.....	.....	379
18,850	.....	100,000	498,285	50.00	.....	.....	380
868	.....	.....	2,626	.....	.....	.....	381
17,747	\$30,000	.....	103,057	100.00	100.00	.....	382
9,100	.....	22,000	138,894	60.00	.....	.....	383
6,360	.....	50,000	168,244	40.00	.....	.....	384
6,686	.....	50,000	82,318	77.00	.....	.....	385
.....	.....	21,000	.....	.....	.....	Sept. 18, 1900	386
1,252	.....	21,000	14,568	.....	.....	.....	387
103,617	30,000	454,000	1,494,332	.....	.....	.....	.....
10,067	2,561	.....	2,098,887	100.00	100.00	Feb. 15, 1900	388
31,951	.....	150,000	.....	.....	.....	.....	389
6,959	.....	1,000,000	2,667,038	40.00	.....	.....	390
41,059	.....	100,000	315,403	50.00	.....	.....	391
31,590	.....	.....	60,675	.....	.....	.....	392
5,085	.....	.....	.....	.....	.....	.....	393
126,711	2,561	1,250,000	5,052,003	.....	.....	.....	.....
2,333,805	1,447,643	38,584,970	132,345,880	.....	.....	.....	.....

502 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS THE AFFAIRS OF WHICH

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
1	First National Bank, Attica, N. Y.	199	\$50,000	\$44,000	\$238
2	Venango National Bank, Franklin, Pa.	1176	300,000	85,000	206
3	Merchants' National Bank, Washington, D. C.	627	200,000	180,000	551
	Total (number of banks, 2)		500,000	265,000	757
4	First National Bank, Medina, N. Y.	229	50,000	40,000	239
5	Tennessee National Bank, Memphis, Tenn.	1225	100,000	90,000	227
6	First National Bank, Selma, Ala.	1537	100,000	85,000	389
7	First National Bank, New Orleans, La.	162	500,000	180,000	1,090
8	National Unadilla Bank, Unadilla, N. Y.	1463	120,000	100,000	185
9	Farmers and Citizens' Nat'l Bank, Brooklyn, N. Y.	1223	300,000	253,900	967
10	Croton National Bank, New York, N. Y.	1556	200,000	180,000	278
	Total (number of banks, 7)		1,370,000	928,900	3,375
11	First National Bank, Bethel, Conn.	1141	60,000	26,300	135
12	First National Bank, Keokuk, Iowa	80	100,000	90,000	331
13	National Bank of Vicksburg, Miss.	803	50,000	25,500	57
	Total (number of banks, 3)		210,000	141,800	523
14	First National Bank, Rockford, Ill.	429	50,000	45,000	262
15	First National Bank of Nevada, Austin, Nev.	1331	250,000	129,700	933
	Total (number of banks, 2)		300,000	174,700	1,195
16	Ocean National Bank, New York, N. Y.	1232	1,000,000	800,000	6,388
17	Union Square National Bank, New York, N. Y.	1691	200,000	50,000	231
18	Eighth National Bank, New York, N. Y.	384	250,000	243,393	2,049
19	Fourth National Bank, Philadelphia, Pa.	286	200,000	179,000	1,050
20	Waverly National Bank, Waverly, N. Y.	1192	106,100	71,000	834
21	First National Bank, Fort Smith, Ark.	1631	50,000	45,000	450
	Total (number of banks, 6)		1,806,100	1,388,393	10,992
22	Scandinavian National Bank, Chicago, Ill.	1978	250,000	135,000	209
23	Wallkill National Bank, Middletown, N. Y.	1473	175,000	118,900	1,022
24	Crescent City National Bank, New Orleans, La.	1937	500,000	450,000	1,485
25	Atlantic National Bank, New York, N. Y.	1388	300,000	100,000	1,085
26	First National Bank, Washington, D. C.	26	500,000	450,000	6,321
27	Nat'l Bank of the Commonwealth, New York, N. Y.	1372	750,000	234,000	2,907
28	Merchants' National Bank, Petersburg, Va.	1548	400,000	360,000	2,735
29	First National Bank, Petersburg, Va.	1378	200,000	179,200	1,725
30	First National Bank, Mansfield, Ohio.	436	100,000	90,000	962
31	New Orleans National Banking Association, New Orleans, La.	1825	600,000	360,000	2,500
32	First National Bank, Carlisle, Pa.	21	50,000	45,000	475
	Total (number of banks, 11)		3,825,000	2,522,100	21,426
34	First National Bank, Topeka, Kans.	1660	100,000	90,000	966
35	First National Bank, Norfolk, Va.	271	100,000	95,000	1,165
	Total (number of banks, 2)		200,000	185,000	2,131
36	Gibson County National Bank, Princeton, Ind.	2066	50,000	43,800	245
37	First Nat'l Bank of Utah, Salt Lake City, Utah.	1695	150,000	118,191	956
38	Cook County National Bank, Chicago, Ill.	1845	500,000	285,100	1,427
39	First National Bank, Tiffin, Ohio.	900	100,000	45,000	866
40	Charlottesville Nat'l Bank, Charlottesville, Va.	1468	200,000	146,585	1,760
	Total (number of banks, 5)		1,000,000	638,676	5,254
41	Miners' National Bank, Georgetown, Colo.	2199	150,000	45,000	315
42	Fourth National Bank, Chicago, Ill. ^a	276	200,000	85,700	2,533
43	First National Bank, Bedford, Iowa.	2298	30,000	27,000	150
44	First National Bank, Osceola, Iowa.	1776	50,000	45,000	420
45	First National Bank, Duluth, Minn.	1954	100,000	45,000	232
46	First National Bank, La Crosse, Wis.	1313	50,000	45,000	742
47	City National Bank, Chicago, Ill.	818	250,000	137,209	2,818
48	Watkins National Bank, Watkins, N. Y.	456	75,000	67,500	1,336
49	First National Bank, Wichita, Kans.	1913	60,000	43,200	517
	Total (number of banks, 9)		965,000	540,609	9,063

^a Formerly in voluntary liquidation.

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL HAVE BEEN FINALLY CLOSED.

Receiver appointed.	Finally closed.	Cause of failure, a	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Apr. 14, 1865	Jan. 2, 1867	W	\$50,823	\$28,053	\$115,538	\$13,692	\$208,106	1
May 1, 1866	Feb. 2, 1885	U	83,713	57,029	818,154	27,741	986,637	2
May 8, 1866	May 14, 1883	U	.....	860,929	.....	.....	860,929	3
			83,713	917,958	818,154	27,741	1,847,566	
Mar. 13, 1867	July 28, 1870	T	18,424	2,029	101,072	5,400	126,925	4
Mar. 21, 1867	Feb. 4, 1870	V	50,000	395,412	.....	26,579	471,991	5
Apr. 30, 1867	Nov. 25, 1882	B	116,422	96,556	78,415	57,732	349,125	6
May 20, 1867	Sept. 28, 1882	Q	853,148	276,400	701,116	156,575	1,987,239	7
Aug. 20, 1867	Dec. 19, 1874	W	36,748	69,857	86,856	19,449	212,910	8
Sept. 6, 1867	Nov. 18, 1874	U	1,175,656	121,683	272,757	121,017	1,691,113	9
Oct. 1, 1867	Aug. 15, 1872	G	255,235	144,903	65,361	21,572	487,071	10
			2,505,633	1,106,840	1,305,577	408,324	5,326,374	
Feb. 28, 1868	Apr. 7, 1881	N	39,486	4,809	83,830	12,212	140,337	11
Mar. 3, 1868	Nov. 30, 1872	Q	98,240	79,652	125,057	13,426	316,375	12
Apr. 24, 1868	Nov. 25, 1882	N	21,584	49,959	22,569	.....	94,112	13
			159,310	134,420	231,456	25,638	550,824	
Mar. 15, 1869	Dec. 4, 1875	B	7,000	811	.....	30,371	38,182	14
Oct. 14, 1869	May 16, 1884	U	129,721	497,292	91,412	42,236	760,661	15
			136,721	498,103	91,412	72,607	798,843	
Dec. 13, 1871	Apr. 20, 1882	V	1,867,641	.....	942,283	124,832	2,934,756	16
Dec. 15, 1871	Nov. 16, 1874	U	364,973	.....	91,355	11,895	468,223	17
do	Sept. 1, 1875	F	229,617	736,997	165,442	49,409	1,181,465	18
Dec. 20, 1871	Feb. 13, 1872	U	653,658	.....	.....	.....	653,658	19
Apr. 23, 1872	Oct. 2, 1877	U	86,493	40,000	37,494	32,517	196,504	20
May 2, 1872	Jan. 3, 1876	V	15,800	14,174	25,000	6,537	61,511	21
			3,218,182	791,171	1,261,574	225,190	5,496,117	
Dec. 12, 1872	Feb. 15, 1886	B	100,000	100,000	168,100	24,866	392,966	22
Dec. 31, 1872	Jan. 8, 1880	B	127,769	50,000	25,000	25,102	227,871	23
Mar. 18, 1873	June 1, 1881	M	379,020	110,450	148,920	168,603	806,993	24
Apr. 28, 1873	Apr. 29, 1884	A	336,833	58,852	283,550	128,337	807,572	25
Sept. 19, 1873	July 24, 1876	M	1,000,000	1,277,690	.....	215,724	2,493,414	26
Sept. 22, 1873	Mar. 31, 1883	V	1,435,113	473,372	453,593	404,431	2,766,509	27
Sept. 25, 1873	May 1, 1876	R	342,260	252,250	321,722	103,609	1,019,841	28
do	May 15, 1876	R	100,000	50,000	79,409	43,225	272,634	29
Oct. 18, 1873	Nov. 30, 1883	P	94,483	173,378	7,954	21,095	296,910	30
Oct. 23, 1873	Mar. 21, 1887	W	300,000	100,000	376,870	654,185	1,431,055	31
Oct. 24, 1873	Dec. 6, 1882	U	28,077	55,386	29,267	2,574	115,304	32
			4,243,555	2,701,378	1,894,385	1,791,751	10,631,069	
Dec. 16, 1873	Sept. 11, 1878	P	25,000	85,000	78,857	14,241	203,098	34
June 3, 1874	June 2, 1883	G	77,723	56,350	80,297	3,542	217,912	35
			102,723	141,350	159,154	17,783	421,010	
Nov. 28, 1874	Sept. 18, 1876	X	51,296	32,011	29,055	12,816	125,178	36
Dec. 10, 1874	May 14, 1879	V	6,300	204,600	3,274	15,258	229,432	37
Feb. 1, 1875	Nov. 20, 1883	V	619,836	1,250,163	151,439	678,349	2,699,787	38
Oct. 22, 1875	Mar. 10, 1879	E	140,000	120,000	63,620	18,439	342,059	39
Oct. 28, 1875	Apr. 5, 1886	U	169,520	105,218	257,655	30,696	563,089	40
			986,952	1,711,992	505,043	755,558	3,959,545	
Jan. 24, 1876	June 2, 1884	V	20,000	190,069	.....	27,287	237,356	41
Feb. 1, 1876	Mar. 4, 1886	V	27,123	131,227	65,802	3,084	227,236	42
do	Mar. 28, 1883	N	29,752	26,858	9,359	9,635	75,004	43
Feb. 26, 1876	Feb. 28, 1878	V	74,376	19,938	5,737	15,162	115,213	44
Mar. 13, 1876	Jan. 31, 1881	P	18,093	118,300	35,855	13,816	186,064	45
Apr. 11, 1876	July 20, 1882	P	55,000	25,000	65,097	44,815	169,912	46
May 17, 1876	Feb. 28, 1885	V	453,037	478,917	85,805	86,248	1,104,007	47
July 12, 1876	May 23, 1888	G	86,014	44,582	9,105	21,738	161,439	48
Sept. 23, 1876	July 14, 1880	B	59,226	18,387	67,531	3,681	148,825	49
			802,621	1,053,278	344,291	225,466	2,425,656	

a See explanation in note following Table No. 74.

504 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS THE AFFAIRS OF WHICH HAVE

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
50	First National Bank, Greenfield, Ohio <i>a</i>	101	\$50,000	\$29,662	\$975
51	National Bank of Fishkill, N. Y.	971	200,000	177,200	2,221
52	National Bank, Franklin, Ind.	50	132,000	92,092	1,875
53	Northumberland County National Bank, Shamokin, Pa.	689	67,000	60,300	965
54	First National Bank, Winchester, Ill.	1484	50,000	45,000	755
55	National Exchange Bank, Minneapolis, Minn.	719	100,000	90,000	1,230
56	National Bank of the State of Missouri, St. Louis, Mo.	1665	2,500,000	296,274	16,313
57	First National Bank, Delphi, Ind.	1949	50,000	45,000	738
58	First National Bank, Georgetown, Colo.	1891	75,000	45,000	325
59	Lock Haven National Bank, Lock Haven, Pa.	1273	120,000	71,200	1,012
	Total (number of banks, 10)		3,344,000	951,728	26,409
61	Central National Bank, Chicago, Ill.	2047	200,000	45,000	581
62	First National Bank, Kansas City, Mo.	1612	500,000	44,940	2,180
63	Commercial National Bank, Kansas City, Mo.	1995	100,000	44,500	2,884
64	First National Bank, Ashland, Pa. <i>a</i>	403	112,500	75,554	2,178
65	First National Bank, Tarrytown, N. Y.	364	100,000	89,200	1,873
66	First National Bank, Allentown, Pa. <i>a</i>	161	250,000	78,641	2,508
67	First National Bank, Waynesburg, Pa. <i>a</i>	305	100,000	7,002	735
68	Washington County National Bank, Greenwich, N. Y.	1266	200,000	114,220	1,915
69	First National Bank, Dallas, Tex.	2157	50,000	29,800	500
70	Peoples' National Bank, Helena, Mont.	2105	100,000	89,300	485
71	First National Bank, Bozeman, Mont.	2027	50,000	44,400	615
72	Merchants' National Bank, Fort Scott, Kans. <i>a</i> ..	1927	50,000	35,328	645
73	Farmers' National Bank, Platte City, Mo.	2356	50,000	27,000	230
	Total (number of banks, 13)		1,862,500	724,885	15,329
74	First National Bank, Warrensburg, Mo.	1856	100,000	45,000	816
75	German American National Bank, Washington, D. C.	2358	130,000	62,500	330
76	German National Bank, Chicago, Ill. <i>a</i>	1734	500,000	42,795	3,125
77	Commercial National Bank, Saratoga Springs, N. Y.	1227	100,000	86,900	1,712
78	Second National Bank, Scranton, Pa. <i>a</i>	49	200,000	91,465	3,122
79	National Bank of Poughkeepsie, N. Y.	1200	100,000	90,000	1,638
80	First National Bank, Monticello, Ind.	2208	50,000	27,000	431
81	First National Bank, Butler, Pa.	309	50,000	71,165	2,105
	Total (number of banks, 8)		1,230,000	516,825	13,279
82	First National Bank, Meadville, Pa.	115	100,000	89,500	2,700
83	First National Bank, Newark, N. J.	52	300,000	326,643	8,315
84	First National Bank, Brattleboro, Vt.	470	300,000	90,000	4,202
	Total (number of banks, 3)		700,000	506,143	15,217
85	Mechanics' National Bank, Newark, N. J.	1251	500,000	449,900	11,774
86	First National Bank, Buffalo, N. Y.	235	100,000	99,500	2,045
87	Pacific National Bank, Boston, Mass.	2373	961,300	450,000	3,268
	Total (number of banks, 3)		1,561,300	999,400	17,087
88	First National Bank of Union Mills, Union City, Pa.	110	50,000	43,000	1,178
89	Vermont National Bank, St. Albans, Vt.	1583	200,000	65,200	2,882
	Total (number of banks, 2)		250,000	108,200	4,060
90	First National Bank, Leadville, Colo.	2420	60,000	53,000	1,015
91	City National Bank, Lawrenceburg, Ind. <i>a</i>	2889	100,000	77,000	810
92	First National Bank, St. Albans, Vt.	269	100,000	89,980	2,407
93	First National Bank, Monmouth, Ill.	2751	75,000	27,000	260
94	Marine National Bank, New York, N. Y.	1215	400,000	260,100	8,624
95	Hot Springs National Bank, Hot Springs, Ark.	2887	50,000	40,850	500
96	Richmond National Bank, Richmond, Ind.	2090	250,000	158,900	8,165
98	First National Bank, Albion, N. Y.	166	100,000	90,000	3,044
99	First National Bank, Jamestown, N. Dak.	2578	50,000	18,650	260
100	Logan National Bank, West Liberty, Ohio	2942	50,000	23,400	280
	Total (number of banks, 10)		1,235,000	838,880	25,365

a Formerly in voluntary liquidation.

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BANKS FINALLY CLOSED—Continued.

Receiver ap- pointed.	Finally closed.	Cause of fail- ure.	Nominal assets at date of suspension.			Additional assets re- ceived since date of suspension.	Total assets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Dec. 12, 1876	Nov. 25, 1882	U	-----	\$57,675	-----	\$376	\$58,051	50
Jan. 27, 1877	Aug. 11, 1884	B	\$194,665	262,909	\$51,403	49,441	558,418	51
Feb. 13, 1877	Sept. 14, 1881	B	86,492	58,188	200,909	24,217	369,806	52
Mar. 12, 1877	Jan. 18, 1883	M	67,246	112,026	25,941	14,770	219,983	53
Mar. 16, 1877	July 23, 1881	W	67,541	66,025	79,101	14,270	226,937	54
May 24, 1877	June 10, 1880	M	135,231	90,704	124,371	18,411	368,717	55
June 23, 1877	Mar. 26, 1888	O	935,999	2,818,966	633,744	433,400	4,822,109	56
July 20, 1877	Oct. 15, 1881	W	175,254	6,250	6,596	13,478	201,578	57
Aug. 18, 1877	Oct. 5, 1885	U	34,368	52,627	629,113	30,398	746,506	58
Aug. 20, 1877	Mar. 3, 1882	V	220,481	150,650	24,990	34,350	430,471	59
-----	-----	-----	1,917,277	3,676,020	1,776,168	633,111	8,002,576	-----
Dec. 1, 1877	Feb. 23, 1892	V	157,438	161,441	170,712	16,680	506,271	61
Feb. 11, 1878	July 6, 1881	X	1,118,118	313,726	405,000	19,817	1,856,661	62
-----do-----	Mar. 9, 1882	V	52,349	74,724	51,175	6,723	184,971	63
Feb. 28, 1878	Aug. 5, 1879	V	107,818	41,584	19,070	8,859	176,831	64
Mar. 28, 1878	June 20, 1882	V	100,994	-----	153,467	20,289	274,750	65
Apr. 15, 1878	Mar. 9, 1885	N	19,879	132,445	185,220	2,171	359,715	66
May 15, 1878	Sept. 7, 1885	V	-----	15,869	42,284	1,861	60,014	67
June 8, 1878	July 5, 1879	P	311,324	27,894	235,971	13,749	589,938	68
-----do-----	Mar. 24, 1885	V	48,149	36,245	67,423	4,305	156,122	69
Sept. 13, 1878	Feb. 12, 1889	Q	32,559	95,251	166,151	67,942	361,903	70
Sept. 14, 1878	-----do-----	Q	39,010	76,046	333	21,090	136,479	71
Sept. 25, 1878	Apr. 8, 1881	X	21,225	15,543	46,588	1,892	85,248	72
Oct. 1, 1878	Oct. 10, 1879	N	9,561	18,691	42,296	1,944	72,492	73
-----	-----	-----	2,017,924	1,009,459	1,586,690	187,322	4,801,395	-----
Nov. 1, 1878	Mar. 15, 1881	X	90,953	194,457	11,578	33,375	330,363	74
-----do-----	Apr. 10, 1894	P	256,286	139,514	37,923	61,147	494,870	75
Dec. 20, 1878	Mar. 1, 1884	B	104,966	101,971	475,052	29,881	711,870	76
Feb. 11, 1879	Jan. 17, 1881	X	133,169	167,503	28,969	17,085	346,726	77
Mar. 15, 1879	Apr. 24, 1886	X	264,908	101,178	104,858	47,591	518,535	78
Apr. 7, 1879	Aug. 1, 1881	X	68,078	97,257	18,384	19,560	203,279	79
July 18, 1879	Feb. 6, 1883	X	23,646	6,734	4,374	15,017	49,771	80
July 23, 1879	Aug. 6, 1887	E	12,647	134,716	34,737	27,503	209,603	81
-----	-----	-----	954,653	943,330	715,875	251,159	2,865,017	-----
June 9, 1880	Feb. 4, 1882	R	115,012	22,545	12,863	19,198	169,618	82
June 14, 1880	Feb. 18, 1885	F	418,951	64,041	55,895	41,173	580,060	83
June 19, 1880	Oct. 12, 1885	N	51,574	-----	392,654	43,895	398,123	84
-----	-----	-----	585,537	86,586	371,412	104,266	1,147,801	-----
Nov. 2, 1881	Dec. 22, 1896	C	1,114,503	185,002	78,286	232,147	1,609,938	85
Apr. 22, 1882	Apr. 30, 1892	P	488,892	65,526	696,987	36,916	1,288,321	86
May 22, 1882	June 30, 1893	S	648,710	1,416,793	1,397,334	449,324	3,912,161	87
-----	-----	-----	2,252,105	1,667,321	2,172,607	718,387	6,810,420	-----
Mar. 24, 1883	Apr. 15, 1893	S	161,699	46,829	16,309	23,640	248,477	88
Aug. 9, 1883	June 6, 1892	V	124,114	520,917	118,618	20,617	784,266	89
-----	-----	-----	285,813	567,746	134,927	44,257	1,032,743	-----
Jan. 24, 1884	Dec. 5, 1893	B	72,197	56,042	102,112	56,410	286,761	90
Mar. 11, 1884	Oct. 25, 1886	G	13,993	14,500	2,554	1,599	32,646	91
Apr. 22, 1884	May 25, 1894	P	217,314	96,875	49,951	78,359	442,499	92
-----do-----	Jan. 4, 1894	B	172,940	96,543	9,688	34,112	313,283	93
May 13, 1884	Sept. 30, 1899	T	3,496,495	816,916	1,568,940	871,204	6,753,555	94
June 2, 1884	Sept. 25, 1889	E	31,058	27,774	27,190	6,407	92,429	95
July 23, 1884	Sept. 30, 1890	H	367,109	72,356	171,319	124,054	734,838	96
Aug. 26, 1884	Apr. 19, 1893	B	55,763	44,446	113,329	212,545	426,083	98
Sept. 13, 1884	Oct. 29, 1885	E	7,519	29,826	29,352	3,312	70,009	99
Oct. 18, 1884	Jan. 22, 1890	P	60,096	22,695	-----	56,057	138,848	100
-----	-----	-----	4,494,484	1,277,973	2,074,435	1,444,059	9,290,951	-----

506 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
101	Middletown National Bank, Middletown, N. Y.	1276	\$200, 000	\$176, 000	\$4, 475
102	Farmers' National Bank, Bushnell, Ill.	1791	50, 000	44, 000	1, 204
103	Schoharie County National Bank, Schoharie, N. Y.	1510	50, 000	38, 350	1, 685
104	Exchange National Bank, Norfolk, Va.	1137	300, 000	228, 200	7, 515
	Total (number of banks, 4)		600, 000	486, 550	14, 879
105	First National Bank, Lake City, Minn.	1740	50, 000	44, 420	1, 230
106	Lancaster National Bank, Clinton, Mass.	583	100, 000	72, 360	3, 620
107	First National Bank, Sioux Falls, S. Dak.	2465	50, 000	10, 740	290
108	First National Bank, Wahpeton, N. Dak.	2624	50, 000	17, 120	340
109	First National Bank, Angelica, N. Y.	564	100, 000	89, 000	3, 006
110	City National Bank, Williamsport, Pa.	2139	100, 000	43, 140	2, 265
111	Abington National Bank, Abington, Mass. a	1386	150, 000	25, 425	
112	First National Bank, Blair, Nebr.	2724	50, 000	26, 180	415
	Total (number of banks, 8)		650, 000	328, 385	11, 166
113	First National Bank, Pine Bluff, Ark.	2776	50, 000	26, 280	520
114	Palatka National Bank, Palatka, Fla.	3266	50, 000	19, 210	290
116	Henrietta National Bank, Henrietta, Tex.	3022	50, 000	11, 250	205
117	National Bank of Sumter, S. C.	3082	50, 000	11, 250	240
118	First National Bank, Dansville, N. Y.	75	50, 000	15, 730	1, 390
119	First National Bank, Corry, Pa.	605	100, 000	73, 829	3, 466
120	Stafford National Bank, Stafford Springs, Conn.	686	200, 000	139, 048	4, 898
	Total (number of banks, 7)		550, 000	296, 597	11, 009
122	Metropolitan National Bank, Cincinnati, Ohio	2542	1, 000, 000	277, 745	7, 735
123	First National Bank, Auburn, N. Y.	231	150, 000	63, 446	4, 226
124	Commercial National Bank, Dubuque, Iowa	1801	100, 000	62, 170	2, 496
125	State National Bank, Raleigh, N. C.	1682	100, 000	22, 500	1, 685
126	Second National Bank, Xenia, Ohio	277	150, 000	48, 470	3, 145
127	Madison National Bank, Madison, S. Dak.	3597	50, 000	11, 250	78
128	Lowell National Bank, Lowell, Mich.	1280	50, 000	27, 800	2, 210
	Total (number of banks, 7)		1, 600, 000	513, 381	21, 575
129	California National Bank, San Francisco, Cal.	3592	200, 000	45, 000	680
130	First National Bank, Anoka, Minn.	2800	50, 000	11, 250	253
	Total (number of banks, 2)		250, 000	56, 250	933
131	National Bank of Shelbyville, Tenn.	2198	50, 000	16, 710	1, 005
132	First National Bank, Sheffield, Ala.	3617	100, 000	22, 500	630
133	Third National Bank, Malone, N. Y.	3366	50, 000	10, 750	180
134	First National Bank, Abilene, Kans.	2427	100, 000	21, 240	825
135	Harper National Bank, Harper, Kans.	3431	50, 000	10, 750	160
136	Gloucester City National Bank, Gloucester City, N. J.	3936	50, 000	11, 250	180
137	Park National Bank, Chicago, Ill.	3502	200, 000	45, 000	2, 300
138	State National Bank, Wellington, Kans.	3564	50, 000	11, 250	290
139	Kingman National Bank, Kingman, Kans.	3559	100, 000	22, 000	560
	Total (number of banks, 9)		750, 000	171, 450	6, 130
141	First National Bank, Belleville, Kans.	3386	50, 000	11, 250	265
144	City National Bank, Hastings, Nebr.	3099	100, 000	22, 500	760
145	People's National Bank, Fayetteville, N. C.	2003	125, 000	28, 800	2, 293
146	Spokane National Bank, Spokane Falls, Wash.	3838	100, 000	21, 700	425
147	First National Bank, Ellsworth, Kans.	3249	50, 000	10, 750	345
148	Second National Bank, McPherson, Kans.	3791	50, 000	11, 250	300
149	Pratt County National Bank, Pratt, Kans.	3787	50, 000	10, 750	370
152	National City Bank, Marshall, Mich.	2023	100, 000	44, 000	2, 398
153	Red Cloud National Bank, Red Cloud, Nebr.	3181	75, 000	16, 875	470
154	Asbury Park National Bank, Asbury Park, N. J.	3792	100, 000	20, 700	710
155	Ninth National Bank, Dallas, Tex.	4415	300, 000	45, 000	2, 300
156	First National Bank, Red Cloud, Nebr.	2811	75, 000	16, 275	305
157	Central Nebraska National Bank, Broken Bow, Nebr.	3927	60, 000	13, 500	263
158	Florence National Bank, Florence, Ala.	4135	60, 000	12, 900	600
159	First National Bank, Palatka, Fla.	3223	150, 000	33, 250	855
160	First National Bank, Kansas City, Kans.	3706	150, 000	33, 750	1, 650
161	Rio Grande National Bank, Laredo, Tex.	4146	100, 000	22, 500	900
162	First National Bank, Clearfield, Pa.	768	100, 000	95, 597	6, 760
164	First National Bank, Coldwater, Kans.	3703	52, 000	11, 200	265
	Total (number of banks, 19)		1, 847, 000	482, 547	22, 234

a Restored to solvency.

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL
BEEN FINALLY CLOSED—Continued.

Receiver appointed.	Finally closed.	Cause of failure.	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Nov. 29, 1884	May 29, 1893	I	\$600,810	\$53,692	\$167,075	\$131,069	\$952,646	101
Dec. 17, 1884	Feb. 10, 1888	L	13,170	3,874	62,229	11,899	91,172	102
Mar. 23, 1885	Sept. 30, 1890	B	96,891	39,593	28,010	4,809	169,203	103
Apr. 9, 1885	June 23, 1894	O	1,273,711	1,441,378	938,916	273,432	3,927,437	104
			1,984,582	1,538,537	1,196,230	421,209	5,140,558	
Jan. 4, 1886	June 1, 1886	E	57,487	91,996	7,291	57,994	214,768	105
Jan. 20, 1886	Sept. 14, 1891	B	144,850	138,707	8,094	69,964	361,615	106
Mar. 11, 1886	Apr. 5, 1897	J	48,510	137,859	3,821	12,332	202,522	107
Apr. 8, 1886	Mar. 20, 1890	J	20,505	66,965	44,909	4,138	136,517	108
Apr. 19, 1886	Mar. 2, 1888	A	59,810	28,459	70,458	7,798	166,525	109
May 4, 1886	Aug. 18, 1887	D	154,879	26,825	24,398	35,202	241,804	110
Aug. 2, 1886	Feb. 17, 1887	L	122,551	168,164	5,462	21,633	317,810	111
Sept. 8, 1886	Apr. 30, 1887	U	235,474	8,000	6,834	5,439	255,747	112
			844,066	666,975	171,267	214,500	1,896,808	
Nov. 20, 1886	July 25, 1895	V	50,793	85,912	1,609	16,171	154,485	113
June 3, 1887	Oct. 17, 1887	V	15,646	32,092	8,791	1,790	58,319	114
Aug. 17, 1887	July 11, 1889	K	74,171	35,999	12,995	25,696	148,861	116
Aug. 24, 1887	Mar. 5, 1891	A	66,081		159	17,769	84,009	117
Sept. 8, 1887	May 13, 1892	B	17,449	8,397	37,572	56,220	119,638	118
Oct. 11, 1887	Apr. 25, 1892	V	156,586	20,239	66,710	29,501	273,036	119
Oct. 17, 1887	Oct. 20, 1888	B	208,243	119,869	60,869	29,177	418,158	120
			588,969	302,508	188,705	176,324	1,256,506	
Feb. 10, 1888	June 27, 1888	V	1,668,952	787,598	125,236	7,111	2,588,897	122
Feb. 20, 1888	July 6, 1897	R	268,961	160,617	510,790	325,342	1,265,710	123
Apr. 2, 1888	Nov. 11, 1892	V	333,506	324,872	15,112	29,221	702,711	124
Mar. 21, 1888	Jan. 15, 1891	B	152,390	176,652	137,561	8,398	475,001	125
May 9, 1888	Jan. 21, 1889	V	181,870	214,560	78,496	69,652	544,578	126
June 23, 1888	July 24, 1894	S	17,136	91,153	20,025	38,052	166,366	127
Sept. 19, 1888	Apr. 24, 1890	W	55,535	71,124	1,316	46,811	174,786	128
			2,678,350	1,826,576	888,536	524,587	5,918,049	
Jan. 14, 1889	Feb. 26, 1895	Q	400,003	61,519	216,704	95,247	773,473	129
Apr. 22, 1889	May 4, 1896	B	83,776	44,698	17,225	24,059	169,758	130
			483,779	106,217	233,929	119,306	943,231	
Dec. 13, 1889	Apr. 26, 1892	Q	1,898	98,099	44,592	6,092	150,681	131
Dec. 23, 1889	Jan. 26, 1900	V	153,262	117,240	72,568	9,329	352,399	132
Dec. 30, 1889	Dec. 31, 1892	W	74,662	31,442	33,827	2,446	142,377	133
Jan. 21, 1890	May 9, 1895	F	38,896	92,995	81,897	9,209	222,997	134
Feb. 10, 1890	July 21, 1894	F	25,775	21,224	19,674	4,750	71,423	135
June 12, 1890	Feb. 2, 1894	F	6,675	12,317	56,237	8,040	83,269	136
July 14, 1890	Feb. 27, 1893	F	342,921	256,395	142,551	41,536	783,403	137
Sept. 25, 1890	Mar. 29, 1893	W	23,319	77,765	11,646	10,068	122,798	138
Oct. 2, 1890	June 7, 1899	X	11,416	101,635	64,792	48,396	226,239	139
			678,824	809,112	527,784	139,866	2,155,586	
Dec. 12, 1890	Oct. 31, 1893	G	10,794	50,866	22,426	4,042	88,128	141
Jan. 14, 1891	Oct. 7, 1896	J	48,128	59,642	110,400	18,644	236,814	144
Jan. 20, 1891	Mar. 12, 1896	R	101,878	24,882	124,504	10,516	261,780	145
Feb. 3, 1891	Jan. 22, 1895	H	314,354	190,090	9,060	223,449	736,953	146
Feb. 11, 1891	Apr. 11, 1898	F	102,952	46,213	43,981	6,415	199,561	147
Mar. 25, 1891	Nov. 1, 1893	Q	7,537	85,858	29,718	46,220	160,333	148
Apr. 7, 1891	Apr. 1, 1896	H	24,883	56,756	17,166	9,049	107,954	149
June 22, 1891	Mar. 31, 1895	D	157,652	38,725	641	23,250	220,288	152
July 1, 1891	May 24, 1895	V	33,823	118,333	13,635	26,708	192,439	153
July 2, 1891	June 30, 1892	G	24,089	32,015	56,240	23,462	135,806	154
July 16, 1891	Aug. 11, 1900	Q	123,895	229,956	218,928	19,311	592,090	155
do	Feb. 25, 1896	Q	34,040	41,226	82,117	8,714	166,097	156
July 21, 1891	Sept. 7, 1897	Q	37,214	91,674	9,321	5,080	143,289	157
July 23, 1891	Apr. 18, 1898	O	27,436	80,860	15,460	5,133	128,889	158
Aug. 7, 1891	Oct. 1, 1900	H	157,630	214,991	112,844	9,872	495,337	159
Aug. 17, 1891	May 25, 1899	G	86,650	87,665	118,023	25,157	316,895	160
Oct. 3, 1891	Sept. 8, 1896	V	42,152	27,181	101,848	5,615	176,796	161
Oct. 7, 1891	Jan. 29, 1900	S	74,758	51,564	142,122	97,314	365,758	162
Oct. 14, 1891	Nov. 24, 1894	H	16,121	50,064	19,455	5,219	90,859	164
			1,425,486	1,578,561	1,247,889	573,170	4,825,106	

508 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM
BANKS THE AFFAIRS OF WHICH HAVE

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
165	Maverick National Bank, Boston, Mass.	677	\$400, 000	\$78, 894	\$12, 416
166	Corry National Bank, Corry, Pa.	569	100, 000	96, 180	4, 822
167	Cheyenne National Bank, Cheyenne, Wyo.	3416	150, 000	33, 750	1, 320
168	California National Bank, San Diego, Cal.	3828	500, 000	45, 000	2, 150
169	First National Bank, Wilmington, N. C.	1656	250, 000	52, 880	3, 865
170	Huron National Bank, Huron, S. Dak.	3267	75, 000	18, 000	453
171	First National Bank, Downs, Kans.	3569	50, 000	10, 750	325
172	First National Bank, Muncy, Pa.	837	100, 000	94, 899	6, 757
173	Bell County National Bank, Temple, Tex.	4404	50, 000	11, 250	520
176	Lima National Bank, Lima, Ohio	2859	200, 000	45, 000	1, 822
178	Cherryvale National Bank, Cherryvale, Kans.	4288	50, 000	11, 250	680
179	First National Bank, Erie, Kans.	3963	50, 000	11, 250	375
180	First National Bank, Rockwall, Tex.	3890	125, 000	26, 720	1, 180
181	Vincennes National Bank, Vincennes, Ind.	1454	100, 000	31, 780	6, 595
Total (number of banks, 14)			2, 200, 000	567, 603	43, 282
182	First National Bank, Del Norte, Colo.	4264	50, 000	11, 250	270
183	Newton National Bank, Newton, Kans.	3297	100, 000	48, 740	1, 435
187	Commercial National Bank, Nashville, Tenn.	3228	500, 000	45, 000	5, 800
188	Alabama National Bank, Mobile, Ala.	1817	150, 000	42, 800	10, 135
189	First National Bank, Ponca, Nebr.	3627	50, 000	11, 250	870
193	National Bank of North Dakota, Fargo, N. Dak.	4256	250, 000	44, 250	3, 300
194	Evanston National Bank, Evanston, Ill.	4767	100, 000	22, 500	1, 870
195	National Bank of Deposit, New York, N. Y.	3771	300, 000	45, 000	1, 795
196	Oglethorpe National Bank, Brunswick, Ga.	3753	150, 000	32, 900	2, 670
198	First National Bank, Cedar Falls, Iowa.	2177	50, 000	11, 250	964
199	First National Bank, Brady, Tex.	4198	50, 000	11, 250	1, 050
202	First National Bank, Brunswick, Ga.	3116	200, 000	44, 000	3, 230
204	Merchants' National Bank, Tacoma, Wash.	3172	250, 000	45, 000	2, 640
205	City National Bank, Greenville, Mich.	3243	50, 000	11, 250	670
206	First National Bank, Whatcom, Wash.	4099	50, 000	11, 250	620
207	Columbia National Bank, New Whatcom, Wash.	4351	100, 000	22, 500	890
210	Linn County National Bank, Albany, Oreg.	4926	100, 000	21, 700	1, 410
211	Nebraska National Bank, Beatrice, Nebr.	4185	100, 000	21, 880	660
212	Gulf National Bank, Tampa, Fla.	4478	50, 000	11, 250	630
214	Chemical National Bank, Chicago, Ill.	4666	1, 000, 000	45, 000	2, 740
217	First National Bank, Cedartown, Ga.	4075	75, 000	16, 370	1, 430
218	Merchants' National Bank, Great Falls, Mont.	4434	100, 000	22, 500	700
219	State National Bank, Knoxville, Tenn.	4102	100, 000	21, 800	1, 580
221	Indianapolis National Bank, Indianapolis, Ind.	581	300, 000	57, 212	13, 583
225	National Bank of the Commonwealth, Manchester, N. H.	4692	200, 000	67, 500	2, 690
226	First National Bank, Starkville, Miss.	3588	60, 000	13, 500	705
229	Albuquerque National Bank, Albuquerque, N. Mex.	3222	175, 000	44, 150	2, 835
230	First National Bank, Vernon, Tex.	4033	100, 000	22, 500	695
234	First National Bank, Hot Springs, S. Dak.	4370	50, 000	11, 250	250
235	First National Bank, Marion, Kans.	3018	50, 000	21, 900	1, 490
238	Lloyd's National Bank, Jamestown, N. Dak.	4561	100, 000	22, 500	1, 580
239	National Granite State Bank, Exeter, N. H.	1147	50, 000	41, 137	6, 399
240	Chamberlain National Bank, Chamberlain, S. Dak.	4282	50, 000	11, 250	345
241	Port Townsend National Bank, Port Townsend, Wash.	4290	100, 000	22, 500	1, 860
243	First National Bank, Sundance, Wyo.	4343	50, 000	11, 250	700
246	First National Bank, Dayton, Tenn.	4362	50, 000	11, 250	570
Total (number of banks, 36)			5, 260, 000	978, 589	81, 061
248	First National Bank, Spokane, Wash.	2805	250, 000	45, 000	2, 715
249	Oregon National Bank, Portland, Oreg.	3719	200, 000	45, 000	1, 950
251	First National Bank, Fort Payne, Ala.	4064	50, 000	11, 250	1, 160
254	First National Bank, Llano, Tex.	4316	75, 000	16, 870	1, 450
255	American National Bank, Springfield, Mo.	4360	200, 000	45, 000	4, 090
257	National Bank of Pendleton, Oreg.	4249	100, 000	22, 500	1, 670
258	State National Bank, Wichita, Kans.	3524	100, 000	22, 500	1, 183
260	Black Hills National Bank, Rapid City, S. Dak.	3401	75, 000	27, 750	2, 770
261	First National Bank, Arlington, Oreg.	3676	50, 000	11, 250	478
262	Baker City National Bank, Baker City, Oreg.	4206	75, 000	16, 870	1, 560
263	First National Bank, Grant, Nebr.	4170	50, 000	11, 250	888
264	Wichita National Bank, Wichita, Kans.	2786	250, 000	44, 500	2, 745
Total (number of banks, 12)			1, 475, 000	319, 740	22, 159

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL
BEEN FINALLY CLOSED—Continued.

Receiver ap- pointed.	Finally closed.	Cause of fail- ure.	Nominal assets at date of suspension.			Additional assets re- ceived since date of suspension.	Total as- sets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Nov. 2, 1891	Mar. 31, 1898	F	\$4, 170, 649	\$4, 747, 445	\$772, 597	\$526, 501	\$10, 217, 192	165
Nov. 21, 1891	Oct. 16, 1896	R	429, 340	152, 513	61, 480	73, 296	716, 629	166
Dec. 5, 1891	May 31, 1899	O	130, 365	298, 762	31, 617	68, 139	528, 883	167
Dec. 18, 1891	June 12, 1900	O	541, 363	535, 479	360, 716	220, 900	1, 658, 458	168
Dec. 21, 1891	Sept. 21, 1899	B	140, 808	369, 140	181, 995	45, 155	737, 099	169
Jan. 7, 1892	Sept. 23, 1897	U	41, 221	17, 778	39, 147	4, 511	102, 657	170
Feb. 6, 1892	Apr. 25, 1898	V	17, 570	60, 938	39, 621	7, 963	126, 092	171
Feb. 9, 1892	Oct. 12, 1892	S	62, 381	106, 718	9, 696	27, 100	205, 895	172
Feb. 19, 1892	May 2, 1898	B	68, 264	65, 727	2, 650	17, 332	153, 973	173
Mar. 21, 1892	Apr. 12, 1893	G	124, 113	276, 990	58, 257	60, 642	520, 002	176
July 2, 1892	Jan. 5, 1897	O	15, 583	31, 110	53, 933	1, 097	101, 723	178
do	Apr. 6, 1893	V	60, 369	5, 111	30, 953	5, 886	102, 319	179
July 20, 1892	Mar. 31, 1896	Q	31, 523	79, 336	109, 651	11, 414	232, 524	180
July 22, 1892	Oct. 24, 1900	R	106, 351	109, 297	149, 159	32, 808	397, 615	181
			5, 939, 900	6, 856, 944	1, 901, 472	1, 102, 744	15, 801, 060	
Jan. 14, 1893	June 15, 1899	G	68, 135	83, 761	26, 342	3, 851	182, 089	182
Jan. 16, 1893	Oct. 27, 1897	Y	30, 329	27, 959	145, 461	9, 729	213, 478	183
Apr. 6, 1893	May 27, 1899	Q	1, 055, 328	365, 918	958, 272	148, 669	2, 528, 187	187
Apr. 17, 1893	Sept. 30, 1897	V	50, 839	131, 070	34, 910	7, 283	224, 102	188
May 13, 1893	Sept. 5, 1899	Q	28, 701	121, 847	58, 679	11, 472	220, 699	189
June 6, 1893	Sept. 16, 1895	Q	19, 956	296, 498	3, 201	39, 141	358, 796	193
June 7, 1893	Apr. 3, 1897	T	48, 169	90, 902	53, 163	8, 944	201, 178	194
June 9, 1893	June 15, 1894	F	958, 872	263, 745		26, 849	1, 249, 466	195
June 12, 1893	Oct. 23, 1899	Y	72, 758	267, 992	97, 917	39, 968	478, 635	196
June 13, 1893	Jan. 6, 1897	L	63, 781	101, 494	39, 292	11, 726	216, 293	198
do	Oct. 9, 1896	T	54, 586	13, 185	41, 179	6, 277	115, 237	199
June 17, 1893	Sept. 12, 1895	V	193, 193	387, 344	36, 389	24, 017	640, 943	202
June 23, 1893	Sept. 10, 1897	Y	371, 884	569, 688	90, 355	69, 748	1, 101, 675	204
June 27, 1893	June 24, 1899	Q	125, 823	159, 710	36, 245	27, 881	349, 659	205
do	Oct. 19, 1897	Y	38, 067	65, 807	19, 565	12, 706	136, 145	206
do	Jan. 7, 1898	Y	115, 530	105, 146	4, 563	6, 430	231, 669	207
July 10, 1893	Apr. 27, 1897	V	149, 100	122, 381	53, 766	49, 369	374, 616	210
July 12, 1893	June 16, 1898	Y	107, 446	156, 577	18, 026	27, 610	306, 659	211
July 14, 1893	May 24, 1899	Y	118, 550	16, 201	16, 684	6, 741	158, 176	212
July 21, 1893	May 2, 1900	T	1, 245, 767	804, 337	603, 144	257, 497	2, 910, 745	214
July 26, 1893	Nov. 16, 1894	V	85, 199	60, 104	15, 848	4, 124	165, 275	217
July 29, 1893	Jan. 6, 1900	Y	74, 026	85, 906	117, 614	76, 100	353, 646	218
do	Aug. 8, 1896	Y	175, 816	44, 380	11, 323	15, 774	247, 293	219
Aug. 3, 1893	May 3, 1900	B	878, 946	521, 577	697, 745	150, 618	2, 248, 886	221
Aug. 7, 1893	May 22, 1899	O	355, 824	88, 038	53, 470	78, 966	576, 328	225
Aug. 9, 1893	Feb. 27, 1899	O	31, 582	36, 726	40, 169	2, 100	110, 577	226
Aug. 11, 1893	Apr. 30, 1898	V	226, 267	256, 229	26, 402	51, 562	560, 460	229
Aug. 12, 1893	Apr. 30, 1897	V	48, 562	178, 182	6, 840	19, 426	253, 010	230
Aug. 17, 1893	Oct. 28, 1897	Y	58, 500	47, 012	1, 814	41, 267	148, 593	234
Aug. 22, 1893	do	Y	57, 065	41, 902	5, 331	17, 108	121, 406	235
Sept. 14, 1893	Jan. 22, 1896	O	150, 177	181, 527	62, 275	36, 507	430, 486	238
Sept. 23, 1893	Sept. 30, 1898	Y	68, 315	99, 690	26, 227	19, 090	213, 322	239
Sept. 30, 1893	Apr. 7, 1899	V	38, 588	33, 835	5, 278	12, 656	90, 357	240
Oct. 3, 1893	Dec. 6, 1897	O	13, 037	60, 828	33, 545	6, 679	114, 089	241
Oct. 11, 1893	Oct. 28, 1897	T	9, 697	83, 387	14, 593	3, 237	110, 914	243
Oct. 25, 1893	Oct. 5, 1897	Y	20, 125	67, 229	11, 622	4, 950	103, 926	246
			7, 208, 540	6, 038, 124	3, 467, 249	1, 336, 102	18, 050, 015	
Nov. 20, 1893	Feb. 12, 1900	J	71, 327	489, 454	1, 982	69, 116	631, 879	248
Dec. 12, 1893	Dec. 31, 1897	U	329, 168	167, 989	10, 318	22, 460	529, 935	249
Jan. 26, 1894	Dec. 14, 1897	V	17, 928	33, 376	21, 246	1, 938	74, 488	251
Feb. 28, 1894	May 1, 1899	G	11, 339	77, 651	21, 677	6, 473	117, 140	254
do	July 24, 1897	Z	63, 247	78, 569	251, 712	14, 088	407, 616	255
June 8, 1894	Oct. 28, 1897	Q	27, 870	118, 615	46, 039	17, 419	209, 943	257
June 20, 1894	June 27, 1898	F	54, 080	215, 971	63, 167	19, 578	352, 806	258
July 13, 1894	Mar. 13, 1899	F	25, 488	27, 611	66, 450	10, 376	129, 927	260
Aug. 2, 1894	Apr. 27, 1898	Y	58, 870	62, 061	41, 612	19, 403	182, 546	261
do	Oct. 26, 1897	L	61, 174	43, 463	61, 824	23, 400	189, 861	262
Aug. 14, 1894	Sept. 17, 1895	Y	10, 193	64, 624	1, 996	21, 174	97, 987	263
Sept. 5, 1894	Feb. 28, 1898	E	69, 771	438, 411	75, 471	171, 575	755, 228	264
			800, 465	1, 818, 395	663, 494	397, 002	3, 679, 356	

510 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS THE AFFAIRS OF WHICH HAVE

	Name and location of bank.	Charter No.	Capital stock at failure.	Circulation issued.	Circulation outstanding.
269	First National Bank, Johnson City, Tenn	3951	\$50,000	\$11,250	\$1,160
270	Citizens' National Bank, Madison, S. Dak	3151	50,000	11,250	730
271	Citizens' National Bank, Spokane, Wash. <i>a</i>	4005	150,000	33,050	3,240
272	Tacoma National Bank, Tacoma, Wash	2924	200,000	44,360	4,820
273	City National Bank, Quanah, Tex	4361	100,000	22,050	3,700
274	Central National Bank, Rome, N. Y	1376	100,020	22,545	3,595
275	First National Bank, Redfield, S. Dak	3398	50,000	11,250	845
276	North Platte National Bank, North Platte, Nebr ..	4024	75,000	16,155	895
282	First National Bank, Anacortes, Wash	4458	50,000	11,250	525
283	Holdrege National Bank, Holdrege, Nebr	3875	75,000	16,875	895
285	First National Bank, Texarkana, Tex	3065	50,000	15,600	2,310
288	First National Bank, Dublin, Tex	4062	50,000	11,250	470
289	First National Bank, Ocala, Fla	3470	50,000	11,250	880
291	First National Bank, Port Angeles, Wash	4315	50,000	11,250	2,230
296	Superior National Bank, West Superior, Wis	4680	135,000	44,190	4,930
297	Puget Sound National Bank, Everett, Wash	4796	50,000	10,930	480
298	Keystone National Bank, West Superior, Wis	4399	200,000	43,725	6,240
301	Kearney National Bank, Kearney, Nebr	3201	100,000	22,500	4,840
302	First National Bank, Wellington, Kans	2879	50,000	11,250	2,190
303	Columbia National Bank, Tacoma, Wash	4623	350,000	45,000	5,280
Total (number of banks, 20)			1,985,020	426,980	50,255
307	German National Bank, Lincoln, Nebr	3571	100,000	21,900	1,995
310	Humboldt First National Bank, Humboldt, Kans ..	3807	60,000	13,000	2,360
312	First National Bank, Bedford City, Va	4257	50,000	11,250	1,270
314	Sumner National Bank, Wellington, Kans	3865	100,000	22,500	7,000
315	First National Bank, Cheney, Wash	4542	50,000	11,250	760
316	Kittitas Valley National Bank, Ellensburg, Wash ..	3867	50,000	11,250	1,300
319	First National Bank, Minot, N. Dak	4009	50,000	11,250	2,595
321	First National Bank, Larned, Kans	2666	50,000	11,250	2,810
322	Citizens National Bank, San Angelo, Tex	4659	100,000	22,500	5,520
Total (number of banks, 9)			610,000	136,150	25,610
331	First National Bank, Garnett, Kans	2973	50,000	11,700	3,490
332	First National Bank, Eddy, N. Mex	4455	50,000	10,900	2,710
334	Marine National Bank, Duluth, Minn	4421	200,000	45,000	11,870
337	First National Bank of East Saginaw, Saginaw, Mich ..	637	100,000	37,422	11,701
339	First National Bank, Niagara Falls, N. Y	4899	100,000	21,880	2,215
345	Merchants' National Bank, Devils Lake, N. Dak ..	3714	50,000	22,500	5,995
347	Columbia National Bank, Minneapolis, Minn	4739	200,000	44,010	10,400
348	Dakota National Bank, Sioux Falls, S. Dak	2843	50,000	10,800	3,430
351	Mutual National Bank, New Orleans, La	1898	200,000	42,800	20,532
354	First National Bank, Olympia, Wash	3024	100,000	21,800	6,360
358	Northwestern National Bank, Great Falls, Mont ..	2476	250,000	42,870	12,952
362	City National Bank, Gatesville, Tex	4732	50,000	11,020	1,835
366	Merchants and Miners' National Bank, Phillipsburg, Mont ..	4843	50,000	11,250	4,560
368	First National Bank, Benton Harbor, Mich	4261	50,000	11,250	2,880
Total (number of banks, 14)			1,500,000	345,202	100,930
369	Sault Ste. Marie National Bank, Sault Ste. Marie, Mich ..	3747	100,000	22,000	9,180
372	National Bank, Paola, Kans	3795	50,000	17,560	7,700
374	Hampshire County National Bank, Northampton, Mass. <i>b</i> ..	418	250,000	145,905	101,230
375	State National Bank, Logansport, Ind. <i>c</i>	2596	200,000	29,110	16,370
Total (number of banks, 4)			600,000	214,575	134,480
386	First National Bank, Arkansas City, Kans., <i>a c</i> ..	3360	100,000	22,500	7,070
388	Broadway National Bank, Boston, Mass	551	200,000	104,195	69,578
Grand total (number of banks, 264)			40,585,920	16,925,933	794,051

a Second failure.*b* Restored to solvency.*c* Formerly in voluntary liquidation.

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL
BEEN FINALLY CLOSED—Continued.

Receiver ap- pointed.	Finally closed.	Cause of fail- ure.	Nominal assets at date of suspension.			Additional assets re- ceived since date of suspension.	Total as- sets.	
			Estimated good.	Estimated doubtful.	Estimated worthless.			
Nov. 13, 1894	Feb. 20, 1899	Q	\$17,562	\$70,589	\$61,803	\$2,299	\$152,253	269
Dec. 12, 1894	Oct. 30, 1897	G	7,265	90,709	31,777	16,946	146,697	270
Dec. 13, 1894	July 12, 1900	Y	63,963	170,192	212,158	49,836	496,149	271
Dec. 14, 1894	Aug. 9, 1900	E	50,006	306,705	68,780	128,094	553,185	272
Dec. 15, 1894	June 18, 1899	Z	73,172	89,269	58,162	7,200	227,803	273
Jan. 2, 1895	June 20, 1899	Z	316,229	117,870	141,196	43,382	618,677	274
Jan. 11, 1895	Sept. 18, 1897	F	39,777	101,319	23,514	30,685	195,275	275
Jan. 14, 1895	May 1, 1900	Y	54,544	114,488	14,922	29,502	204,456	276
Mar. 6, 1895	May 15, 1899	V	10,934	45,637	12,332	3,949	72,852	282
Mar. 15, 1895	Dec. 31, 1898	U	11,396	80,115	49,885	1,853	143,349	283
Apr. 1, 1895	Dec. 18, 1896	N	17,836	9,154	61,216	3,105	91,311	285
Apr. 22, 1895	Aug. 15, 1898	V	9,545	28,203	25,720	13,189	76,657	288
Apr. 22, 1895	June 30, 1899	Q	191,775	145,036	100,207	12,956	449,974	289
Apr. 26, 1895	Sept. 28, 1897	G	1,301	37,990	18,581	15,807	73,679	291
Aug. 6, 1895	Feb. 26, 1897	W	59,799	44,130	128,975	16,173	249,077	296
Aug. 7, 1895	Aug. 3, 1896	Q	6,962	24,639	75,175	50,689	157,465	297
Aug. 15, 1895	Aug. 31, 1899	V	150,291	61,998	225,654	36,722	474,665	298
Sept. 19, 1895	Apr. 25, 1898	Y	35,603	194,297	35,131	28,299	293,330	301
Oct. 25, 1895	June 18, 1900	V	13,078	67,288	46,248	20,090	146,704	302
Oct. 30, 1895	Aug. 28, 1900	Q	7,857	231,673	322,772	48,938	611,240	303
			1,138,895	2,031,301	1,713,908	559,694	5,434,798	
Dec. 19, 1895	Sept. 22, 1899	Y	22,438	135,894	23,861	54,011	236,204	307
Feb. 15, 1896	Mar. 20, 1899	W	17,852	62,428	36,614	15,192	132,086	310
May 2, 1896	Aug. 15, 1899	U	24,516	83,920	92,812	94,040	295,288	312
June 26, 1896	May 21, 1900	X	15,130	55,734	84,808	21,636	177,308	314
June 27, 1896	Sept. 21, 1899	Y	15,932	56,940	2,463	8,368	83,703	315
July 18, 1896	July 9, 1900	V	9,197	47,826	48,138	32,616	137,777	316
Aug. 12, 1896	Oct. 30, 1899	F	22,594	66,618	37,632	8,281	135,125	319
Aug. 26, 1896	Jan. 28, 1899	U	36,712	56,673	12,781	60,879	167,045	321
Sept. 9, 1896	Dec. 2, 1899	V	15,982	48,428	100,613	10,900	175,923	322
			180,353	614,461	439,722	305,923	1,540,459	
Nov. 9, 1896	Mar. 29, 1898	Y	38,719	85,796	7,624	3,783	135,922	331
Nov. 10, 1896	Oct. 9, 1899	J	41,160	57,295	17,090	19,170	134,715	332
Nov. 11, 1896	Apr. 16, 1900	Y	50,552	267,451	108,573	112,689	534,265	334
Dec. 10, 1896	Aug. 15, 1899	H	231,479	128,063	223,650	26,145	609,337	337
Dec. 18, 1896	May 16, 1898	W	95,791	135,119	40,713	19,913	291,536	339
Jan. 11, 1897	Aug. 7, 1897	U	48,522	42,074	7,296	7,327	105,219	345
Jan. 14, 1897	Jan. 22, 1900	V	150,763	202,616	85,057	48,106	486,542	347
Jan. 20, 1897	Sept. 5, 1900	X	42,510	157,962	98,495	46,514	345,481	348
Jan. 27, 1897	July 9, 1900	Y	162,646	269,016	65,848	17,328	514,838	351
Feb. 17, 1897	Oct. 24, 1900	F	77,572	127,122	18,807	56,449	279,950	354
Mar. 6, 1897	July 5, 1900	Z	422,388	329,075	217,675	361,579	1,330,717	358
May 29, 1897	Mar. 24, 1899	V	11,102	47,988	30,198	2,955	92,243	362
July 28, 1897	Oct. 22, 1898	Z	9,259	42,170	47,862	8,148	107,439	366
Sept. 21, 1897	May 31, 1900	K	46,597	81,685	10,649	23,379	162,310	368
			1,429,060	1,973,432	974,537	753,485	5,130,514	
Dec. 10, 1897	Nov. 15, 1898	U	35,933	69,543	26,018	38,428	169,922	369
Feb. 1, 1898	Dec. 26, 1899	W	19,776	22,573	25,189	3,268	70,806	372
May 23, 1898	Mar. 20, 1899	A	573,819	174,241	117,300	79,519	944,879	374
Sept. 27, 1898	Oct. 7, 1899	E	2,172	47,557	51,068	27,116	127,913	375
			631,700	313,914	219,575	148,331	1,313,520	
Oct. 19, 1899	Sept. 18, 1900	E						386
Dec. 16, 1899	Feb. 15, 1900	M	2,018,916	534,916	48,839	730,396	3,333,067	388
			52,829,911	45,322,951	29,441,834	14,439,950	142,034,646	

512 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

	Offsets allowed and settled.	Loss on assets com- pounded or sold under order of court.	Nominal value of assets re- turned to stock- holders.	Nominal value of re- maining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total col- lections from all sources.	Loans paid and other disburse- ments.
1	\$18,661	\$114,236	.....	.....	\$75,209	\$1,164	\$76,373	.....
2	69,445	796,197	.....	.....	120,995	1,245	122,240	.....
3	.....	686,665	.....	.....	174,264	16,488	190,752	\$275
	69,445	1,482,862	.....	.....	295,259	17,733	312,992	275
4	.....	93,638	.....	.....	33,287	4,000	37,287	816
5	.....	380,383	.....	.....	91,608	.....	91,608	935
6	6,845	179,894	.....	.....	162,386	7,500	169,886	507
7	58,645	929,289	.....	.....	999,305	38,224	1,037,529	17,477
8	.....	132,806	.....	\$200	79,904	2,125	82,029	7,054
9	55,342	400,903	.....	.....	1,234,868	.....	1,234,868	18,655
10	30,641	187,586	.....	.....	268,844	.....	268,844	72,399
	151,473	2,304,499	.....	200	2,870,202	51,849	2,922,051	117,843
11	1,570	70,122	.....	.....	68,645	28,935	97,580	208
12	33,454	123,409	.....	.....	159,512	8,936	168,448	15,507
13	4,608	57,938	.....	.....	31,566	.....	31,566	3,786
	39,632	251,469	.....	.....	259,723	37,871	297,594	19,501
14	274	.....	.....	.....	37,908	.....	37,908	2,926
15	317,742	219,750	.....	.....	223,169	.....	223,169	4,932
	318,016	219,750	.....	.....	261,077	.....	261,077	7,858
16	285,736	1,254,358	.....	.....	1,394,662	348,961	1,743,623	203,170
17	101,719	.....	\$89,855	.....	276,649	.....	276,649	72,365
18	38,911	379,794	.....	.....	762,760	136,172	898,932	596,665
19	303,504	.....	.....	.....	350,154	.....	350,154	.....
20	15,780	56,011	.....	.....	224,713	.....	124,713	2,296
21	.....	37,629	.....	.....	23,882	.....	23,882	.....
	745,650	1,727,792	89,855	.....	2,932,820	485,133	3,417,953	874,496
22	6,211	224,703	.....	.....	162,052	10,079	172,131	1,300
23	30,378	22,084	.....	.....	175,409	42,795	218,204	6,248
24	8,949	285,346	.....	.....	512,698	109,707	622,405	18,964
25	98,460	161,113	.....	.....	548,099	228,580	776,679	35,899
26	280,955	765,356	.....	.....	1,447,103	5,200	1,452,303	16,393
27	368,992	589,213	.....	.....	1,808,304	.....	1,808,304	746,153
28	103,842	616,642	.....	.....	299,357	.....	299,357	20,315
29	3,225	146,764	.....	.....	122,645	19,675	142,320	4,545
30	5,735	182,231	.....	.....	108,944	11,400	120,344	.....
31	8,964	715,584	.....	.....	706,507	303,813	1,010,320	3,630
32	7,068	51,294	.....	.....	56,942	.....	56,942	4,350
	922,779	3,760,230	.....	.....	5,948,060	731,249	6,679,309	857,737
34	26,951	118,083	.....	.....	58,064	2,250	60,314	14,289
35	2,191	55,917	.....	67,835	91,969	37,597	129,566	559
	29,142	174,000	.....	67,835	150,033	39,847	189,880	14,848
36	3,595	54,332	.....	.....	67,251	.....	67,251	296
37	2,869	196,231	.....	.....	30,532	.....	30,532	.....
38	452,953	1,948,095	.....	.....	298,739	66,535	365,274	56,921
39	60,447	84,709	.....	.....	196,903	.....	196,903	74,896
40	24,882	58,715	.....	291,357	188,135	93,619	281,754	2,309
	544,746	2,342,082	.....	291,357	781,360	160,154	941,514	134,422
41	8,761	186,254	.....	.....	42,341	106,451	148,792	445
42	2,100	6,266	.....	196,790	22,080	11,269	33,349	.....
43	3,510	49,929	.....	.....	22,165	1,100	23,265	.....
44	3,043	30,319	33,363	.....	48,488	.....	48,488	3,928
45	1,139	111,780	.....	.....	73,145	42,212	115,357	3,616
46	4,296	85,019	.....	.....	80,597	4,510	85,107	5,385
47	48,381	470,908	.....	.....	584,718	58,826	643,544	63,475
48	3,151	18,635	53,473	.....	86,180	.....	86,180	1,579
49	17,409	67,345	.....	.....	64,071	15,552	79,623	16,773
	91,790	1,026,455	86,836	196,790	1,023,785	239,920	1,263,705	95,201

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL
BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal ex- penses.	Receiver's salary and other ex- penses.	Balance in hands of Comptroller or re- ceiver.	Amount re- turned to share- holders in cash.	Amount of assessment upon share- holders.	Amount of claims proved.	Divi- dends (per cent).	Interest divi- dends (per cent).	
\$70,811	.....	\$5,562	.....	.....	\$50,000	\$122,089	58.00	.....	1
101,387	\$6,463	14,390	.....	.....	300,000	434,531	23.37	.....	2
165,769	11,281	13,427	.....	.....	200,000	669,513	24.70	.....	3
267,156	17,744	27,817	.....	.....	500,000	1,104,044	.....	.....
32,305	1,258	2,908	.....	.....	50,000	82,338	39.15	.....	4
65,335	6,182	19,156	.....	.....	.....	376,392	17.333	.....	5
132,608	12,247	24,524	.....	.....	100,000	289,467	46.60	.....	6
884,429	43,183	92,440	.....	.....	500,000	1,119,313	79.00	.....	7
58,661	6,073	9,442	\$199	.....	120,000	127,801	45.90	.....	8
1,138,870	28,077	48,666	.....	.....	.....	1,191,500	96.00	.....	9
143,307	17,134	35,983	21	.....	26,000	170,752	88.50	.....	10
2,455,515	115,354	233,119	220	.....	796,000	3,357,563	.....	.....
86,737	5,315	5,320	.....	.....	39,300	68,986	100.00	64.00	11
134,929	3,977	14,008	27	.....	100,000	205,256	68.33	.....	12
16,654	1,773	9,353	.....	.....	.....	33,870	49.20	.....	13
238,320	11,065	28,631	27	.....	139,300	308,112	.....	.....
29,277	2,705	3,000	.....	.....	.....	69,874	41.90	.....	14
163,982	9,091	45,164	.....	.....	.....	170,012	92.70	.....	15
193,259	11,796	48,164	.....	.....	.....	239,886	.....	.....
1,326,487	76,648	137,318	.....	.....	400,000	1,282,254	100.00	46.00	16
175,920	10,437	16,713	.....	\$1,214	.....	157,120	100.00	.....	17
263,065	9,436	29,766	.....	.....	135,000	378,722	100.00	.....	18
342,054	.....	8,100	.....	.....	.....	645,558	100.00	.....	19
77,568	3,085	8,264	.....	33,500	.....	79,864	100.00	.....	20
15,142	362	1,878	.....	6,500	.....	15,142	100.00	.....	21
2,200,236	99,968	202,039	.....	41,214	535,000	2,558,660	.....	.....
143,209	6,037	21,564	21	.....	125,000	254,901	57.46	.....	22
175,430	16,709	19,817	.....	.....	52,500	171,468	100.00	30.00	23
549,427	25,376	28,038	.....	.....	350,000	657,020	84.83	.....	24
661,816	27,330	51,445	249	.....	300,000	597,885	100.00	50.00	25
1,374,339	24,241	37,128	202	.....	300,000	1,619,965	100.00	.....	26
747,428	13,637	53,287	.....	247,799	.....	796,995	100.00	100.00	27
259,487	728	18,827	.....	.....	400,000	992,636	34.00	.....	28
125,667	250	11,858	.....	.....	50,000	167,285	70.00	.....	29
107,258	1,270	11,362	454	.....	100,000	175,081	57.50	.....	30
862,263	67,569	76,858	.....	.....	600,000	1,429,595	62.00	.....	31
46,634	1,267	4,691	.....	.....	.....	67,292	73.50	.....	32
5,052,958	184,414	335,475	926	247,799	2,277,500	6,930,123	.....	.....
31,668	6,075	8,278	4	.....	45,000	55,372	58.30	.....	34
101,545	8,232	19,230	.....	.....	100,000	176,601	57.50	.....	35
133,213	14,307	27,508	4	.....	145,000	231,973	.....	.....
62,646	.....	4,309	.....	.....	.....	62,646	100.00	.....	36
19,002	1,166	10,164	.....	.....	.....	93,021	24.391	.....	37
228,412	42,067	37,874	.....	.....	500,000	1,795,992	14.941	.....	38
108,318	.....	13,689	.....	.....	.....	237,824	66.00	.....	39
226,308	21,495	31,642	.....	.....	200,000	376,756	62.56	.....	40
644,686	64,728	97,678	.....	.....	700,000	2,566,239	.....	.....
135,797	3,946	8,604	.....	.....	150,000	177,512	76.50	.....	41
18,258	4,731	10,948	12	.....	34,000	35,801	51.00	.....	42
12,624	1,367	9,274	.....	.....	50,000	56,457	22.50	.....	43
34,536	2,077	7,985	.....	12	.....	34,535	100.00	.....	44
88,697	8,804	10,005	50	4,185	75,000	91,801	100.00	100.00	45
65,783	5,060	8,879	.....	.....	50,000	135,952	48.40	.....	46
545,593	13,802	19,880	794	.....	250,000	703,658	77.512	.....	47
60,647	592	13,874	.....	9,488	.....	59,226	100.00	100.00	48
59,121	2,200	1,529	.....	.....	60,000	97,464	70.00	.....	49
1,021,056	42,579	90,328	856	13,685	669,000	1,392,406	.....	.....

514 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

	Offsets allowed and settled.	Loss on assets com- pounded or sold under order of court.	Nominal value of assets re- turned to stock- holders.	Nominal value of re- maining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total col- lections from all sources.	Loans paid and other disburse- ments.
50	.....	\$44,344	.....	.....	\$13,707	\$2,664	\$16,371	.....
51	\$13,192	223,375	.....	.....	321,851	122,127	443,978	\$5,000
52	60,311	203,792	.....	.....	105,703	91,930	197,633	520
53	8,487	99,588	.....	.....	111,908	43,232	155,140	4,797
54	6,537	117,173	.....	.....	103,227	8,044	111,271	8,505
55	21,498	139,309	.....	.....	2,97,910	9,540	217,450	753
56	166,831	1,771,699	\$36,957	.....	2,846,622	245,108	3,091,730	658,784
57	62,774	1,310	34,250	.....	103,235	.....	103,235	4,059
58	36,598	606,580	.....	.....	103,328	.....	103,328	.....
59	41,324	143,064	.....	.....	245,483	47,949	293,432	7,846
	417,552	3,350,834	71,216	.....	4,162,974	570,594	4,733,568	690,564
61	7,245	287,682	.....	\$53,800	157,544	65,132	222,676	.....
62	1,482,725	22,559	.....	.....	351,377	.....	351,377	1,791
63	22,962	67,396	.....	.....	94,613	.....	94,613	3,048
64	16,072	.....	112,818	.....	47,941	.....	47,941	.....
65	164,949	.....	.....	.....	109,801	16,455	126,256	.....
66	20,608	268,000	.....	.....	51,107	54,536	105,643	1,576
67	714	47,239	.....	.....	12,061	16,447	28,508	.....
68	18,541	6,972	279,987	.....	284,438	123,430	407,868	114,220
69	30,088	106,292	.....	.....	19,742	16,500	36,242	.....
70	12,492	32,372	.....	250,854	66,185	23,622	89,807	9,762
71	7,700	20,141	.....	30,065	78,573	1,810	80,383	2,125
72	178	65,804	.....	.....	19,266	2,880	22,146	272
73	10,947	8,207	.....	32,519	20,819	.....	20,819	1,633
	1,795,221	932,664	392,805	367,238	1,313,467	320,812	1,634,279	134,427
74	55,255	118,507	.....	.....	156,601	16,277	172,878	47,315
75	165,846	202,488	.....	.....	126,536	72,576	199,112	53,898
76	6,170	521,783	.....	.....	183,917	80,257	264,174	49,466
77	17,475	101,810	69,659	.....	157,782	.....	157,782	2,021
78	36,737	203,982	72,754	.....	205,062	54,950	260,012	57,745
79	3,353	25,729	77,592	.....	96,605	.....	96,605	53
80	8,411	64	.....	11,877	29,419	4,677	34,096	10
81	11,920	106,562	.....	.....	91,121	23,001	114,122	8,420
	305,167	1,280,925	220,005	11,877	1,047,043	251,738	1,298,781	218,928
82	3,245	26,043	26,439	.....	113,791	.....	113,791	.....
83	154,945	86,953	.....	.....	338,162	267,311	605,473	10,037
84	4,902	801	302,654	.....	89,766	64,655	154,421	.....
	163,192	113,797	329,093	.....	541,719	331,966	873,685	10,037
85	73,925	167,629	.....	.....	1,368,384	495,550	1,863,934	.....
86	172,063	650,736	.....	8,250	457,272	13,450	470,722	1,910
87	206,268	2,454,138	.....	.....	1,251,755	738,651	1,990,406	194,574
	452,256	3,272,503	.....	8,250	3,077,411	1,247,651	4,325,062	196,484
88	4,376	89,925	.....	4,157	150,019	8,321	158,340	.....
89	19,171	483,834	.....	.....	281,261	123,919	405,180	247
	23,547	573,759	.....	4,157	431,280	132,240	563,520	247
90	8,970	124,949	.....	.....	152,842	12,010	164,852	5,099
91	52	16,017	.....	.....	16,577	23,732	40,309	3,392
92	9,888	286,651	.....	.....	145,960	12,892	158,852	25,336
93	5,320	36,622	5,828	.....	265,513	64,650	330,163	14,434
94	904,725	1,577,187	.....	.....	4,271,643	272,896	4,544,539	473,936
95	5,381	31,402	18,517	.....	37,129	56,169	93,298	.....
96	32,233	348,492	.....	59,334	294,779	76,936	371,715	64,035
98	42,269	284,322	.....	.....	99,488	94,200	193,688	6,359
99	5	49,155	.....	.....	20,849	.....	20,849	6,515
100	11,140	75,679	.....	.....	52,029	23,503	75,532	1,893
	1,019,983	2,830,480	24,345	59,334	5,356,809	599,988	5,956,797	600,999

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL
BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal ex- penses.	Receiver's salary and other ex- penses.	Balance in hands of Comptroller or re- ceiver.	Amount re- turned to share- holders in cash.	Amount of assessment upon share- holders.	Amount of claims proved.	Divi- dends (per cent).	Interest divi- dends (per cent).
\$9,456	\$2,751	\$4,164	.....	.....	\$30,000	\$35,023	27.00	50
388,856	25,040	25,082	.....	.....	140,000	352,062	100.00	51
173,512	5,146	9,716	.....	\$8,739	132,000	185,760	100.00	52
136,474	966	12,903	.....	.....	67,000	175,952	81.59	53
89,715	2,082	10,669	.....	.....	50,000	140,735	63.60	54
202,753	1,898	12,046	.....	.....	53,000	227,355	89.179	55
2,165,288	79,802	161,036	.....	26,720	625,000	1,935,721	100.00	56
81,941	2,690	10,919	.....	3,626	.....	133,112	100.00	57
73,890	11,987	17,251	\$200	.....	.....	196,356	37.6483	58
254,647	6,668	24,271	.....	.....	72,000	254,647	100.00	59
3,576,632	139,030	288,057	200	39,085	1,169,000	3,636,723	.....	.....
193,941	13,104	15,601	30	.....	200,000	298,324	65.57	61
316,828	5,444	27,314	.....	.....	.....	392,394	100.00	62
52,514	576	1,604	.....	36,871	.....	75,175	100.00	63
33,105	3,974	5,013	.....	5,849	.....	29,204	100.00	64
107,575	5,546	13,135	.....	.....	35,000	118,371	90.50	65
79,725	11,006	13,936	.....	.....	125,000	90,424	88.00	66
21,710	2,315	4,483	.....	.....	36,000	36,109	60.00	67
262,887	10,129	4,850	.....	15,682	160,000	261,887	100.00	68
29,377	825	6,040	.....	.....	50,000	77,104	38.10	69
66,810	1,352	11,883	.....	.....	100,000	168,048	40.7285	70
69,437	634	8,187	.....	.....	21,500	70,191	98.925	71
16,670	1,488	3,716	.....	.....	17,000	27,801	60.00	72
11,803	850	3,005	108	3,420	.....	32,449	100.00	73
1,262,382	57,243	118,267	138	61,822	744,500	1,677,481	.....	.....
100,870	3,838	8,176	.....	12,679	50,000	156,260	100.00	74
105,763	16,327	23,110	14	.....	130,000	282,370	68.70	75
182,572	.....	32,136	.....	.....	121,750	197,353	100.00	76
137,428	5,385	12,119	.....	829	.....	128,832	100.00	77
166,587	10,245	24,551	.....	884	160,000	132,461	100.00	78
88,176	.....	7,517	.....	850	.....	81,801	100.00	79
20,998	1,792	11,296	.....	.....	10,000	21,182	99.133	80
82,060	7,167	16,475	.....	.....	50,000	108,385	81.00	81
884,454	44,754	135,380	14	15,251	521,750	1,108,644	.....	.....
96,176	3,225	6,739	.....	7,651	.....	93,625	100.00	82
528,305	19,338	22,690	.....	25,103	300,000	580,592	100.00	83
99,847	2,973	10,832	.....	40,769	75,000	104,749	100.00	84
724,328	25,536	40,261	.....	73,523	375,000	778,966	.....	.....
1,790,932	46,918	26,084	.....	.....	500,000	2,656,254	67.405	85
389,222	45,449	34,141	.....	.....	100,000	894,767	43.50	86
1,566,124	101,794	127,914	.....	.....	961,300	2,397,129	65.30	87
3,746,278	194,161	188,139	.....	.....	1,561,300	5,948,150	.....	.....
129,505	10,511	18,324	.....	.....	50,000	186,993	70.90	88
321,870	24,279	58,784	.....	.....	200,000	422,772	80.25	89
451,375	34,790	77,108	.....	.....	250,000	609,765	.....	.....
119,390	12,054	28,309	.....	.....	60,000	206,991	57.20	90
26,809	2,223	7,885	.....	.....	50,000	46,441	81.10	91
96,525	12,112	24,879	.....	.....	100,000	294,521	33.00	92
264,268	16,600	20,738	.....	14,123	75,900	245,599	100.00	93
3,774,704	111,758	183,940	197	.....	400,000	4,631,333	83.465	94
39,812	4,745	11,029	.....	712	25,000	36,526	100.00	95
275,684	5,168	26,828	.....	.....	250,000	365,931	75.25	96
143,938	29,324	14,067	.....	.....	100,000	409,997	35.00	98
8,807	52	5,475	.....	.....	.....	8,131	100.00	99
59,057	5,012	9,440	130	.....	50,000	84,978	69.50	100
4,808,994	199,048	332,594	327	14,835	1,110,000	6,330,508	.....	.....

516 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

	Offsets allowed and settled.	Loss on assets compounded or sold under order of court.	Nominal value of assets returned to stockholders.	Nominal value of remaining assets.	Collected from assets.	Collected from assessment upon shareholders.	Total collections from all sources.	Loans paid and other disbursements.
101	\$22,189	\$300,526	-----	-----	\$629,931	\$159,087	\$879,018	\$17,243
102	3,411	350	\$41,079	-----	46,332	50,000	96,332	-----
103	508	89,506	-----	-----	79,289	1,400	80,689	-----
104	197,262	1,380,020	-----	\$40,786	2,309,369	168,520	2,477,889	182,290
	223,370	1,770,402	41,079	40,786	3,064,921	379,007	3,443,928	199,533
105	584	-----	65,573	-----	148,611	-----	148,611	231
106	18,883	36,030	60,998	-----	245,704	58,304	304,008	82,472
107	54,116	85,148	-----	-----	63,258	15,730	78,988	16,764
108	1,168	106,872	-----	-----	28,477	36,700	65,177	625
109	1,284	10,211	77,725	-----	77,305	-----	77,305	-----
110	4,104	816	70,715	-----	165,669	-----	165,669	16,177
111	3,721	76,659	38,917	-----	198,513	-----	198,513	-----
112	5,645	2,358	43,697	-----	204,047	-----	204,047	106,424
	89,505	318,094	357,625	-----	1,131,584	110,734	1,242,318	222,693
113	127	80,035	-----	-----	74,323	1,180	75,503	-----
114	-----	-----	44,068	-----	14,251	-----	14,251	82
116	6,594	-----	37,585	-----	104,682	-----	104,682	-----
117	883	1,057	-----	-----	82,069	18,135	100,204	-----
118	19,806	68,034	-----	-----	31,798	34,002	65,800	777
119	8,971	124,580	-----	-----	139,485	34,656	174,141	519
120	10,556	10,146	133,585	-----	263,871	-----	263,871	1,017
	46,937	283,852	215,238	-----	710,479	87,973	798,452	2,395
122	17,528	16,000	1,164,063	-----	1,391,306	-----	1,391,306	782,390
123	55,337	719,952	-----	-----	492,421	72,577	564,998	5,167
124	71,172	403,278	-----	-----	228,261	44,830	273,091	5,810
125	67,849	220,176	-----	-----	186,976	-----	186,976	1,983
126	13,275	39,557	161,275	-----	330,471	-----	330,471	1,169
127	2,001	129,091	-----	-----	35,274	26,019	61,293	7,284
128	1,840	33,240	39,557	-----	100,149	-----	100,149	1,466
	227,002	1,561,294	1,364,895	-----	2,764,858	143,426	2,908,284	805,269
129	21,019	130,113	113,884	-----	508,457	59,645	568,102	59,535
130	2,196	69,535	-----	-----	98,027	32,500	130,527	26,881
	23,215	199,648	113,884	-----	606,484	92,145	698,629	86,416
131	-----	122,751	-----	-----	27,930	26,707	54,637	1,177
132	3,019	232,239	-----	11,803	105,338	19,948	125,286	58,647
133	1,586	49,050	-----	-----	91,741	7,981	99,722	31,483
134	1,733	165,667	-----	-----	55,597	42,408	98,005	20,344
135	5,600	42,107	-----	2,604	21,112	10,353	31,465	3,025
136	690	59,835	-----	-----	22,744	722	23,466	3,404
137	75,645	24,345	171,400	-----	512,013	-----	512,013	41,906
138	801	17,969	45,709	-----	58,319	21,347	79,666	10,998
139	1,541	192,681	-----	-----	32,017	37,210	69,227	1,774
	90,615	906,644	217,109	14,407	926,811	166,676	1,093,487	172,758
141	274	51,149	-----	-----	36,705	4,770	41,475	6,224
144	289	189,822	-----	-----	46,703	29,012	75,715	20,565
145	8,760	178,089	-----	-----	74,931	35,178	110,109	3,346
146	70,248	173,208	-----	-----	493,497	1,613	495,110	85,482
147	2,669	113,595	-----	-----	83,297	11,227	94,524	27,722
148	3,611	107,361	-----	-----	58,361	780	59,141	32,132
149	429	57,565	-----	-----	49,960	1,686	51,646	8,256
152	4,199	29,727	6,498	-----	179,844	-----	179,844	9,121
153	6,756	119,892	-----	-----	65,851	23,409	89,260	4,321
154	339	92,652	-----	-----	42,815	-----	42,815	32,214
155	33,427	416,941	-----	-----	141,722	39,805	181,527	97,644
156	12,371	103,792	-----	-----	49,934	23,195	73,129	16,049
157	-----	107,375	-----	-----	35,914	3,093	39,007	27,143
158	7,435	71,035	-----	-----	50,419	3,600	54,019	21,907
159	34,885	366,708	-----	-----	93,744	92,327	186,071	21,093
160	11,076	206,396	-----	-----	99,423	42,696	142,119	24,326
161	218	128,373	-----	-----	48,205	17,657	65,862	35,991
162	8,190	143,929	-----	-----	213,639	-----	213,639	5,292
164	7,091	63,034	-----	-----	20,734	5,565	26,299	1,703
	212,267	2,720,643	6,498	-----	1,885,698	335,613	2,221,311	480,531

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL
BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal ex- penses.	Receiver's salary and other ex- penses.	Balance in hands of Com- ptroller or re- ceiver.	Amount re- turned to share- holders in cash.	Amount of assessment upon share- holders.	Amount of claims proved.	Divi- dends (per cent).	Interest divi- dends (per cent).	
\$684,428	\$53,425	\$33,922	-----	-----	\$200,000	\$651,274	100.00	23.95	101
86,263	1,825	8,244	-----	-----	50,000	86,258	100.00	100.00	102
59,461	5,010	16,215	\$3	-----	50,000	140,333	42.37	-----	103
2,085,826	108,571	97,961	3,241	-----	300,000	2,897,197	72.00	-----	104
2,915,978	168,831	156,342	3,244	-----	600,000	3,775,062	-----	-----	
131,024	192	2,314	-----	\$14,850	-----	127,524	100.00	100.00	105
188,482	2,855	22,713	-----	7,486	100,000	171,581	100.00	100.00	106
36,929	8,407	16,770	118	-----	50,000	54,043	68.60	-----	107
52,402	1,840	10,299	11	-----	50,000	112,135	47.00	-----	108
66,394	1,155	6,607	-----	3,149	-----	63,669	100.00	100.00	109
135,574	1,425	7,321	-----	5,172	-----	130,772	100.00	100.00	110
117,878	198	5,208	-----	75,229	-----	116,626	100.00	100.00	111
82,946	324	4,279	-----	10,074	-----	80,452	100.00	100.00	112
811,629	16,396	75,511	129	115,960	200,000	856,802	-----	-----	
61,379	1,500	12,624	-----	-----	50,000	120,129	56.50	-----	113
9,492	-----	1,348	-----	3,329	-----	9,379	100.00	100.00	114
86,442	1,990	8,463	-----	7,787	-----	82,156	100.00	100.00	116
80,120	7,152	4,802	-----	8,130	19,500	75,343	100.00	100.00	117
46,546	7,746	10,731	-----	-----	50,000	210,074	22.1568	-----	118
161,497	2,280	9,845	-----	-----	60,000	174,120	92.75	-----	119
255,495	882	3,988	-----	2,489	-----	247,920	100.00	100.00	120
700,971	21,550	51,801	-----	21,735	179,500	919,121	-----	-----	
400,998	630	11,572	-----	195,716	-----	398,236	100.00	100.00	122
481,966	41,754	36,111	-----	-----	150,000	848,544	56.80	-----	123
248,132	4,408	14,741	-----	-----	100,000	435,319	57.00	-----	124
172,909	2,988	9,096	-----	-----	100,000	326,222	53.00	-----	125
318,554	1,810	4,622	-----	4,316	-----	311,028	100.00	100.00	126
32,000	7,104	14,896	-----	-----	50,000	51,012	63.20	-----	127
93,051	1,923	3,348	-----	361	-----	90,136	100.00	100.00	128
1,747,619	60,617	94,386	-----	200,393	400,000	2,460,497	-----	-----	
482,013	6,001	16,456	-----	4,097	75,000	456,667	100.00	100.00	129
87,895	4,148	11,603	-----	-----	50,000	108,127	75.85	-----	130
569,908	10,149	28,059	-----	4,097	125,000	564,794	-----	-----	
43,289	5,032	5,139	-----	-----	50,000	143,454	30.177	-----	131
43,022	8,299	15,318	-----	-----	100,000	172,292	25.00	-----	132
58,356	2,626	7,257	-----	-----	10,000	58,797	99.25	-----	133
66,221	2,069	9,341	-----	-----	65,000	75,638	87.55	-----	134
20,410	872	6,960	198	-----	12,500	22,436	91.60	-----	135
16,047	372	3,643	-----	-----	20,000	30,566	52.50	-----	136
452,017	4,455	13,029	-----	606	24,000	465,760	100.00	100.00	137
60,902	780	6,633	-----	353	40,000	56,745	100.00	100.00	138
52,178	3,529	11,042	-----	704	80,000	83,756	62.50	-----	139
812,442	28,064	78,362	198	1,663	401,500	1,109,444	-----	-----	
30,516	772	3,963	-----	-----	11,000	30,516	100.00	-----	141
41,966	6,943	6,241	-----	-----	100,000	122,528	34.25	-----	144
86,247	5,735	14,781	-----	-----	62,500	118,419	72.50	-----	145
368,251	16,359	24,418	-----	-----	80,000	393,011	93.70	-----	146
54,475	2,079	10,248	-----	-----	38,000	111,742	49.35	-----	147
21,705	934	4,370	-----	-----	39,000	42,962	50.30	-----	148
29,813	5,911	7,624	42	-----	4,000	42,059	70.50	-----	149
162,987	261	7,475	-----	-----	-----	155,040	100.00	100.00	152
78,198	1,131	5,610	-----	-----	37,500	87,086	89.80	-----	153
8,753	18	1,830	-----	-----	-----	8,753	100.00	-----	154
49,002	9,462	23,842	-----	1,577	180,000	108,894	45.00	-----	155
41,211	8,202	7,656	11	-----	45,000	64,368	61.25	-----	156
3,643	2,091	6,130	-----	-----	54,000	72,858	5.00	-----	157
21,164	4,007	6,941	-----	-----	45,000	36,336	58.00	-----	158
143,621	7,874	13,483	-----	-----	150,000	283,020	50.30	-----	159
88,268	9,852	16,233	-----	3,440	120,000	121,357	70.00	-----	160
21,927	1,348	6,596	-----	-----	41,000	59,331	37.00	-----	161
151,847	10,178	9,136	-----	37,186	-----	149,699	100.00	100.00	162
18,196	1,318	5,082	-----	-----	18,200	34,014	66.00	-----	164
1,421,790	95,075	181,659	53	42,203	1,025,200	2,041,993	-----	-----	

518 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

	Offsets allowed and settled.	Loss on assets com- pounded or sold under order of court.	Nominal value of assets re- turned to stock- holders.	Nominal value of re- maining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total col- lections from all sources.	Loans paid and other disburse- ments.
165	\$1,082,794	\$2,216,405	-----	-----	\$6,917,993	\$139,427	\$7,057,420	\$83,039
166	35,836	235,661	-----	-----	445,132	31,350	476,482	12,204
167	11,819	297,742	-----	\$9,349	209,973	44,546	254,519	55,348
168	51,012	1,208,072	-----	-----	399,374	223,563	622,937	130,943
169	20,685	392,970	-----	-----	323,443	144,939	468,382	88,362
170	404	54,046	-----	-----	48,207	2,079	50,286	34,317
171	127	78,228	-----	-----	47,737	5,613	53,350	16,731
172	7,093	-----	\$74,869	-----	123,933	-----	123,933	11,946
173	26,650	82,151	-----	-----	45,172	7,088	52,260	7,703
176	53,282	76,439	124,032	-----	266,249	-----	266,249	1,920
178	11,881	56,365	-----	-----	33,477	-----	33,477	21,623
179	1,429	-----	51,094	-----	49,796	-----	49,796	11,002
180	59,725	154,073	-----	-----	18,726	11,861	30,587	2,000
181	7,164	221,603	-----	-----	168,848	56,301	225,149	12,869
	1,369,901	5,073,755	249,995	9,349	9,098,060	666,767	9,764,827	490,007
182	2,209	119,203	-----	-----	60,677	14,567	75,244	42,223
183	13,633	170,172	-----	-----	29,673	43,317	72,990	5,055
187	86,139	1,300,747	-----	-----	1,141,301	359,015	1,500,316	351,991
188	4,593	117,417	-----	-----	102,092	-----	102,092	17,094
189	1,251	154,618	-----	-----	64,830	21,425	86,255	38,671
193	1,093	3,142	276,576	-----	77,985	-----	77,985	43,135
194	4,220	107,443	-----	-----	89,515	5,037	94,552	20,506
195	133,899	-----	266,041	-----	842,526	-----	849,526	151,002
196	17,935	332,394	-----	-----	128,306	82,349	210,655	49,463
198	10,491	117,582	-----	-----	88,220	2,548	90,768	4,573
199	3,550	50,498	-----	-----	61,189	2,352	63,541	20,669
202	46,314	-----	328,869	-----	263,760	-----	263,760	5,004
204	57,063	761,090	-----	-----	283,522	36,732	320,254	173,633
205	3,519	237,498	-----	-----	108,642	12,207	120,849	29,345
206	6,426	104,911	-----	-----	24,808	13,188	37,996	6,472
207	7,382	188,761	-----	-----	35,528	7,909	43,435	9,029
210	40,419	110,625	-----	-----	223,572	13,593	237,165	26,601
211	10,226	178,633	-----	-----	120,800	31,251	152,051	41,131
212	21,163	32,991	-----	-----	104,022	-----	104,022	11,171
214	354,354	907,546	-----	-----	1,648,882	63,644	1,712,489	168,118
217	5,360	72,353	-----	-----	87,562	-----	87,562	44,694
218	8,684	181,109	-----	15,835	148,018	15,145	163,163	89,052
219	3,580	-----	83,375	-----	160,338	-----	160,338	32,306
221	179,701	1,029,013	-----	-----	1,040,172	186,229	1,226,401	454,790
225	27,323	191,367	-----	-----	357,638	24,503	382,141	89,991
226	8,315	73,319	-----	-----	28,943	15,162	44,105	12,994
229	14,021	30,330	175,335	-----	340,774	51,451	392,225	58,745
230	7,768	153,524	-----	-----	91,718	13,174	104,892	41,432
234	37,567	59,644	-----	-----	51,382	9,472	60,854	33,452
235	2,078	54,198	-----	-----	65,130	414	65,544	16,586
238	5,048	271,937	-----	-----	153,501	33,500	187,001	20,047
239	2,067	107,834	-----	-----	103,421	16,358	119,779	48,617
240	3,638	49,168	-----	-----	37,551	2,764	40,315	6,113
241	609	96,052	-----	-----	16,828	2,027	18,855	4,674
243	580	50,542	-----	-----	19,792	26,134	45,926	8,504
246	3,026	54,231	-----	-----	46,669	10,622	57,291	5,910
	1,137,244	7,510,492	1,130,196	15,835	8,256,248	1,116,089	9,372,337	2,192,793
248	7,900	350,410	-----	25,985	247,584	3,080	250,664	58,908
249	16,566	348,137	-----	-----	165,232	18,851	184,083	14,413
251	1,812	60,548	-----	-----	12,128	8,275	20,403	868
254	2,452	91,751	-----	-----	22,937	13,423	36,360	9,881
255	34,165	58,627	212,295	-----	102,529	59,295	161,824	49,318
257	12,950	100,819	-----	-----	96,165	-----	96,165	31,343
258	16,552	245,139	-----	-----	91,115	45,281	136,396	48,834
260	9,909	86,518	-----	-----	33,500	14,353	47,853	16,679
261	15,168	103,046	-----	-----	64,322	12,641	76,973	44,977
262	16,528	94,243	-----	-----	79,090	5,863	84,953	20,508
263	1,797	-----	69,031	-----	27,159	-----	27,159	21,353
264	131,196	324,187	-----	-----	299,845	47,513	347,358	200,422
	267,004	1,863,425	281,326	25,985	1,241,616	228,575	1,470,191	517,504

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL
BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal ex- penses.	Receiver's salary and other ex- penses.	Balance in hands of Com- ptroller or re- ceiver.	Amount re- turned to share- holders in cash.	Amount of assessment upon share- holders.	Amount of claims proved.	Divi- dends (per cent).	Interest divi- dends (per cent).
\$6,854,775	\$40,125	\$79,481			\$400,000	\$7,602,341	90.1666	165
440,641	6,578	17,059			100,000	547,184	80.50	166
175,801	8,899	14,471			150,000	281,903	61.00	167
405,004	60,498	26,492			500,000	963,889	41.80	168
340,942	17,539	21,539			250,000	558,623	61.00	169
9,298	1,142	5,529			15,750	17,882	52.00	170
28,563	2,117	5,939			9,500	36,156	79.00	171
80,636		2,655		\$28,696		79,330	100.00	172
32,323	5,042	7,192			21,000	46,177	70.00	173
179,691	7,565	7,354		69,719		174,356	100.00	176
4,838	2,453	4,563			17,500	16,250	35.00	178
35,146	439	1,553		1,656		33,986	100.00	179
15,983	7,850	4,593	\$161		36,250	45,664	35.00	180
197,292	3,615	11,373			100,000	226,535	86.70	181
8,800,993	163,862	209,793	161	100,071	1,600,000	10,630,276		
23,665	3,404	5,952			50,000	102,448	23.10	182
53,334	4,886	9,715			75,000	99,610	53.40	183
1,071,619	38,724	37,982			500,000	1,479,610	71.50	187
73,051	291	11,633	23			68,459	100.00	188
26,918	6,788	13,878			50,000	120,875	22.40	189
21,473	2,288	10,986		103		50,775	100.00	193
56,560	8,043	9,443			48,000	80,971	73.30	194
155,985	8,461	22,483		51,595		600,573	100.00	195
133,328	9,245	18,619			112,500	206,714	65.50	196
75,969	2,825	7,401			50,000	126,411	58.50	198
34,489	1,929	6,454			6,000	34,489	100.00	199
250,731	1,500	6,275		250		239,894	100.00	202
111,174	10,727	24,720			250,000	626,440	17.75	204
64,344	11,208	15,952			50,000	237,099	27.90	205
19,194	4,508	7,822			50,000	73,098	26.26	206
20,071	5,266	9,069			18,000	110,039	18.24	207
192,210	6,481	10,831		1,042	23,000	179,976	100.00	210
91,467	4,854	14,599			80,000	164,644	61.40	211
64,855	1,995	16,001				64,336	100.00	212
1,424,484	49,401	40,326		30,160	100,000	1,342,490	100.00	214
36,619	1,801	4,448				30,839	100.00	217
53,739	4,387	15,985			100,000	140,931	38.00	218
112,911	2,087	12,356		678		103,683	100.00	219
678,902	34,095	58,614			300,000	1,112,567	61.00	221
269,386	4,481	18,283			33,000	253,267	100.00	225
13,969	4,511	7,626		5,065	42,000	32,220	40.00	226
275,124	23,566	26,735		8,055	77,000	254,324	100.00	229
50,618	3,923	8,919			50,000	96,538	52.50	230
9,350	5,868	12,184			22,500	43,782	45.50	234
32,935	4,562	11,461			9,000	42,396	78.73	235
139,301	9,272	18,370	11		100,000	250,993	55.50	238
56,651	4,430	10,072			50,000	117,242	51.60	239
19,547	1,676	12,979			5,500	18,652	100.00	240
6,008	2,112	6,061			6,000	8,414	72.00	241
25,468	5,650	6,304			50,000	48,602	52.05	243
42,387	1,383	7,611			18,000	46,707	90.167	246
6,247,836	256,637	538,149	34	96,888	2,325,500	8,610,108		
136,275	25,306	30,175			250,000	309,716	44.00	248
126,429	15,805	27,436			100,000	252,860	50.00	249
12,938	804	5,793			15,000	16,128	100.00	251
15,665	2,573	8,241			28,500	30,319	51.80	254
87,347	8,345	16,314		500	90,000	81,921	100.00	255
54,355	2,869	7,598				52,742	100.00	257
67,904	6,337	13,321			100,000	183,608	37.05	258
15,800	4,485	9,458		1,431	52,500	44,970	35.00	260
21,919	3,082	6,995			50,000	97,748	23.00	261
51,118	2,107	11,220			22,000	64,735	78.00	262
2,233	16	2,004		1,553		19,530	100.00	263
110,299	11,095	25,542			142,500	181,810	100.00	264
702,282	82,824	164,097		3,484	850,500	1,336,087		

520 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 76.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE IN EACH YEAR FROM BANKS, THE AFFAIRS OF WHICH HAVE

	Offsets allowed and settled.	Loss on assets com- pounded or sold under order of court.	Nominal value of assets re- turned to stock- holders.	Nominal value of re- maining assets.	Collected from assets.	Collected from assess- ment upon share- holders.	Total col- lections from all sources.	Loans paid and other disburse- ments.
269	\$3,429	\$101,837	.....	.....	\$46,987	\$13,054	\$60,041	\$14,335
270	19,608	99,587	.....	.....	27,502	11,857	39,359	16,683
271	42,896	202,363	.....	\$129,129	121,761	13,209	134,970	95,832
272	11,480	402,996	.....	.....	138,709	19,950	158,659	96,421
273	4,393	147,547	.....	.....	75,863	22,349	98,212	23,491
274	37,308	166,354	.....	4,582	410,433	67,531	477,964	25,846
275	8,072	58,676	.....	.....	128,527	16,157	144,684	50,462
276	6,111	92,922	.....	.....	105,423	30,814	136,237	37,280
282	496	49,967	.....	.....	22,389	1,220	23,609	10,607
283	4	123,319	.....	.....	20,026	4,648	24,674	14,405
285	1,809	60,219	.....	.....	29,283	20,153	49,436	3,653
288	2,076	44,845	.....	.....	29,736	.....	29,736	11,668
289	43,082	250,676	.....	.....	156,216	10,264	166,480	58,579
291	2,873	60,640	.....	.....	10,166	9,875	20,041	15,496
296	1,227	129,594	.....	.....	118,256	.....	118,256	8,673
297	7,312	515	\$97,653	.....	51,985	12,500	64,485	4,247
298	34,212	332,768	.....	.....	107,685	31,671	139,356	33,376
301	17,401	206,875	.....	.....	69,054	12,927	81,981	46,523
302	604	93,111	.....	.....	52,989	26,500	79,489	20,212
303	26,732	507,327	.....	.....	77,181	132,928	210,109	41,520
	271,125	3,132,138	97,653	133,711	1,800,171	457,607	2,257,778	629,309
307	2,807	176,110	.....	25,022	32,265	3,655	35,920	11,503
310	2,331	79,143	.....	.....	50,612	17,682	68,294	14,982
312	1,605	266,536	.....	.....	27,147	28,866	56,013	18,660
314	1,405	98,867	.....	.....	77,036	17,888	94,924	21,902
315	79	62,161	.....	.....	21,463	4,780	26,243	9,285
316	915	44,436	.....	12,363	80,063	30,090	110,153	69,782
319	2,040	90,803	.....	2,915	39,367	10,106	49,473	19,052
321	10,334	1,434	114,048	.....	41,229	.....	41,229	8,342
322	10,178	105,728	.....	.....	60,017	4,372	64,389	12,368
	31,694	925,218	114,048	40,300	429,199	117,439	546,638	185,876
331	27,694	51,458	.....	.....	56,770	.....	56,770	8,856
332	4,093	57,267	.....	.....	73,355	16,200	89,555	25,513
334	30,817	369,828	.....	.....	133,620	55,134	188,754	18,805
337	44,279	231,393	.....	.....	333,665	68,667	402,332	63,488
339	14,980	156	134,602	.....	141,798	5,285	147,083	58,254
345	47,204	5,605	41,940	.....	10,470	.....	10,470	1,397
347	37,134	210,812	.....	.....	238,596	42,351	280,947	46,345
348	22,235	160,333	.....	.....	162,913	43,374	206,287	22,407
351	14,363	246,055	.....	1,041	253,379	26,585	279,964	154,058
354	8,256	125,845	.....	.....	145,849	11,133	156,982	41,646
358	56,444	7,050	247,012	.....	1,020,211	.....	1,020,211	260,546
362	7,065	13,134	29,850	.....	42,194	.....	42,194	20,211
366	370	8,099	78,499	.....	25,471	34,800	60,271	1,804
368	11,149	13,875	23,496	.....	113,790	.....	113,790	14,731
	326,083	1,495,910	555,399	1,041	2,752,081	303,529	3,055,610	738,061
369	.....	98,555	.....	.....	71,367	11,906	83,273	1,361
372	2,402	.....	48,771	.....	19,633	.....	19,633	7,721
374	136,857	38,235	180,589	.....	589,198	.....	589,198	7,843
375	.....	77	96,940	.....	30,896	.....	30,896	21,980
	139,259	136,867	326,300	.....	711,094	11,906	723,000	31,905
386	.....	.....	.....	.....	.....	6,296	6,296	4,850
388	223,705	1,743	1,062,965	.....	2,044,654	.....	2,044,654	875
	11,787,178	53,658,462	7,348,365	1,288,452	67,952,189	9,443,691	77,395,880	10,734,642

1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL
BEEN FINALLY CLOSED—Continued.

Dividends paid.	Legal ex- penses.	Receiver's salary and other ex- penses.	Balance in hands of Compt- roller or re- ceiver.	Amount re- turned to share- holders in cash.	Amount of assessment upon share- holders.	Amount of claims proved.	Divi- dends (per cent).	Interest divi- dends (per cent).	
\$31,407	\$5,586	\$8,713			\$50,000	\$87,848	36.10		269
9,445	3,488	9,743			50,000	54,594	17.30		270
20,727	5,231	13,180			150,000	282,658	19.00		271
38,191	6,629	17,418			164,000	199,766	21.00		272
56,804	7,872	10,245			100,000	136,485	41.80		273
418,316	10,964	22,838			100,020	474,828	87.40		274
77,259	5,014	11,949			40,000	77,786	100.00	77.02	275
75,652	6,107	14,443		\$2,755	60,000	93,996	81.90		276
6,400	1,157	5,445			4,000	16,974	55.00		282
	2,762	7,507			75,000	60,343			283
37,249	3,026	5,508			30,000	36,429	100.00	39.50	285
4,617	1,389	3,712		8,350		5,936	100.00	100.00	288
78,526	13,871	15,504			50,000	267,930	28.25		289
2,118	198	2,229			12,500	6,401	32.00		291
100,285	2,783	6,515				92,598	100.00	100.00	296
52,815	2,866	4,289		263	50,000	52,062	100.00	100.00	297
89,052	4,127	12,801			166,000	183,021	49.20		298
24,994	2,899	7,565			100,000	110,801	22.40		301
37,872	5,445	10,824		5,136	50,000	50,431	75.10		302
120,511	28,860	19,218			213,500	189,886	71.00		303
1,282,240	120,074	209,646		16,509	1,465,020	2,460,673			
15,544	2,658	6,215			55,000	81,830	19.00		307
33,819	4,400	6,081		9,012	30,000	47,686	70.61		310
30,148	828	6,377			50,000	118,995	25.50		312
49,225	4,772	8,424		10,601	56,000	61,378	80.20		314
11,851	173	4,934			11,500	22,511	58.00		315
26,488	7,278	6,605			50,900	73,312	43.70		316
19,452	2,325	8,644			50,000	72,309	26.00		319
25,023	2,840	3,582		1,442		38,709	100.00	100.00	321
37,642	3,316	8,953		2,110	20,000	43,524	91.00		322
249,192	28,590	59,815		23,165	322,500	560,254			
41,505	1,797	4,612				41,505	100.00		331
51,213	2,757	10,072			18,000	51,215	100.00		332
131,995	6,678	22,972		8,304	156,000	197,136	65.50		334
289,710	3,651	18,243		27,240	100,000	294,788	100.00		337
72,232	4,364	9,055		3,178	14,000	95,143	100.00	100.00	339
7,074	195	1,804				6,834	100.00	100.00	345
190,620	3,724	15,795		24,463	120,000	188,470	100.00		347
164,898	5,616	13,366			50,000	203,054	88.40		348
102,230	3,320	15,946		4,410	70,000	124,763	81.80		351
96,611	2,985	8,917		6,823	44,000	103,512	97.15		354
723,098	10,873	23,487		2,207		660,109	100.00	100.00	358
13,335	2,192	5,132		1,324		12,262	100.00	100.00	362
53,229	1,374	3,864			40,000	49,743	100.00	100.00	366
86,197	2,859	9,308		695		81,660	100.00	100.00	368
2,023,947	52,385	162,573		78,642	612,000	2,110,194			
79,211	20	2,681			20,000	71,250	100.00	100.00	369
10,099	2,529	4,657		1,627		10,035	100.00	100.00	372
508,910	3,426	6,390		62,620		497,889	100.00	100.00	374
	1,660	3,356		3,900					375
598,220	7,635	17,093		68,147	20,000	579,174			
		1,446			21,000				386
2,023,843	2,416	4,892	\$10,067	2,561		2,008,887	100.00	100.00	388
58,640,483	2,411,622	4,309,801	16,598	1,282,734	21,691,070	78,924,098	a 74.30		

a Including offsets and loans paid, 80.05 per cent.

522 REPORT OF THE COMPTROLLER OF THE CURRENCY.

No. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE FROM 1865 TO OCTOBER 31, 1900, AND DISPOSITION OF ASSETS OF INSOLVENT NATIONAL BANKS IN EACH STATE, THE AFFAIRS OF WHICH HAVE BEEN FINALLY CLOSED.

	Number of banks.	Capital stock at failure.	Nominal assets at date of suspension.			Additional assets received since date of suspension.	Total assets.	Offsets allowed and settled.
			Estimated good.	Estimated doubtful.	Estimated worthless.			
STATES, ETC.								
New Hampshire	2	\$250,000	\$424,139	\$187,728	\$79,697	\$98,086	\$789,650	\$29,390
Vermont	4	700,000	461,080	715,049	489,607	162,431	1,828,167	37,314
Massachusetts	6	2,061,300	7,679,495	7,180,266	2,349,626	1,877,337	19,086,724	1,672,228
Connecticut	2	260,000	247,729	124,678	144,699	41,389	558,495	12,126
Total New England States	14	3,271,300	8,812,443	8,207,721	3,063,629	2,179,243	22,263,036	1,751,058
New York	29	5,876,120	13,352,116	3,999,456	6,529,113	2,818,358	26,684,033	2,665,882
New Jersey	4	950,000	1,564,218	293,375	246,658	304,822	2,409,077	229,899
Pennsylvania	17	2,099,500	2,612,582	1,228,116	1,618,099	472,671	5,931,468	587,794
District of Columbia	3	830,000	1,256,286	2,278,133	37,923	276,871	3,849,213	446,801
Total Eastern States	53	9,755,620	18,785,202	7,799,080	8,431,793	3,872,722	38,873,787	3,930,376
Virginia	6	1,250,000	1,987,730	1,989,116	1,770,811	548,544	6,296,201	333,007
North Carolina	3	475,000	395,076	570,674	444,060	64,069	1,473,879	97,294
South Carolina	1	50,000	66,081	.....	159	17,769	84,009	883
Georgia	3	425,000	251,150	715,440	150,154	68,109	1,284,853	71,609
Florida	4	300,000	483,601	408,320	238,526	31,359	1,161,806	99,130
Alabama	5	460,000	365,887	459,102	222,599	81,415	1,129,003	23,704
Mississippi	2	110,000	53,166	86,685	62,738	2,100	204,689	12,923
Louisiana	4	1,800,000	1,694,814	755,866	1,292,754	996,691	4,740,125	90,921
Texas	14	1,250,000	630,278	962,114	859,100	153,198	2,609,690	195,993
Arkansas	3	150,000	97,651	127,860	53,799	29,115	308,425	5,508
Tennessee	6	850,000	1,320,729	1,041,627	1,087,612	204,363	3,654,331	96,174
Total South-ern States	51	7,120,000	7,346,163	7,116,804	6,182,312	2,196,732	22,947,011	1,027,146
Ohio	7	1,650,000	2,269,514	1,652,896	333,563	233,372	4,489,345	161,407
Indiana	9	1,232,000	1,705,259	868,470	1,312,779	401,723	4,288,231	354,241
Illinois	13	3,425,000	3,459,908	3,542,606	2,066,786	1,237,737	10,207,037	972,821
Michigan	6	450,000	653,019	548,850	298,519	185,894	1,686,282	64,986
Wisconsin	3	385,000	235,090	131,128	419,726	97,700	893,654	39,735
Minnesota	6	700,000	495,902	815,765	373,372	275,075	1,960,114	93,368
Iowa	5	330,000	599,655	552,814	194,557	79,170	1,426,196	121,670
Missouri	6	3,450,000	2,270,227	3,499,133	1,395,505	509,347	7,674,212	1,772,885
Total Middle States	55	11,622,000	11,688,574	11,611,662	6,394,807	3,020,018	32,625,071	3,581,113
North Dakota	6	550,000	269,273	683,508	184,665	98,706	1,236,152	56,558
South Dakota	9	500,000	318,995	705,238	290,321	213,321	1,527,875	157,550
Nebraska	12	910,000	659,000	1,186,717	424,907	229,506	2,500,130	64,658
Kansas	27	2,022,000	899,338	1,961,865	1,248,955	546,123	4,656,281	301,029
Montana	5	550,000	577,242	628,448	549,635	534,959	2,290,284	85,690
Wyoming	2	200,000	140,662	382,149	46,210	71,376	639,797	12,399
Colorado	4	335,000	194,700	382,499	757,567	117,946	1,452,712	56,538
New Mexico	2	225,000	267,427	313,524	43,492	70,732	695,175	18,114
Total Western States	67	5,292,000	3,326,037	6,243,948	3,545,752	1,882,569	14,998,406	752,536
Washington	15	1,900,000	1,167,923	2,529,737	937,876	782,874	5,418,410	250,667
Oregon	5	525,000	626,182	515,109	213,559	132,051	1,486,901	101,640
California	2	700,000	941,366	596,998	577,420	316,147	2,431,931	72,031
Utah	1	150,000	6,300	204,600	3,274	15,258	229,432	2,869
Nevada	1	250,000	129,721	497,292	91,412	42,236	760,661	317,742
Total Pacific States	24	3,525,000	2,871,492	4,343,736	1,823,541	1,288,566	10,327,335	744,949
Total United States	264	40,585,920	52,829,911	45,322,951	29,441,834	14,439,950	142,034,646	11,787,178

No. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE FROM 1865 TO OCTOBER 31, 1900, ETC.—Continued.

	Loss on assets com- pounded or sold under order of court.	Nominal value of assets returned to share- holders.	Nominal value re- maining assets.	Collected from assets.	Collected from as- sessment upon share- holders.	Total col- lections from all sources.	Loans paid and other disburse- ments.
STATES, ETC.							
New Hampshire.....	\$299,201	.....	.....	\$461,059	\$40,861	\$501,920	\$138,608
Vermont.....	797,015	\$380,246	.....	613,592	201,466	815,058	25,636
Massachusetts.....	4,823,210	1,343,469	.....	11,247,817	936,382	12,184,199	368,803
Connecticut.....	80,268	133,585	.....	332,516	28,935	361,451	1,225
Total New Eng- land States.....	5,999,694	1,857,300	.....	12,654,984	1,207,644	13,862,628	534,272
New York.....	7,658,472	971,342	\$13,032	15,375,405	1,754,218	17,129,623	2,656,457
New Jersey.....	407,069	.....	.....	1,772,105	763,583	2,535,688	45,655
Pennsylvania.....	2,337,480	357,595	4,157	2,644,442	315,687	2,960,129	130,872
District of Columbia.....	1,654,509	.....	.....	1,747,903	94,264	1,842,167	70,566
Total Eastern States.....	12,057,580	1,328,937	17,189	21,539,855	2,927,752	24,467,607	2,903,550
Virginia.....	2,524,594	.....	399,978	3,038,622	348,277	3,386,899	228,678
North Carolina.....	791,235	.....	.....	585,350	180,117	765,467	93,691
South Carolina.....	1,037	.....	.....	82,069	18,135	100,204	.....
Georgia.....	404,747	328,869	.....	479,628	82,349	561,977	99,161
Florida.....	650,375	44,068	.....	368,233	102,591	470,824	100,925
Alabama.....	661,133	.....	11,803	432,363	59,323	471,686	99,023
Mississippi.....	131,257	.....	.....	60,509	15,162	75,671	10,780
Louisiana.....	2,176,274	.....	1,041	2,471,889	478,329	2,950,218	194,129
Texas.....	1,555,076	67,435	.....	791,186	168,734	959,920	286,711
Arkansas.....	149,066	18,517	.....	135,334	20,349	155,683	.....
Tennessee.....	1,959,949	83,375	.....	1,514,833	409,398	1,924,231	406,654
Total Southern States.....	11,004,763	542,264	412,822	9,960,016	1,862,764	11,822,780	1,525,752
Ohio.....	518,959	1,449,370	.....	2,359,609	37,567	2,397,176	862,268
Indiana.....	1,874,700	131,199	71,211	1,856,880	439,805	2,296,685	561,951
Illinois.....	4,652,916	218,307	250,590	4,112,403	483,473	4,595,876	427,857
Michigan.....	644,288	69,551	.....	907,457	92,780	1,000,237	119,512
Wisconsin.....	547,381	.....	.....	306,538	36,181	342,719	47,434
Minnesota.....	901,264	65,573	.....	899,909	181,737	1,081,646	96,631
Iowa.....	724,517	33,363	.....	546,646	57,414	604,060	29,818
Missouri.....	2,046,995	249,252	32,519	3,572,561	320,680	3,893,241	761,889
Total Middle States.....	11,911,020	2,216,615	354,320	14,562,003	1,649,637	16,211,640	2,907,360
North Dakota.....	527,514	318,516	2,915	330,649	80,306	410,955	90,771
South Dakota.....	782,211	.....	.....	588,114	141,805	729,919	204,161
Nebraska.....	1,455,716	112,728	25,022	842,006	183,429	1,025,435	385,368
Kansas.....	2,521,058	259,622	2,604	1,571,968	409,228	1,981,196	567,956
Montana.....	243,771	325,511	296,754	1,338,458	75,377	1,413,835	363,289
Wyoming.....	388,284	.....	9,349	229,765	70,680	300,445	63,852
Colorado.....	1,036,986	.....	.....	359,188	133,028	492,216	47,767
New Mexico.....	87,597	175,335	.....	414,129	67,651	481,780	84,258
Total Western States.....	7,043,137	1,191,712	336,644	5,674,277	1,161,504	6,835,781	1,807,422
Washington.....	3,131,282	97,653	167,477	1,771,331	300,234	2,071,565	723,034
Oregon.....	756,870	.....	.....	628,391	50,948	679,339	137,842
California.....	1,338,185	113,884	.....	907,831	283,208	1,191,039	190,478
Utah.....	196,231	.....	.....	30,332	.....	30,332	.....
Nevada.....	219,750	.....	.....	223,169	.....	223,169	4,932
Total Pacific States.....	5,642,318	211,537	167,477	3,561,054	634,390	4,195,444	1,056,286
Total United States.....	53,658,462	7,348,365	1,288,452	67,952,189	9,443,691	77,395,880	10,734,642

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NO. 77.—CAPITAL, NOMINAL ASSETS AT DATE OF FAILURE FROM 1865 TO OCTOBER 31, 1900, ETC.—Continued.

	Dividends paid.	Legal expenses.	Receiver's salary and other expenses.	Balance in hands of Comptroller or receiver.	Amount returned to shareholders in cash.	Amount of assessment upon shareholders.	Amount of claims proved.	Average rate per cent of dividends, including interest. (a)
STATES, ETC.								
New Hampshire.....	\$326,037	\$8,920	\$28,355	.....	.....	\$83,000	\$370,509	91.74
Vermont.....	606,418	39,364	102,012	.....	\$41,628	375,000	903,843	69.24
Massachusetts.....	11,260,012	150,814	246,607	\$10,067	147,896	1,461,300	12,794,453	89.66
Connecticut.....	342,232	6,197	9,308	.....	2,489	39,300	316,986	107.64
Total New England States.....	12,534,699	205,295	386,282	10,067	192,013	1,958,600	14,385,791	88.90
New York.....	12,640,609	579,752	895,702	669	366,434	2,842,520	15,158,478	87.71
New Jersey.....	2,344,037	66,646	54,247	.....	25,103	820,000	3,278,165	73.76
Pennsylvania.....	2,460,259	84,268	199,292	.....	85,438	1,020,000	3,336,286	78.40
Dist. of Columbia..	1,645,871	51,849	73,665	216	.....	630,000	2,571,848	70.03
Total Eastern States.....	19,090,776	782,515	1,222,906	885	476,975	5,312,520	24,343,777	83.15
Virginia.....	2,828,981	140,104	185,895	3,241	.....	1,100,000	4,729,470	64.08
North Carolina.....	600,098	26,262	45,416	.....	.....	412,500	1,003,204	66.24
South Carolina.....	80,120	7,152	4,802	.....	8,130	19,500	75,343	106.27
Georgia.....	420,978	12,546	29,342	.....	250	112,500	477,447	91.24
Florida.....	296,494	23,740	46,336	.....	3,329	200,000	624,665	60.21
Alabama.....	282,783	25,648	64,209	23	.....	260,000	582,682	57.48
Mississippi.....	30,623	6,284	16,979	.....	5,005	42,000	66,090	62.98
Louisiana.....	2,398,349	139,448	213,882	.....	4,410	1,520,000	3,330,691	74.21
Texas.....	485,473	52,537	113,880	161	21,148	562,750	815,308	74.59
Arkansas.....	116,533	6,607	25,531	.....	7,212	75,000	171,797	68.72
Tennessee.....	1,366,948	58,994	90,957	.....	678	618,000	2,237,694	68.24
Total Southern States.....	8,906,880	499,322	837,239	3,425	50,162	4,922,250	14,114,451	68.76
Ohio.....	1,183,332	19,038	52,203	584	269,751	180,000	1,416,526	90.44
Indiana.....	1,517,784	56,389	144,296	.....	16,265	842,000	2,154,174	79.27
Illinois.....	3,714,569	164,852	242,852	857	44,889	1,377,750	5,717,716	71.86
Michigan.....	775,500	19,922	57,007	.....	28,296	170,000	929,973	86.14
Wisconsin.....	255,120	11,970	28,195	.....	.....	216,000	411,571	68.63
Minnesota.....	832,984	25,444	74,735	50	51,802	454,000	940,413	90.50
Iowa.....	506,190	14,654	53,359	27	12	300,000	857,978	65.15
Missouri.....	2,734,750	98,855	217,449	108	80,190	765,000	2,673,920	101.17
Total Middle States.....	11,520,229	411,124	870,096	1,626	491,205	4,204,750	15,102,271	83.41
North Dakota.....	248,509	15,972	55,578	22	103	200,000	501,177	61.04
South Dakota.....	374,535	42,800	106,874	118	1,431	336,250	585,775	79.38
Nebraska.....	484,772	44,775	96,127	11	14,382	656,500	1,079,311	61.12
Kansas.....	1,080,705	91,581	206,739	244	33,971	1,060,200	1,645,422	77.54
Montana.....	906,313	18,620	63,406	.....	2,207	261,500	1,089,022	92.56
Wyoming.....	201,269	14,549	20,775	.....	.....	200,000	330,505	67.40
Colorado.....	352,742	31,391	60,116	200	.....	260,000	683,307	58.03
New Mexico.....	326,337	26,323	36,807	.....	8,055	95,000	305,539	105.10
Total Western States.....	4,035,182	286,011	646,422	595	60,149	3,069,450	6,200,058	75.29
Washington.....	1,038,685	120,255	184,500	.....	7,091	1,353,500	2,447,700	58.76
Oregon.....	446,031	30,344	64,080	.....	1,042	195,000	648,061	77.24
California.....	887,017	66,499	42,948	.....	4,097	575,000	1,420,556	68.29
Utah.....	19,002	1,166	10,164	.....	.....	.....	93,021	22.81
Nevada.....	163,982	9,091	45,164	.....	.....	.....	170,012	98.78
Total Pacific States.....	2,552,717	227,355	346,856	.....	12,230	2,123,500	4,779,350	66.16
Total United States.....	58,640,483	2,411,622	4,309,801	16,598	1,282,734	21,691,070	78,924,698	80.05

a Includes offsets and loans paid.

NO. 78.—NATIONAL BANKS WHICH FAILED DURING THE YEAR ENDED OCTOBER 31, 1900, WITH CAPITAL, SURPLUS, AND LIABILITIES, AS SHOWN BY LAST REPORTS 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.			
				Capital.	Surplus and undivided profits.	Other liabilities. ^a	Date of last report of condition.
Broadway National Bank, Boston, Mass.	Oct. 25, 1864	1899. Dec. 16	1899. Dec. 16	\$200,000	\$227,529	\$2,505,470	1899. Dec. 2
People's National Bank, Denver, Colo. ^b	July 30, 1889	Dec. 20	Dec. 20	300,000	-----	15,098	1897. Mar. 10
Globe National Bank, Boston, Mass.	Mar. 25, 1865	Dec. 21	Dec. 21	1,000,000	120,000	8,373,753	1899. Dec. 2
Merchants' National Bank, Rutland, Vt..	Feb. 25, 1885	1900. Mar. 26	1900. Mar. 26	100,000	3,383	351,438	1900. Feb. 13
Somerset National Banking Company, Somerset, Ky.	June 29, 1900	Aug. 17	Aug. 17	-----	-----	-----	-----
South Danvers National Bank, Peabody, Mass.	Mar. 31, 1865	Sept. 19	Sept. 19	150,000	70,463	353,116	1900. Sept. 5
Total (6 banks)	-----	-----	-----	1,750,000	421,375	11,598,875	-----

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

^b Formerly in voluntary liquidation.

NO. 79.—NATIONAL BANKS AGAINST THE CAPITAL STOCK OF WHICH AN ADDITIONAL ASSESSMENT WAS LEVIED DURING THE YEAR ENDED OCTOBER 31, 1900, WITH AMOUNT OF CAPITAL AND DATE AND AMOUNT OF ASSESSMENT.

Name and location of bank.	Capital stock.	Date of additional assessment.	Amount of additional assessment.
First National Bank, San Bernardino, Cal.	\$100,000	Jan. 19, 1900	\$48,000
National Bank of Jefferson, Tex.	100,000	Aug. 20, 1900	3,750
First National Bank, Silver City, N. Mex.	50,000	Sept. 24, 1900	25,000
Total	250,000	-----	76,750

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NO. 80.—NATIONAL BANKS IN FAVOR OF THE STOCKHOLDERS OF WHICH A REBATE OF ASSESSMENT HAS BEEN MADE DURING THE YEAR ENDED OCTOBER 31, 1900, WITH AMOUNT OF ASSESSMENT AND DATE AND AMOUNT OF REBATE.

Name and location of bank.	Amount of assessment.	Date of rebate.	Amount returned to stockholders.
Citizens' National Bank, San Angelo, Tex.	\$20,000	Dec. 2, 1899	\$2, 110
Columbia National Bank, Minneapolis, Minn.	120,000	Jan. 22, 1900	8, 938
Marine National Bank, Duluth, Minn.	156,000	Apr. 16, 1900	8, 304
Chemical National Bank, Chicago, Ill.	100,000	Apr. 17, 1900	30, 160
North Platte National Bank, North Platte, Nebr.	60,000	May 1, 1900	2, 755
First National Bank, Wellington, Kans.	50,000	May 21, 1900	5, 135
Sumner National Bank, Wellington, Kans.	56,000	do	10, 601
Mutual National Bank, New Orleans, La.	70,000	July 9, 1900	4, 410
Ninth National Bank, Dallas, Tex.	180,000	Aug. 11, 1900	1, 577
Sioux National Bank, Sioux City, Iowa	225,000	Oct. 11, 1900	6, 166
Total	1, 037, 000		80, 156

NO. 81.—NATIONAL BANK RECEIVERSHIPS IN AN INACTIVE CONDITION.

Name and location of bank.	Date of appointment of receiver.	Dividends paid.
		<i>Per cent.</i>
First National Bank, Anderson, Ind.	Nov. 23, 1873	46.80
First National Bank, Alma, Kans.	Nov. 21, 1890	20.00
First National Bank, Alma, Nebr.	Jan. 12, 1897	-----
Atchison National Bank, Atchison, Kans.	Sept. 5, 1899	40.60
American National Bank, Arkansas City, Kans.	Dec. 26, 1890	70.00
Northern National Bank, Big Rapids, Mich.	Aug. 5, 1893	85.50
Third National Bank, Chicago, Ill.	Nov. 24, 1877	a 100.00
Fidelity National Bank, Cincinnati, Ohio.	June 27, 1887	59.40
Chattahoochee National Bank, Columbus, Ga.	Dec. 7, 1895	50.00
Second National Bank, Columbia, Tenn.	May 19, 1893	55.00
Bankers and Merchants' National Bank, Dallas, Tex.	Feb. 6, 1893	60.00
Commercial National Bank, Denver, Colo.	Oct. 24, 1893	45.00
First National Bank, Deming, N. Mex.	Feb. 29, 1892	40.00
Citizens' National Bank, Fargo, N. Dak.	Jan. 7, 1897	65.00
City National Bank, Fort Worth, Tex.	Apr. 10, 1895	35.00
National Bank of Guthrie, Okla.	June 22, 1892	-----
Second National Bank, Grand Forks, N. Dak.	Jan. 7, 1897	60.00
Citizens' National Bank, Hillsboro, Ohio.	June 16, 1893	65.00
Hutchinson National Bank, Hutchinson, Kans.	Nov. 6, 1893	25.00
Merchants' National Bank, Jacksonville, Fla.	Mar. 17, 1897	55.00
Missouri National Bank, Kansas City, Mo.	Dec. 3, 1896	62.00
National Bank of Kansas City, Mo.	Mar. 18, 1895	b 100.00
First National Bank, Kearney, Nebr.	Oct. 24, 1894	30.00
Buffalo County National Bank, Kearney, Nebr.	Nov. 10, 1894	20.00
First National Bank, Lakota, N. Dak.	June 13, 1893	30.00
First National Bank, Livingston, Mont.	Aug. 25, 1884	95.00
Livingston National Bank, Livingston, Mont.	July 20, 1893	55.00
First National Bank, Meade Center, Kans.	Dec. 24, 1890	50.00
Stock Growers' National Bank, Miles City, Mont.	Aug. 9, 1893	55.00
Bennett National Bank, New Whatcom, Wash.	Sept. 19, 1896	70.00
First National Bank, North Manchester, Ind.	Oct. 16, 1893	85.00
Merchants' National Bank, Ocala, Fla.	Feb. 3, 1897	17.50
First National Bank, Orlando, Fla.	Nov. 29, 1895	20.00
First National Bank, Orleans, Nebr.	June 5, 1897	-----
Keystone National Bank, Philadelphia, Pa.	May 9, 1891	18.00
Spring Garden National Bank, Philadelphia, Pa.	May 21, 1891	24.00
First National Bank, Pella, Iowa	June 5, 1895	50.00
Yates County National Bank, Penn Yan, N. Y.	Aug. 17, 1896	25.00
First National Bank, Ravenna, Nebr.	Apr. 10, 1895	40.00
First National Bank, San Bernardino, Cal.	Jan. 29, 1895	60.00
Fifth National Bank, St. Louis, Mo.	Nov. 15, 1887	96.00
Texas National Bank, San Antonio, Tex.	Aug. 10, 1893	50.00
First National Bank, Silver City, N. Mex.	Feb. 29, 1892	50.00
First National Bank, Sedalia, Mo.	May 10, 1894	15.00
Browne National Bank, Spokane Falls, Wash.	Feb. 8, 1895	13.80
Sioux National Bank, Sioux City, Iowa	Sept. 9, 1896	78.00
First National Bank, Springville, N. Y.	Oct. 3, 1896	25.00
Washington National Bank, Tacoma, Wash.	Aug. 26, 1893	65.00
State National Bank, Vernon, Tex.	Sept. 24, 1894	40.00
First National Bank, Watkins, N. Y.	Feb. 26, 1894	35.00

a And interest in full.

b And 55.31 per cent of interest.

NO. 82.—NATIONAL BANKS THE AFFAIRS OF WHICH WERE CLOSED DURING THE YEAR ENDED OCTOBER 31, 1900, WITH DATE OF APPOINTMENT OF RECEIVER, TOTAL DIVIDENDS ON PRINCIPAL OF CLAIMS, AND PROPORTION OF INTEREST PAID.

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>
First National Bank, Arkansas City, Kans. <i>a</i>	Oct. 19, 1899		
First National Bank, Benton Harbor, Mich.	Sept. 21, 1897	100.00	100.00
Broadway National Bank, Boston, Mass. <i>b</i>	Dec. 16, 1899	100.00	100.00
Chemical National Bank, Chicago, Ill.	July 21, 1893	100.00	93.40
First National Bank, Clearfield, Pa.	Oct. 7, 1891	100.00	100.00
Ninth National Bank, Dallas, Tex.	July 16, 1891	45.00	
Marine National Bank, Duluth, Minn.	Nov. 11, 1896	65.50	
Kittitas Valley National Bank, Ellensburg, Wash.	July 18, 1896	43.70	
Merchants' National Bank, Great Falls, Mont.	July 29, 1893	38.00	
Northwestern National Bank, Great Falls, Mont. <i>b</i>	Mar. 6, 1897	100.00	100.00
Indianapolis National Bank, Indianapolis, Ind.	Aug. 3, 1893	61.00	
Columbia National Bank, Minneapolis, Minn.	Jan. 14, 1897	100.00	
Mutual National Bank, New Orleans, La.	Jan. 27, 1897	81.80	
North Platte National Bank, North Platte, Nebr.	Jan. 14, 1895	81.90	
First National Bank, Olympia, Wash.	Feb. 17, 1897	97.15	
National Bank of Paola, Kans.	Feb. 1, 1898	100.00	100.00
First National Bank, Palatka, Fla.	Aug. 7, 1891	50.30	
First National Bank, Sheffield, Ala.	Dec. 23, 1889	25.00	
First National Bank, Spokane, Wash.	Nov. 20, 1893	44.00	
Citizens' National Bank, Spokane, Wash.	Dec. 13, 1894	10.00	
Citizens' National Bank, San Angelo, Tex.	Sept. 9, 1896	91.00	
California National Bank, San Diego, Cal.	Dec. 18, 1891	41.80	
Dakota National Bank, Sioux Falls, S. Dak.	Jan. 20, 1897	88.40	
Columbia National Bank, Tacoma, Wash.	Oct. 30, 1895	71.00	
Tacoma National Bank, Tacoma, Wash.	Dec. 14, 1894	21.00	
Vincennes National Bank, Vincennes, Ind.	July 22, 1892	86.70	
First National Bank, Wellington, Kans.	Oct. 25, 1895	75.10	
Sumner National Bank, Wellington, Kans.	June 26, 1896	80.20	

a Creditors paid in full by stockholders.

b Creditors paid in full and remaining assets turned over to the agent of the stockholders.

528 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 83.—DIVIDENDS, SEVENTY-FOUR 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, 1900.

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.		
Citizens' National Bank, Niles, Mich	July 8, 1899	Nov. 13, 1899	\$66,652.35	50.00	<i>Per cent.</i> 50.00	<i>Per cent.</i>
Do .....	.....do	June 9, 1900	13,435.25	10.00	60.00	.....
Grand Forks National Bank, Grand Forks, N. Dak	Apr. 28, 1896	Nov. 15, 1899	15,330.52	5.00	30.00	.....
Do .....	.....do	Mar. 15, 1900	15,334.53	5.00	35.00	.....
Dakota National Bank, Sioux Falls, S. Dak	Jan. 20, 1897	Nov. 16, 1899	17,168.10	10.00	70.00	.....
Do .....	.....do	Mar. 12, 1900	17,327.37	10.00	80.00	.....
Do .....	.....do	Sept. 5, 1900	14,557.62	8.40	88.40	.....
First National Bank, Newport, Ky	Jan. 21, 1897	Nov. 17, 1899	18,607.33	5.00	80.00	.....
First National Bank, Benton Harbor, Mich	Sept. 21, 1897	Nov. 28, 1899	16,248.63	20.00	100.00	.....
Do .....	.....do	Feb. 6, 1900	4,909.77	6.04	106.04	100.00
The Dalles National Bank, The Dalles, Oreg	May 7, 1897	Dec. 1, 1899	12,631.82	10.00	95.00	.....
Citizens' National Bank, San Angelo, Tex	Sept. 9, 1896	Dec. 2, 1899	5,707.84	16.00	91.00	.....
Second National Bank, Grand Forks, N. Dak	Jan. 7, 1897	Dec. 6, 1899	11,242.44	10.00	50.00	.....
Do .....	.....do	May 9, 1900	11,386.14	10.00	60.00	.....
Spring Garden National Bank, Philadelphia, Pa.	May 21, 1891	Dec. 6, 1899	41,833.43	2.00	24.00	.....
First National Bank, Carthage, N. Y	Nov. 4, 1898	Dec. 8, 1899	29,398.51	15.00	70.00	.....
Do .....	.....do	Apr. 27, 1900	19,599.54	10.00	80.00	.....
First National Bank, Decorah, Iowa	Nov. 24, 1896	Dec. 18, 1899	8,993.03	4.00	44.00	.....
Cocheco National Bank, Dover, N. H.	June 6, 1899	Jan. 2, 1900	25,665.79	25.00	100.00	.....
Do .....	.....do	Feb. 9, 1900	2,256.99	2.19	102.19	100.00
Merchants' National Bank, Great Falls, Mont.	July 29, 1893	Jan. 6, 1900	1,409.31	1.00	38.00	.....
National Bank of Kansas City, Mo	Mar. 18, 1895	Jan. 4, 1900	52,873.67	6.55	106.55	55.31
First National Bank, Pembina, N. Dak	Jan. 19, 1898	Jan. 20, 1900	19,348.01	20.00	65.00	.....
Columbia National Bank, Minneapolis, Minn.	Jan. 14, 1897	Jan. 22, 1900	18,847.22	10.00	100.00	.....
Atchison National Bank, Atchison, Kans.	Sept. 5, 1899	Jan. 26, 1900	16,622.90	10.00	40.00	.....
First National Bank, Williamantic, Conn.	Apr. 23, 1895	Jan. 29, 1900	43,224.27	15.00	55.00	.....
First National Bank, Ithaca, Mich	Oct. 14, 1896	Feb. 1, 1900	12,374.48	20.00	90.00	.....
Do .....	.....do	July 10, 1900	11,601.07	22.80	112.80	100.00
Broadway National Bank, Boston, Mass	Dec. 16, 1899	Feb. 3, 1900	1,926,620.28	100.854	100.854	100.00
First National Bank, Spokane, Wash.	Nov. 20, 1893	Feb. 12, 1900	68,035.65	22.00	44.00	.....
First National Bank, San Bernardino, Cal.	Jan. 29, 1895	Feb. 20, 1900	14,219.50	10.00	60.00	.....
Globe National Bank, Boston, Mass	Dec. 21, 1899	Mar. 3, 1900	532,197.21	20.00	20.00	.....
Do .....	.....do	Apr. 10, 1900	267,057.00	10.00	30.00	.....
Do .....	.....do	July 3, 1900	268,199.53	10.00	40.00	.....
Do .....	.....do	Oct. 31, 1900	266,756.46	10.00	50.00	.....
First National Bank, Penn Yan, N. Y.	Sept. 18, 1899	Mar. 9, 1900	56,669.62	70.00	70.00	.....
Do .....	.....do	Apr. 23, 1900	5,717.55	7.00	77.00	.....
Merchants' National Bank, Jacksonville, Fla	Mar. 17, 1897	Mar. 19, 1900	31,550.43	20.00	55.00	.....
Merchants' National Bank, Seattle, Wash.	June 19, 1895	Apr. 10, 1900	8,027.09	5.00	45.00	.....
First National Bank, Emporia, Kans	Nov. 16, 1898	Apr. 14, 1900	48,040.29	10.00	50.00	.....
Marine National Bank, Duluth, Minn	Nov. 11, 1896	Apr. 16, 1900	10,842.43	5.50	65.50	.....
Northwestern National Bank, Great Falls, Mont	Mar. 6, 1897	.....do	62,988.82	8.916	108.916	100.00

No. 83.—DIVIDENDS, SEVENTY-FOUR IN NUMBER, PAID TO THE CREDITORS OF INSOLVENT NATIONAL BANKS DURING THE PAST YEAR, ETC.—Continued.

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.		
Bennett National Bank, New Whatcom, Wash.....	Sept. 19, 1896	Apr. 20, 1900	\$9,668.54	20.00	<i>Per cent.</i> 70.00	<i>Per cent.</i>
Farmers' National Bank, Portsmouth, Ohio.....	Feb. 8, 1896	Apr. 25, 1900	15,194.60	5.00	70.00	.....
North Platte National Bank, North Platte, Nebr.....	Jan. 14, 1895	May 1, 1900	1,632.24	1.90	81.90	.....
Indianapolis National Bank, Indianapolis, Ind.....	Aug. 3, 1893	May 3, 1900	10,880.76	1.00	61.00	.....
National Bank of Jefferson, Tex.....	June 24, 1896	May 5, 1900	48,024.29	30.00	95.00	.....
Chemical National Bank, Chicago, Ill.....	July 21, 1893	May 8, 1900	28,227.62	2.42	106.42	93.406
First National Bank, Wellington, Kans.....	Oct. 25, 1895	May 21, 1900	7,615.20	15.10	75.10	.....
Sumner National Bank, Wellington, Kans.....	June 26, 1896	.....do.....	3,191.65	5.20	80.20	.....
First National Bank, Olympia, Wash.....	Feb. 17, 1897	.....do.....	8,983.99	10.00	90.00	.....
Do.....	.....do.....	Oct. 24, 1900	6,423.03	7.15	97.15	.....
First National Bank, Orlando, Fla.....	Nov. 29, 1895	May 21, 1900	12,188.36	20.00	20.00	.....
First National Bank, Mount Pleasant, Mich.....	Oct. 7, 1896	May 23, 1900	7,309.74	15.00	75.00	.....
Keystone National Bank, Philadelphia, Pa.....	May 9, 1891	June 1, 1900	23,206.54	1.00	18.00	.....
California National Bank, San Diego, Cal.....	Dec. 18, 1891	June 12, 1900	63,791.96	6.80	41.80	.....
Fidelity National Bank, Cincinnati, Ohio.....	June 27, 1887	June 15, 1900	60,818.29	1.40	59.40	.....
Citizens' National Bank, Fargo, N. Dak.....	Jan. 7, 1897	July 2, 1900	26,676.18	10.00	65.00	.....
Mutual National Bank, New Orleans, La.....	Jan. 27, 1897	.....do.....	8,446.00	6.80	81.80	.....
Kittitas Valley National Bank, Ellensburg, Wash..	July 18, 1896	July 9, 1900	19,252.19	33.70	43.70	.....
First National Bank, New Lisbon, Ohio.....	Nov. 3, 1898	July 25, 1900	13,197.66	10.00	50.00	.....
Tacoma National Bank, Tacoma, Wash.....	Dec. 14, 1894	Aug. 9, 1900	1,606.15	1.00	21.00	.....
Merchants' National Bank, Rutland, Vt.....	Mar. 26, 1900	Aug. 15, 1900	157,622.14	50.00	50.00	.....
First National Bank, Helena, Mont.....	Sept. 11, 1896	Aug. 16, 1900	125,742.37	5.00	25.00	.....
First National Bank, Larimore, N. Dak.....	Feb. 26, 1898	Aug. 20, 1900	6,270.06	10.00	25.00	.....
Columbia National Bank, Tacoma, Wash.....	Oct. 30, 1895	Aug. 28, 1900	65,889.43	41.00	71.00	.....
Union National Bank, Denver, Colo.....	Aug. 2, 1895	Sept. 11, 1900	66,799.81	10.00	100.00	.....
Northern National Bank, Big Rapids, Mich.....	Aug. 5, 1893	Sept. 14, 1900	6,020.06	2.50	85.50	.....
First National Bank, Palatka, Fla.....	Aug. 7, 1891	Oct. 1, 1900	847.98	.30	50.30	.....
First National Bank, Silver City, N. Mex.....	Feb. 29, 1892	Oct. 4, 1900	6,870.42	10.00	50.00	.....
First National Bank, Neligh, Nebr.....	Nov. 4, 1898	Oct. 9, 1900	9,857.65	10.00	50.00	.....
Sioux National Bank, Sioux City, Iowa.....	Sept. 9, 1896	Oct. 11, 1900	33,625.71	23.00	78.00	.....
First National Bank, Sedalia, Mo.....	May 10, 1894	Oct. 16, 1900	10,679.83	5.00	15.00	.....
Vincennes National Bank, Vincennes, Ind.....	July 22, 1892	Oct. 24, 1900	15,177.85	6.70	86.70	.....
Total.....			\$4,993,248.09			

^a Exclusive of \$176,433 paid on claims proved and allowed subsequent to the date of declaration of the respective dividends, the total amount paid during the year ended October 31, 1900, being \$5,169,681.

530 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 84.—COMPARATIVE STATEMENT OF THE TRANSACTIONS OF THE NEW YORK CLEARING HOUSE FOR FORTY-SEVEN YEARS, AND FOR EACH YEAR, NUMBER OF BANKS, AGGREGATE CAPITAL, CLEARINGS, BALANCES, AVERAGE OF DAILY CLEARINGS AND BALANCES, AND THE PERCENTAGE OF BALANCES TO CLEARINGS.

Year.	No of banks.	Capital. <i>a</i>	Clearings.	Balances paid in money.	Average daily clearings.	Average daily balances paid in money.	Balances to clearings.
1854	50	\$47,044,900	\$5,750,455,987	\$297,411,494	\$19,104,505	\$988,078	<i>Per ct.</i> 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	6.7
1859	47	67,921,714	6,448,005,956	363,984,693	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
1862	50	68,375,820	6,871,443,591	415,530,331	22,237,682	1,344,758	6
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	80,363,013	26,032,384,342	1,035,765,108	84,796,040	3,373,828	4
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	1,144,963,451	93,101,167	3,717,414	4
1868	59	82,270,200	28,484,288,637	1,125,455,237	92,182,164	3,642,250	4
1869	59	82,720,200	37,407,028,987	1,120,318,308	121,451,393	3,637,397	3
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	29,300,986,682	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	109,884,517	4,638,256	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	4,052,076	5.6
1875	59	80,435,200	25,061,237,902	1,408,608,777	81,899,470	4,603,297	5.6
1876	59	81,731,200	21,597,274,247	1,295,042,029	70,349,428	4,218,378	6
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	73,785,747	4,274,000	5.8
1879	59	60,800,200	25,178,770,691	1,400,111,063	82,015,540	4,560,622	5.6
1880	59	60,475,200	37,182,128,621	1,516,538,631	121,510,224	4,956,009	4.1
1881	61	61,162,700	48,565,818,212	1,776,018,162	159,232,191	5,823,010	3.6
1882	62	60,962,700	46,552,846,161	1,595,000,245	151,637,935	5,195,440	3.4
1883	64	61,162,700	40,293,165,258	1,568,983,196	132,543,307	5,161,129	3.9
1884	62	60,412,700	34,092,037,338	1,524,930,994	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	64	59,312,700	33,374,682,216	1,519,565,385	109,067,589	4,965,900	4.6
1887	65	60,862,700	34,872,848,786	1,569,626,325	114,337,209	5,146,316	4.5
1888	64	60,762,700	30,863,686,609	1,570,198,528	101,192,415	5,148,192	5.1
1889	64	60,762,700	34,796,465,529	1,757,637,473	114,839,820	5,800,784	5
1890	65	60,812,700	37,660,686,572	1,753,040,145	123,074,139	5,728,889	4.7
1891	64	60,772,700	34,053,698,770	1,584,635,500	111,651,471	5,195,526	4.6
1892	65	60,422,700	36,279,905,236	1,861,500,575	118,561,782	6,083,335	5.1
1893	65	60,922,700	34,421,380,870	1,696,207,176	113,978,082	5,616,580	4.9
1894	66	61,622,700	24,230,145,368	1,585,241,634	79,704,426	5,214,611	6.5
1895	67	62,622,700	28,264,379,126	1,896,574,349	92,670,095	6,218,277	6.71
1896	66	60,822,700	29,350,894,884	1,843,289,239	96,232,442	6,043,571	6.3
1897	66	59,022,700	31,337,760,948	1,908,901,898	103,424,954	6,300,006	6.01
1898	65	59,022,700	39,853,413,947	2,338,529,016	131,529,418	7,717,917	5.87
1899	64	58,922,700	57,368,230,771	3,085,971,371	189,961,029	10,218,448	5.37
1900	63	74,222,700	51,964,588,572	2,730,441,810	170,936,147	8,981,716	5.25
Total.	.....	<i>b</i> 67,258,429	<i>c</i> 1,283,388,007,072	<i>c</i> 61,370,786,916	<i>b</i> 89,179,905	<i>b</i> 4,264,526	<i>b</i> 4.78

a The capital is for various dates, the amounts at a uniform date in each year not being obtainable.
b Yearly average for forty-seven years. *c* Totals for forty-seven years.

NO. 85.—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.

Clearings, etc.	Year ended September 30—		Decrease.	Percentages to balances.	
	1900.	1899.		1899.	1898.
Aggregate clearings	\$51,964,588,572	\$57,368,230,771	\$5,403,642,199	.....	.....
Aggregate balances	2,730,441,810	3,085,971,371	355,529,561	.....	.....
United States gold and certificates	2,721,028,000	3,061,655,000	340,627,000	99.2	99
Legal tenders and minor coin	9,413,810	24,316,371	14,902,561	.8	1

NO. 86.—EXCHANGES, BALANCES, PERCENTAGES OF BALANCES TO EXCHANGES, AND PERCENTAGE OF FUNDS USED IN SETTLEMENT OF BALANCES BY THE NEW YORK CLEARING HOUSE IN EACH YEAR FROM 1892 TO 1900, INCLUSIVE.

Year.	Exchanges.	Balances.	Percent of balances to exchanges.	Percentages of funds used in settlement of balances.	
				Gold.	Legal tenders, etc.
1892	\$36,279,905,236	\$1,861,500,575	5.1	42.5	57.5
1893	34,421,380,870	1,696,207,176	4.9	38	62
1894	24,230,145,368	1,585,241,634	6.5	16	84
1895	28,264,379,126	1,896,574,349	6.7	.1	99.9
1896	29,350,894,884	1,843,289,239	6.3	.01	99.99
1897	31,337,760,948	1,908,901,898	6	1	99
1898	39,853,413,947	2,338,529,016	5.8	51	49
1899	57,368,230,771	3,085,971,371	5.3	99	1
1900	51,964,588,572	2,730,441,810	5.2	99.2	.80

NO. 87.—TRANSACTIONS OF THE CLEARING HOUSES OF THE UNITED STATES, 1892 TO 1900, INCLUSIVE.

Year ended September 30—	Clearings.	Year ended September 30—	Clearings.
1892	\$60,883,572,438	1897	\$54,179,445,030
1893	58,880,682,455	1898	65,917,717,751
1894	45,028,496,746	1899	88,828,672,533
1895	50,872,674,108	1900	84,546,685,444
1896	51,935,651,733		

NO. 88.—COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR YEARS ENDED SEPTEMBER 30, 1900, AND SEPTEMBER 30, 1899.

Clearing house at—	Exchanges for year ended September 30—		Comparisons.	
	1900.	1899.	Increase.	Decrease.
New York	\$51,964,588,572	\$57,368,230,771		\$5,403,642,199
Boston	6,299,128,611	6,784,183,977		485,055,366
Chicago	6,811,052,828	6,368,946,314	\$442,106,514	
Philadelphia	4,679,455,332	4,575,299,372	104,155,960	
St. Louis	1,656,343,626	1,608,907,944	47,435,682	
San Francisco	1,017,115,942	914,851,684	102,264,258	
Baltimore	1,072,172,396	1,207,345,856		135,173,460
Pittsburg	1,189,590,102	1,102,492,042	87,098,060	
Cincinnati	792,434,950	709,519,900	82,915,050	
Galveston	159,272,400	177,610,100		18,337,700
Kansas City	738,817,138	622,485,593	116,331,545	
New Orleans	500,671,071	434,956,301	65,714,770	
Minneapolis	583,193,116	517,797,428	65,395,688	
Buffalo	262,861,063	240,647,503	22,213,560	
Milwaukee	298,024,593	278,715,347	19,309,246	
Detroit	424,771,513	398,644,552	26,126,961	
Louisville	414,413,359	391,115,297	23,298,062	
Houston	123,862,708	102,344,054	21,518,654	
Providence	330,400,500	314,707,800	15,692,700	
St. Paul	248,512,369	241,640,987	6,871,382	
Cleveland	417,838,383	376,375,280	41,463,103	
Denver	214,477,526	165,276,506	49,201,020	
Omaha	316,063,773	309,784,880	6,278,893	
Indianapolis	158,286,998	147,373,439	10,913,559	
Memphis	131,114,710	104,724,728	26,389,982	
Columbus	270,798,600	258,316,000	12,482,600	
Evansville	38,748,700	32,407,916	6,340,784	
Scranton	58,948,394	53,072,941	5,275,453	
Nashville	72,253,687	66,050,916	6,202,771	
Hartford	129,316,922	133,307,151		3,990,229
Portland, Oreg.	102,047,454	90,790,147	11,257,307	
Fort Worth	46,497,492	41,553,876	1,943,616	
Peoria	102,957,946	95,214,860	7,743,086	
Washington, D. C.	131,528,901	117,384,285	14,144,616	
St. Joseph	160,420,121	116,884,174	43,535,947	

532 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 88.—COMPARATIVE STATEMENT OF THE EXCHANGES OF THE CLEARING HOUSES OF THE UNITED STATES FOR YEARS ENDED SEPTEMBER 30, 1900, AND SEPTEMBER 30, 1899—Continued.

Clearing house at—	Exchanges for year ended September 30—		Comparisons.	
	1900.	1899.	Increase.	Decrease.
New Haven.....	\$77,385,669	\$87,990,650		\$10,604,981
Salt Lake.....	121,450,448	113,111,560	\$8,338,888	
Rochester.....	106,446,820	100,430,697	6,016,123	
Albany.....	103,827,077	90,172,780	13,654,297	
Savannah.....	218,617,796	135,745,345	82,872,451	
Springfield, Mass.....	68,108,413	87,029,501		18,921,088
Davenport.....	45,377,736	40,800,075	4,577,661	
Worcester.....	66,792,371	79,505,570		12,713,199
Helena.....	32,245,277	31,220,914	1,024,363	
Portland, Me.....	56,966,243	78,024,719		21,058,476
Norfolk.....	57,042,416	43,294,147	13,748,269	
Tacoma.....	52,662,471	41,906,584	10,755,887	
Springfield, Ill.....	23,140,618	21,113,682	2,026,936	
Lowell.....	28,126,760	34,969,503		6,842,743
Grand Rapids.....	62,706,383	42,387,176	20,319,207	
Sioux City.....	57,764,020	48,230,743	9,533,277	
Syracuse.....	58,351,799	57,294,530	1,057,269	
Seattle.....	126,214,329	96,210,532	30,003,797	
Los Angeles.....	114,859,127	86,983,068	27,876,059	
Wilmington.....	48,148,948	42,737,221	5,411,727	
Youngstown.....	17,168,582	17,042,164	126,418	
Knoxville.....	28,868,099	29,032,871		164,772
Des Moines.....	74,155,803	70,563,374	3,592,429	
Chattanooga.....	20,133,725	16,561,884	3,571,841	
Wichita.....	25,924,424	24,366,375	1,558,049	
New Bedford.....	22,504,115	27,640,987		5,137,872
Lexington.....	22,697,218	19,017,722	3,679,496	
Topeka.....	36,120,817	29,646,842	6,473,975	
Macon.....	33,269,000	25,999,000	7,270,000	
Dayton.....	57,546,200	48,021,685	9,524,515	
Birmingham.....	42,597,101	30,215,716	12,381,385	
Binghamton.....	20,525,900	18,765,900	1,760,000	
Canton.....	13,852,194	12,300,536	1,551,658	
Springfield, Ohio.....	15,389,799	31,303,427		2,086,372
Fremont.....	6,949,470	6,300,243	649,227	
Richmond.....	169,157,724	162,544,463	6,613,261	
Atlanta.....	92,061,051	78,485,627	13,575,424	
Little Rock.....	24,431,793	18,966,254	5,465,539	
Augusta, Ga.....	58,477,974	46,444,663	12,033,311	
Akron.....	21,679,960	19,689,200	1,990,760	
Sioux Falls.....	7,758,581	6,771,245	987,336	
Jacksonville.....	12,710,389	11,598,175	1,112,214	
Rockford.....	15,434,204	13,668,062	1,766,142	
Rockford.....	20,175,808	17,289,542	2,886,266	
Kalamazoo.....	8,523,137	6,783,650	1,739,487	
Hastings.....	113,155,429	103,660,890	9,494,539	
Toledo.....	60,016,841	60,507,681		490,840
Spokane.....	18,306,153	17,434,166	871,987	
Fargo.....	43,478,436	44,931,271		1,452,835
Fall River.....				
Total.....	84,546,685,444	88,828,672,533	1,841,598,671	6,123,585,760
Decrease.....		4,281,987,089		4,281,987,089

NO. 89.—CLEARING-HOUSE TRANSACTIONS OF THE ASSISTANT TREASURER OF THE UNITED STATES AT NEW YORK FOR THE YEAR ENDED SEPTEMBER 30, 1900.

Exchanges received from clearing house.....	\$449,981,658
Balances received from clearing house.....	5,131,701
Total.....	455,113,359
Exchanges delivered to clearing house.....	192,255,094
Balances paid to clearing house.....	262,858,265

No. 90.—MONETARY SYSTEMS AND APPROXIMATE STOCKS OF MONEY IN THE

[Bureau of the Mint.]

	Countries.	Monetary standard.	Monetary unit.	Ratio between gold and full legal-tender silver.	Ratio between gold and limited-tender silver.	Population.	Stock of gold.
1	United States.....	Gold	Dollar..	1 to 15.98	1 to 14.95	76,200,000	\$1,020,200,000
2	Austria-Hungary.....	do	Crown	1 to 13.69	1 to 13.69	46,300,000	a 244,300,000
3	Belgium.....	do	Franc	1 to 15½	1 to 14.38	6,700,000	c 21,100,000
4	British Empire: Australasia.....	do	Pound sterling.		1 to 14.28	4,500,000	a 128,600,000
5	Canada.....	do	Dollar		1 to 14.28	5,500,000	a b 20,000,000
6	Cape Colony.....	do	Pound sterling.		1 to 14.28	2,200,000	b 37,500,000
7	Great Britain.....	do	do		1 to 14.28	40,700,000	a 486,700,000
8	India.....	do	Pound sterling and rupee.	1 to 21.90	1 to 21.90	296,900,000	k 22,200,000
9	South African Republic.....	do	Pound sterling.		1 to 14.28	1,100,000	b 29,200,000
10	Bulgaria.....	do	Lev	1 to 15½	1 to 14.38	3,300,000	b 1,000,000
11	Cuba.....	do	Peseta	1 to 15½	1 to 14.28	1,600,000	b 2,000,000
12	Denmark.....	do	Crown		1 to 14.88	2,300,000	a 15,800,000
13	Egypt.....	do	Piaster		1 to 15.68	9,800,000	b 30,000,000
14	Finland.....	do	Markkaa		1 to 15.50	2,600,000	g 4,400,000
15	France.....	do	Franc	1 to 15½	1 to 14.38	38,500,000	a 810,600,000
16	Germany.....	do	Mark		1 to 13.95	52,300,000	b 697,900,000
17	Greece.....	do	Drachma.	1 to 15½	1 to 14.38	2,400,000	a 400,000
18	Haiti.....	do	Gourde	1 to 15½	1 to 14.38	1,000,000	a 1,000,000
19	Italy.....	do	Lira	1 to 15½	1 to 14.38	31,900,000	a 98,000,000
20	Japan.....	do	Yen		1 to 28.75	43,800,000	a 61,000,000
21	Netherlands.....	do	Florin	1 to 15½	1 to 15.13	5,100,000	a 27,500,000
22	Norway.....	do	Crown		1 to 14.88	2,100,000	a 8,600,000
23	Portugal.....	do	Milreis		1 to 14.09	5,100,000	a 5,200,000
24	Roumania.....	do	Lei	1 to 15½	1 to 14.38	5,600,000	g 7,100,000
25	Russia.....	do	Ruble		1 to 23.24	130,900,000	a 791,700,000
26	Servia.....	do	Dinar	1 to 15½	1 to 14.38	2,400,000	g 1,500,000
27	South American States.....	do	Peso	1 to 15½	1 to 14.38	38,700,000	a 72,900,000
28	Spain.....	do	Peseta	1 to 15½	1 to 14.38	17,700,000	a 77,200,000
29	Sweden.....	do	Crown		1 to 14.88	5,100,000	a 13,400,000
30	Switzerland.....	do	Franc	1 to 15½	1 to 14.38	3,100,000	d 24,000,000
31	Turkey.....	do	Piaster		1 to 15.09	24,500,000	d 50,000,000
32	Central American States.....	Silver	Peso			3,500,000	a 1,400,000
33	China.....	do	Tael			383,500,000	
34	Mexico.....	do	Peso	1 to 16½	1 to 16½	12,600,000	b 8,600,000
35	Siam.....	do	Tical			5,000,000	a 20,000,000
36	Straits Settlements f.....	do	Dollar			4,500,000	
	Total.....					1,319,100,000	4,841,000,000

a Information furnished through United States representatives.

b Estimate, Bureau of the Mint.

c Statist, London, January 6, 1900.

d C. Cramer Fry.

e Except Bolivia, Colombia, and Ecuador.

AGGREGATE AND PER CAPITA IN THE PRINCIPAL COUNTRIES OF THE WORLD IN 1900.

[Bureau of the Mint.]

Stock of silver.			Uncovered paper.	Per capita.				
Full tender.	Limited tender.	Total.		Gold.	Silver.	Paper.	Total.	
\$563,300,000	\$80,000,000	\$643,000,000	\$336,600,000	\$13.37	\$8.43	\$4.41	\$26.21	1
b 50,000,000	b 46,300,000	a 96,300,000	a 93,300,000	5.27	2.08	2.01	9.36	2
b 35,000,000	b 5,000,000	b 40,000,000	a 92,900,000	3.15	5.97	13.86	22.98	3
-----	a 6,100,000	6,100,000	-----	28.58	1.35	-----	29.93	4
-----	a 5,000,000	a 5,000,000	a 40,500,000	3.63	.90	7.37	11.90	5
-----	b 1,000,000	b 1,000,000	-----	17.05	.45	-----	17.50	6
-----	a 111,900,000	a 111,900,000	a 112,300,000	11.96	2.75	2.75	17.46	7
a 389,300,000	-----	a 389,300,000	a 32,400,000	.07	1.31	.11	1.49	8
-----	b 1,200,000	b 1,200,000	-----	26.54	1.09	-----	27.63	9
b 3,400,000	b 3,400,000	b 6,800,000	-----	.30	2.06	-----	2.36	10
-----	b 1,500,000	b 1,500,000	-----	1.25	.93	-----	2.18	11
-----	a 5,600,000	a 5,600,000	a 6,200,000	6.87	2.43	2.70	12.00	12
-----	a 6,400,000	a 6,400,000	-----	3.06	.65	-----	3.71	13
-----	400,000	g 400,000	g 9,300,000	1.69	.15	3.58	5.42	14
a 361,900,000	a 59,300,000	421,200,000	a 194,100,000	21.05	10.94	5.04	37.03	15
b 85,600,000	b 122,800,000	b 208,400,000	a 173,800,000	13.35	3.98	3.32	20.65	16
b 500,000	b 1,000,000	b 1,500,000	a 28,800,000	.17	.62	12.00	12.79	17
b 1,000,000	b 1,500,000	a 2,500,000	a 3,500,000	1.00	2.50	3.50	7.00	18
b 16,000,000	a 27,900,000	a 43,900,000	a 174,900,000	3.07	1.38	5.48	9.93	19
-----	a 26,100,000	a 26,100,000	i 69,900,000	1.39	.59	1.60	3.58	20
a 49,900,000	a 3,500,000	53,400,000	h 41,500,000	5.39	10.47	8.14	24.00	21
-----	2,400,000	a 2,400,000	a 5,400,000	4.09	1.14	2.57	7.80	22
-----	9,800,000	g 9,800,000	a 74,100,000	1.02	1.92	14.53	17.47	23
-----	600,000	g 600,000	g 14,100,000	1.26	.11	2.51	3.88	24
-----	104,500,000	a 104,500,000	-----	6.05	.79	-----	6.89	25
-----	g 1,700,000	g 1,700,000	3,300,000	.63	.70	1.37	2.70	26
8,400,000	15,800,000	a 21,200,000	a 1,180,200,000	1.88	.62	30.50	33.00	27
-----	243,700,000	a 243,700,000	a 157,400,000	4.36	13.77	8.89	27.02	28
-----	6,800,000	a 6,800,000	a 31,000,000	2.62	1.33	6.07	10.03	29
-----	10,700,000	d 10,700,000	a 20,500,000	7.74	3.45	6.61	17.80	30
b 30,000,000	b 10,000,000	b 40,000,000	-----	2.04	1.63	-----	3.67	31
9,300,000	2,400,000	a 11,700,000	a 7,600,000	.40	3.34	2.17	5.91	32
750,000,000	-----	b 750,000,000	-----	-----	1.96	-----	1.96	33
a 106,000,000	-----	a 106,000,000	a 54,400,000	.68	8.41	4.32	13.41	34
a 193,000,000	-----	a 193,000,000	a 2,100,000	4.00	38.60	.40	43.00	35
b 240,000,000	b 2,000,000	b 242,000,000	-----	-----	53.77	-----	53.77	36
b 2,892,600,000	926,300,000	3,818,900,000	2,960,100,000	3.66	2.89	2.24	8.79	

f Includes Aden, Perim, Ceylon, Hongkong, Labuan, and Straits Settlements.

g L'Economiste Européen, January 5, 1900.

h Bulletin de Statistique, Paris, February, 1900.

i Bankers' Magazine, New York, June, 1900, p. 823.

k Financial and Commercial Statistics of British India, 1900, p. 194, in Treasury.

536 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 91.—RESOURCES AND LIABILITIES IN DECEMBER, 1899, AND JUNE, 1900, OF THE
WITH LONDON OFFICES, AND THE AMOUNT AND AVERAGE RATE
DECEMBER, 1899.

	Number of banks.	Number of branches.	Capital.	Reserve.	Undi- vided profits.	Circula- tion.	Other liabilities.
			£	£	£	£	£
Bank of England.....	1	11	14,553,000	3,000,000	240,134	28,294,970	172,197
England and Wales, joint stock banks of...	83	3,826	45,890,868	30,715,538	3,732,870	879,455	26,805,213
Total.....	84	3,837	60,443,868	33,715,538	3,973,004	29,174,425	26,977,410
Isle of Man, joint stock banks of.....	3	11	105,000	93,800	17,797	65,197	15,027
Scotland, joint stock banks of.....	11	1,071	9,313,000	6,707,621	1,050,782	7,885,086	5,716,268
Ireland, joint stock banks of.....	9	589	7,141,235	3,461,500	435,790	6,537,360	515,370
England and Wales, private banks of.....	22	.....	a 7,208,438	.....	.....	183,995	1,578,866
Total.....	129	5,508	84,211,541	43,978,459	5,477,373	43,846,063	34,802,941
Colonial joint stock banks with London of- fices.....	29	1,563	35,816,938	9,050,008	1,701,564	9,025,491	29,257,632
Foreign joint stock banks with London offices....	24	296	29,694,056	9,368,104	3,422,281	3,592,037	54,588,944
Grand total.....	182	7,367	149,722,535	62,396,571	10,601,218	56,463,591	118,649,517

JUNE, 1900.

Bank of England.....	1	11	14,553,000	3,000,000	229,626	30,195,370	138,339
England and Wales, joint stock banks of...	82	3,824	45,995,521	31,375,576	3,077,248	889,132	21,954,092
Total.....	83	3,835	60,548,521	34,375,576	3,306,874	31,084,502	22,092,431
Isle of Man, joint stock banks of.....	3	12	105,000	90,200	18,329	80,764	9,898
Scotland, joint stock banks of.....	11	1,077	9,313,000	6,703,621	1,065,731	7,903,407	5,710,441
Ireland, joint stock banks of.....	9	559	7,209,231	3,649,000	534,846	6,386,321	605,308
England and Wales, private banks of.....	21	.....	a 7,124,679	.....	.....	184,415	1,515,693
Total.....	127	5,483	84,300,431	44,818,397	4,925,780	45,639,409	29,933,771
Colonial joint stock banks with London of- fices.....	30	1,652	35,376,249	9,480,746	1,688,105	9,349,313	29,960,261
Foreign joint stock banks with London offices....	24	312	29,484,056	9,645,993	3,510,962	3,466,480	56,083,561
Grand total.....	181	7,447	149,160,736	63,945,136	10,124,847	58,455,202	115,977,593

a Includes reserve.

BANKS OF THE UNITED KINGDOM, INCLUDING COLONIAL AND FOREIGN BANKS
PER CENT OF DIVIDENDS PAID DURING THE YEAR 1899.

DECEMBER, 1899.

Deposits and current accounts.	Total.	Cash, money at call and short notice.	Govern- ment securities.	Other bonds, se- curities, etc.	Loans and discounts.	Other resources.	Divi- dends paid and bonus.	Amount.
£	£	£	£	£	£	£	Per ct. 10	£
48,626,790	94,887,091	29,342,367	29,860,880	.....	35,683,844	.....	10	1,455,300
566,046,761	674,070,704	.....	52,785,044	74,311,717	381,474,241	30,039,839	13.61	6,241,578
614,673,551	768,957,795	164,802,230	82,645,924	74,311,717	417,158,085	30,039,839	12.73	7,696,878
1,486,901	1,783,722	191,052	30,000	720,664	826,089	15,917	14.76	15,500
102,754,098	133,426,855	24,807,798	9,750,212	20,719,586	70,448,133	7,701,126	13.04	1,214,050
48,154,239	66,245,494	10,239,314	6,863,561	11,159,059	37,035,922	947,638	11.26	804,078
42,012,111	50,983,410	10,602,974	3,925,473	10,939,514	23,201,917	2,313,532	.....	.....
809,080,900	1,021,397,276	210,643,368	103,215,170	117,850,540	548,670,146	41,018,052	12.64	9,730,506
161,514,835	246,366,468	58,223,692	3,929,244	14,297,128	160,511,043	9,405,361	4.80	1,718,773
115,462,242	216,127,664	34,554,258	1,075,193	16,783,667	156,199,095	7,515,451	10.44	3,099,651
1,086,057,977	1,483,891,408	303,421,318	108,219,607	148,931,335	865,380,284	57,938,864	10.21	14,548,930

JUNE, 1900.

48,490,168	96,606,503	33,642,121	32,435,906	.....	30,528,476	.....	.....	.....
571,678,880	674,970,449	136,118,712	55,644,456	70,158,191	386,839,928	26,209,162	.....	.....
620,169,048	771,576,952	169,760,833	88,080,362	70,158,191	417,368,404	26,209,162	.....	.....
1,482,287	1,786,478	212,204	30,000	657,636	860,674	25,964	.....	.....
103,674,170	134,370,370	25,637,233	9,760,106	20,780,436	70,467,345	7,725,250	.....	.....
47,725,917	66,110,623	9,911,506	6,765,225	11,676,103	36,560,842	1,196,947	.....	.....
42,102,497	50,927,284	10,468,269	3,890,567	10,854,569	23,475,648	2,238,231	.....	.....
815,153,919	1,024,771,707	215,990,045	108,526,260	114,126,935	548,732,913	37,395,554	.....	.....
167,502,849	253,357,523	53,950,258	6,632,211	15,186,153	167,015,116	10,573,785	.....	.....
115,609,725	217,800,777	33,785,010	3,072,424	16,337,255	156,911,994	7,694,094	.....	.....
1,098,266,493	1,495,930,007	303,725,313	118,230,895	145,650,343	872,660,023	55,663,438	.....	.....

538 REPORT OF THE COMPTROLLER OF THE CURRENCY.

NO. 92.—ABSTRACT OF REPORTS OF THE THIRTY-SIX CHARTERED BANKS OF THE DOMINION OF CANADA ON SEPTEMBER 30, 1900.

RESOURCES.		LIABILITIES.	
Specie	\$11,666,635	Capital stock	\$65,784,772
Dominion notes	18,642,961	Reserve fund	33,769,356
Deposits with Dominion Government for security of note circulation	2,372,973	Notes in circulation	50,387,070
Notes of and checks on other banks	10,045,213	Due to the Dominion and provincial governments	5,516,872
Due from banks, bankers, etc.	24,568,232	Deposits	306,187,320
Dominion Government debentures or stocks	11,752,678	Due to banks, bankers, etc.	10,819,635
Municipal and other securities	11,914,141	Other liabilities	5,692,343
Railway securities	25,247,994	Excess of resources	9,513,384
Demand and time loans	351,207,471		
Loans to provincial governments	1,572,168		
Overdue debts	2,391,949		
Real estate and real estate mortgages	1,731,946		
Bank premises	6,426,345		
Other assets	8,130,046		
Total	487,670,752	Total	487,670,752

Average amount of specie held during the month	\$11,008,562.00
Average amount of Dominion notes held during the month	18,934,682.00
Greatest amount of notes in circulation at any time during the month	51,188,095.00
Average rates per cent of dividends paid	7.38+

NO. 93.—ABSTRACT OF THE REPORTS OF CONDITION OF THE TWENTY-TWO BANKS OF AUSTRALASIA ON JUNE 30, 1900.

[From Australian Insurance and Banking Record.]

RESOURCES.		LIABILITIES.	
Loans and discounts	£118,758,959	Capital stock	£21,190,837
Public securities	12,129,262	Surplus fund	5,141,409
Total cash on hand	33,957,530	Undivided profits	470,283
		Dividends unpaid	450,189
		Circulation outstanding	4,697,566
		Deposits	124,384,281
		All other liabilities	14,634,680
Total resources	170,969,245	Total liabilities	170,969,245

No. 94.—SPECIE, CIRCULATION, ETC. (IN MILLIONS OF FRANCS) OF THE PRINCIPAL FOREIGN BANKS OF ISSUE AT THE CLOSE OF THE FIRST QUARTER OF 1900.

[Bulletin de Statistique, July, 1900.]

Banks.	Gold.	Silver.	Total specie.	Circulation.	Deposits and accounts current.	Minimum rate of discount.	
						First quarter 1900.	Last quarter 1899.
						<i>Per cent.</i>	<i>Per cent.</i>
Imperial Bank of Germany.....			1,027.7	1,637.4	620.0	5½	7
Banks of issue of Germany.....			99.9	234.1	119.2		7
Bank of Austria-Hungary.....	948.8	243.8	1,192.6	1,442.7	38.1	4½	5½
National Bank of Belgium.....			105.1	564.8	56.2	4	5
National Bank of Bulgaria.....			10.4	16.1	61.6	8	8
National Bank of Denmark.....	101.8		101.8	138.6	6.6	6	5½
Bank of Spain.....	342.2	423.4	765.6	1,548.1	724.8	3½	4
Bank of Finland.....	21.0	2.5	23.5	72.9	11.0		
Bank of France.....	2,112.7	1,147.1	3,259.8	3,945.8	617.5	3	4½
National Bank of Greece.....			2.4	136.2	74.2		6½
Bank of Italy.....	297.4	58.4	355.8	864.9	189.1	5	5
Bank of Naples.....	66.4	13.0	79.4	248.1	62.9	5	5
Bank of Sicily.....	35.3	1.8	37.1	50.2	36.0	5	5
Bank of Norway.....			34.9	85.4	16.5	6½	6½
Bank of Netherlands.....	123.0	152.1	275.1	458.0	12.0	3½	5
Bank of Portugal.....	27.1	50.5	77.6	383.8	12.1	5½	5½
National Bank of Roumania.....	35.2	4.5	39.7	118.5	15.4	8	9
Bank of England.....	841.1		841.1	754.8	1,031.1	3	6
Banks of Scotland.....			159.9	199.1			
Banks of Ireland.....			83.5	173.9			
Imperial Bank of Russia.....	2,115.7	217.4	2,333.1	1,435.7	378.9	5½	7
National Bank of Servia.....	5.8	9.1	14.9	33.6	1.9	7½	6
Royal Bank of Sweden.....	42.0	7.0	49.0	87.3	58.8	6	6
Private banks of Sweden.....	13.2	12.3	25.5	106.1	740.6		
Banks of Switzerland.....	98.7	9.4	108.1	216.2		4½	6
Imperial Ottoman Bank.....			53.2	21.1	169.5		
Bank of Japan.....			221.0	504.0	15.6		6½

ABSTRACT OF REPORTS OF CONDITION
OF
State Banks, Loan and Trust Companies, Savings and Private Banks,
1899-1900.
ARRANGED BY STATES, TERRITORIES, AND
GEOGRAPHICAL DIVISIONS.

NOTE.—Reference marks in the tables following indicate the character of the source of information from which reports were received.

TABLE I.
ABSTRACT OF REPORTS OF CONDITION OF STATE

States, etc.	Date of report.	Number of banks.	RESOURCES.			
			Loans on real estate.	Loans on collateral security other than real estate.	All other loans and discounts.	Overdrafts.
New Hampshire	June 30, 1900	9	\$255, 272	\$213, 501	\$517, 146	.....
Rhode Island	do	4	.....	.....	1, 010, 608	.....
Connecticut	do	8	202, 083	.....	5, 028, 654	\$10, 043
Total New England States		21	457, 355	213, 501	7, 156, 408	10, 043
New York	May 31, 1900	200	3, 777, 745	.....	211, 810, 827	182, 831
New Jersey	June 30, 1900	20	.....	.....	7, 333, 883	5, 033
Pennsylvania	May 17, 1900	95	.....	.....	47, 331, 358	.....
Delaware <i>a</i>	June 30, 1900	2	146, 050	.....	2, 280, 989	.....
Maryland	June 29, 1900	26	.....	.....	5, 953, 321	15, 021
Total Eastern States		343	3, 923, 801	.....	274, 710, 378	202, 885
Virginia	June 29, 1900	95	.....	.....	23, 214, 747	102, 382
West Virginia	Nov. 1, 1900	83	197, 510	.....	14, 685, 572	145, 217
North Carolina	June 30, 1900	54	.....	.....	6, 861, 670	112, 427
South Carolina <i>a</i>	do	27	122, 465	492, 453	3, 611, 697	39, 374
Georgia	Sept. 5, 1900	144	.....	.....	27, 753, 943	600, 763
Florida	June 30, 1900	23	161, 326	.....	2, 537, 278	65, 726
Alabama <i>a</i>	do	20	319, 074	801, 468	2, 558, 792	15, 248
Mississippi	do	101	.....	.....	11, 681, 962	1, 544, 274
Louisiana	do	56	1, 832, 688	.....	9, 005, 021	388, 403
Arkansas <i>a</i>	do	39	103, 303	1, 277, 902	2, 413, 330	97, 773
Kentucky <i>d</i>	do	219	1, 676, 768	1, 781, 299	27, 404, 683	251, 558
Tennessee <i>a b</i>	do	56	827, 594	2, 586, 582	3, 961, 335	175, 039
Total Southern States		917	5, 240, 728	6, 939, 704	135, 690, 630	3, 538, 184
Ohio	Apr. 2, 1900	164	21, 866, 765	358, 947	46, 824, 225	171, 891
Indiana	July 31, 1900	96	.....	.....	13, 566, 641	138, 455
Illinois	July 2, 1900	155	.....	.....	118, 285, 063	353, 782
Michigan	June 29, 1900	194	.....	.....	52, 522, 259	256, 669
Wisconsin	July 2, 1900	137	.....	.....	34, 763, 764	326, 852
Minnesota	July 31, 1900	188	.....	.....	26, 398, 743	189, 194
Iowa	June 30, 1900	214	.....	.....	31, 642, 675	602, 957
Missouri	do	510	7, 094, 309	.....	65, 846, 170	625, 105
Total Middle States		1, 658	28, 961, 074	358, 947	389, 849, 540	2, 664, 905
North Dakota	July 2, 1900	129	.....	.....	5, 833, 709	56, 585
South Dakota	June 30, 1900	109	.....	.....	4, 335, 748	95, 727
Nebraska <i>a b c</i>	do	405	.....	.....	19, 863, 257	205, 260
Kansas <i>a</i>	June 4, 1900	384	1, 270, 207	.....	20, 459, 691	306, 438
Montana	July 2, 1900	15	453, 526	408, 190	3, 636, 189	495, 397
Wyoming	June 29, 1900	9	.....	.....	560, 028	9, 006
Colorado	July 2, 1900	30	.....	.....	5, 371, 290	62, 433
New Mexico	June 30, 1900	6	60, 494	112, 761	952, 415	3, 613
Oklahoma	Dec. 21, 1899	71	.....	.....	1, 934, 316	93, 142
Total Western States		1, 158	1, 784, 227	520, 951	62, 946, 643	1, 324, 601
Washington	May 31, 1900	27	307, 508	760, 790	2, 708, 176	177, 639
Oregon <i>a</i>	June 30, 1900	19	152, 682	1, 774, 139	655, 830	97, 786
California	Aug. 11, 1900	178	19, 615, 788	22, 055, 921	43, 570, 351	.....
Idaho <i>a</i>	June 30, 1900	8	71, 985	106, 985	235, 693	27, 332
Utah <i>b</i>	June 29, 1900	20	.....	.....	15, 496, 030	311, 874
Nevada <i>a</i>	June 30, 1900	4	111, 486	171, 145	688, 063	308, 607
Arizona <i>b</i>	do	14	335, 622	990, 574	.....	59, 491
Total Pacific States		270	20, 595, 071	25, 859, 554	63, 354, 143	982, 729
Hawaii <i>a</i>	June 30, 1900	2	78, 075	617, 376	1, 098, 125	86, 753
Total United States		4, 369	61, 040, 331	34, 510, 033	934, 805, 867	8, 810, 100

a Unofficial.*b* Includes private banks.*c* Includes savings banks.*d* Semiofficial.

TABLE I.

BANKS IN THE UNITED STATES, 1899-1900.

RESOURCES.							States, etc.
United States bonds.	State, county, and municipal bonds.	Railroad bonds and stocks.	Bank stocks.	All other stocks, bonds, and securities.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	
-----	\$35,848	\$108,383	\$20,175	\$209,849	\$318,950	\$90,420	New Hampshire. Rhode Island. Connecticut.
-----	174,713	1,679,405	35,400	78,997	144,751	45,621	
-----	-----	-----	4,600	441,433	1,395,094	199,235	
-----	210,561	1,787,788	60,175	727,279	1,858,795	335,279	New York. New Jersey. Pennsylvania. Delaware. Maryland.
-----	-----	-----	-----	24,363,778	31,936,056	10,418,762	
\$162,230	-----	-----	-----	1,645,749	1,517,047	489,507	
-----	15,500	17,500	4,336	25,416,630	12,070,142	3,813,635	
500	-----	-----	-----	15,800	284,252	101,090	
-----	-----	-----	-----	1,432,945	892,081	980,361	Virginia. West Virginia. North Carolina. South Carolina. Georgia. Florida. Alabama. Mississippi. Louisiana. Arkansas. Kentucky. Tennessee.
162,730	15,500	17,500	4,336	52,874,902	46,699,578	15,803,355	
286,620	-----	-----	-----	2,749,169	3,672,980	1,283,803	
-----	-----	-----	-----	1,672,633	5,345,444	900,064	
22,400	69,650	-----	-----	349,931	1,312,692	341,435	
-----	27,517	10,000	3,800	174,022	390,602	207,893	
-----	-----	-----	-----	2,403,262	3,648,197	1,709,797	
18,020	64,115	6,686	17,449	254,883	902,776	135,750	
88,716	326,490	62,350	1,625	144,298	1,732,348	371,226	
-----	-----	-----	-----	938,529	2,752,033	642,786	
1,120	-----	-----	-----	915,288	3,250,077	1,012,534	
46,625	38,744	56,875	13,769	63,315	1,569,355	257,783	
17,536	117,742	731,394	10,838	2,236,461	5,725,285	649,506	
10,962	102,553	-----	2,215	94,520	1,677,688	404,190	
491,999	746,811	867,307	49,627	11,996,311	31,977,477	7,916,767	Ohio. Indiana. Illinois. Michigan. Wisconsin. Minnesota. Iowa. Missouri.
889,875	1,068,119	-----	262,019	10,781,512	14,931,480	2,859,195	
308,547	-----	-----	-----	1,241,205	4,903,460	625,594	
596,750	-----	-----	-----	28,633,320	38,625,037	1,962,960	
-----	-----	-----	-----	45,102,505	14,919,790	4,254,432	
7,950	-----	-----	-----	4,298,816	9,925,718	1,492,349	
-----	-----	-----	-----	1,072,248	5,484,515	1,804,502	
291,687	-----	-----	-----	8,747,110	8,747,110	2,096,699	
-----	-----	-----	-----	7,114,994	20,012,693	3,763,069	
2,094,809	1,068,119	-----	262,019	98,244,600	117,549,803	18,858,800	North Dakota. South Dakota. Nebraska. Kansas. Montana. Wyoming. Colorado. New Mexico. Oklahoma.
-----	189,546	-----	-----	110,103	937,182	513,176	
-----	-----	-----	-----	21,658	1,371,054	479,285	
37,300	-----	-----	-----	293,388	9,752,385	1,878,396	
273,351	-----	-----	-----	453,798	10,784,450	1,371,823	
1,629	781,827	-----	-----	178,690	1,196,354	318,910	
-----	-----	-----	-----	6,268	184,235	16,019	
49,134	-----	-----	-----	469,577	2,182,207	420,270	
10,000	-----	-----	-----	660	600,428	46,801	
-----	-----	-----	-----	-----	1,486,780	265,427	
371,414	971,373	-----	-----	1,534,142	28,555,075	5,310,107	Washington. Oregon. California. Idaho. Utah. Nevada. Arizona.
-----	406,455	-----	-----	525,966	2,099,377	1,326,689	
36,000	107,609	80,000	11,650	60,889	696,317	229,379	
-----	11,096	-----	500	10,892,661	20,086,348	11,857,809	
-----	-----	-----	-----	25,767	174,437	70,184	
545	56,079	210,700	-----	2,498,307	3,193,270	2,268,258	
50,000	-----	-----	-----	29,769	230,723	97,281	
-----	-----	-----	-----	86,318	715,310	113,502	
86,545	581,239	290,700	12,150	14,119,677	27,195,782	15,963,102	
6,412	13,374	-----	-----	69,400	181,399	9,350	Hawaii.
3,213,909	3,606,977	2,963,295	388,307	179,566,311	254,017,909	61,196,760	

TABLE I.
ABSTRACT OF REPORTS OF CONDITION OF STATE

States, etc.	RESOURCES.			
	Checks and other cash items.	Cash on hand.	All other resources.	Total resources.
New Hampshire.....		\$90, 305	-----	\$1, 859, 849
Rhode Island.....	\$12, 991	65, 002	\$7, 502	1, 397, 875
Connecticut.....	133, 280	570, 471	15, 864	10, 504, 875
Total New England States.....	196, 271	725, 778	23, 366	13, 762, 599
New York.....	35, 487, 225	46, 681, 736	1, 179, 935	365, 838, 895
New Jersey.....	43, 921	490, 799	42, 339	11, 730, 508
Pennsylvania.....		3, 062, 974	-----	91, 694, 739
Delaware <i>a</i>		124, 120	-----	2, 989, 643
Maryland.....	203, 198	453, 039	2, 221	9, 932, 687
Total Eastern States.....	35, 734, 344	50, 812, 668	1, 224, 495	482, 186, 472
Virginia.....	346, 536	1, 615, 622	41, 676	33, 313, 535
West Virginia.....		1, 652, 448	116, 345	24, 713, 233
North Carolina.....	97, 295	643, 209	291, 587	10, 102, 386
South Carolina <i>a</i>	28, 310	405, 453	31, 857	5, 545, 443
Georgia.....		2, 694, 978	118, 746	38, 923, 686
Florida.....	48, 369	380, 584	50, 654	4, 643, 618
Alabama <i>a</i>	20, 905	679, 556	7, 068	7, 129, 164
Mississippi.....		1, 609, 403	176, 854	19, 345, 841
Louisiana.....	178, 539	1, 375, 480	178, 082	18, 137, 832
Arkansas <i>a</i>	50, 994	605, 698	8, 867	6, 604, 264
Kentucky <i>d</i>		3, 765, 929	4, 480, 340	48, 849, 339
Tennessee <i>a b</i>		771, 811	156, 965	11, 137, 312
Total Southern States.....	1, 136, 808	16, 200, 261	5, 659, 041	228, 451, 653
Ohio.....	956, 219	4, 359, 310	499, 573	105, 824, 130
Indiana.....	57, 363	1, 575, 531	160, 138	22, 576, 934
Illinois.....	5, 608, 340	22, 814, 863	-----	216, 880, 115
Michigan.....	707, 735	7, 056, 915	-----	124, 820, 305
Wisconsin.....	471, 731	3, 296, 705	143, 501	54, 719, 436
Minnesota.....	856, 820	2, 803, 848	67, 392	38, 685, 212
Iowa.....		2, 028, 857	-----	45, 118, 298
Missouri.....	1, 897, 697	7, 011, 451	145, 240	113, 802, 415
Total Middle States.....	10, 555, 905	50, 947, 480	1, 015, 844	722, 431, 845
North Dakota.....		640, 410	164, 402	8, 255, 567
South Dakota.....	44, 108	555, 540	49, 691	7, 142, 357
Nebraska <i>a b c</i>	44, 220	2, 048, 005	467, 077	34, 589, 288
Kansas <i>a</i>	239, 085	2, 796, 688	397, 041	38, 352, 572
Montana.....	55, 200	814, 432	25, 925	8, 366, 269
Wyoming.....	12, 568	26, 733	5, 316	820, 173
Colorado.....		1, 330, 112	-----	9, 885, 023
New Mexico.....	4, 009	260, 918	13, 219	2, 125, 408
Oklahoma.....		743, 390	-----	4, 520, 055
Total Western States.....	399, 280	9, 216, 228	1, 122, 671	114, 056, 712
Washington.....		1, 031, 699	189, 560	9, 533, 859
Oregon <i>a</i>	93, 836	460, 566	48, 499	4, 505, 182
California.....		16, 602, 139	1, 814, 765	146, 495, 782
Idaho <i>a</i>	3, 440	53, 336	710	781, 465
Utah <i>b</i>		5, 871, 981	3, 418	29, 643, 138
Nevada <i>a</i>	5, 383	160, 826	1, 257	2, 071, 864
Arizona <i>b</i>	21, 035	369, 577	21, 045	2, 762, 474
Total Pacific States.....	123, 694	24, 550, 124	2, 079, 254	195, 793, 764
Hawaii <i>a</i>	28, 946	959, 357	4, 190	3, 152, 757
Total United States.....	48, 175, 246	153, 411, 896	11, 128, 861	1, 759, 835, 802

a Unofficial.*b* Includes private banks.*c* Includes savings banks.*d* Semiofficial.

TABLE I.

BANKS IN THE UNITED STATES, 1899-1900—Continued.

LIABILITIES.							States, etc.
Capital stock.	Surplus fund.	Other undivided profits.	Dividends unpaid.	Deposits.	Due to other banks, etc.	All other liabilities.	
\$560,000	\$71,056	\$33,654	-----	\$989,536	-----	\$205,603	New Hampshire. Rhode Island. Connecticut.
495,000	62,500	85,423	\$2,701	720,580	\$27,605	4,066	
2,240,000	389,800	494,827	44,455	7,145,744	190,049	-----	
3,295,000	523,356	613,904	47,156	8,855,860	217,654	209,669	
28,870,700	18,061,078	10,341,986	-----	251,059,315	55,240,067	2,265,749	New York. New Jersey. Pennsylvania. Delaware. Maryland.
1,703,750	999,116	346,169	16,851	8,144,031	335,479	185,118	
8,422,014	6,323,851	2,066,269	-----	73,345,813	1,007,210	529,582	
600,000	537,132	58,057	-----	1,685,302	109,152	-----	
1,783,410	547,382	277,231	7,617	7,106,607	188,666	21,834	
41,379,874	26,468,553	13,089,712	24,468	341,341,068	56,880,514	3,002,283	
5,966,870	1,775,702	1,488,513	8,075	22,451,581	793,793	829,001	Virginia.
3,201,396	831,840	732,013	12,254	18,999,142	802,976	133,612	West Virginia.
2,217,231	380,600	345,741	9,423	6,345,312	176,594	627,485	North Carolina.
1,807,224	154,361	163,936	13,212	3,263,144	260,261	383,305	South Carolina.
8,735,328	3,145,564	-----	17,205	22,009,064	1,055,625	3,966,900	Georgia.
742,500	114,067	120,443	-----	3,489,436	105,679	71,493	Florida.
1,546,500	244,808	148,576	1,496	4,588,607	130,817	468,360	Alabama.
4,279,496	566,204	785,668	19,565	12,547,103	223,552	924,253	Mississippi.
3,630,210	536,139	597,914	54,540	12,683,333	114,720	520,976	Louisiana.
1,243,609	3,447,437	220,875	3,642	4,464,013	223,528	13,260	Arkansas.
12,764,377	3,447,853	341,235	-----	32,295,874	-----	-----	Kentucky.
2,806,315	258,954	284,058	7,861	7,303,710	329,194	147,220	Tennessee.
48,440,956	11,891,529	5,228,972	147,273	150,440,319	4,216,739	8,085,865	Ohio. Indiana. Illinois. Michigan. Wisconsin. Minnesota. Iowa. Missouri.
14,223,600	2,754,067	2,107,731	14,045	85,157,634	1,191,128	380,925	
4,502,750	708,991	164,351	3,459	16,798,432	119,148	279,803	
18,352,300	7,143,301	5,451,017	270,080	169,203,991	16,274,726	185,000	
12,945,100	3,031,540	2,358,772	9,061	102,448,609	3,688,804	338,419	
6,417,725	1,226,828	856,783	-----	45,929,285	-----	288,815	
6,654,800	995,191	447,749	38,992	28,130,738	2,294,450	123,292	
9,309,800	1,017,538	1,011,941	-----	32,938,940	840,079	-----	
18,592,225	5,920,960	1,428,543	121,210	80,563,205	6,494,200	682,072	
90,998,000	22,798,416	13,826,887	456,847	561,170,834	30,902,535	2,278,326	North Dakota. South Dakota. Nebraska. Kansas. Montana. Wyoming. Colorado. New Mexico. Oklahoma.
1,473,650	210,023	348,346	-----	5,741,792	47,644	434,112	
1,245,227	155,439	196,533	14,388	5,322,384	63,619	144,767	
7,005,450	1,016,545	1,088,249	31,521	25,256,035	-----	191,488	
6,685,000	1,317,033	519,999	5,735	28,491,889	319,047	1,013,469	
990,000	199,250	279,664	3,900	6,066,057	619,800	207,598	
122,000	24,966	31,423	-----	627,381	2,903	11,500	
1,430,000	84,193	179,400	2,500	8,136,722	52,208	-----	
344,650	1,350	83,087	-----	1,688,996	7,325	-----	
619,100	-----	358,731	-----	3,542,224	-----	-----	
19,915,077	3,008,799	3,085,432	58,044	84,873,480	1,112,546	2,003,334	
1,349,960	10,745	211,701	360	7,308,687	357,173	295,233	Washington. Oregon. California. Idaho. Utah. Nevada. Arizona.
1,414,450	117,880	62,352	5,136	3,361,580	347,898	55,886	
26,981,973	20,584,066	-----	-----	85,881,584	7,827,493	5,220,666	
185,500	22,586	21,887	-----	537,902	13,402	188	
2,200,000	5,819,858	2,110,829	-----	17,434,051	1,953,058	125,342	
370,000	110,873	74,210	1,940	1,474,337	4,409	36,090	
373,550	25,000	42,365	-----	2,296,908	24,651	-----	
32,075,433	26,691,013	2,523,344	7,436	118,235,049	10,528,084	5,733,405	Hawaii.
900,000	-----	105,821	-----	1,818,672	320,124	8,140	
237,004,340	91,381,666	38,474,072	741,224	1,266,735,282	104,178,196	21,321,022	

TABLE II.

ABSTRACT OF REPORTS OF CONDITION OF THE LOAN

States, etc.	Date of report.	Number of companies.	RESOURCES.			
			Loans on real estate.	Loans on collateral security other than real estate.	All other loans and discounts.	Over-drafts.
Maine.....	June 30, 1900	17	\$1,095,463		\$5,162,360	
Massachusetts.....	do	34	2,355,228	\$24,000,964	59,729,529	
Rhode Island.....	do	6	2,516,223	1,326,417	21,170,100	
Connecticut.....	do	14	1,091,875		4,716,374	\$5,843
Total New England States.....		71	7,058,789	25,327,381	90,778,363	5,843
New York.....	July 1, 1900	59	38,790,727	370,483,337	47,937,934	49,988
New Jersey.....	June 30, 1900	30			22,876,925	7,904
Pennsylvania.....	May 17, 1900	97			102,807,912	
Delaware <i>a</i>	June 30, 1900	2	347,880	392,777	741,567	77,897
Maryland <i>a</i>	do	6	119,226	4,334,805	240,274	25,552
District of Columbia.....	Sept. 5, 1900	4			9,796,092	817
Total Eastern States.....		198	39,257,833	375,210,919	184,400,704	162,158
Kentucky <i>a</i> (total Southern States).....	June 30, 1900	3	521,380	767,617	594	4,181
Indiana.....	Oct. 31, 1899	12	2,420,763	1,111,239	44,187	
Minnesota.....	June 30, 1900	6	706,432	345,936		5,668
Total Middle States.....		18	3,127,195	1,457,175	44,187	5,668
Total United States.....		290	49,965,197	402,763,092	275,223,848	177,850

States, etc.	RESOURCES.			
	Checks and other cash items.	Cash on hand.	All other resources.	Total resources.
Maine.....	\$48,720	\$223,537	\$514,030	\$12,152,207
Massachusetts.....	3,120,963	542,710	581,548	128,296,908
Rhode Island.....	117,877	4,467,609	84,041	46,511,314
Connecticut.....	153,830	400,753	108,044	11,483,840
Total New England States.....	3,441,390	5,634,609	1,287,663	198,444,269
New York.....		10,820,408	12,873,367	796,483,887
New Jersey.....	284,240	1,183,649	850,301	52,673,028
Pennsylvania.....		7,067,900		234,182,504
Delaware <i>a</i>	1,127	52,248	86,998	4,750,077
Maryland <i>a</i>	53,259	77,177	1,299,996	13,785,359
District of Columbia.....	39,891	546,872		16,047,722
Total Eastern States.....	378,517	19,748,254	15,110,662	1,117,922,577
Kentucky <i>a</i> (total Southern States).....	29,269	17,914	11,344	2,388,078
Indiana.....		1,345,286	282,365	7,183,120
Minnesota.....	35,616	65,200	328,601	4,222,299
Total Middle States.....	35,616	1,410,486	610,966	11,405,419
Total United States.....	3,884,792	26,811,263	17,020,635	1,330,160,343

a Unofficial.

TABLE II.

AND TRUST COMPANIES IN THE UNITED STATES, 1899-1900.

RESOURCES.							States, etc.
United States bonds on hand.	State, county, and municipal bonds.	Railroad bonds and stocks.	Bank stocks.	Other stocks, bonds, and securities.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	
\$1,050,500	\$5,007,427	\$5,081,176	\$66,335	\$3,924,383 5,089,467	\$886,562 20,544,568	\$297,152 1,126,493	Maine. Massachusetts.
189,025	211,330	1,980,794	45,457	13,652,139 549,750	1,994,986 1,593,335	1,181,922 437,400	Rhode Island. Connecticut.
1,239,525	5,218,757	7,061,970	111,822	23,215,739	25,019,451	3,042,967	
343,230				178,789,114 19,631,352	127,231,548 5,865,398	9,507,464 1,630,029	New York. New Jersey.
	284,700	676,852	8,213	77,482,640 1,264,223	20,680,680 432,722	20,133,372 382,873	Pennsylvania. Delaware.
1,041,963	1,041,963	2,536,492	58,224	2,940,164	614,954	443,273	Maryland.
280,500	607,282				2,296,205	2,480,063	Dist. Columbia.
623,730	1,933,945	3,213,344	66,437	280,107,493	163,131,507	34,577,074	
	5,000	163,776	27,504	177,443	129,559	532,497	Kentucky.
	241,970			1,179,732 1,252,899		557,578 1,009,908	Indiana. Minnesota.
	241,970			2,432,631	472,039	1,567,486	
1,863,255	7,399,672	10,439,090	205,763	305,933,306	188,752,556	39,720,024	

LIABILITIES.							States, etc.
Capital stock.	Surplus fund.	Other undivided profits.	Dividends unpaid.	Deposits.	Due to other companies, etc.	All other liabilities.	
\$1,601,700	\$355,500	\$374,407	\$14,629	\$9,058,640	\$16,216	\$731,115	Maine.
11,375,000	7,980,000	3,046,552	129,032	105,674,935	50,770	40,619	Massachusetts.
2,940,741	2,242,247	592,545	296	40,582,389	135,362	17,734	Rhode Island.
1,775,000	531,851	509,608	23,153	8,540,191	64,305	39,732	Connecticut.
17,692,441	11,109,598	4,523,112	167,110	163,856,155	266,653	829,200	
48,250,000	74,506,402	15,319,568		640,837,146		17,570,771	New York.
5,560,800	1,594,161	3,713,729	6,890	40,045,780	156,188	1,595,480	New Jersey.
39,809,778	20,750,244	10,410,369		160,259,761	2,819,432	132,920	Pennsylvania.
1,000,000	300,000	109,926		3,323,140		17,011	Delaware.
4,616,000	3,436,601	1,064,621	1,500	4,201,875	234,149	230,613	Maryland.
4,148,750	525,000	323,297	3,338	10,719,937		327,400	Dist. Columbia.
103,385,328	101,112,408	30,941,510	11,728	859,387,639	3,209,769	19,874,195	
1,150,000	180,797	11,885	18,426	322,081		704,889	Kentucky.
2,467,000	218,000	122,276		3,677,329	23,973	674,542	Indiana.
2,236,076	30,000	139,753		989,203	2,470	824,797	Minnesota.
4,703,076	248,000	262,029		4,666,532	26,443	1,499,339	
126,930,845	112,650,803	35,738,536	197,264	1,023,232,407	3,502,865	22,907,623	

TABLE III.

ABSTRACT OF REPORTS OF CONDITION OF

States, etc.	Date of report.	Number of banks.	RESOURCES.			
			Loans on real estate.	Loans on collateral security other than real estate.	All other loans and discounts.	Over-drafts.
New York.....	June 30, 1900	15	\$197,915	\$270,650	\$1,277,125	\$3,264
Pennsylvania.....	do.....	28	460,176	427,507	4,733,368	9,033
Maryland.....	do.....	6	66,195	32,658	186,323	81
Total Eastern States.....		49	724,286	730,815	6,196,816	12,378
North Carolina <i>a</i>	June 30, 1900	25			1,149,310	48,185
Georgia.....	do.....	9	547,497	16,155	269,120	58
Texas.....	do.....	41	558,937	1,346,890	1,442,897	154,780
Arkansas.....	do.....	3	5,500	6,400	87,988	2,208
Kentucky.....	do.....	13	374,106	119,356	713,218	15,030
Total Southern States.....		91	1,486,040	1,488,801	3,662,533	220,261
Ohio.....	June 30, 1900	71	1,440,828	993,473	4,791,484	113,544
Indiana.....	do.....	68	794,179	575,488	4,594,994	73,910
Illinois.....	do.....	135	1,627,715	1,783,061	6,419,220	217,444
Michigan.....	do.....	48	543,846	496,261	1,734,249	30,338
Wisconsin <i>a</i>	July 2, 1900	127			7,382,388	152,882
Minnesota.....	June 30, 1900	47	478,237	832,093	1,476,307	23,090
Iowa.....	do.....	119	1,380,362	1,977,447	5,367,029	274,260
Missouri.....	do.....	90	795,845		4,913,978	94,672
Total Middle States.....		705	7,061,012	6,657,823	36,679,649	980,130
South Dakota <i>a</i>	June 30, 1900	70			2,941,118	98,942
Montana.....	do.....	6	14,950	1,165,064	895,212	795,921
Wyoming <i>a</i>	do.....	11			953,677	64,450
Colorado.....	do.....	13	60,123	125,457	276,488	11,816
Indian Territory.....	do.....	6	2,000	58,202	99,392	6,934
Total Western States.....		106	77,073	1,348,723	5,165,887	978,063
Washington.....	June 30, 1900	8	13,282	1,554,705	325,697	31,265
Oregon.....	do.....	2	24,000	45,300	36,145	6,835
California.....	Aug. 11, 1900	19	636,659	40,826	893,717	
Idaho.....	June 30, 1900	6	2,016	54,675	111,616	19,650
Nevada.....	June 23, 1900	1	3,000		9,464	3,030
Total Pacific States.....		36	678,957	1,695,506	1,376,639	60,780
Hawaii.....	June 30, 1900	2			1,013,314	72,317
Total United States.....		989	10,027,368	11,921,668	54,094,838	2,323,929

a Official.

TABLE III.

PRIVATE BANKS IN THE UNITED STATES IN 1900.

RESOURCES.							States, etc.
United States bonds on hand.	State, county, and municipal bonds.	Railroad bonds and stocks.	Bank stocks.	Other stocks, bonds, and securities.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	
\$131,032 136,205 -----	\$52,290 167,631 3,855	\$212,168 74,167 9,989	\$6,155 75,262 1,462	\$33,052 224,817 38,101	\$525,140 1,668,080 17,787	\$224,211 206,105 97,737	New York. Pennsylvania. Maryland.
267,237	223,776	296,324	82,879	295,970	2,211,007	528,053	
500	8,200	-----	-----	188,908	206,103	126,112	North Carolina.
-----	-----	-----	1,000	101,202	54,781	38,939	Georgia.
4,000	360	200	25,434	28,977	658,955	179,202	Texas.
-----	22	-----	-----	220	28,190	12,743	Arkansas.
9,636	3,000	13,000	1,825	10,835	438,160	43,014	Kentucky.
14,136	11,522	13,200	28,259	330,142	1,386,189	400,010	
248,209	354,265	11,900	101,341	121,099	2,563,290	419,534	Ohio.
206,953	117,935	47,195	20,500	198,471	2,555,285	331,513	Indiana.
282,158	166,968	39,100	32,552	105,288	4,224,120	771,632	Illinois.
6,700	83,968	-----	15,875	155,698	627,776	197,869	Michigan.
-----	-----	-----	-----	394,515	2,644,032	736,843	Wisconsin.
24,898	10,050	-----	11,225	45,754	759,623	253,111	Minnesota.
67,850	9,500	-----	37,490	28,802	2,994,135	760,157	Iowa.
128,917	-----	-----	-----	58,233	2,478,944	238,101	Missouri.
965,685	742,686	98,195	218,983	1,107,860	18,847,205	3,708,754	
-----	72,333	-----	-----	29,832	862,050	564,928	South Dakota.
-----	5,953	9,881	-----	21,419	624,625	194,185	Montana.
-----	-----	-----	-----	22,932	192,323	27,107	Wyoming.
-----	66,171	-----	-----	7,224	119,595	40,182	Colorado.
-----	-----	-----	-----	-----	46,414	6,613	Indian Territory.
-----	144,457	9,881	-----	81,407	1,845,007	833,015	
18,944	50,252	125,808	10,000	367,242	1,008,471	280,604	Washington.
-----	-----	-----	-----	16,168	5,104	13,883	Oregon.
-----	-----	-----	-----	224,338	294,811	375,433	California.
200	9,466	-----	18,750	5,690	48,291	24,129	Idaho.
-----	-----	-----	-----	-----	10,404	15,650	Nevada.
19,144	59,718	125,808	28,750	613,438	1,367,081	709,699	
-----	-----	-----	-----	-----	43,183	4,634	Hawaii.
1,266,202	1,182,159	543,408	358,871	2,428,817	25,699,672	6,184,165	

TABLE III.
ABSTRACT OF REPORTS OF CONDITION OF PRIVATE

States, etc.	RESOURCES.			
	Checks and other cash items.	Cash on hand.	All other resources.	Total resources.
New York.....	\$22,463	\$200,748	\$28,303	\$3,184,516
Pennsylvania.....	44,255	553,319	12,412	8,792,337
Maryland.....	28	8,666	853	463,735
Total Eastern States.....	66,746	762,733	41,568	12,440,588
North Carolina <i>a</i>	19,943	111,226	3,565	1,862,052
Georgia.....	1,382	44,366	10,369	1,084,869
Texas.....	22,291	254,400	31,670	4,708,933
Arkansas.....	2,559	17,188	.....	163,018
Kentucky.....	1,645	113,605	8,205	1,864,635
Total Southern States.....	47,820	540,785	53,809	9,683,507
Ohio.....	44,515	864,713	49,563	12,117,758
Indiana.....	27,809	777,065	573,632	10,894,929
Illinois.....	91,037	954,380	114,847	16,829,522
Michigan.....	24,679	310,341	31,547	4,259,181
Wisconsin <i>a</i>	81,973	769,469	95,417	12,257,519
Minnesota.....	33,052	275,201	35,234	4,257,875
Iowa.....	113,061	653,375	179,877	13,843,345
Missouri <i>a</i>	84,819	523,623	83,643	9,400,775
Total Middle States.....	500,945	5,128,167	1,163,760	83,860,854
South Dakota <i>a</i>	25,435	338,125	75,955	5,008,718
Montana.....	8,747	359,966	389	4,096,312
Wyoming <i>a</i>	4,930	47,606	8,610	1,321,635
Colorado.....	1,047	52,702	34,712	795,517
Indian Territory.....	2,072	20,492	2,250	244,369
Total Western States.....	42,231	818,891	121,916	11,466,551
Washington.....	5,163	541,346	.....	4,332,779
Oregon.....	4,056	5,959	27,000	184,450
California.....	.....	240,423	92,184	2,798,391
Idaho.....	1,584	33,050	203	329,320
Nevada.....	1,175	6,754	.....	49,477
Total Pacific States <i>a</i>	11,978	827,532	119,387	7,694,417
Hawaii.....	3,456	250,233	255,987	1,643,124
Total United States.....	673,176	8,328,341	1,756,427	126,789,041

a Official.

TABLE III.

BANKS IN THE UNITED STATES IN 1900—Continued.

LIABILITIES.							States, etc.
Capital stock.	Surplus fund.	Other undivided profits.	Dividends unpaid.	Deposits.	Due to other banks, etc.	All other liabilities.	
\$495,000 965,005 50,501	\$112,170 167,533 4,940	\$134,623 136,768 2,384	..... \$1,925 306	\$2,365,619 7,406,101 229,653	\$51,189 108,866 1,000	\$25,915 6,139 174,951	New York. Pennsylvania. Maryland.
1,510,506	284,643	273,775	2,231	10,001,373	161,055	207,005	
274,985 702,088 1,235,450 25,000 339,700	127,915 16,840 106,028 1,280 19,190	43,745 86,116 212,551 2,860 22,570	36 4,500 76	1,218,328 251,171 2,276,604 133,878 1,426,150	60,091 3,784 78,094 45,358	136,952 20,370 799,530 11,667	North Carolina. Georgia. Texas. Arkansas. Kentucky.
2,577,223	271,853	367,842	4,612	5,306,131	187,327	968,519	
1,509,220 1,885,875 2,391,614 617,603 1,136,000 656,431 2,807,042 924,370	370,538 227,157 466,822 92,997 136,053 631,661 224,145	114,576 105,074 287,730 35,381 536,712 82,227 205,961 84,352	..... 16,560 15,400 3,443 407 9,260 1,126	10,019,076 8,530,240 12,944,333 3,442,350 10,431,449 3,221,816 9,372,661 8,097,417	56,581 57,370 47,865 5,751 35,863 57,480	47,767 72,653 675,758 61,606 153,358 125,078 759,280 69,365	Ohio. Indiana. Illinois. Michigan. Wisconsin. Minnesota. Iowa. Missouri.
11,928,155	2,149,373	1,452,013	46,196	66,059,342	260,910	1,964,865	
945,076 271,000 176,868 137,000 55,000	124,016 10,450 12,000 56,851 6,112	168,716 99,864 17,136 4,760 3,828	3,702 797	3,329,486 3,509,883 1,090,905 584,932 161,560	244,105 201,165 15,126 10,516 9,744	193,617 3,950 9,600 611 8,125	South Dakota. Montana. Wyoming. Colorado. Indian Territory.
1,584,944	209,429	294,304	4,499	8,676,816	480,656	215,903	
339,127 87,000 890,142 81,665 25,000	10,500 240,107 1,356	27,452 8,365 113	..... ..... ..... ..... .....	2,933,080 87,061 1,629,687 210,693 24,364	309,458 10,389 20,750 26,804	713,162 17,705 437	Washington. Oregon. California. Idaho. Nevada.
1,422,934	251,963	35,930	.....	4,884,885	367,401	731,304	
340,973	20,000	.....	.....	1,277,502	.....	4,649	Hawaii.
19,364,735	3,187,261	2,423,864	57,538	96,206,049	1,457,349	4,092,245	

TABLE IV.

ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND

States, etc.	Date of re- port.	Num- ber of banks.	RESOURCES.			
			Loans on real estate.	Loans on collateral security other than real estate.	All other loans and discounts.	Over- drafts.
MUTUAL SAVINGS BANKS.						
Maine.....	June 30, 1900	51	\$7,813,200	\$3,333,443	\$1,724,544	.....
New Hampshire.....	do	58	15,197,662	5,548,595	6,456,473	.....
Vermont.....	do	41	21,632,090	1,461,190	3,755,606	.....
Massachusetts.....	do	186	235,280,604	4,637,878	111,019,237	.....
Rhode Island.....	do	29	25,763,315	2,362,145	5,468,156	.....
Connecticut.....	Oct. 1, 1899	88	66,411,630	6,686,840	2,684,758	.....
Total New England States.....		453	372,098,501	24,030,091	131,108,774	.....
New York.....	July 1, 1900	128	406,210,575	4,892,761	.....	.....
New Jersey.....	July 2, 1900	26	23,275,213	2,449,610	.....	.....
Pennsylvania.....	May 17, 1900	14	.....	.....	5,337,884	.....
Delaware.....	June 30, 1900	2	2,767,239	154,285	.....	.....
Maryland.....	do	18	6,004,919	2,838,798	58,933	.....
Total Eastern States.....		188	438,257,946	10,335,454	5,396,817	.....
West Virginia (total Southern States).....	June 30, 1900	1	283,682	12,465	.....	.....
Ohio.....	Apr. 2, 1900	4	9,895,050	199,680	5,658,466	.....
Indiana.....	Oct. 31, 1899	5	.....	.....	4,091,862	.....
Wisconsin.....	July 2, 1900	1	.....	.....	259,013	.....
Total Middle States.....		10	9,895,050	199,680	10,009,341	.....
Total mutual savings banks.....		652	820,535,179	34,577,690	146,514,932	.....
STOCK SAVINGS BANKS.						
District of Columbia <i>a</i> (total Eastern States).....	June 30, 1900	4	491,049	127,902	221,956	\$142
West Virginia.....	do	5	123,252	496,322	850,208	426
North Carolina.....	do	9	.....	.....	1,485,120	2,721
South Carolina.....	do	11	352,839	623,804	2,370,263	49
Florida.....	do	1	.....	.....	185,734	.....
Louisiana.....	do	2	581,771	1,424,276	.....	.....
Texas.....	do	2	.....	759,776	.....	5,904
Tennessee.....	do	7	330,877	833,094	1,047,736	981
Total Southern States.....		37	1,388,739	4,137,272	5,939,061	10,081
Ohio.....	June 30, 1900	10	1,684,497	1,153,589	1,536,584	3,415
Minnesota.....	do	11	3,551,549	.....	951,013	.....
Iowa.....	do	226	.....	.....	52,604,126	354,386
Total Middle States.....		247	5,236,046	1,153,589	55,091,723	357,801
California.....	June 30, 1900	53	85,798,650	3,427,837	1,113,667	.....
Utah.....	do	9	616,855	314,518	641,331	89,686
Total Pacific States.....		62	86,415,505	3,742,355	1,754,998	89,686
Total stock savings banks.....		350	93,531,339	9,161,118	63,007,738	457,710
Total all savings banks.....		1,002	914,066,518	43,738,808	209,522,670	457,710

a Unofficial.

TABLE IV.

STOCK SAVINGS BANKS IN THE UNITED STATES, 1899-1900.

RESOURCES.							States, etc.
United States bonds on hand.	State, county, and municipal bonds.	Railroad bonds and stocks.	Bank stocks.	Other stocks, bonds, and securities.	Due from other banks and bankers.	Real estate, furniture, and fixtures.	
\$4,515,750	\$15,679,325	\$25,720,800	\$2,720,270	\$5,615,653	\$1,210,870	\$1,050,415	Me
986,933	8,864,387	14,231,099	2,022,131	4,380,992	1,640,924	3,571,734	N. H.
1,198,320	8,925,135	466,065	21,773,989	16,411,225	2,282,982	1,069,356	Vt.
2,093,875	67,518,438	82,811,670	7,079,636	36,584,935	17,754,345	7,535,819	Mass.
	1,402,736				1,418,480	3,150,527	R. I.
	44,641,902	44,608,092				3,095,934	Conn.
8,794,878	147,031,923	167,371,661	34,062,091	62,992,805	24,307,601	19,473,785	
84,355,850	324,982,802	43,843,000		49,083,969	52,123,775	15,705,165	N. Y.
6,297,070				26,798,609	2,221,682	1,810,939	N. J.
		127,700	51,709	99,064,736	6,391,395	1,906,086	Pa.
6,512,000	22,601,257	18,212,960	182,935	2,201,554	48,709	397,230	Del.
				1,365,668	1,032,279	1,171,714	Md.
97,164,920	347,584,059	62,183,660	234,644	178,514,536	61,817,840	20,991,134	
	52,159	2,070				50,785	W. Va.
4,248,415	15,031,021			1,321,827	3,827,709	1,032,933	Ohio.
491,026				781,117		187,155	Ind.
				223,346	83,335	17,858	Wis.
4,739,441	15,031,021			2,326,290	3,911,044	1,237,946	
110,699,239	509,699,162	229,557,391	34,296,735	243,833,631	90,036,485	41,753,650	
673				18,890	82,834	118,949	D. C.
54,000	29,000	26,000	4,270	137,213	204,916	104,834	W. Va.
3,300	43,000			55,265	302,245	37,182	N. C.
	1,988,768	130,075	91,500	158,265	373,965	183,383	S. C.
13,000	32,000			10,031	14,513		Fla.
5,000	616,678	642,127	6,300	98,392	3,296	94,815	La.
22,798	894,019	50,540	30,473	18,810	38,957	61,799	Tex.
				51,035	618,310	103,042	Tenn.
98,098	3,603,465	848,742	132,633	529,011	1,556,202	585,055	
111,880	627,538	1,500	25,435	75,793	1,088,191	343,853	Ohio.
108,560				6,401,555	1,165,155	962,989	Minn.
					12,089,713	1,845,426	Iowa.
220,440	627,538	1,500	25,435	6,477,348	14,341,059	3,152,268	
100,000	41,800	81,029	152,744	61,176,541	6,935,899	10,620,013	Cal.
				248,964	609,563	420,389	Utah.
100,000	41,800	81,029	152,744	61,425,505	7,545,462	11,041,302	
419,211	4,272,803	931,271	310,812	68,450,754	23,525,557	14,897,574	
111,118,450	513,971,965	230,488,662	34,607,547	312,284,385	113,562,042	56,651,224	

TABLE IV.

ABSTRACT OF REPORTS OF CONDITION OF THE MUTUAL AND

States, etc.	RESOURCES.				LIABILITIES.
	Checks and other cash items.	Cash on hand.	All other resources.	Total resources.	Capital stock.
MUTUAL SAVINGS BANKS.					
Maine	\$85,310	\$195,907	\$52,588	\$69,718,075	.....
New Hampshire .....	.....	149,074	.....	62,063,071	.....
Vermont .....	.....	494,749	280,242	41,354,348	.....
Massachusetts .....	.....	1,911,152	821,723	568,674,400	.....
Rhode Island .....	.....	1,259,421	22,524	77,432,239	.....
Connecticut .....	.....	6,242,770	935,261	184,480,698	.....
Total New England States	85,310	10,253,073	2,112,338	1,003,722,831	.....
New York .....	.....	8,497,900	48,173,363	1,037,869,160	.....
New Jersey .....	.....	383,232	313,835	63,550,190	.....
Pennsylvania .....	.....	2,428,890	5,230	115,134,221	.....
Delaware .....	.....	57,680	.....	5,806,106	.....
Maryland	20,433	468,146	288,435	60,758,477	.....
Total Eastern States	20,433	11,835,848	48,780,863	1,283,118,154	.....
West Virginia (total Southern States) ..	64,776	2,000	.....	467,937	.....
Ohio .....	.....	1,016,097	46,824	42,278,022	.....
Indiana .....	.....	706,125	17,239	6,274,524	.....
Wisconsin	3,772	9,646	1,801	598,771	.....
Total Middle States	3,772	1,731,868	65,864	49,151,317	.....
Total mutual savings banks	174,291	23,822,789	50,959,065	2,336,460,239	.....
STOCK SAVINGS BANKS.					
District of Columbia ^a (total Eastern States)	13,359	51,910	4,353	1,132,017	\$220,600
West Virginia	11,625	163,442	.....	2,205,508	248,280
North Carolina	6,177	44,223	880	1,980,113	158,972
South Carolina .....	.....	375,662	45,996	6,694,659	628,150
Florida .....	.....	.....	.....	255,278	20,000
Louisiana .....	.....	390,852	.....	3,863,507	200,000
Texas .....	.....	61,893	.....	947,139	135,000
Tennessee	33,317	206,271	.....	4,222,493	372,500
Total Southern States	51,119	1,242,343	46,876	20,168,697	1,762,902
Ohio	7,244	279,067	4,499	6,941,085	801,187
Minnesota	16,306	122,556	294,749	13,574,432	100,000
Iowa .....	.....	2,380,475	.....	69,274,126	8,745,100
Total Middle States	23,550	2,782,098	299,248	89,789,643	9,646,287
California .....	.....	4,160,035	638,958	173,872,500	7,655,705
Utah	959	56,434	76,266	3,450,538	606,800
Total Pacific States	959	4,216,469	715,224	177,323,038	8,262,505
Total stock savings banks	88,987	8,292,820	1,065,701	288,413,395	19,892,294
Total all savings banks	263,278	32,115,609	52,024,766	2,624,873,634	19,892,294

^a Unofficial.

TABLE IV.

STOCK SAVINGS BANKS IN THE UNITED STATES, 1899-1900—Continued.

LIABILITIES.							Number of sav- ings de- positors.	Aver- age de- posit.	States, etc.
Surplus fund.	Other undivided profits.	Divi- dends un- paid.	Deposits subject to check.	Savings deposits.	Due to other banks, etc.	All other liabili- ties.			
\$2,318,072	\$1,259,506	.....	.....	\$66,132,677	.....	\$7,820	183,103	\$361.18	Me.
2,958,288	1,262,304	.....	.....	53,896,711	.....	3,945,768	136,544	394.72	N. H.
b 2,889,182	.....	.....	.....	38,290,394	.....	174,772	118,354	323.52	Vt.
23,131,946	11,497,374	.....	.....	533,845,790	.....	199,290	e 1,491,143	358.01	Mass.
3,311,420	.....	.....	.....	73,489,533	\$3,699	627,587	142,096	517.18	R. I.
6,849,826	3,477,484	.....	.....	174,135,195	.....	18,193	393,137	442.94	Conn.
41,458,734	17,496,668	.....	.....	939,790,300	3,699	4,973,430	2,464,377	381.35	
115,381,633	.....	.....	.....	922,081,596	.....	405,931	2,036,016	452.89	N. Y.
c 5,380,703	.....	.....	.....	57,886,922	.....	282,565	e 202,682	285.60	N. J.
d 8,328,263	1,389,104	.....	.....	105,416,854	.....	.....	e 361,220	291.84	Pa.
689,515	89,196	.....	.....	5,027,395	.....	.....	20,300	247.65	Del.
1,865,069	204,185	\$8,157	.....	57,857,976	241,178	492,616	171,130	338.09	Md.
131,645,179	1,772,485	8,157	.....	1,148,270,043	241,178	1,181,112	2,791,948	411.37	
6,300	8,119	.....	.....	453,518	.....	.....	4,167	108.83	W. Va.
2,110,000	429,901	.....	.....	39,738,121	.....	.....	86,181	461.10	Ohio.
506,950	615	.....	.....	5,650,961	.....	115,998	21,091	267.93	Ind.
30,584	.....	.....	.....	568,187	.....	.....	2,945	192.93	Wis.
2,647,534	430,516	.....	.....	45,957,269	.....	115,998	110,217	416.97	
175,757,747	19,707,788	8,157	.....	2,134,471,130	244,877	6,270,540	5,370,109	397.47	
2,981	9,770	.....	\$464,326	421,313	6,046	6,981	3,360	125.39	D. C.
57,036	27,056	2,619	392,274	1,472,889	5,346	8	8,202	179.58	W. Va.
27,930	45,579	.....	.....	1,717,158	1,205	29,269	e 8,550	209.84	N. C.
253,673	108,324	2,551	425,191	5,086,451	2,254	128,065	e 25,150	202.24	S. C.
5,000	4,883	.....	.....	225,395	.....	.....	877	257.01	Fla.
.....	370,415	8,200	.....	3,284,892	.....	.....	10,518	312.31	La.
139,507	9,381	.....	73,606	584,424	5,221	.....	2,980	196.12	Tex.
131,268	61,663	15	1,638,380	2,015,472	.....	3,195	19,687	102.37	Tenn.
614,414	687,301	13,385	2,529,451	14,386,681	14,026	160,537	75,964	189.39	
250,000	107,577	5,690	910,802	4,797,854	13,760	54,215	e 13,411	357.76	Ohio.
340,100	22,896	.....	609,562	12,066,170	41,424	394,280	51,418	234.67	Minn.
951,442	1,283,410	.....	.....	58,208,115	86,059	.....	f 160,773	362.05	Iowa.
1,541,542	1,413,883	5,690	1,520,364	75,072,139	141,243	448,495	225,602	332.76	
6,972,879	.....	.....	.....	158,167,462	10,211	1,066,243	f 216,534	730.45	Cal.
29,700	60,750	938	434,964	2,252,124	15,589	49,673	6,522	345.31	Utah.
7,002,579	60,750	938	434,964	160,419,586	25,800	1,115,916	223,056	719.19	
9,161,516	2,171,704	20,013	4,949,105	250,299,719	187,115	1,731,929	527,982	474.07	
184,919,263	21,879,492	28,170	4,949,105	2,384,770,849	431,992	8,002,469	5,898,091	404.33	

b Includes \$920,000 capital stock of trust companies.

c Includes \$250,000 capital stock.

f Estimated.

d Includes \$110,200 capital stock.

e Partially estimated.

TABLE V.

AGGREGATE RESOURCES AND LIABILITIES OF LOAN AND TRUST COMPANIES FROM 1895-96 TO 1899-1900.

Classification.	1895-96.	1896-97.	1897-98.	1898-99.	1899-1900.
	260 companies.	251 companies.	246 companies.	260 companies.	290 companies.
RESOURCES.					
Loans on real estate.....	\$70,612,944	\$63,643,137	\$92,175,473	\$43,640,072	\$40,965,197
Loans on other collateral security..	249,874,349	236,044,125	303,790,563	303,173,568	402,763,092
Other loans and discounts.....	141,513,656	145,942,463	143,196,409	252,217,393	275,223,848
Overdrafts.....	157,388	206,032	154,614	105,189	177,850
United States bonds.....	37,400,637	39,097,761	34,186,440	29,595,770	1,863,255
State, county, and municipal bonds.	5,243,292	7,677,933	6,449,871	6,489,823	7,399,672
Railroad bonds and stocks.....	12,464,537	8,706,430	14,626,194	12,450,197	10,439,090
Bank stocks.....	707,119	608,219	869,193	1,198,464	205,763
Other stocks, bonds, and mortgages.	145,348,966	145,037,677	137,846,054	216,352,619	305,933,306
Due from other banks and bankers..	79,356,399	88,606,800	95,777,994	130,072,594	188,752,556
Real estate, furniture, and fixtures..	33,163,488	32,572,077	37,228,470	37,880,338	39,720,024
Current expenses and taxes paid....	380,954	162,415	.....	.....	.....
Cash and cash items.....	2,156,987	944,823	288,322	451,881	3,884,792
Cash on hand.....	26,800,871	28,587,626	22,250,862	24,343,833	26,811,263
Other resources.....	50,100,566	45,876,227	53,621,720	13,554,253	17,020,635
Total.....	855,282,153	843,713,745	942,462,179	1,071,525,994	1,330,160,343
LIABILITIES.					
Capital stock.....	111,146,973	106,968,253	101,223,555	104,308,722	126,930,845
Surplus fund.....	62,444,553	68,825,967	70,658,684	79,707,194	112,650,803
Other undivided profits.....	21,860,059	20,199,300	26,984,982	25,908,973	35,738,536
Debenture bonds.....	1,762,598	.....	.....	.....	.....
Dividends unpaid.....	414,186	99,148	130,148	184,651	197,204
Individual deposits.....	586,468,156	566,922,205	662,138,397	835,499,064	1,028,232,407
Due to other banks and bankers.....	6,149,336	9,676,735	3,350,315	2,011,661	3,502,865
Other liabilities.....	65,027,292	71,022,139	77,971,098	23,905,729	22,907,623
Total.....	855,282,153	843,713,745	942,462,179	1,071,525,994	1,330,160,343

TABLE VI.

AGGREGATE RESOURCES AND LIABILITIES OF SAVINGS BANKS FROM 1895-96 TO 1899-1900.

Classification.	1895-96.	1896-97.	1897-98.	1898-99.	1899-1900.
	988 banks.	980 banks.	934 banks.	942 banks.	1,002 banks.
RESOURCES.					
Loans on real estate.....	\$800,193,199	\$822,012,228	\$864,968,285	\$878,126,859	\$914,066,518
Loans on other collateral security..	50,525,863	48,413,410	41,232,838	156,359,308	43,738,808
Other loans and discounts.....	204,053,701	196,082,048	164,554,170	64,112,422	209,522,670
Overdrafts.....	415,006	390,272	296,126	328,736	457,710
United States bonds.....	148,525,375	163,886,928	140,029,726	136,930,208	111,118,450
State, county, and municipal bonds.	453,491,563	466,137,050	497,416,292	512,777,336	513,971,965
Railroad bonds and stocks.....	134,559,472	121,864,076	147,396,191	167,998,336	230,488,662
Bank stocks.....	44,016,805	40,928,803	42,601,453	36,637,920	34,607,547
Other stocks, bonds, and mortgages.	124,608,472	143,444,814	147,256,555	230,796,388	312,284,385
Due from other banks and bankers..	87,319,545	90,403,074	94,730,623	112,667,259	113,562,042
Real estate, furniture, and fixtures..	46,666,584	47,412,066	51,802,832	55,469,869	56,651,224
Current expenses and taxes paid....	655,222	635,213	.....	.....	.....
Cash and cash items.....	1,114,827	1,203,071	2,790,429	52,594	263,278
Cash on hand.....	35,201,528	42,507,816	32,028,323	34,651,724	32,115,609
Other resources.....	11,960,001	13,503,605	13,341,148	13,922,513	52,024,766
Total.....	2,143,307,163	2,198,824,474	2,241,344,991	2,400,831,472	2,624,873,634
LIABILITIES.					
Capital stock.....	27,240,505	26,199,430	18,536,130	17,492,223	19,892,294
Surplus fund.....	148,312,419	159,954,756	162,481,396	173,807,848	184,919,263
Other undivided profits.....	26,402,574	23,984,822	24,994,575	21,439,191	21,879,492
Dividends unpaid.....	.....	27,641	.....	17,959	28,170
Individual deposits (savings).....	1,907,156,277	1,939,376,035	2,027,237,843	2,179,468,299	2,384,770,849
Individual deposits (not savings)...	28,310,191	44,037,529	97,506	2,538,125	4,949,105
Due to other banks and bankers.....	1,098,893	962,853	175,969	97,421	431,892
Other liabilities.....	4,786,304	4,281,408	6,923,539	5,970,406	8,002,461
Total.....	2,143,307,163	2,198,824,474	2,241,344,991	2,400,831,472	2,624,873,634

TABLE VII.

AGGREGATE RESOURCES AND LIABILITIES OF PRIVATE BANKS IN 1896, 1897, 1898, 1899, AND 1900.

Classification.	1896.	1897.	1898.	1899.	1900.
	824 banks.	759 banks.	758 banks.	756 banks.	989 banks.
RESOURCES.					
Loans on real estate.....	\$11,963,527	\$8,652,626	\$11,476,994	\$7,396,584	\$10,027,368
Loans on other collateral security..	12,374,512	9,527,800	6,582,879	6,886,390	11,921,668
Other loans and discounts.....	34,332,329	30,721,869	39,146,946	38,994,838	54,094,838
Overdrafts.....	993,011	653,628	967,429	1,102,153	2,323,929
United States bonds.....	2,386,416	879,898	927,473	911,527	1,266,202
State bonds.....	1,056,620	533,489	566,422	687,807	1,182,159
Railroad bonds and stocks.....	953,621	308,223	692,792	320,061	543,408
Bank stocks.....	806,189	376,677	252,821	255,910	358,871
Other stocks, bonds, etc.....	2,023,544	2,055,340	2,087,057	2,039,018	2,428,817
Due from other banks and bankers.	12,474,379	11,808,951	16,161,020	17,628,512	25,699,672
Real estate, furniture, etc.....	6,397,314	5,475,966	5,151,193	4,688,168	6,184,165
Current expenses, etc.....	643,252	404,917			
Cash and cash items.....	507,689	584,335	652,823	642,977	673,176
Cash on hand.....	6,157,561	5,148,838	5,857,132	5,523,930	8,328,341
Other resources.....	1,277,967	820,907	913,406	679,378	1,756,427
Total.....	94,348,131	77,953,444	91,436,387	87,787,253	126,789,041
LIABILITIES.					
Capital.....	22,310,086	18,246,007	16,721,750	13,987,676	19,364,735
Surplus fund.....	5,068,297	5,032,614	3,071,204	2,720,604	3,187,261
Other undivided profits.....	2,731,328	2,080,507	2,021,137	1,935,919	2,423,864
Dividends unpaid.....			69,026		57,538
Individual deposits.....	59,116,378	50,278,243	62,085,084	64,974,392	96,206,049
Due to other banks and bankers....	2,409,192	1,194,924	1,631,366	3,393,839	1,457,349
Other liabilities.....	2,712,850	1,121,149	5,836,820	774,823	4,092,245
Total.....	94,348,131	77,953,444	91,436,387	87,787,253	126,789,041

TABLE VIII.

RESOURCES AND LIABILITIES OF STATE BANKS, LOAN AND TRUST COMPANIES, SAVINGS AND PRIVATE BANKS, 1899-1900.

Classification.	State banks.	Loan and trust companies.	Savings banks.	Private banks.	Total.
	4,369 banks.	290 companies.	1,002 banks.	989 banks.	6,650 banks.
RESOURCES.					
Loans on real estate.....	\$61,040,331	\$49,965,197	\$914,066,518	\$10,027,368	\$1,035,099,414
Loans on other collateral security..	34,510,033	402,763,092	43,738,808	11,921,668	492,933,601
Other loans and discounts.....	934,805,867	275,223,848	209,522,670	54,094,838	1,473,647,223
Overdrafts.....	8,810,100	177,850	457,710	2,323,929	11,769,589
United States bonds.....	3,213,909	1,863,255	111,118,450	1,266,202	117,461,816
State, county, and municipal bonds.	3,606,977	7,399,672	513,971,965	1,182,159	526,160,773
Railroad bonds and stocks.....	2,963,295	10,439,090	230,438,662	543,408	244,434,455
Bank stocks.....	388,307	205,763	34,607,547	358,871	35,560,488
Other stocks, bonds, and securities.	179,566,311	305,933,306	312,284,385	2,428,817	800,212,819
Due from other banks and bankers.	254,017,909	188,752,556	113,562,042	25,699,672	582,032,179
Real estate, furniture, and fixtures.	64,196,760	39,720,024	56,651,224	6,184,165	166,752,178
Checks and other cash items.....	48,175,246	3,884,792	263,278	673,176	52,996,492
Cash on hand.....	153,411,896	26,811,263	32,115,609	8,328,341	220,667,109
Other resources.....	11,128,861	17,020,635	52,024,766	1,756,427	81,930,689
Total.....	1,759,835,802	1,330,160,343	2,624,873,634	126,789,041	5,841,658,820
LIABILITIES.					
Capital stock.....	237,004,340	126,930,845	19,892,294	19,364,735	403,192,214
Surplus fund.....	91,881,666	112,650,803	184,919,263	3,187,261	392,138,993
Other undivided profits.....	38,474,072	35,738,536	21,879,492	2,423,864	98,515,964
Dividends unpaid.....	741,224	197,264	28,170	57,538	1,024,196
Individual deposits.....	1,266,735,282	1,028,232,407	4,949,105	96,206,049	2,396,122,843
Savings deposits.....			2,384,770,849		2,384,770,849
Due to other banks and bankers....	104,178,196	3,502,865	431,992	1,457,349	109,570,402
All other liabilities.....	21,321,022	22,907,623	8,002,469	4,092,245	56,323,359
Total.....	1,759,835,802	1,330,160,343	2,624,873,634	126,789,041	5,841,658,820

TABLE IX.

NUMBER OF SAVINGS DEPOSITORS, AGGREGATE SAVINGS DEPOSITS, AND AVERAGE AMOUNT DUE TO DEPOSITORS IN SAVINGS BANKS IN EACH STATE IN 1898-99 AND 1899-1900.

States, etc.	1898-99.			1899-1900.		
	Number of depositors.	Amount of deposits.	Average to each depositor.	Number of depositors.	Amount of deposits.	Average to each depositor.
Maine	173, 509	\$62, 583, 435	\$360. 69	183, 103	\$66, 132, 677	\$361. 18
New Hampshire	133, 174	52, 131, 879	391. 45	136, 544	53, 896, 711	394. 72
Vermont	113, 369	36, 526, 750	322. 19	118, 354	38, 290, 394	323. 52
Massachusetts	a1, 465, 960	509, 215, 854	347. 36	a1, 491, 143	533, 845, 790	358. 01
Rhode Island	140, 815	70, 589, 065	501. 29	142, 096	73, 489, 533	517. 18
Connecticut	375, 810	163, 482, 499	435. 01	393, 137	174, 135, 195	442. 94
Total New England States	2, 402, 637	894, 529, 482	372. 31	2, 464, 377	939, 790, 300	381. 35
New York	1, 865, 653	816, 144, 368	437. 45	2, 036, 016	922, 081, 596	452. 89
New Jersey	a189, 674	52, 120, 644	274. 79	a202, 682	57, 886, 922	285. 60
Pennsylvania	334, 178	97, 404, 243	291. 47	a361, 220	105, 416, 854	291. 84
Delaware	15, 641	4, 512, 769	288. 52	20, 300	5, 027, 395	247. 65
Maryland	166, 337	55, 564, 940	334. 05	171, 130	57, 857, 276	338. 09
District of Columbia				3, 360	421, 313	125. 39
Total Eastern States	2, 571, 483	1, 025, 746, 964	398. 89	2, 794, 708	1, 148, 691, 356	411. 02
West Virginia	4, 127	324, 081	78. 53	12, 369	1, 926, 407	155. 74
North Carolina	7, 604	1, 218, 319	160. 22	a8, 550	1, 717, 158	200. 84
South Carolina	a3, 565	2, 042, 337	572. 89	a25, 150	5, 086, 451	202. 24
Florida				877	225, 395	257. 01
Louisiana	10, 094	3, 105, 461	307. 65	10, 518	3, 284, 892	312. 31
Texas				2, 980	584, 424	196. 12
Tennessee	17, 078	2, 023, 686	114. 47	19, 687	2, 015, 472	102. 37
Total Southern States	43, 068	8, 713, 884	202. 32	80, 131	14, 840, 199	185. 20
Ohio	89, 762	38, 050, 942	423. 91	a99, 592	44, 535, 975	447. 18
Indiana	20, 191	5, 323, 607	263. 66	21, 091	5, 650, 961	267. 93
Illinois	c164, 216	b50, 898, 655	309. 95	c208, 992	b64, 777, 036	309. 95
Wisconsin	2, 350	405, 196	172. 42	2, 945	568, 187	192. 93
Minnesota	46, 000	10, 864, 228	236. 18	51, 418	12, 066, 170	234. 67
Iowa	a132, 986	48, 147, 861	362. 05	c160, 773	58, 208, 115	362. 05
Total Middle States	455, 505	153, 690, 489	337. 41	544, 811	185, 806, 444	341. 05
California	c209, 908	145, 943, 163	695. 27	c216, 534	158, 167, 462	730. 45
Utah	5, 217	1, 742, 972	334. 00	6, 522	2, 252, 124	345. 31
Total Pacific States	215, 125	147, 686, 135	686. 51	223, 056	160, 419, 586	719. 19
Total United States	5, 687, 818	2, 230, 366, 954	392. 13	6, 107, 083	2, 449, 547, 885	401. 10

a Partially estimated.

b Savings deposits in State institutions having savings departments—abstract of reports included with State banks.

c Estimated.

TABLE X.

NUMBER OF SAVINGS BANKS IN THE UNITED STATES, NUMBER OF DEPOSITORS, AMOUNT OF SAVINGS DEPOSITS, AVERAGE AMOUNT DUE EACH DEPOSITOR IN THE YEARS 1820, 1825, 1830, 1835, 1840, AND 1845 TO 1900, AND AVERAGE PER CAPITA IN THE UNITED STATES IN THE YEARS GIVEN.

Years.	Number of banks.	Number of depositors.	Deposits.	Average due each depositor.	Average per capita in the United States.
1820	10	8,635	\$1,138,576	\$131.86	\$0.12
1825	15	16,931	2,537,082	149.84	
1830	36	38,085	6,973,304	183.09	.54
1835	52	60,058	10,613,726	176.72	
1840	61	78,701	14,051,520	178.54	.82
1845	70	145,206	24,506,677	168.77	
1846	74	158,709	27,374,325	172.48	
1847	76	187,739	31,627,479	168.46	
1848	83	199,764	33,087,488	165.63	
1849	90	217,318	36,073,924	165.99	
1850	108	251,354	43,431,130	172.78	1.87
1851	128	277,148	50,457,913	182.06	
1852	141	308,803	59,467,453	192.54	
1853	159	365,538	72,313,696	197.82	
1854	190	396,173	77,823,906	196.44	
1855	215	431,602	84,290,076	195.29	
1856	222	487,986	95,598,230	195.90	
1857	231	490,428	98,512,968	200.87	
1858	245	538,840	108,438,287	201.24	
1859	259	622,556	128,657,901	206.66	
1860	278	693,870	149,277,504	215.13	4.75
1861	285	694,487	146,729,882	211.27	
1862	289	787,943	169,434,540	215.03	
1863	293	887,096	206,235,202	232.48	
1864	305	976,025	236,280,401	242.08	
1865	317	980,844	242,619,382	247.35	
1866	336	1,067,061	282,455,794	264.70	
1867	371	1,188,202	337,009,452	283.63	
1868	406	1,310,144	392,781,813	299.80	
1869	476	1,466,684	457,675,050	312.04	
1870	517	1,630,846	549,874,358	337.17	14.26
1871	577	1,902,047	650,745,442	342.13	
1872	647	1,992,925	735,046,805	368.82	
1873	660	2,185,832	802,363,609	367.07	
1874	693	2,293,401	864,556,902	376.98	
1875	771	2,359,864	924,037,304	391.56	
1876	781	2,368,630	941,350,255	397.42	
1877	675	2,395,314	866,218,306	361.63	
1878	663	2,400,785	879,897,425	366.50	
1879	639	2,268,707	802,490,298	353.72	
1880	629	2,335,582	819,106,973	350.71	16.33
1881	629	2,528,749	891,961,142	352.73	
1882	629	2,710,354	966,797,081	356.70	
1883	630	2,876,438	1,024,856,787	356.29	
1884	636	3,015,151	1,073,294,955	355.96	
1885	646	3,071,495	1,095,172,147	356.56	
1886	638	3,158,950	1,141,530,578	361.36	
1887	684	3,418,013	1,235,247,371	361.39	
1888	801	3,838,291	1,364,196,550	355.41	
1889	849	4,021,523	1,425,230,349	354.40	
1890	921	4,258,893	1,524,844,506	358.03	24.35
1891	1,011	4,533,217	1,623,079,749	358.04	25.29
1892	1,059	4,781,605	1,712,769,026	358.20	26.11
1893	1,030	4,890,599	1,785,150,957	369.55	26.63
1894	1,024	4,777,687	1,747,961,280	365.86	25.33
1895	1,017	4,875,519	1,810,597,023	371.36	25.88
1896	988	5,065,494	1,907,156,277	376.50	26.68
1897	980	5,201,132	1,939,376,035	372.88	26.56
1898	979	5,385,746	2,065,631,298	383.54	27.67
1899	987	5,687,818	2,230,366,954	392.13	29.24
1900	1,002	6,107,083	2,449,547,885	401.10	31.78

TABLE XI.

GOLD, ETC., HELD BY NATIONAL BANKS ON JUNE 29, 1900, AND BY OTHER BANKS AND BANKERS ON OR ABOUT SAME DATE.

Classification.	National banks (3,732).	All other banks (6,650).	Total all banks (10,382).
Gold coin.....	\$102,834,448	\$74,804,488	\$177,638,936
Gold Treasury certificates.....	101,263,430	.....	101,263,430
Gold clearing-house certificates.....	91,023,500	.....	91,023,500
Silver dollars.....	9,236,232	11,476,414	20,712,646
Silver, fractional.....	7,218,119	.....	7,218,119
Silver Treasury certificates.....	44,437,981	.....	44,437,981
Legal tenders.....	143,756,522	59,734,541	203,491,063
United States certificates for legal tenders.....	3,194,000	.....	3,194,000
National-bank notes.....	25,078,170	.....	25,078,170
Fractional currency.....	1,230,421	.....	1,230,421
Specie, not classified.....	.....	7,403,070	7,403,070
Cash, not classified.....	.....	67,248,596	67,248,596
Total.....	529,272,823	220,667,109	749,939,932

a Includes bank notes and coin certificates.

TABLE XII.

GOLD, SILVER, SPECIE (NOT CLASSIFIED), PAPER CURRENCY, AND CASH (NOT CLASSIFIED) HELD BY BANKS OTHER THAN NATIONAL IN EACH STATE AND TERRITORY AT DATE OF LATEST REPORTS, 1899-1900.

States, etc.	Gold.	Silver.	Specie (not classified).	Paper currency.	Cash (not classified).	Total.
Maine.....	\$68,392	\$28,445	.....	\$322,607	.....	\$419,444
New Hampshire.....	40,173	27,765	.....	171,441	.....	239,379
Vermont.....	33,362	23,501	.....	437,886	.....	494,749
Massachusetts.....	590,629	116,090	.....	1,747,143	.....	2,453,862
Rhode Island.....	937,889	109,375	.....	982,189	\$3,762,579	5,792,032
Connecticut.....	307,582	41,126	.....	622,516	6,242,770	7,213,994
Total New England States.....	1,978,027	346,302	.....	4,288,782	10,005,349	16,613,460
New York.....	24,061,495	2,590,012	.....	20,187,748	19,361,537	66,200,792
New Jersey.....	234,870	111,976	.....	1,710,834	.....	2,057,680
Pennsylvania.....	67,060	60,273	4,910,971	96,272	7,978,507	13,113,083
Delaware.....	6,640	14,252	.....	33,661	179,495	234,048
Maryland.....	78,507	147,765	.....	245,160	535,596	1,007,028
District of Columbia.....	361,832	182,685	.....	36,400	17,865	598,782
Total Eastern States.....	24,810,404	3,106,963	4,910,971	22,310,075	28,073,000	83,211,413
Virginia.....	.....	.....	567,114	1,048,508	.....	1,615,622
West Virginia.....	236,516	117,253	.....	445,354	1,018,767	1,817,890
North Carolina.....	234,003	140,557	.....	91,152	333,036	798,748
South Carolina.....	25,976	27,390	.....	38,911	688,838	781,115
Georgia.....	434,681	309,272	.....	1,281,338	714,053	2,739,344
Florida.....	20,597	67,468	.....	292,519	.....	380,584
Alabama.....	125,370	47,472	.....	182,827	323,887	679,556
Mississippi.....	193,338	260,675	.....	1,155,390	.....	1,609,403
Louisiana.....	156,731	286,646	.....	932,103	390,852	1,766,332
Texas.....	66,816	57,412	.....	61,736	130,329	316,293
Arkansas.....	151,333	110,879	.....	107,618	253,056	622,886
Kentucky.....	373,313	263,510	.....	1,146,025	2,114,600	3,897,448
Tennessee.....	235,119	186,652	.....	556,311	.....	978,082
Total Southern States.....	2,253,793	1,875,186	567,114	7,339,792	5,967,418	18,003,303
Ohio.....	1,006,002	530,264	.....	2,564,353	2,418,568	6,519,187
Indiana.....	243,201	106,080	.....	221,902	3,853,424	4,404,007
Illinois.....	13,796,727	1,990,397	.....	7,830,046	152,073	23,769,243
Michigan.....	3,031,022	526,620	.....	3,706,884	102,730	7,367,256
Wisconsin.....	1,372	.....	1,924,985	8,274	2,141,189	4,078,820
Minnesota.....	98,234	48,818	.....	87,819	3,032,934	3,266,805
Iowa.....	1,585,008	379,054	.....	2,851,955	246,090	5,062,707
Missouri.....	1,784,241	750,088	.....	5,000,745	.....	7,535,074
Total Middle States.....	21,546,407	4,330,821	1,924,985	22,270,878	11,927,008	62,000,099

TABLE XII—Continued.

GOLD, SILVER, SPECIE (NOT CLASSIFIED), PAPER CURRENCY, AND CASH (NOT CLASSIFIED) HELD BY BANKS OTHER THAN NATIONAL IN EACH STATE AND TERRITORY AT DATE OF LATEST REPORTS, 1899-1900—Continued.

States, etc.	Gold.	Silver.	Specie (not classified).	Paper currency.	Cash (not classified).	Total.
North Dakota.....	\$159,255	\$54,463	.....	.....	\$426,692	\$640,410
South Dakota.....	267,110	89,428	.....	\$536,012	1,115	893,665
Nebraska.....	.....	.....	.....	.....	2,048,005	2,048,005
Kansas.....	884,081	341,461	.....	1,571,146	.....	2,796,688
Montana.....	485,736	79,912	.....	334,256	274,494	1,174,398
Wyoming.....	31,690	10,192	.....	23,518	8,939	74,339
Colorado.....	8,885	5,543	.....	14,399	1,353,987	1,382,814
New Mexico.....	29,595	7,081	.....	12,438	211,804	260,918
Oklahoma.....	148,678	68,000	.....	526,712	.....	743,390
Indian Territory.....	940	3,171	.....	3,140	13,241	20,492
Total Western States.....	2,015,970	659,251	.....	3,021,621	4,338,277	10,035,119
Washington.....	363,354	28,242	.....	49,739	1,131,710	1,573,045
Oregon.....	359,930	28,391	.....	39,254	38,950	466,523
California.....	a19,952,464	a840,151	.....	a209,982	.....	21,002,597
Idaho.....	33,854	15,530	.....	35,420	1,582	86,386
Utah.....	384,348	50,429	.....	42,625	5,451,013	5,928,415
Nevada.....	144,130	20,843	.....	2,607	.....	167,580
Arizona.....	142,250	101,246	.....	126,081	.....	369,577
Alaska.....	.....	.....	.....	.....	.....	.....
Total Pacific States.....	21,380,330	1,084,832	.....	505,708	6,623,255	29,594,125
Hawaii.....	819,557	73,059	.....	2,685	314,289	1,209,590
Total United States..	74,804,488	11,476,414	\$7,403,070	59,734,541	67,248,593	220,667,109

a Estimated.

TABLE XIII.

GOLD, SILVER, ETC., HELD BY STATE BANKS IN 1873 TO 1900, INCLUSIVE. a

Years.	Gold.	Silver.	Specie.	Paper currency.	Cash (not classified).	Total.
1873.....	.....	.....	\$3,000,000	\$8,400,000	.....	\$11,400,000
1874.....	.....	.....	2,000,000	25,100,000	.....	27,100,000
1875.....	.....	.....	1,200,000	26,700,000	.....	27,900,000
1876.....	.....	.....	1,900,000	27,600,000	.....	29,500,000
1877.....	.....	.....	2,300,000	34,400,000	.....	36,700,000
1878.....	.....	.....	3,000,000	28,500,000	.....	31,500,000
1879.....	.....	.....	2,000,000	37,100,000	.....	39,100,000
1880.....	.....	.....	6,200,000	48,800,000	.....	55,000,000
1881.....	.....	.....	17,100,000	23,800,000	.....	40,900,000
1882.....	.....	.....	17,200,000	24,600,000	.....	41,800,000
1883.....	.....	.....	17,400,000	25,300,000	.....	42,700,000
1884.....	.....	.....	25,400,000	28,800,000	.....	54,200,000
1885.....	.....	.....	29,900,000	31,000,000	.....	60,900,000
1886.....	.....	.....	24,700,000	14,700,000	.....	39,400,000
1887.....	\$27,953,662	\$2,422,970	13,744,873	35,462,589	.....	79,584,094
1888.....	25,842,903	1,912,020	18,445,351	28,954,575	\$86,340,884	161,495,733
1889.....	27,340,381	1,514,381	17,835,227	38,534,576	115,062,737	200,287,088
1890.....	25,821,919	1,919,822	15,573,102	39,685,670	102,253,574	185,254,087
1891.....	8,883,552	1,939,647	15,713,390	45,456,720	93,640,772	165,634,081
1892.....	8,889,370	1,925,187	22,119,226	46,812,692	118,042,909	197,789,384
1893.....	7,618,014	1,815,624	15,093,221	64,512,344	116,606,000	205,645,203
1894.....	8,347,109	3,867,073	20,480,340	77,016,728	119,661,754	229,373,004
1895.....	10,144,262	2,511,737	19,298,363	70,953,721	124,835,220	227,743,303
1896.....	39,127,271	6,850,778	2,413,485	48,699,917	72,107,150	169,198,601
1897.....	48,666,406	6,455,724	1,697,072	53,746,378	82,528,449	193,094,029
1898.....	56,187,608	8,191,468	2,131,917	43,804,173	84,598,284	194,913,450
1899.....	74,409,976	10,721,971	7,181,017	56,283,677	62,287,406	210,884,047
1900.....	74,804,488	11,476,414	7,403,070	59,734,541	67,248,596	220,667,109

a From 1887 holdings of all banks other than national.

TABLE XIV.

DIVIDENDS PAID BY STATE BANKS AND LOAN AND TRUST COMPANIES REPORTING THAT INFORMATION, 1899-1900.

STATE BANKS.

States, etc.	Number of banks.	Capital.	Dividends paid.	
			Amount.	Per cent.
New Hampshire	9	\$560,000	\$28,750	5.13
Connecticut	8	2,240,000	132,900	5.93
New York	200	28,870,700	2,172,703	7.52
New Jersey	20	1,703,750	136,100	7.99
Maryland	26	1,783,410	109,225	6.12
Virginia	35	2,098,595	158,906	7.57
South Carolina	12	579,117	42,035	7.26
Georgia	38	2,219,150	155,726	7.02
Florida	12	281,650	9,250	3.28
Alabama	14	717,500	56,305	7.85
Mississippi	101	4,279,496	425,017	9.93
Louisiana	16	1,093,100	72,402	6.62
Arkansas	31	1,052,509	153,568	14.59
Kentucky	85	4,573,590	368,879	8.07
Tennessee	37	2,100,845	156,441	7.45
Ohio	44	7,050,830	510,019	7.23
Illinois	139	16,887,000	1,385,470	8.20
Missouri	510	18,592,225	1,736,976	9.34
North Dakota	129	1,473,650	147,365	<i>a</i> 10.00
South Dakota	109	1,245,227	108,458	8.31
Wyoming	9	122,000	9,840	8.07
New Mexico	2	60,000	5,400	9.00
Oklahoma	28	369,600	60,322	16.32
Washington	12	380,000	22,450	5.91
Oregon	14	430,000	28,439	6.61
Idaho	5	155,000	9,600	6.19
Utah	8	456,800	34,462	7.54
Nevada	3	320,000	42,200	13.19
Arizona	3	160,000	8,000	5.00
Total	1,659	101,855,744	8,282,208	<i>c</i> 8.13

LOAN AND TRUST COMPANIES.

Maine	17	1,601,700	101,273	6.32
Vermont	19	920,000	52,500	5.71
Massachusetts	34	11,375,000	737,250	6.48
Rhode Island	6	2,940,741	273,136	9.29
Connecticut	14	1,775,000	92,375	5.20
New York	59	48,250,000	5,635,389	11.68
New Jersey	30	5,560,800	190,522	3.43
Delaware	2	1,000,000	55,000	5.50
Maryland	2	66,000	3,960	6.00
District of Columbia	3	3,250,000	195,000	6.00
Total	186	76,739,241	7,336,405	<i>c</i> 9.56

a Average rate estimated by State examiner from those banks reporting dividends. Number and capital of all State banks of North Dakota used in table.

b Stock savings banks.

c Average.

d Included with abstract of savings banks.

TABLE XV.

CAPITAL STOCK OF NATIONAL BANKS ON JUNE 29, 1900, AND STATE, STOCK SAVINGS, PRIVATE BANKS, LOAN AND TRUST COMPANIES AT DATE OF LATEST REPORTS TO THIS BUREAU.

States, etc.	National banks.	State banks.	Stock savings banks.	Private banks.	Loan and trust companies.	Total.
Maine	\$10,846,000				\$1,601,700	\$12,447,700
New Hampshire	5,461,850	\$560,000				6,021,850
Vermont	6,760,000					6,760,000
Massachusetts	78,717,500				11,375,000	90,092,500
Rhode Island	14,980,250	495,000			2,940,741	18,415,991
Connecticut	20,694,920	2,240,000			1,775,000	24,709,920
Total New England States	137,460,520	3,295,000			17,692,441	158,447,961
New York	95,017,300	28,870,700		\$495,000	48,250,000	172,633,000
New Jersey	14,988,210	1,703,750			5,560,800	22,252,760
Pennsylvania	74,783,790	8,422,614		965,005	39,809,778	123,980,587
Delaware	2,133,985	600,000			1,000,000	3,733,985
Maryland	15,032,460	1,783,410		50,501	4,616,000	21,482,371
District of Columbia	3,027,000		\$220,600		4,148,750	7,396,350
Total Eastern States	204,982,745	41,379,874	220,600	1,510,506	103,385,328	351,479,053
Virginia	5,094,200	5,966,870				11,061,070
West Virginia	3,757,672	3,201,396	248,280			7,207,348
North Carolina	3,006,000	2,217,231	158,972	274,985		5,657,188
South Carolina	2,023,000	1,307,224	628,150			3,958,374
Georgia	4,056,000	8,735,328		702,088		13,493,416
Florida	1,150,000	742,500	20,000			1,912,500
Alabama	3,480,000	1,546,500				5,026,500
Mississippi	980,000	4,279,496				5,259,496
Louisiana	3,260,000	3,630,210	200,000			7,090,210
Texas	19,170,000		135,000	1,235,450		20,540,450
Arkansas	1,070,000	1,243,509		25,000		2,338,509
Kentucky	12,792,595	12,764,377		339,700	1,150,000	27,046,672
Tennessee	7,310,000	2,806,315	372,500			10,488,815
Total Southern States	67,149,467	48,440,956	1,762,902	2,577,223	1,150,000	121,080,548
Ohio	45,936,070	14,223,600	801,187	1,509,220		62,470,077
Indiana	14,309,500	4,502,750		1,885,875	2,467,000	23,165,125
Illinois	36,438,405	18,352,000		2,391,614		57,182,019
Michigan	11,412,452	12,945,100		617,603		24,975,155
Wisconsin	9,760,000	6,417,725		1,136,000		17,313,725
Minnesota	12,477,500	6,654,800	100,000	656,431	2,236,076	22,124,807
Iowa	13,500,000	9,309,800	8,745,100	2,807,042		34,361,942
Missouri	17,865,000	18,592,225		924,370		37,381,595
Total Middle States	161,698,927	90,998,000	9,646,287	11,928,155	4,703,076	278,974,445
North Dakota	1,475,000	1,473,650				2,948,650
South Dakota	1,460,000	1,245,227		945,076		3,650,303
Nebraska	9,857,500	7,005,450				16,862,950
Kansas	8,182,100	6,685,000				14,867,100
Montana	2,305,000	990,000		271,000		3,566,000
Wyoming	870,000	122,000		176,868		1,168,868
Colorado	4,247,000	1,430,000		137,000		5,814,000
New Mexico	675,000	344,650				1,019,650
Oklahoma	700,000	619,100				1,319,100
Indian Territory	1,159,952			55,000		1,214,952
Total Western States	30,931,552	19,915,077		1,584,944		52,431,573
Washington	3,222,800	1,349,960		339,127		4,911,887
Oregon	2,370,000	614,450		87,000		3,071,450
California	10,988,450	26,981,973	7,655,705	890,142		46,516,270
Idaho	550,000	185,500		81,665		817,165
Utah	1,650,000	2,200,000	606,800			4,456,800
Nevada	82,000	370,000		25,000		477,000
Arizona	400,000	373,550				773,550
Alaska	50,000					50,000
Total Pacific States	19,313,250	32,075,433	8,262,505	1,422,934		61,074,122
Hawaii		900,000		340,973		1,240,973
Total United States	621,536,461	237,004,340	19,892,294	19,364,735	126,930,845	1,024,728,675

TABLE XVI.

POPULATION OF THE STATES AND TERRITORIES ON JUNE 1, 1900; THE AGGREGATE CAPITAL, SURPLUS, UNDIVIDED PROFITS, AND INDIVIDUAL DEPOSITS OF NATIONAL BANKS, ETC., ON OR ABOUT JUNE 30, 1900; THE AVERAGE OF THESE ITEMS PER CAPITA, AND THE PER CAPITA AVERAGES IN EACH CLASS OF BANKS AND IN ALL BANKS.

States, etc.	Population June 1, 1900. ^a	All banks.		Average per capita.				
		Capital, etc.	Average per capita.	National banks.	State banks.	Loan and trust companies.	Savings banks.	Private banks.
Maine	697,000	\$117,480,818	\$168.55	\$52.20	.....	\$16.34	\$100.01	.....
New Hampshire	399,000	78,874,898	197.68	47.88	\$4.15	.....	145.65	.....
Vermont	338,000	60,621,952	179.35	57.52	.....	.....	121.83	.....
Massachusetts	2,790,000	1,029,113,011	368.85	119.19	.....	45.91	203.75	.....
Rhode Island	428,000	162,386,126	379.40	88.47	3.20	108.31	179.42	.....
Connecticut	881,000	279,530,103	317.29	83.36	11.67	12.89	209.37	.....
Total New England States	5,533,000	1,728,006,853	312.30	93.76	2.40	35.64	180.50	.....
New York	7,235,000	2,876,439,221	397.58	103.47	42.63	107.65	143.40	\$0.43
New Jersey	1,910,000	224,295,523	117.43	51.79	5.86	26.66	33.12	.....
Pennsylvania	6,140,000	964,328,229	157.06	84.55	14.68	37.65	18.77	1.41
Delaware	189,000	22,465,523	118.87	47.90	15.24	25.01	30.72	.....
Maryland	1,299,000	152,908,827	117.71	53.56	7.48	10.25	46.20	.22
District of Columbia	279,000	40,310,673	144.43	84.10	.....	56.33	4.00	.....
Total Eastern States	17,052,000	4,280,747,996	251.10	86.13	24.76	64.21	75.23	.77
Virginia	1,784,000	60,235,076	33.76	16.00	17.76	.....	.....	.....
West Virginia	985,000	46,628,232	47.34	20.51	24.13	.....	2.70	.....
North Carolina	1,874,000	24,708,532	13.18	6.25	4.96	.....	1.00	.97
South Carolina	1,374,000	20,227,369	14.73	6.39	3.56	.....	4.78	.....
Georgia	2,255,000	51,457,456	22.82	7.32	15.03	.....	.....	.47
Florida	526,000	13,076,125	24.86	15.88	8.49	.....	.49	.....
Alabama	1,740,000	22,580,409	12.97	9.22	3.75	.....	.....	.....
Mississippi	1,562,000	23,886,080	15.28	3.65	11.63	.....	.....	.....
Louisiana	1,320,000	49,820,482	37.82	21.68	13.22	.....	2.92	.....
Texas	3,045,000	82,106,287	26.97	25.40	.....	.....	.31	1.26
Arkansas	1,454,000	11,294,916	7.76	3.28	4.37	.....	.....	.11
Kentucky	2,250,000	98,185,302	43.64	20.39	21.71	.74	.....	.80
Tennessee	1,956,000	47,486,736	24.27	16.67	5.44	.....	2.16	.....
Total Southern States	22,125,000	551,693,002	24.94	13.79	9.76	.08	.92	.39
Ohio	4,565,000	385,171,384	84.37	48.14	22.84	.....	10.76	2.63
Indiana	2,682,000	124,050,399	46.20	29.26	8.26	2.42	2.26	4.00
Illinois	4,853,000	453,344,822	93.45	48.90	41.24	.....	.....	3.51
Michigan	2,590,000	191,776,673	80.24	27.95	50.54	.....	.....	1.75
Wisconsin	2,174,000	138,720,764	63.82	32.93	25.04	.....	.28	5.57
Minnesota	1,870,000	118,807,799	63.53	33.13	19.37	1.81	7.03	2.19
Iowa	2,230,000	190,724,630	85.55	28.80	19.86	.....	31.03	5.84
Missouri	3,345,000	205,666,466	61.48	26.85	31.84	.....	.....	2.79
Total Middle States	24,109,000	1,808,262,937	75.00	36.90	28.57	.41	5.74	3.38
North Dakota	259,000	14,616,994	56.43	26.42	30.01	.....	.....	.....
South Dakota	409,000	19,295,055	47.17	19.09	16.92	.....	.....	11.16
Nebraska	1,412,000	79,140,190	56.04	31.76	24.34	.....	.....	.....
Kansas	1,389,000	74,855,082	53.89	27.24	26.65	.....	.....	.....
Montana	244,000	27,062,191	110.90	64.08	30.88	.....	.....	15.94
Wyoming	91,000	7,065,976	77.64	54.54	8.85	.....	.....	14.25
Colorado	528,000	65,502,979	124.06	103.96	18.62	.....	.....	1.48
New Mexico	238,000	6,769,700	28.44	19.54	8.80	.....	.....	.....
Oklahoma	300,000	7,801,146	26.00	10.93	15.07	.....	.....	.....
Indian Territory	215,000	3,824,424	17.78	16.73	.....	.....	.....	1.05
Total Western States	5,085,000	305,933,737	60.16	36.24	21.81	.....	.....	2.11
Washington	475,000	36,210,719	76.23	50.57	18.69	.....	.....	6.97
Oregon	460,000	19,860,599	43.18	33.39	8.90	.....	.....	.39
California	1,570,000	358,826,810	228.55	31.73	85.00	.....	110.06	1.76
Idaho	187,000	5,576,897	29.91	24.10	4.11	.....	.....	1.70
Utah	285,000	38,109,451	133.71	25.12	102.25	.....	6.34	.....
Nevada	43,000	2,613,074	58.06	11.87	45.09	.....	.....	1.10
Arizona	85,000	5,596,196	65.84	33.63	32.21	.....	.....	.....
Alaska	69,000	116,673	1.69	1.69	.....	.....	.....	.....
Total Pacific States	3,176,000	466,910,421	147.01	32.94	56.52	.....	55.47	2.08
Hawaii	154,000	4,462,968	28.98	.....	18.34	.....	.....	10.64
Total United States	77,234,000	9,146,017,917	118.42	44.04	21.15	16.88	33.88	1.57

^a Estimated by the Government actuary.

TABLE XVII.

AGGREGATE RESOURCES, EXPRESSED IN MILLIONS OF DOLLARS, OF NATIONAL BANKS ON JUNE 29, 1900, AND STATE, SAVINGS, PRIVATE BANKS, AND LOAN AND TRUST COMPANIES AT DATE OF LATEST RETURNS TO THIS BUREAU.

States, etc.	National banks.	State banks.	Loan and trust com- panies.	Savings banks.	Private banks.	Total.
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Maine	44.3		12.1	69.7		126.1
New Hampshire	26.0	1.9		62.0		89.9
Vermont	24.2			41.4		65.6
Massachusetts	457.1		128.3	568.7		1,154.1
Rhode Island	46.7	1.4	46.5	77.4		172.0
Connecticut	88.9	10.5	11.5	184.5		295.4
Total New England States	687.2	13.8	198.4	1,093.7		1,903.1
New York	1,304.0	385.8	796.5	1,037.9	3.2	3,507.4
New Jersey	114.0	11.7	52.7	63.6		242.0
Pennsylvania	677.6	92.0	234.2	115.1	8.8	1,127.7
Delaware	10.5	3.0	4.7	5.8		24.0
Maryland	97.5	9.9	13.8	60.7	.4	182.3
District of Columbia	26.2		16.0	1.1		43.3
Total Eastern States	2,229.8	482.4	1,117.9	1,284.2	12.4	5,126.7
Virginia	38.9	33.3				72.2
West Virginia	24.5	24.7		2.6		51.8
North Carolina	15.1	10.1		2.0	1.9	29.1
South Carolina	11.6	5.5		6.7		23.8
Georgia	21.0	38.9			1.1	61.0
Florida	9.6	4.6		.3		14.5
Alabama	19.1	7.1				26.2
Mississippi	6.6	19.3				25.9
Louisiana	34.4	18.1		3.9		56.4
Texas	92.9			.9	4.7	98.5
Arkansas	5.4	6.6			.1	12.1
Kentucky	66.8	48.8	2.4		1.9	119.9
Tennessee	42.0	11.1		4.2		57.3
Total Southern States	387.9	228.1	2.4	20.6	9.7	648.7
Ohio	293.5	105.8		49.2	12.1	460.6
Indiana	97.5	22.6	7.2	6.3	10.9	144.5
Illinois	380.8	216.9			16.8	614.5
Michigan	82.8	124.8			4.3	211.9
Wisconsin	84.3	54.7		.6	12.3	151.9
Minnesota	80.8	38.7	4.2	13.6	4.3	141.6
Iowa	88.1	45.1		69.3	13.8	216.3
Missouri	170.8	113.8			9.4	294.0
Total Middle States	1,278.6	722.4	11.4	139.0	83.9	2,235.3
North Dakota	7.7	8.3				16.0
South Dakota	8.9	7.1			5.0	21.0
Nebraska	65.7	34.6				100.3
Kansas	45.8	38.4				84.2
Montana	18.1	8.4			4.1	30.6
Wyoming	5.4	.8			1.3	7.5
Colorado	69.6	9.9			.8	80.3
New Mexico	5.6	2.1				7.7
Oklahoma	3.8	4.5				8.3
Indian Territory	4.1				.2	4.3
Total Western States	234.7	114.1			11.4	360.2
Washington	27.7	9.5			4.3	41.5
Oregon	18.7	4.5			.2	23.4
California	61.6	146.5		173.9	2.8	384.8
Idaho	4.9	.8			.3	6.0
Utah	9.2	29.6		3.5		42.3
Nevada .....	.6	2.1			.05	2.75
Arizona	3.1	2.8				5.9
Alaska .....	.1					.1
Total Pacific States	125.9	195.8		177.4	7.7	506.8
Hawaii		3.2			1.6	4.8
Total United States	4,944.1	1,759.8	1,330.1	2,624.9	126.7	10,785.6

TABLE XVIII.

NUMBER, ASSETS, AND LIABILITIES OF STATE AND SAVINGS BANKS, TRUST, LOAN AND INVESTMENT COMPANIES, AND PRIVATE BANKS WHICH FAILED DURING THE YEAR ENDED JUNE 30, 1900.

[From reports to the Bradstreet Company.]

States.	Private banks.			Investment companies.			State banks.			Savings banks.		
	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.
Connecticut	2	\$15,170	\$110,545	.....	.....	.....	.....	.....	.....	.....	.....	.....
Illinois	1	7,500	39,000	1	\$28,000	\$25,000	1	\$3,500	\$8,000	.....	.....	.....
Iowa	1	10,000	18,000	1	30,000	100,000	.....	.....	.....	.....	.....	.....
Kansas	1	.....	.....	.....	.....	.....	1	8,000	22,000	.....	.....	.....
Kentucky .....	.....	.....	.....	.....	.....	.....	1	75,000	80,000	.....	.....	.....
Louisiana .....	.....	.....	.....	.....	.....	.....	1	40,000	58,000	.....	.....	.....
Maine	1	10,000	500,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
Massachusetts	1	1,200,000	2,250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
Michigan	3	120,000	215,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
Minnesota	1	.....	26,543	.....	.....	.....	1	32,806	36,520	.....	.....	.....
Mississippi .....	.....	.....	.....	.....	.....	.....	1	52,000	55,000	.....	.....	.....
Missouri .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
New Hampshire .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	\$30,000	\$46,963
New York	3	305,000	730,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
Oregon	1	5,000	9,000	.....	.....	.....	1	20,000	20,000	.....	.....	.....
South Carolina .....	.....	.....	.....	.....	.....	.....	1	167,090	121,835	.....	.....	.....
South Dakota	1	5,000	14,000	.....	.....	.....	1	20,000	41,000	1	8,000	20,000
Texas	1	9,000	21,000	.....	.....	.....	.....	.....	.....	.....	.....	.....
Vermont .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	290,000	342,649
Total	16	1,686,670	3,933,088	2	58,000	125,000	9	418,396	442,355	3	328,000	409,612

States.	Loan companies.			Trust companies.			Total.		
	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.	No.	Assets.	Liabilities.
Connecticut	2	\$15,170	\$110,545
Illinois	2	31,500	33,000
Iowa	2	37,500	139,000
Kansas	2	18,000	40,000
Kentucky	1	75,000	80,000
Louisiana	1	40,000	58,000
Maine	1	10,000	500,000
Massachusetts	1	1,200,000	2,250,000
Michigan	3	120,000	215,000
Minnesota	2	32,806	63,063
Mississippi	1	52,000	55,000
Missouri	1	\$434,726	\$510,973	.....	.....	.....	1	434,726	510,973
New Hampshire	1	30,000	46,963
New York	1	\$4,750,000	\$6,000,000	4	5,055,000	6,730,000
Oregon	2	25,000	29,000
South Carolina	1	167,090	121,835
South Dakota	3	33,000	75,000
Texas	1	9,000	21,000
Vermont	1	290,000	342,649
Total	1	434,726	510,973	1	4,750,000	6,000,000	32	7,675,792	11,421,028

TABLE XIX.

REPORTS OF THE CONDITION OF THE LOAN AND TRUST COMPANIES IN THE DISTRICT OF COLUMBIA AT THE CLOSE OF BUSINESS ON WEDNESDAY, SEPTEMBER 5, 1900.

American Security and Trust Company, Washington, D. C.

C. J. BELL, *President.*

J. W. WHELPLEY, *Treasurer.*

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$3, 059, 703. 79	Capital stock paid in.....	\$1, 250, 000. 00
Overdrafts.....	206. 74	Surplus fund.....	300, 000. 00
United States bonds on hand.....	112, 500. 00	Undivided profits less current ex-	
Premiums on United States bonds.....	18, 790. 93	penses and taxes paid.....	178, 609. 80
Stocks, securities, etc.....	419, 576. 33	Dividends unpaid.....	1, 811. 50
Banking house, furniture, and fix-		Individual deposits.....	3, 478, 825. 97
tures.....	255, 438. 23	Certified checks.....	1, 300. 20
Other real estate and mortgages		Liabilities other than those above	
owned.....	569, 357. 35	stated.....	327, 400. 00
Due from other national banks.....	536, 669. 77		
Due from State banks and bankers.....	335, 784. 27		
Internal-revenue stamps.....	487. 10		
Checks and other cash items.....	27, 785. 59		
Fractional currency, nickels, and			
cents.....	22. 37		
Specie.....	169, 225. 00		
Legal-tender notes.....	32, 400. 00		
Total.....	5, 537, 947. 47	Total.....	5, 537, 947. 47

National Safe Deposit, Savings, and Trust Company, Washington, D. C.

THOMAS R. JONES, *President.*

GEORGE HOWARD, *Treasurer.*

Loans and discounts.....	\$3, 032, 135. 49	Capital stock paid in.....	\$1, 000, 000. 00
Stocks, securities, etc.....	12, 220. 00	Undivided profits less current ex-	
Banking house, furniture, and fix-		penses and taxes paid.....	100, 833. 90
tures.....	777, 000. 00	Individual deposits.....	3, 365, 950. 13
Other real estate and mortgages		Certified checks.....	1, 011. 00
owned.....	84, 736. 81		
Due from other national banks.....	155, 735. 02		
Due from State banks and bankers.....	379, 835. 84		
Internal-revenue stamps.....	1, 333. 50		
Checks and other cash items.....	3, 254. 68		
Fractional currency, nickels, and			
cents.....	79. 69		
Specie.....	17, 464. 00		
Legal-tender notes.....	4, 000. 00		
Total.....	4, 467, 795. 03	Total.....	4, 467, 795. 03

Union Trust and Storage Company District of Columbia, Washington, D. C.

EDWARD J. STELLWAGEN, *President.*

CHAS. S. BRADLEY, *Treasurer.*

Loans and discounts.....	\$333, 095. 69	Capital stock paid in.....	\$898, 750. 00
Premiums on United States bonds.....	15, 198. 75		
Stocks, securities, etc.....	101, 000. 00		
Banking house, furniture, and fix-			
tures.....	585. 33		
Other real estate and mortgages			
owned.....	95, 070. 00		
United States 3 per cent bonds de-			
posited with Comptroller of Cur-			
rency.....	168, 000. 00		
Due from other national banks.....	26, 815. 59		
Due from State banks and bankers.....	107, 684. 12		
Expenses, less profits.....	9, 989. 07		
Internal-revenue stamps.....	25. 00		
Checks and other cash items.....	60. 88		
Building account.....	41, 225. 57		
Total.....	898, 750. 00	Total.....	898, 750. 00

TABLE XIX—Continued.

REPORTS OF THE CONDITION OF THE LOAN AND TRUST COMPANIES IN THE DISTRICT OF COLUMBIA AT THE CLOSE OF BUSINESS ON WEDNESDAY, SEPTEMBER 5, 1900—Continued.

Washington Loan and Trust Company, Washington, D. C.

JOHN JOY EDSON, *President.*

ANDREW PARKER, *Treasurer.*

RESOURCES.		LIABILITIES.	
Loans and discounts.....	\$3, 371, 157. 06	Capital stock paid in.....	\$1, 000, 000. 00
Overdrafts.....	610. 60	Surplus fund.....	225, 000. 00
Stocks, securities, etc.....	30, 506. 09	Undivided profits less current ex-	
Banking house, furniture, and fix-		penses and taxes paid.....	43, 852. 76
tures.....	611, 556. 08	Dividends unpaid.....	1, 526. 95
Other real estate and mortgages		Individual deposits.....	3, 868, 007. 49
owned.....	45, 092. 76	Certified checks.....	4, 842. 51
Due from other national banks.....	407, 573. 18		
Due from State banks and bankers.	346, 107. 18		
Internal-revenue stamps.....	507. 86		
Checks and other cash items.....	6, 311. 82		
Fractional currency, nickels, and			
cents.....	24. 08		
Specie.....	323, 783. 00		
Total.....	5, 143, 229. 71	Total.....	5, 143, 229. 71

TABLE XX.

RESOURCES AND LIABILITIES OF THE FIRST BANK OF THE UNITED STATES.

[Incorporated by Congress in 1791 for twenty years.]

[In millions of dollars.]

	January.	
	1809.	1811.
RESOURCES.		
Loans and discounts.....	15. 0	14. 6
United States 6 per cent and other United States stock.....	2. 2	2. 8
Due from other banks.....	. 8	. 9
Real estate.....	. 5	. 5
Notes of other banks.....	. . .	. 4
Specie.....	5. 0	5. 0
Total.....	23. 5	24. 2
LIABILITIES.		
Capital.....	10. 0	10. 0
Surplus.....	. 5	. 5
Circulation.....	4. 5	5. 0
Individual deposits.....	8. 5	5. 9
United States deposits.....	. . .	1. 9
Due to other banks.....	. . .	. 6
Unpaid drafts outstanding.....	. . .	. 2
Total.....	23. 5	24. 2

TABLE XXI.

RESOURCES AND LIABILITIES OF THE SECOND BANK OF THE UNITED STATES.

[Chartered by Congress in 1816, for 20 years; renewal of charter denied, in consequence reorganization was effected by means of authority of the legislature of the State of Pennsylvania. The bank assigned in 1841, the affairs being finally liquidated in 1850, and resulted in the payment in full, interest and principal, of liabilities to depositors and note holders; the shareholders, however, received nothing on their investment in stock of the bank.]

[In millions of dollars.]

	1817.	1818.	1819.	1820.	1821.	1822.	1823.	1824.
RESOURCES.								
Loans and discounts.....	32.2	41.2	35.8	31.4	30.9	28.1	30.7	33.4
Stocks.....	4.8	9.5	7.4	7.2	9.2	13.3	11.0	10.9
Real estate.....						.6	.6	1.3
Banking house.....		.2	.4	1.3	1.9	1.9	2.0	1.9
Due from foreign bankers.....		1.0	.6	.3	.1	1.1		1.4
Due from State banks.....	8.8	1.2	2.6	2.7	1.2	1.7	1.4	1.3
Notes of State banks.....	.6	1.8	1.9	1.4	.7	.9	.8	.7
Specie.....	1.7	2.5	2.7	3.4	7.6	4.8	4.4	5.8
Total.....	48.1	57.4	51.4	47.7	51.6	52.4	50.9	56.7
LIABILITIES.								
Capital.....	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0
Circulation.....	1.9	8.3	6.6	3.6	4.6	5.6	4.4	4.6
Deposits.....	11.2	12.3	5.8	6.6	7.9	8.1	7.6	13.7
Due to State banks.....								
Due to foreign banks, etc.....		1.4	1.4	2.0	2.1	2.0	1.3	1.0
Other liabilities.....		.4	2.6	.5	2.0	1.7	2.6	2.4
RESOURCES.								
	1825.	1826.	1827.	1828.	1829.	1830.	1831.	1832.
Loans and discounts.....	31.8	33.4	30.9	33.7	39.2	40.7	44.0	66.3
Stocks.....	18.4	18.3	17.8	17.6	16.1	11.6	8.7	
Real estate.....	1.5	1.8	2.0	2.3	2.3	2.9	2.6	2.1
Banking house.....	1.9	1.8	1.7	1.6	1.6	1.4	1.3	1.2
Due from foreign bankers.....		.4	.5	.4	.5	1.5	2.4	.1
Due from State banks.....	2.1	.7	1.7		1.7	1.2		3.9
Notes of State banks.....	1.1	1.1	1.1	1.4	1.3	1.5	1.5	2.2
Specie.....	6.7	4.0	6.5	6.2	6.1	7.6	10.8	7.0
Total.....	63.5	61.5	62.2	63.2	68.8	68.4	71.2	82.8
LIABILITIES.								
Capital.....	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0
Circulation.....	6.1	9.5	8.5	9.9	11.9	12.9	16.3	21.4
Deposits.....	12.0	11.2	14.3	14.5	17.1	16.0	17.3	22.8
Due to State banks.....				1.7			.7	2.0
Due to foreign banks, etc.....	2.4	.3	.3	1.5	1.4			
Other liabilities.....	8.0	5.5	4.1	.6	3.4	4.5	2.0	1.6
RESOURCES.								
	1833.	1834.	1835.	1836.	1837.	1838.	1839.	1840.
Loans and discounts.....	61.7	54.9	51.8	59.2	57.4	45.3	41.6	36.8
Stocks.....						14.9	18.0	16.3
Real estate.....	1.9	1.7	1.8	1.5	.8	1.1	1.1	1.2
Banking house.....	1.2	1.2	1.2	1.0	.4	.4	.4	.6
Due from foreign bankers.....	3.1	1.8	1.9	.1				
Due from State banks.....	3.7	3.1	4.6	4.1	2.3	3.7	5.8	7.5
Notes of State banks.....	2.3	2.0	1.5	1.7	1.2	.9	1.8	1.4
Specie.....	9.0	10.0	15.7	8.4	2.6	3.8	4.2	1.5
Total.....	82.9	74.7	78.5	76.0	64.7	70.1	72.9	65.3
LIABILITIES.								
Capital.....	35.0	35.0	35.0	35.0	35.0	35.0	35.0	35.0
Circulation.....	17.5	19.2	17.3	23.1	11.4	6.8	6.0	6.7
Deposits.....	20.3	10.8	11.8	5.1	2.3	2.6	6.8	3.3
Due to State banks.....	2.1	1.5	3.1	2.7	2.3	5.0	3.1	4.2
Due to foreign banks, etc.....					6.9	20.5	22.0	13.1
Other liabilities.....	8.0	8.2	11.3	10.1	6.8	.2		3.0

TABLE XXII.

NUMBER OF COLONIAL AND STATE BANKS, THEIR CAPITAL, CIRCULATION, DEPOSITS, SPECIE, AND LOANS, IN THE YEARS MENTIONED FROM 1774 TO 1833.

[Data from report of the Comptroller of the Currency for 1876 and from Sound Currency, Vol. II, No. 13.]

Years.	Number of banks.	Capital.	Circulation.	Deposits.	Specie.	Loans.
		<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
1774.....					4.0	
1784.....	3	2.1	2.0		10.0	
1790.....	4	2.5	2.5		9.0	
1791.....	6	12.9	9.0		16.0	
1792.....	16	17.1	11.5		18.0	
1793.....	17	18.0	11.0		20.0	
1794.....	17	18.0	11.6		21.5	
1795.....	23	19.0	11.0		19.0	
1796.....	24	19.2	10.5		16.5	
1797.....	25	19.2	10.0		16.0	
1798.....	25	19.2	9.0		14.0	
1799.....	26	21.2	10.0		17.0	
1800.....	28	21.3	10.5		17.5	
1801.....	31	22.4	11.0		17.0	
1802.....	32	22.6	10.0		16.5	
1803.....	36	26.0	11.0		16.0	
1804.....	59	39.5	14.0		17.5	
1805.....	75	40.4				
1806.....	<i>a</i> 15	5.4	1.6	2.0	.9	7.0
1807.....	<i>a</i> 16	5.5	1.4	1.7	.7	6.8
1808.....	<i>a</i> 16	5.9	1.0	2.5	1.0	7.4
1809.....	<i>a b</i> 29	7.2	1.7	2.7	1.2	9.7
1810.....	<i>a b</i> 28	<i>c</i> 6.6	2.5	2.8	1.6	11.1
1811.....	88	42.6	22.7		9.6	
1812.....	<i>a b</i> 29	<i>c</i> 7.9	2.6	5.3	4.0	12.8
1813.....		65.0	66.0		28.0	117.0
1814.....		80.3				
1815.....	208	82.2	45.5		17.0	150.0
1816.....	246	89.8	68.0		19.0	
1817.....		90.6				
1818.....	<i>a</i> 27	9.7	2.6	2.9	1.1	12.5
1819.....		72.3	35.7	11.1	9.8	73.6
1820.....	307	102.1	40.6	31.2	16.7	
1821.....	<i>a</i> 28	9.8	3.0	5.4	3.0	13.0
1822.....	<i>a</i> 33	10.8	3.1	3.2	.9	14.5
1823.....	<i>a</i> 34	11.6	3.1	3.1	1.0	15.6
1824.....	<i>a</i> 37	12.8	3.8	5.2	1.9	17.4
1825.....	<i>a</i> 41	14.5	4.0	2.7	1.0	21.9
1826.....	<i>a</i> 55	16.6	4.5	2.6	1.3	23.6
1827.....	<i>a</i> 60	18.2	4.9	2.9	1.4	24.2
1828.....	<i>a b</i> 108	25.4	5.6	3.0	1.4	34.5
1829.....	329	110.1	48.2	40.7	14.9	
1830.....	329	110.1	48.4	39.5	14.5	159.8
1831.....	<i>a d</i> 91	23.4	8.8	4.6	1.3	38.9
1832.....	<i>a b d e</i> 172	35.5	10.2	4.7	1.6	53.2
1833.....	<i>a b d</i> 175	37.8	10.2	5.4	1.7	57.6

a Massachusetts.
b Rhode Island.

c Capital stock of Massachusetts only.
d New Hampshire.

e Maine.

TABLE XXIII.

COMPARATIVE STATEMENT OF THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF STATE BANKS, 1834 TO 1863.

[In millions of dollars.]

	1834.	1835.	1836.	1837.	1838.	1839.	1840.	1841.
	506 banks.	704 banks.	713 banks.	788 banks.	829 banks.	840 banks.	901 banks.	734 banks.
RESOURCES.								
Loans and discounts.....	324.1	365.2	457.5	525.1	485.6	492.3	462.9	386.5
Stocks.....	6.1	9.2	11.7	12.4	33.9	36.1	42.4	64.8
Due from banks.....	27.3	40.1	51.9	59.7	58.2	52.9	41.1	47.9
Real estate.....	10.8	11.1	14.2	19.1	19.1	16.6	29.2	33.5
Notes of other banks.....	22.2	21.1	32.1	36.5	25.0	27.4	20.8	25.6
Specie funds.....	26.6	3.1	4.8	5.4	.9	3.6	3.6	3.2
Specie.....	43.9	43.9	40.0	37.9	35.2	45.1	33.1	34.8
Other resources.....	1.7	4.6	10.0	10.4	24.2	28.4	24.6	11.8
Total.....	418.8	498.3	622.2	706.5	682.1	702.4	657.7	608.1
LIABILITIES.								
Capital.....	200.0	231.2	251.9	290.8	317.6	327.1	358.4	313.6
Circulation.....	94.8	103.7	140.3	149.2	116.1	135.2	107.0	107.3
Deposits.....	75.7	83.1	115.1	127.4	84.7	90.2	75.7	64.9
Due to banks.....	26.6	39.0	50.4	62.4	61.0	53.1	44.2	44.9
Other liabilities.....		19.3	26.0	36.6	60.0	62.9	43.3	42.9

	1842.	1843.	1844.	1845.	1846.	1847.	1848.
	692 banks.	691 banks.	696 banks.	707 banks.	707 banks.	715 banks.	751 banks.
RESOURCES.							
Loans and discounts.....	324.0	254.5	264.9	288.6	312.1	310.3	344.5
Stocks.....	24.6	28.4	22.9	20.4	21.5	20.2	26.5
Due from banks.....	30.8	20.7	35.9	29.6	31.7	31.8	38.9
Real estate.....	33.3	22.8	22.5	22.2	19.1	21.2	20.5
Notes of other banks.....	19.4	13.3	11.7	12.0	12.9	13.1	16.4
Specie funds.....	3.1	6.6	6.7	6.8	8.4	13.8	10.5
Specie.....	28.4	38.5	49.9	44.2	42.0	35.1	46.4
Other resources.....	8.2	13.3	12.2	10.1	7.9	12.2	8.2
Total.....	471.8	393.1	426.7	433.9	455.6	457.7	511.9
LIABILITIES.							
Capital.....	260.2	228.9	210.9	206.0	196.9	203.1	204.8
Circulation.....	83.8	58.6	75.2	89.6	105.6	105.5	128.5
Deposits.....	62.4	56.2	84.6	88.0	96.9	91.8	103.2
Due to banks.....	25.9	21.5	32.0	26.3	28.2	28.5	39.4
Other liabilities.....	12.8	7.4	5.8	5.9	5.3	4.7	5.5

	1849.	1850.	1851.	1853.	1854.	1855.	1856.
	782 banks.	824 banks.	879 banks.	750 banks.	1,208 banks.	1,307 banks.	1,398 banks.
RESOURCES.							
Loans and discounts.....	332.3	364.2	413.8	408.9	557.4	576.1	634.2
Stocks.....	23.6	20.6	22.4	22.3	44.4	52.7	49.5
Due from banks.....	32.2	41.6	50.7	48.9	55.5	55.7	62.6
Real estate.....	17.5	20.6	20.2	10.2	22.4	24.1	20.9
Notes of other banks.....	12.7	16.3	17.2	30.4	22.7	23.4	24.8
Specie funds.....	8.7	11.6	15.3		25.6	21.9	19.9
Specie.....	43.6	45.4	48.7	47.1	59.4	53.9	59.3
Other resources.....	8.0	11.9	8.9	3.9	7.6	8.7	8.9
Total.....	478.6	532.2	597.2	571.7	795.0	816.5	880.1
LIABILITIES.							
Capital.....	207.3	217.3	227.8	207.9	301.4	332.2	343.9
Circulation.....	114.7	131.4	155.2	140.1	204.7	187.0	195.7
Deposits.....	91.2	109.6	129.0	145.6	188.2	190.4	212.7
Due to banks.....	30.1	36.7	46.4	49.6	50.3	45.2	52.7
Other liabilities.....	6.7	8.8	6.4	28.0	13.4	15.6	12.2

TABLE XXIII—Continued.

COMPARATIVE STATEMENT OF THE PRINCIPAL ITEMS OF RESOURCES AND LIABILITIES OF STATE BANKS, 1834 TO 1863—Continued.

	1857.	1858.	1859.	1860.	1861.	1862.	1863.
	1,416 banks.	1,422 banks.	1,476 banks.	1,562 banks.	1,601 banks.	1,492 banks.	1,466 banks.
RESOURCES.							
Loans and discounts	684.5	583.2	657.2	691.9	696.8	646.7	648.6
Stocks	59.3	60.3	63.5	70.3	74.0	99.0	180.5
Due from banks	65.9	58.1	78.2	67.2	58.8	65.3	96.9
Real estate	26.1	28.8	26.0	30.8	30.7	32.3	31.9
Notes of other banks	28.1	22.4	18.9	25.5	21.9	25.3	58.2
Specie funds	25.1	15.4	26.8	19.3	29.3	27.8	46.2
Specie	58.3	74.4	104.5	83.6	87.7	102.1	101.2
Other resources	5.9	6.1	8.3	11.1	16.7	13.6	22.0
Total	953.1	848.7	983.4	999.7	1,015.9	1,012.1	1,185.5
LIABILITIES.							
Capital	370.8	394.6	402.0	421.9	429.6	418.1	405.0
Circulation	214.8	155.2	193.3	207.1	202.0	183.8	238.7
Deposits	230.4	185.9	259.6	253.8	257.2	296.3	393.7
Due to banks	57.7	51.2	68.2	55.9	61.3	61.1	100.5
Other liabilities	19.8	14.2	15.0	14.7	23.3	21.6	53.8

TABLE XXIV.

NUMBER AND CAPITAL OF STATE BANKS, 1864 TO 1872. *a*

Year.	Num- ber of banks.	Capital.
1864.....	1,089	\$311,554,148
1865.....	349	71,181,754
1866.....	297	66,478,725
1867.....	272	65,203,868
1868.....	247	66,363,925
1869.....	259	66,968,579
1870.....	325	86,512,845
1871.....	452	111,444,256
1872.....	566	122,129,334

a From Homan's Bankers' Almanac.*b* Circulation, \$163,363,000; specie held, \$50,751,480; no information for subsequent years.

TABLE XXV.

COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF STATE BANKS FROM 1873 TO 1900.

Classification.	1873. <i>a</i>	1874.	1875.	1876.	1877.	1878.
	banks.	banks.	551 banks.	633 banks.	592 banks.	475 banks.
RESOURCES.						
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans on real estate	119.3	154.4	176.3	179.0	266.6	169.4
Loans on other collateral						
Loans, other .....	.2	.2	.4	.3	.5	.3
Overdrafts	1.5	2.0	.3	.9	.9	2.1
United States bonds	9.6	16.4	23.7	19.4	23.2	19.4
State, etc., bonds						
Railroad bonds, etc.	12.6	19.0	19.9	23.1	25.2	25.1
Bank stocks						
Other bonds, etc.	3.3	5.4	9.0	8.6	12.6	11.1
Due from banks .....	.9	1.3	1.4	1.6	1.2	.9
Real estate, etc.	19.0	10.4	8.6	9.1	9.8	7.3
Expenses	3.0	2.0	1.2	1.9	2.3	3.0
Cash items	8.4	25.1	26.7	27.6	34.4	28.5
Specie	1.1	1.2	4.8	6.8	6.6	10.8
Legal tenders						
Other resources						
Total	178.9	237.4	272.3	278.3	383.3	277.9
LIABILITIES.						
Capital stock	42.7	59.3	69.0	80.4	110.9	95.2
Surplus	2.1	2.9	6.8	7.0	5.7	8.0
Undivided profits	10.0	12.4	9.0	10.5	18.3	11.7
State-bank notes .....	.2	.2	.2	.4	.4	.4
Dividends unpaid .....		.3	1	.4	.3	.3
Deposits	110.8	137.6	165.9	157.9	226.7	142.8
Due to banks	8.8	14.2	10.5	13.3	9.4	10.3
Other liabilities	4.3	10.5	10.8	8.4	11.6	9.2
Total	178.9	237.4	272.3	278.3	383.3	277.9

Classification.	1879.	1880.	1881.	1882.	1883.	1884.
	616 banks.	620 banks.	652 banks.	672 banks.	754 banks.	817 banks.
RESOURCES.						
	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans on real estate	191.4	206.8	250.8	272.5	322.4	331.0
Loans on other collateral						
Loans, other .....	.4	.5	1.3	1.2	1.4	1.3
Overdrafts	7.7	7.1	12.0	8.7	5.3	2.3
United States bonds	21.9	17.1	24.9	19.8	22.1	31.5
State, etc., bonds						
Railroad bonds, etc.	22.2	36.2	46.7	49.9	58.7	48.8
Bank stocks						
Other bonds, etc.	14.3	14.2	13.9	13.0	13.6	15.1
Due from banks .....	.8	.9	1.0	1.0	.9	1.0
Real estate, etc.	8.8	11.2	16.9	18.5	35.1	28.2
Expenses	2.0	6.2	17.1	17.2	17.4	25.4
Cash items	37.1	48.8	23.8	24.6	25.3	28.8
Specie	9.2	5.9	10.6	12.4	9.9	7.7
Legal tenders						
Other resources						
Total	315.8	354.9	419.0	438.8	512.1	521.1
LIABILITIES.						
Capital stock	104.1	90.8	92.9	91.8	102.5	110.0
Surplus	16.7	18.8	21.0	23.1	25.8	31.5
Undivided profits	5.7	6.7	7.9	8.9	11.3	12.7
State-bank notes .....	.4	.3	.3	.3	.2	.2
Dividends unpaid .....	.5	.5	.6	.5	.4	.5
Deposits	167.0	208.8	261.4	281.8	335.0	325.4
Due to banks	13.1	18.5	18.9	18.3	20.7	27.1
Other liabilities	8.3	10.5	16.0	14.1	16.2	13.7
Total	315.8	354.9	419.0	438.8	512.1	521.1

a 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 officers.

TABLE XXV—Continued.

COMPARATIVE STATEMENT OF THE RESOURCES AND LIABILITIES OF STATE BANKS
FROM 1873 TO 1900—Continued.

Classification.	1885.	1886.	1887.	1888.	1889.	1890.	1891.	1892.
	975 banks.	849 banks.	1,413 banks.	1,403 banks.	1,671 banks.	2,101 banks.	2,572 banks.	3,191 banks.
RESOURCES.	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans on real estate					31.1	34.3	37.2	45.0
Loans on other collateral	347.9	331.2	435.9	432.0	97.6	77.8	78.5	42.9
Loans, other					376.6	469.4	507.5	611.7
Overdrafts	1.3	1.2	2.4	2.0	3.1	5.1	4.1	4.8
United States bonds	3.0	4.4	2.5	2.1	3.1	1.3	1.1	.9
State, etc., bonds					1.0	2.4	2.2	2.3
Railroad bonds, etc.					.3	.7	.6	.5
Bank stocks	32.6	27.2	30.5	34.8	.3	.5	.4	.9
Other bonds, etc.					33.7	35.0	37.5	45.6
Due from banks	59.1	49.7	64.8	58.8	79.8	86.0	82.5	104.6
Real estate, etc.	15.9	14.6	20.5	20.2	25.3	27.2	28.8	32.0
Expenses	1.1	1.0	2.1	1.8	2.0	2.6	2.9	3.3
Cash items	26.0	51.7						
Specie	29.9	24.7	110.8	105.3	133.2	120.8	107.5	129.7
Legal tenders	31.0	14.7						
Other resources	5.8	8.3	15.3	14.7	8.9	7.7	15.2	16.5
Total	553.6	528.7	684.8	671.7	796.0	870.8	906.0	1,040.7
LIABILITIES.								
Capital stock	125.3	109.6	141.0	154.9	166.7	188.7	208.6	233.8
Surplus	30.7	27.8	38.5	41.4	48.0	51.9	60.0	66.7
Undivided profits	11.6	10.1	14.5	15.5	16.8	21.8	21.1	23.6
State-bank notes	.1	.1	.2	.1	.1	.1	.1	.1
Dividends unpaid	.5	.4	.7	1.0	.8	.8	.7	.8
Deposits	344.3	342.9	446.6	410.0	507.1	553.1	556.6	648.5
Due to banks	29.9	27.8	32.4	34.5	43.2	37.0	38.8	48.6
Other liabilities	11.2	10.0	10.0	14.3	13.3	17.4	20.1	18.6
Total	553.6	528.7	684.8	671.7	796.0	870.8	906.0	1,040.7
Classification.	1893.	1894.	1895.	1896.	1897.	1898.	1899.	1900.
	3,579 banks.	3,586 banks.	3,774 banks.	3,708 banks.	3,857 banks.	3,965 banks.	4,191 banks.	4,369. banks.
RESOURCES.	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>	<i>Millions.</i>
Loans on real estate	43.2	42.4	44.3	42.6	50.0	76.1	51.8	61.0
Loans on other collateral	39.1	89.8	42.1	105.4	92.6	116.5	26.9	34.5
Loans, other	675.2	533.8	606.4	549.2	527.2	621.2	830.3	934.8
Overdrafts	5.5	5.4	4.9	5.3	6.1	6.3	8.2	8.8
United States bonds	.4	.6	.9	.7	1.1	4.2	6.5	3.2
State, etc., bonds	2.5	1.4	1.3	1.4	3.3	2.8	2.5	3.6
Railroad bonds, etc.	.3	.1	.1	.1	.5	.6	.2	3.0
Bank stocks	1	.3	.4	.3	.2	2.6	.2	4.4
Other bonds, etc.	73.3	82.1	89.3	94.7	101.2	121.5	160.7	179.6
Due from banks	103.8	119.7	127.6	116.7	144.9	193.9	255.5	254.0
Real estate, etc.	38.6	41.4	43.4	50.9	56.8	57.7	68.0	64.2
Expenses	4.2	4.1	3.4	3.9	2.7			
Cash and cash items	137.0	144.5	143.1	127.5	144.6	144.2	216.7	201.6
Other resources	7.5	11.6	40.3	8.5	6.2	8.5	6.5	11.1
Total	1,130.7	1,077.2	1,147.5	1,107.2	1,138.1	1,356.1	1,636.0	1,759.8
LIABILITIES.								
Capital stock	250.8	244.4	250.3	240.1	228.6	233.6	233.0	237.0
Surplus	74.2	74.4	74.2	70.7	77.4	81.3	77.4	91.4
Undivided profits	28.9	28.0	26.9	25.1	24.9	28.3	35.8	38.5
State-bank notes								
Dividends unpaid	.5	.5	.4	.7	.7	.4	1.0	.7
Deposits	706.9	658.1	712.4	695.7	723.6	912.4	1,164.0	1,266.7
Due to banks	48.3	54.1	63.1	57.8	64.5	84.8	108.5	104.2
Other liabilities	21.1	17.7	20.2	17.1	18.2	15.3	16.3	21.3
Total	1,130.7	1,077.2	1,147.5	1,107.2	1,138.1	1,356.1	1,636.0	1,759.8

AGGREGATE RESOURCES AND LIABILITIES
OF
THE NATIONAL BANKS
FROM
OCTOBER, 1863, TO OCTOBER, 1900.

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 money				1,446,607.62
Total				16,797,644.00

1864.

Resources.	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	1,694,049.46	2,202,318.20
Current expenses	118,854.43	352,720.77	502,341.31	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	1,660,000.00	5,344,172.00	4,687,727.00
Specie and other lawful money	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	297,108,195.30

1865.

Resources.	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	19,836,072.83	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	4,539,525.11
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 fractional currency	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

a Including amount due from national banks.

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1900.

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 <i>a</i>				981, 178. 59
Other items				2, 360. 51
Total				16, 797, 644. 00

1864.

Liabilities.	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. 00
Surplus fund			1, 129, 910. 22	2, 010, 286. 10
Undivided profits	432, 827. 81	1, 625, 656. 87	3, 094, 330. 11	5, 982, 392. 22
Nat'l bank 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, 166, 536. 46
Due to nat'l and other banks <i>a</i>	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, 863. 75	297, 108, 195. 30

1865.

Liabilities.	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. 64	38, 713, 380. 72
Undivided profits	12, 283, 812. 65	17, 809, 307. 14	23, 159, 408. 17	32, 350, 278. 19
Nat'l bank notes outstanding	66, 769, 375. 00	98, 696, 488. 00	131, 452, 158. 00	171, 321, 903. 00
Individual and other deposits	183, 479, 636. 98	262, 961, 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 banks and b'kers <i>a</i>	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, 959. 10	1, 126, 455, 481. 66	1, 359, 768, 074. 49

a Including State-bank circulation outstanding.

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'dsdep'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....	15,436,296.16	15,895,564.46	16,730,923.62	17,134,002.58
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 nat'l and other banks.	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	12,629,376.30	9,226,831.82
Legal tenders and fract'our'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	1,526,962,804.42

1867.

Resources.	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'dsdep'd to secure circ'n	339,570,700.00	338,863,650.00	337,684,250.00	338,640,150.00
U.S.b'dsdep'd to secure dep'ts	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	134,603,231.51
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'our'y	104,872,371.64	92,861,254.17	102,534,613.46	100,550,849.91
Compound-interest notes....	82,047,250.00	84,065,790.00	75,488,220.00	56,888,250.00
Total.....	1,511,222,985.40	1,465,451,105.84	1,494,084,526.01	1,499,469,060.17

1868.

Resources.	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'dsdep'd to secure circ'n	339,064,200.00	339,686,650.00	339,569,100.00	340,487,050.00
U.S.b'dsdep'd to secure dep'ts	37,315,750.00	37,446,000.00	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	7,848,822.24
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	4,512,730.00
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, 1900—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	32,593,486.69
Nat'l-bank notes outstanding	213,239,530.00	248,886,282.00	267,798,678.00	280,253,818.00
State-b'k 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	36,038,185.03	30,420,819.80
Dep'ts of U. S. disb'ng 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.

Liabilities.	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	\$418,558,143.00	\$420,073,415.00
Surplus fund	59,992,874.57	60,206,013.58	63,232,811.12	66,695,587.01
Undivided profits	26,961,382.60	31,131,034.39	30,656,222.84	33,751,446.21
Nat'l-bank notes outstanding	291,436,749.00	292,788,572.00	291,769,553.00	293,887,941.00
State-b'k notes outstanding ..	6,961,499.00	5,460,312.00	4,484,112.00	4,992,153.00
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	29,838,391.53	23,062,119.92
Dep'ts of U. S. disb'ng officers	2,477,509.48	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.

Liabilities.	JANUARY 6.	APRIL 6.	JULY 5.	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
Nat'l-bank notes outstanding	294,377,390.00	295,336,044.00	294,908,264.00	295,769,489.00
State-b'k 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	24,303,638.02	22,750,342.77	24,603,676.96	17,573,250.64
Dep'ts of U. S. disb'ng officers	3,208,783.03	4,976,682.31	3,499,389.99	4,570,478.16
Due to national banks	98,144,669.61	94,073,631.25	113,306,346.34	99,414,397.28
Due to other b'ks and bankers	21,867,548.17	21,323,636.60	27,355,204.56	23,720,829.18
Total	1,502,647,644.10	1,499,668,920.97	1,572,167,076.26	1,559,621,773.49

580 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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	\$644,945,039.53	\$662,084,813.47	\$686,347,755.81	\$682,883,106.97
U. S. bonds to secure circ'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	27,625,350.00	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	25,903,950.00
Other st'ks, b'ds, and mortg's	20,127,732.96	20,074,435.69	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	35,393,563.47
Due from State b'ks and b'k'rs	7,715,719.34	8,075,595.60	9,140,919.24	8,790,413.57
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	2,062,364.85
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.	14,684,799.00	11,725,239.00	11,524,447.00	10,776,023.00
Fractional currency.	2,280,471.06	2,088,545.18	1,804,855.53	2,090,727.38
Specie.	29,626,750.26	9,944,532.15	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	1,497,226,644.33

1870.

Resources.	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	16,102,000.00	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	22,686,358.59
Due from red g'ag'ts	71,641,486.05	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	29,510,688.11	36,128,750.66	33,948,805.65	37,478,166.49
Due from State b'ks.	9,319,560.54	10,238,219.85	10,430,781.32	9,202,496.71	9,824,144.18
Real estate, etc.	26,002,713.01	26,330,701.24	26,593,857.00	27,470,746.97	28,021,637.44
Current expenses.	3,469,588.00	6,683,189.54	6,324,955.47	5,871,750.02	6,905,073.32
Premiums paid.	2,439,591.41	2,680,882.39	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
Clear'g house exch'gs		75,317,992.22	83,936,515.64	79,089,688.39	76,208,707.00
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	2,285,499.62	2,184,714.39	2,078,178.05	2,150,522.89
Specie.	48,345,363.72	37,096,543.44	31,099,437.78	18,460,011.47	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	43,405,000.00	43,345,000.00	41,845,000.00
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.

Resources.	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	22,487,950.00	24,200,300.00	17,753,650.00	17,675,500.00
Other stocks and b'ds	22,763,869.20	22,414,659.05	23,132,871.05	24,517,054.35	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	39,636,579.35	43,525,362.05	43,313,344.78
Due from State b'ks.	10,271,605.34	11,478,174.71	11,853,308.60	12,772,669.83	13,069,301.40
Real estate, etc.	28,805,814.79	29,242,762.79	29,637,999.30	30,089,783.85	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	13,101,497.95	14,058,268.86	13,784,424.76
Clear'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	19,924,055.16	13,252,998.17	29,505,299.56
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	1,703,415,335.65	1,730,566,899.72	1,715,861,897.22

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1900—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
Dep'ts 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.	26,984,945.74	23,018,610.62	28,046,771.30	23,849,371.62
Notes and bills rediscounted		2,464,849.81	2,392,205.61	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.

Liabilities.	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	91,689,834.12	94,061,438.95	94,705,740.34
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	292,838,935.00	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
Dep'ts U.S. dis. officers	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 rediscounted ..	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	4,838,667.83
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.

Liabilities.	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	\$460,225,866.00
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	44,776,039.71	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
Dep'ts U.S. dis. officers	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	128,097,469.17	135,167,847.69	131,739,713.04	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 rediscounted ..	3,256,806.42	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	1,694,446,912.94	1,703,415,335.65	1,730,566,899.72	1,715,861,897.22

582 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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.	\$839,665,077.91	\$844,902,253.49	\$871,531,448.67	\$877,197,923.47	\$885,653,449.62
Bonds for circulation.	370,924,700.00	374,428,450.00	377,029,700.00	382,046,400.00	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	12,142,550.00	10,306,100.00
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	36,697,592.81	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	30,809,274.88	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	8,454,803.97
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.	15,532,087.00	18,492,832.00	16,253,560.00	15,787,296.00	19,070,322.00
Fractional currency.	2,278,143.24	2,143,249.29	2,069,044.12	2,151,747.88	2,270,576.32
Specie.	25,507,825.32	24,433,899.46	24,256,644.14	10,229,756.79	19,047,336.45
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's of deposit				6,710,000.00	12,650,000.00
Three per cent cert's	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	1,773,556,532.43

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	388,000,300.00	388,530,400.00	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	22,068,306.20	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	39,483,700.00	38,671,088.63	43,328,792.29	41,413,680.06	40,404,757.97
Due from State banks	13,595,679.17	12,883,353.37	14,073,287.77	12,022,873.41	11,185,253.08
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	7,890,962.14	7,752,843.87	7,987,107.14
Cash items	11,761,711.50	11,425,209.00	13,036,482.58	11,433,913.22	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	26,907,037.58
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's of deposit	18,460,000.00	18,370,000.00	22,365,000.00	20,610,000.00	24,010,000.00
Three per cent cert's	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	25,460,480.20	27,010,727.48	27,807,826.92	28,313,473.12
Due from res'v 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	37,270,876.51	38,112,926.52	39,130,683.04
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	97,883,687.11	112,995,317.55
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	32,569,969.26	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's 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	1,902,409,638.48

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1899—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 circulat'n	321,634,675.00	325,305,752.00	327,092,752.00	333,495,027.00	336,289,285.00
State-bank circulat'n	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..	593,645,666.16	620,775,265.78	618,801,619.49	613,290,671.45	598,114,679.26
U. S. deposits.....	7,114,893.47	6,355,722.95	6,993,014.77	7,853,772.41	7,863,894.93
Dep's U.S.dis.officers	5,024,699.44	3,416,371.16	5,463,953.48	4,569,833.79	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	5,549,431.88	6,545,059.78
Bills payable.....	6,062,896.91	5,821,551.76	5,942,479.34	6,040,562.66	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.

Liabilities.	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 circulat'n	336,292,459.00	338,163,864.00	338,788,504.00	339,081,799.00	341,320,256.00
State-bank circulat'n	1,368,271.00	1,280,208.00	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's U.S.dis.officers	5,835,696.00	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	7,215,137.04	5,480,554.09	7,754,147.41
Total.....	1,839,152,715.21	1,800,303,280.11	1,851,234,860.38	1,830,627,845.53	1,729,380,303.16

1874.

Liabilities.	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	126,239,308.41	128,958,106.84	130,485,641.27
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 circulat'n	339,602,955.00	340,267,649.00	338,538,743.00	333,225,298.00	331,193,159.00
State-bank circulat'n	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..	595,350,334.40	649,286,298.95	622,863,154.44	669,068,995.88	682,846,607.45
U. S. deposits.....	7,276,959.87	7,994,422.27	7,322,830.85	7,302,153.58	7,492,307.78
Dep's U.S.dis.officers	5,034,624.46	3,297,689.24	3,238,639.20	3,927,828.27	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	51,629,602.36
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	4,772,662.59	4,352,560.57	4,950,727.51	5,398,900.83
Total.....	1,808,560,529.16	1,867,802,796.28	1,851,840,913.64	1,877,180,942.44	1,902,409,638.46

584 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1875.

Resources.	MARCH 1. 2,029 banks.	MAY 1. 2,046 banks.	JUNE 30. 2,076 banks.	OCTOBER 1. 2,088 banks.	DECEMBER 17. 2,086 banks.
Loans and discounts.	\$956,485,939.35	\$971,835,298.74	\$972,926,532.14	\$984,691,434.40	\$962,571,807.70
Bonds for circulation	389,082,650.00	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'v'e ag'ts	89,991,175.34	80,620,878.75	89,788,903.73	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	41,583,311.94
Current expenses	7,791,581.86	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	9,442,891.54
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	116,070,819.05	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	18,959,582.30	8,050,329.73	17,070,905.90
Legal-tender notes	78,508,170.00	84,015,928.00	87,492,895.00	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.

Resources.	MARCH 10. 2,091 banks.	MAY 12. 2,089 banks.	JUNE 30. 2,091 banks.	OCTOBER 2. 2,089 banks.	DECEMBER 22. 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	30,905,195.82	32,482,805.75	34,445,157.16	31,565,914.50
Due from res'v'e ag'ts	99,068,360.35	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	9,818,422.82
Premiums paid	10,946,713.15	10,414,347.28	10,621,634.03	10,715,251.16	10,811,300.66
Cash items	9,517,868.86	9,693,186.87	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.

Resources.	JANUARY 20. 2,083 banks.	APRIL 14. 2,073 banks.	JUNE 22. 2,078 banks.	OCTOBER 1. 2,080 banks.	DECEMBER 28. 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	35,053,755.29	34,435,995.21	32,169,481.03
Due from res'v'e ag'ts	88,098,308.85	84,842,718.41	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	11,479,945.05
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	9,219,174.62	8,841,939.09
Cash items	10,295,404.19	10,410,623.87	10,099,988.46	11,674,587.50	10,265,039.49
Clear'g-house exch'gs	81,117,889.04	85,159,422.74	57,861,481.13	74,525,215.89	64,604,415.01
Bills of other banks	18,418,727.00	17,942,693.00	20,182,948.00	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	70,568,248.00
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	16,493,577.68
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, 1900—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	133,160,094.79	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	59,204,957.81
Nat'l bank circulat'n	324,525,349.00	323,321,230.00	318,148,406.00	318,350,379.00	314,979,451.00
State bank circulat'n	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
Dep'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..	55,294,663.84	53,037,582.89	55,714,055.18	49,918,530.95	47,048,174.56
Notes rediscounted...	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	1,823,469,752.44

1876.

Liabilities.	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	132,202,282.60	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 circulat'n	307,476,155.00	300,252,085.00	294,444,678.00	291,544,020.00	292,011,575.00
State bank circulat'n	714,539.00	667,060.00	658,938.00	628,847.00	608,548.00
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
Dep's U. S. dis. officers	4,313,915.45	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 rediscounted...	4,631,882.57	4,653,460.08	3,867,622.24	4,464,407.31	4,653,158.76
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	1,827,265,367.61	1,787,407,093.76

1877.

Liabilities.	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.....	130,224,169.02	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	51,539,100.18
Nat'l bank circulat'n	292,851,351.00	294,710,313.00	290,002,057.00	291,874,236.00	299,240,475.00
State bank circulat'n	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
Dep'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	115,773,660.58
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 rediscounted...	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

586 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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	\$833,988,450.50	\$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.	13,829,000.00	19,536,000.00	28,371,000.00	47,936,850.00	49,110,800.00
U. S. bonds on hand.	34,881,000.00	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	36,850,534.82	35,816,810.47
Due from res'v'g 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	44,144,220.68
Due from State banks	11,683,050.17	12,413,579.10	12,232,316.30	12,314,698.11	12,259,856.09
Real estate, etc.	45,792,363.73	45,901,536.92	46,153,409.35	46,702,476.26	46,738,147.36
Current expenses	7,786,572.42	7,259,365.78	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	9,965,004.21
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	610,084.25	515,661.04	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' of deposit.	20,605,000.00	20,995,000.00	36,905,000.00	32,090,000.00	32,520,000.00
Due from U. S. Treas.	16,257,608.98	16,364,030.47	16,798,667.62	16,543,674.36	17,940,918.34
Total	1,729,465,956.90	1,741,896,959.05	1,750,464,706.51	1,767,279,133.21	1,742,826,837.37

1879.

Resources.	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.	347,113,900.00	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'g 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	11,892,504.26	10,535,252.99	11,258,520.45	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	6,609,390.80	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	16,406,218.60
Fractional currency.	475,538.50	467,177.47	446,217.46	396,065.06	374,227.02
Specie	41,499,757.82	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' of deposit.	28,915,000.00	21,885,000.00	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	16,620,986.20	17,029,065.45	17,054,816.40
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.

Resources.	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	29,509,600.00	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	48,863,150.22	48,628,372.77
Due from res'v'g ag'ts	117,791,386.81	103,964,229.84	115,935,668.27	134,562,778.79	126,155,014.40
Due from nat'l banks	53,230,034.03	54,493,465.09	56,578,444.69	63,023,796.84	69,079,326.15
Due from State banks	14,501,152.51	13,293,775.94	13,861,582.77	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	47,784,461.47
Current expenses	6,404,743.54	7,007,404.19	6,778,829.19	6,386,182.01	4,442,440.92
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	9,857,645.34	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	21,908,193.00	18,210,943.00	21,549,367.00
Fractional currency.	397,187.23	395,747.67	387,226.13	367,171.73	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	61,470,717.00	56,640,458.00	59,216,934.00
U. S. cert' of deposit.	10,760,000.00	7,890,000.00	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	17,103,866.00	17,125,822.37
Total	2,038,066,498.46	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, 1900—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	477,808.00	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	109,720,396.70	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 rediscounted...	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	5,022,894.37	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.

Liabilities.	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	\$455,611,362.00	\$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	115,429,031.95
Undivided profits...	36,836,269.21	40,812,777.59	45,802,845.82	41,300,941.40	47,573,820.75
Nat'l bank circulat'n	303,506,470.00	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	1,309,059.13	2,658,337.46	1,505,480.45
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	303,463,505.69	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 rediscounted...	2,926,434.95	2,224,491.91	2,226,396.39	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.

Liabilities.	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.....	\$454,548,585.00	\$456,097,935.00	\$455,909,565.00	\$457,553,985.00	\$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...	42,893,804.95	48,226,087.61	50,443,635.45	46,139,690.24	47,946,741.04
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 rediscounted...	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	4,529,967.18	5,260,417.43	5,031,604.96	4,636,876.05
Total.....	2,038,066,498.46	1,974,600,472.95	2,035,493,280.15	2,105,786,625.82	2,241,683,829.91

588 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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	\$1,099,649,382.18	\$1,144,988,949.45	\$1,173,796,083.09	\$1,169,177,557.16
Bonds for circulation.	339,811,950.00	352,653,500.00	358,287,500.00	363,385,500.00	368,735,700.00
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	49,866,750.00	31,884,000.00
Other stocks and b'ds	49,545,154.92	52,908,123.98	58,049,292.63	61,952,402.95	62,663,218.93
Due from res'v'g'ts	120,820,691.09	128,017,627.03	156,258,637.05	132,068,183.12	123,530,465.75
Due from nat'l banks	62,295,517.34	63,176,225.67	75,703,599.78	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	6,751,936.48	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	11,826,003.16	13,534,227.31	14,831,879.50	17,337,964.78
Clear'g-house exch'gs	147,761,543.89	196,633,558.01	143,960,236.84	169,222,255.95	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.	386,569.83	386,950.21	872,140.23	373,945.96	366,361.52
Specie	105,156,195.24	122,628,562.08	128,638,927.50	114,354,736.12	113,860,339.60
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	8,045,000.00	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.

Resources.	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.	16,093,000.00	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	65,274,999.32	66,691,399.56	66,168,916.64	66,998,620.36
Due from res'v'g'ts	117,452,719.75	124,189,945.23	118,455,012.38	113,277,237.87	122,066,106.75
Due from nat'l banks	68,301,645.12	66,883,512.75	75,366,970.74	68,516,841.06	76,073,227.76
Due from State banks	15,921,432.07	16,890,174.92	16,344,688.66	17,105,464.44	18,405,748.49
Real estate, etc.	47,073,247.45	46,956,574.28	46,425,351.40	46,537,066.41	46,993,408.41
Current expenses	8,494,036.21	6,774,571.86	3,030,464.69	7,238,270.17	5,130,550.53
Premiums paid.	3,762,382.59	5,062,314.52	5,494,224.35	6,515,155.03	6,472,585.82
Cash items	13,308,120.70	12,295,256.96	20,166,927.35	14,784,025.21	16,281,315.67
Clear'g-house exch'gs	162,088,077.94	107,270,094.71	159,114,220.08	208,366,540.08	155,951,194.81
Bills of other banks.	19,440,089.00	25,226,186.00	21,405,758.00	20,689,425.00	25,344,775.00
Fractional currency.	389,508.07	390,236.36	373,725.83	396,367.64	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	56,633,572.00	65,969,522.00	64,019,518.00	63,313,517.00	68,478,421.00
U. S. cert's of deposit	9,445,000.00	10,395,000.00	11,045,000.00	8,645,000.00	8,475,000.00
Due from U. S. Treas.	17,720,701.07	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.

Resources.	MARCH 13.	MAY 1.	JUNE 22.	OCTOBER 1.	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	\$1,309,244,781.64	\$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	16,840,000.00
U. S. bonds on hand.	17,850,100.00	15,870,600.00	16,978,150.00	13,598,050.00	13,151,250.00
Other stocks and b'ds	68,428,685.67	68,340,590.79	68,552,073.03	71,114,031.11	71,609,421.62
Due from res'v'g'ts	121,024,154.60	109,306,823.23	126,646,951.62	124,918,728.71	126,990,006.92
Due from nat'l banks	67,263,503.86	67,977,918.02	66,164,638.21	65,714,229.44	77,902,785.07
Due from State banks	16,993,341.72	18,382,129.33	19,451,498.16	18,266,275.05	19,402,047.12
Real estate, etc.	47,063,305.68	47,155,909.80	47,502,163.52	48,337,665.02	49,540,760.35
Current expenses	8,949,615.28	7,754,958.86	8,829,278.26	6,808,327.30	4,878,318.44
Premiums paid.	7,420,939.84	7,798,445.04	8,079,726.01	8,064,073.60	8,647,252.98
Cash items	11,360,731.07	15,461,050.16	11,109,701.18	13,581,049.94	17,491,804.43
Clear'g-house exch'gs	107,790,065.17	145,990,998.18	90,792,075.08	96,353,211.76	134,545,273.98
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	456,447.36	443,951.12	427,754.35
Specie	97,962,266.34	103,607,266.32	115,354,394.62	107,817,983.53	114,276,158.04
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	10,085,000.00	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	16,586,712.60	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, 1900—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 circulat'n	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	3,272,610.45	3,631,803.41	3,595,726.83
Due to nat'l 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 rediscounted	2,616,203.05	2,908,370.45	2,220,053.02	3,091,165.30	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	2,381,890,866.85

1882.

Liabilities.	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.....	60,475,764.98	62,345,199.19	52,128,817.73	61,180,310.53	55,343,816.94
Nat'l-bank circulat'n	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	1,001,681,693.74	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	2,867,385.63	3,627,846.72	3,786,262.20
Due to nat'l banks..	187,433,824.00	192,007,865.26	194,868,025.46	180,075,749.77	194,491,260.60
Due to State banks..	78,359,675.85	78,911,787.20	84,066,023.66	79,885,652.22	77,031,165.82
Notes rediscounted	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	2,344,342,686.90	2,399,833,676.84	2,360,793,467.09

1883.

Liabilities.	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 circulat'n	312,778,053.00	313,549,993.00	311,963,302.00	310,517,857.00	304,994,131.00
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	3,743,326.56	3,980,259.28	3,768,862.04
Due to nat'l banks..	191,296,859.14	180,445,876.92	194,150,676.43	186,828,676.27	200,867,280.60
Due to State banks..	80,251,068.26	78,544,128.82	84,744,666.35	83,602,073.01	81,776,421.60
Notes rediscounted	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 20.
	2,563 banks.	2,589 banks.	2,625 banks.	2,664 banks.	2,664 banks.
Loans and discounts	\$1,321,548,289.82	\$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	18,072,250.00	15,560,400.00	14,143,000.00	13,579,600.00	12,305,900.00
Other stocks and b'ds	73,155,984.60	73,424,815.97	72,572,306.93	71,362,477.46	73,449,352.07
Due from res've 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	6,335,544.57	69,459,884.45
Due from State banks	17,937,976.35	18,145,827.61	16,306,506.91	15,833,982.96	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	139,747,079.53
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	14,290,000.00	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.

Resources.	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	313,106,200.00	312,168,500.00	310,102,200.00	307,657,050.00	304,776,750.00
Bonds for deposit	16,815,000.00	16,740,000.00	17,607,000.00	17,457,000.00	18,012,000.00
U. S. bonds on hand	14,607,650.00	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've 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.	49,699,501.42	49,886,378.87	50,729,896.08	51,293,801.16	51,963,062.01
Current expenses	7,877,320.27	7,096,268.06	5,333,759.49	6,858,392.72	9,416,971.01
Premiums paid	12,330,437.60	12,358,982.70	12,690,663.41	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.

Resources.	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 deposit	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	14,368,950.00	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	81,825,266.40	81,431,000.66
Due from res've ag'ts	142,805,686.91	133,027,136.53	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	88,271,697.96
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	53,117,564.42	53,834,583.58	54,090,070.94	54,763,530.37
Current expenses	7,705,850.57	8,684,672.33	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	15,160,621.67
Cash items	15,135,538.48	12,181,455.80	10,408,981.58	13,277,169.54	13,218,773.44
Cl'g-house loan cert's	505,000.00	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	70,525,126.92
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	1,681,530.65	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	166,983,556.01
Legal-tender notes	67,614,886.00	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, 1900—Continued.

1884.

Liabilities.	MARCH 7.	APRIL 24.	JUNE 20.	SEPTEMBER 30.	DECEMBER 20.
	2,563 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	146,867,110.66
Undivided profits ...	63,644,861.56	67,450,459.00	70,597,487.21	63,234,237.62	70,711,360.95
Nat'l-bank circulat'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	1,331,421.54
Individual deposits ...	1,046,056,167.90	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	10,367,009.92	10,635,863.72
Dep's U. S. dis. officers	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	192,868,942.31	155,785,354.44	173,979,149.80	187,296,348.30
Due to State banks...	88,466,363.89	86,778,136.85	70,480,617.11	72,408,206.85	72,572,354.43
Notes rediscounted...	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
Clg-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.

Liabilities.	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	\$525,195,577.00	\$526,273,602.00	\$527,524,410.00	\$529,360,725.00
Surplus fund	145,907,800.02	145,103,776.01	146,523,789.94	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 circulat'n	274,054,157.00	273,703,047.00	269,147,690.00	268,869,597.00	267,430,837.00
State-bank circulat'n	162,581.00	144,498.00	144,486.00	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	1,111,420,914.98
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. officers	3,039,646.40	3,330,522.70	3,027,218.02	2,714,399.37	3,005,783.11
Due to national banks	205,877,203.09	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 rediscounted...	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	2,674,259.76	2,191,380.16	1,951,598.60
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.

Liabilities.	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	153,642,934.86	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 circulat'n	256,972,158.00	244,893,097.00	238,273,685.00	228,672,610.00	202,078,287.00
State-bank circulat'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	1,113,459,187.35	1,172,968,308.64	1,169,716,413.13
U. S. deposits	12,414,506.52	13,670,721.76	14,295,927.74	13,842,023.69	13,705,700.73
Dep's U. S. dis. officers	3,019,018.72	2,798,864.55	2,884,865.62	2,721,276.77	4,276,257.85
Due to national banks	210,778,171.80	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 rediscounted...	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	1,145,240.26	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	2,513,854,751.17	2,507,753,912.95

592 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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.	\$1,515,534,674.07	\$1,560,291,810.73	\$1,560,371,741.05	\$1,587,549,133.76	\$1,583,941,484.96
Bonds for circulation	211,537,150.00	200,452,300.00	189,032,050.00	189,083,100.00	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	88,374,837.99	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	22,103,677.18	21,995,356.41
Real estate, etc.	55,128,600.78	55,729,098.76	56,954,622.58	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	14,691,373.88	13,326,455.77
Clear'g-house exch'gs	89,239,194.59	86,829,363.73	128,211,628.48	88,775,457.69	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	\$1,628,124,564.83	\$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	163,820,650.00
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	102,276,898.17
Due from res'v'ag'ts	155,341,240.86	146,477,902.83	158,133,598.31	170,458,593.83	156,587,199.27
Due from nat'l banks	92,980,682.48	95,519,102.26	101,689,774.90	99,821,090.57	107,175,402.59
Due from State banks	21,880,069.60	22,700,703.01	22,714,258.27	23,767,260.53	24,217,165.51
Real estate, etc.	59,360,247.85	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	8,498,758.22	11,342,192.45
Premiums paid.	19,779,498.56	19,501,481.06	18,903,434.54	17,615,898.02	16,681,256.56
Cash items	12,255,978.69	14,644,675.77	16,855,801.15	15,071,024.30	14,140,858.12
Clear'g-house exch'gs	73,418,307.29	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	632,062.42	684,268.41	628,287.42
Trade dollars	437.59	351.15	371.76	410.05	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	82,555,060.00
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	7,887,950.36	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	146,474,700.00	143,434,700.00
Bonds for deposit	46,384,000.00	44,882,000.00	44,832,000.00	44,063,000.00	41,681,000.00
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	102,215,666.01	103,030,575.31	106,712,474.80	109,313,635.01	111,344,480.32
Due from res'v'ag'ts	192,792,196.35	187,372,295.47	192,580,073.67	189,136,281.01	164,889,765.16
Due from nat'l banks	101,327,319.18	107,091,577.44	108,999,878.96	117,869,749.37	118,206,354.91
Due from State banks	24,651,712.33	26,924,218.24	25,956,516.98	28,417,511.26	28,143,681.33
Real estate, etc.	66,248,183.93	66,855,303.68	67,377,183.12	69,577,173.73	70,694,191.37
Current expenses	7,418,190.08	8,984,840.65	3,760,901.17	8,525,921.84	11,902,368.22
Premiums paid.	16,729,244.88	17,058,275.44	17,126,726.31	16,613,917.93	15,847,662.85
Cash items	12,076,632.11	15,049,325.16	14,350,765.37	17,059,786.57	15,134,700.19
Clear'g-house exch'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	22,411,826.00	25,722,720.00	24,761,487.00	20,875,528.00	20,388,077.00
Fractional currency.	717,823.63	698,369.91	719,273.68	682,034.93	720,462.37
Specie.	182,284,803.00	185,176,450.86	175,903,868.98	164,326,448.84	171,089,458.10
Legal-tender notes	88,624,860.00	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.	6,860,148.44	6,565,205.97	6,457,820.66	6,405,058.18	6,276,659.40
Due from U. S. Treas.	1,066,950.97	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	2,933,676,637.23

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1900—Continued.

1887.

Liabilities.	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.
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...	87,248,949.16	70,153,368.11	62,294,634.02	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 nat'l 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 rediscounted..	7,556,837.10	10,132,799.64	11,125,236.08	17,312,806.39	16,268,247.74
Bills payable.....	2,082,374.21	2,567,953.30	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	155,313,353.50	151,702,809.50	143,549,296.50
State-bank circulat'n	98,652.50	94,873.50	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	1,267,930.19
Individual deposits	1,251,957,844.42	1,309,731,015.16	1,292,342,471.28	1,350,320,861.11	1,331,265,617.08
U. S. deposits	55,193,899.19	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 nat'l banks...	241,038,499.93	237,056,940.91	248,248,440.03	260,697,963.60	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 rediscounted..	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	197,394,700.55	198,508,794.14
Undivided profits...	76,901,041.65	83,956,827.81	72,532,956.94	84,866,869.13	97,050,091.86
Nat'l-bank circulat'n	137,216,136.50	131,128,137.00	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	2,607,667.72	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	39,224,538.51
Dep's U.S.dis.officers	4,544,501.55	4,136,285.33	3,451,189.34	4,936,644.66	4,672,950.14
Due to nat'l 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 rediscounted..	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

594 REPORT OF THE COMPTROLLER OF THE CURRENCY.

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 b'ds	116,848,501.23	117,051,244.07	116,469,536.45	115,528,951.02	116,609,301.40
Due from res'v'e ag'ts	188,064,131.93	183,206,306.36	185,821,768.04	189,451,786.49	160,220,682.79
Due from nat'l banks	114,379,065.00	113,600,039.35	112,207,068.35	118,289,612.46	111,573,147.08
Due from State banks	28,800,812.21	28,345,930.67	27,811,955.07	28,485,232.32	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	13,434,642.44
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
Clear'g-house exch'gs	112,613,788.35	68,428,149.94	88,237,944.43	106,767,176.06	88,818,299.11
C'l'g-house loan cert's	.....	.....	.....	.....	13,395,249.00
Bills of other banks ..	21,318,480.00	19,813,670.00	21,184,428.00	18,492,392.00	18,832,221.06
Fractional currency.	21,807,162.57	746,199.91	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	92,480,460.00	80,604,731.00	82,177,126.00
U. S. cert's of deposit	8,830,000.00	8,135,000.00	8,825,000.00	6,155,000.00	5,760,000.00
5% fund with Treas.	6,191,888.87	6,301,510.51	6,305,121.98	6,123,597.88	6,069,110.84
Due from U.S.Treas.	855,119.70	867,223.14	1,091,631.02	816,923.48	1,099,947.04
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.	DECEMBER 2. 3,692 banks.
Loans and discounts.	\$1,927,654,559.80	\$1,969,846,379.67	\$1,963,704,948.07	\$2,005,463,205.93	\$2,001,032,625.05
Bonds for circulation	140,183,450.00	140,498,400.00	142,586,400.00	150,035,600.00	153,838,200.00
Bonds for deposits ..	27,904,500.00	27,954,500.00	20,432,500.00	20,432,500.00	19,186,500.00
U. S. bonds on hand ..	3,466,250.00	3,768,850.00	4,963,650.00	4,439,450.00	4,270,750.00
Other stocks and b'ds	121,099,034.59	122,343,707.66	122,347,244.98	125,179,076.40	128,440,959.39
Due from res'v'e ag'ts	182,645,602.94	180,004,721.63	175,591,085.51	193,990,323.44	196,319,537.81
Due from nat'l banks	110,850,874.53	112,500,098.73	114,471,809.70	115,196,662.24	124,827,915.25
Due from State banks	27,955,862.77	28,172,653.23	27,742,727.84	29,471,886.95	32,425,378.39
Real estate, etc.	79,096,556.48	80,874,918.58	81,919,491.00	83,270,122.08	84,049,386.90
Current expenses	8,296,041.08	11,405,934.04	4,624,889.19	9,879,231.42	13,279,136.79
Premiums paid	13,491,627.05	14,960,592.48	14,351,727.16	14,705,700.70	14,695,278.06
Cash items	14,349,234.05	17,602,457.69	16,073,092.89	13,272,545.10	17,939,023.04
Clear'g-house exch'gs	77,828,113.56	126,447,384.31	80,305,873.21	122,039,882.10	108,243,483.92
C'l'g-house loan cert's	.....	120,000.00	.....	.....	.....
Bills of other banks ..	19,076,085.00	20,456,257.00	21,418,977.00	19,991,107.00	20,225,104.00
Fractional currency.	864,732.88	830,198.62	863,181.74	807,402.37	837,175.54
Specie	201,240,362.82	194,939,411.31	190,769,537.46	183,515,075.91	207,898,034.75
Legal-tender notes ..	89,400,399.00	96,375,249.00	100,399,811.00	97,615,608.00	90,854,354.00
U. S. cert's of deposit	11,655,000.00	11,515,000.00	18,845,000.00	15,720,000.00	8,765,000.00
5% fund with Treas.	6,133,544.12	6,158,960.87	6,129,840.09	6,556,981.51	6,682,280.10
Due from U.S.Treas.	1,100,310.17	729,226.35	1,155,473.05	1,457,807.85	1,047,684.18
Total	3,065,002,152.30	3,167,494,901.17	3,113,415,253.79	3,213,080,271.02	3,237,866,210.07

1892.

Resources.	MARCH 1. 3,711 banks.	MAY 17. 3,734 banks.	JULY 12. 3,759 banks.	SEPTEMBER 30. 3,773 banks.	DECEMBER 9. 3,784 banks.
Loans and discounts.	\$2,058,925,167.12	\$2,108,360,340.54	\$2,127,757,191.30	\$2,171,041,088.11	\$2,166,615,720.28
Bonds for circulation	158,109,300.00	160,634,500.00	161,939,800.00	163,275,300.00	166,449,250.00
Bonds for deposits ..	17,416,500.00	16,386,000.00	15,447,000.00	15,282,000.00	15,321,000.00
U. S. bonds on hand ..	4,638,190.00	5,412,000.00	4,854,600.00	4,882,250.00	4,148,600.00
Other stocks and b'ds	138,055,947.09	144,058,062.77	151,125,823.17	154,535,514.54	153,648,180.71
Due from res'v'e ag'ts	256,750,998.13	250,249,071.26	252,473,640.18	236,434,380.89	204,948,159.79
Due from nat'l banks	31,258,888.45	330,124,510.01	137,125,158.05	140,516,353.09	142,623,106.36
Due from State banks	32,171,053.96	32,006,102.99	33,497,034.87	32,572,735.51	34,003,231.75
Real estate, etc.	85,126,961.74	86,562,679.31	86,678,315.56	87,861,911.86	88,221,052.25
Current expenses	10,340,971.29	11,574,071.41	4,567,100.02	10,317,125.23	14,204,970.25
Premiums paid	14,405,799.74	14,390,888.43	13,997,560.54	14,029,616.43	13,913,289.71
Cash items	17,444,105.99	15,036,575.86	16,849,439.46	17,705,961.31	16,755,332.09
Clear'g-house exch'gs	129,515,655.34	99,954,483.17	90,364,300.19	105,522,711.81	110,522,668.49
Bills of other banks ..	19,765,178.00	22,014,231.00	21,325,840.00	19,557,474.00	20,488,781.00
Fractional currency.	924,866.88	924,375.50	939,382.87	934,648.37	893,909.82
Specie	230,147,986.28	239,044,108.15	229,320,480.41	209,116,378.69	209,895,260.76
Legal-tender notes ..	99,445,735.00	107,981,402.00	113,915,016.00	104,267,945.00	102,276,335.00
U. S. cert's of deposit	24,080,000.00	26,405,000.00	23,115,000.00	13,995,000.00	6,470,000.00
5% fund with Treas.	6,898,132.04	6,990,517.09	7,092,591.94	7,139,564.69	7,282,413.90
Due from U.S. Treas.	1,051,339.53	926,158.95	1,409,312.15	1,106,987.93	1,268,405.03
Total	3,436,672,358.56	3,479,035,128.44	3,493,794,586.71	3,510,094,897.46	3,480,349,667.19

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1900—Continued.

1890.

Liabilities.	FEBRUARY 28.	MAY 17.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,883 banks.	3,438 banks.	3,484 banks.	3,540 banks.	3,573 banks.
Capital stock.....	\$626,598,200.00	\$635,055,276.09	\$612,073,676.00	\$650,447,235.00	\$657,877,225.00
Surplus fund.....	204,433,604.19	207,136,196.13	212,614,061.01	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
Nat'l-bank circulat'n	123,862,282.00	125,791,940.00	126,323,880.00	122,928,084.50	123,038,785.50
State-bank circulat'n	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
Dep's U. S. dis. 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	141,850,726.21	121,438,255.50
Notes rediscounted...	10,371,943.29	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
Cl'g-house loan cert's					11,945,000.00
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.

Liabilities.	FEBRUARY 26.	MAY 4.	JULY 9.	SEPTEMBER 25.	DECEMBER 2.
	3,601 banks.	3,633 banks.	3,652 banks.	3,677 banks.	3,692 banks.
Capital stock.....	\$662,518,459.15	\$667,787,406.15	\$672,903,597.45	\$677,426,870.25	\$677,356,927.00
Surplus fund.....	220,515,678.70	222,491,983.46	227,199,041.46	227,576,485.91	228,221,530.31
Undivided profits...	95,972,506.90	101,502,654.66	87,448,472.14	103,284,673.73	108,116,263.56
Nat'l-bank circulat'n	123,112,529.00	123,447,633.00	123,915,643.00	131,323,301.50	134,792,873.25
State-bank circulat'n	76,700.50	74,117.50	74,138.50	74,118.50	74,118.50
Dividends unpaid...	1,338,745.25	2,104,185.98	4,645,261.20	1,453,735.58	1,503,539.69
Individual deposits...	1,483,450,033.17	1,575,506,099.18	1,535,058,568.73	1,588,318,081.37	1,602,052,766.59
U. S. deposits.....	24,923,462.24	24,411,606.10	21,523,185.64	15,700,672.40	14,478,542.91
Dep's U. S. dis. officers	4,323,333.50	4,781,045.75	4,387,991.08	4,566,680.33	3,955,227.37
Due to nat'l banks...	280,514,008.37	277,560,322.78	270,744,474.60	288,576,703.96	292,480,956.07
Due to State banks...	142,324,866.94	142,455,768.77	137,727,372.05	142,018,070.06	149,334,721.20
Notes rediscounted...	17,330,630.55	16,604,735.21	19,719,695.08	21,981,952.56	16,325,642.89
Bills payable.....	7,456,781.57	8,482,342.63	8,067,812.86	10,778,944.87	7,994,514.30
Other liabilities.....					1,178,586.43
Cl'g-house loan cert's	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	3,237,866,210.07

1892.

Liabilities.	MARCH 1.	MAY 17.	JULY 12.	SEPTEMBER 30.	DECEMBER 9.
	3,711 banks.	3,734 banks.	3,759 banks.	3,773 banks.	3,784 banks.
Capital stock.....	\$679,970,110.00	\$682,232,158.00	\$684,678,203.25	\$686,573,015.00	\$689,698,017.50
Surplus fund.....	234,069,984.34	235,192,004.95	238,239,970.94	238,871,424.84	239,931,932.08
Undivided profits...	96,574,522.85	103,376,029.20	88,227,388.88	101,652,754.66	110,601,884.52
Nat'l-bank circulat'n	137,627,107.25	140,052,343.50	141,061,533.00	143,423,298.00	145,669,499.00
State-bank circulat'n	75,097.50	71,507.50	75,076.50	75,076.50	74,176.50
Dividends unpaid...	1,470,937.98	1,657,310.34	3,904,292.83	3,888,865.78	1,308,137.97
Individual deposits...	1,702,240,957.68	1,743,787,545.10	1,753,339,679.26	1,765,422,983.68	1,764,456,177.11
U. S. deposits.....	12,757,046.94	11,911,030.77	10,823,973.08	9,828,144.24	9,673,349.92
Dep's U. S. dis. officers	3,806,323.51	3,625,107.19	3,356,091.88	4,044,734.04	4,034,240.37
Due to nat'l banks...	372,985,405.11	361,593,119.06	367,143,324.53	352,046,184.05	323,339,449.03
Due to State banks...	181,688,074.58	181,538,222.87	188,683,254.94	178,607,018.34	160,778,117.18
Notes rediscounted...	8,517,205.36	9,090,080.27	9,181,650.14	17,132,487.71	15,775,618.63
Bills payable.....	3,876,404.20	3,816,163.49	4,581,163.01	6,549,163.65	9,318,249.82
Other liabilities.....	1,013,181.26	1,092,506.20	498,983.87	1,979,746.97	1,688,817.56
Total.....	3,436,672,358.56	3,479,035,128.44	3,493,794,586.71	3,510,094,897.46	3,480,349,667.19

596 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1893.

Resources.	MARCH 6.	MAY 4.	JULY 12.	OCTOBER 3.	DECEMBER 19.
	3,806 banks.	3,830 banks.	3,807 banks.	3,781 banks.	3,787 banks.
Loans and discounts	\$2,159,614,092.48	\$2,161,401,858.59	\$2,020,493,671.04	\$1,843,634,167.51	\$1,871,574,769.95
Bonds for circulation	170,096,550.00	172,412,550.00	176,588,050.00	206,463,850.00	204,890,350.00
Bonds for deposits	15,351,000.00	15,261,000.00	15,256,000.00	14,816,000.00	14,436,000.00
U. S. bonds on hand	4,372,600.00	3,519,550.00	3,078,050.00	2,760,950.00	3,049,000.00
Other stocks and b'ds	153,420,770.68	150,747,862.86	149,690,701.61	148,569,950.46	159,749,363.92
Due from res' veag'ts	202,612,051.30	174,512,119.44	159,352,677.33	158,499,644.28	212,650,636.30
Due from nat'l banks	124,384,884.35	121,673,794.24	111,956,506.81	94,740,014.97	108,265,460.75
Due from State banks	30,126,300.21	32,681,708.94	27,211,234.32	24,229,106.82	28,682,998.64
Real estate, etc.	89,710,408.54	90,033,775.48	89,363,276.28	89,151,776.08	92,322,060.53
Current expenses	10,992,932.60	11,746,470.23	4,892,772.88	11,071,996.05	-----
Premiums paid	13,270,691.10	12,935,077.74	11,933,004.69	13,981,867.44	13,806,470.18
Cash items	18,755,010.52	17,546,973.93	16,707,680.61	15,359,764.56	13,519,016.51
Clear'g-house exch's	125,142,839.74	114,977,271.08	107,765,890.44	106,181,394.59	71,943,165.75
Bills of other banks	18,248,706.00	20,085,688.00	20,135,054.00	22,402,611.00	21,497,840.00
Fractional currency	945,532.50	952,810.90	952,632.48	1,026,813.00	988,602.57
Specie	208,341,816.42	207,222,141.81	186,761,173.31	224,703,860.07	251,253,648.43
Legal-tender notes	90,935,774.00	103,511,163.00	95,833,677.00	114,709,352.00	131,626,759.00
U. S. cert's of deposit	14,675,000.00	12,130,000.00	6,660,000.00	7,020,000.00	31,255,000.00
5% fund with Treas.	7,401,830.74	7,467,989.77	7,600,604.72	8,977,414.18	8,876,042.25
Due from U. S. Treas.	1,322,444.60	1,556,891.28	1,019,074.42	1,262,749.85	2,029,141.92
Total	3,459,721,235.78	3,432,176,697.25	3,213,261,731.94	3,109,363,284.36	3,242,315,326.70

1894.

Resources.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,777 banks.	3,774 banks.	3,770 banks.	3,755 banks.	3,737 banks.
Loans and discounts	\$1,872,402,605.96	\$1,926,686,824.98	\$1,944,441,315.10	\$2,007,122,191.30	\$1,991,913,123.45
Bonds for circulation	200,808,850.00	200,460,250.00	201,335,150.00	199,642,500.00	195,735,950.00
Bonds for deposits	14,445,000.00	14,720,000.00	14,926,000.00	15,226,000.00	15,051,000.00
U. S. bonds on hand	17,250,150.00	14,805,200.00	12,875,100.00	10,662,200.00	20,760,350.00
Premiums on bonds	15,606,786.13	15,133,458.23	14,930,896.78	14,624,279.03	16,130,000.69
Other stocks, etc.	174,305,552.50	185,324,549.67	191,137,435.66	193,300,072.47	197,328,354.09
Real estate, etc.	94,289,433.56	95,977,811.80	96,807,490.74	97,892,136.84	98,659,789.47
Due from nat'l banks	112,672,823.41	119,302,798.52	111,775,552.18	122,479,067.98	124,798,322.39
Due from State banks	27,335,317.15	29,628,495.01	27,063,816.38	27,973,911.86	30,962,557.31
Due from res' veag'ts	246,891,926.63	257,854,100.32	258,089,227.51	248,849,607.59	234,331,340.54
Cash items	12,633,797.31	12,549,614.34	11,865,939.23	15,576,975.25	13,051,055.46
Clear'g-house exch's	70,299,653.62	76,002,055.47	66,511,835.77	88,524,052.17	80,869,202.29
Bills of other banks	19,866,610.00	20,754,988.00	19,650,333.00	18,580,577.00	18,522,596.00
Fractional currency	1,061,927.79	1,014,037.51	1,041,630.44	952,932.95	885,072.59
Specie	256,166,585.34	259,941,923.51	250,670,632.33	237,250,654.50	218,041,222.75
Legal-tender notes	142,768,676.00	146,131,292.00	138,216,318.00	120,544,028.00	119,513,472.00
U. S. cert's of deposit	35,045,000.00	46,030,000.00	50,045,000.00	45,100,000.00	37,090,000.00
5% fund with Treas.	8,751,434.40	8,713,498.44	8,791,946.90	8,723,223.16	8,542,386.94
Due from U. S. Treas.	2,132,772.09	2,301,480.28	1,920,783.31	897,645.20	1,289,077.14
Total	3,324,734,901.89	3,433,342,378.08	3,422,096,423.33	3,478,922,055.27	3,423,474,873.11

1895.

Resources.	MARCH 5.	MAY 7.	JULY 11.	SEPTEMBER 28.	DECEMBER 13.
	3,728 banks.	3,711 banks.	3,715 banks.	3,712 banks.	3,706 banks.
Loans and discounts	\$1,965,375,368.94	\$1,989,411,201.90	\$2,016,639,535.53	\$2,059,408,402.27	\$2,041,499,137.57
Bonds for circulation	195,787,200.00	203,648,150.00	206,227,150.00	208,682,765.00	210,479,500.00
Bonds for deposits	26,405,350.00	28,615,550.00	15,878,000.00	15,328,000.00	15,358,000.00
U. S. bonds on hand	25,115,540.00	17,734,200.00	14,465,400.00	10,790,350.00	8,655,900.00
Premiums on bonds	16,511,917.36	17,451,432.71	16,440,418.57	16,469,109.73	16,698,340.04
Other stocks, etc.	106,927,758.03	193,841,727.63	194,160,466.61	195,028,085.35	193,383,321.52
Real estate, etc.	101,269,482.19	102,014,502.36	102,939,146.09	103,771,876.79	104,272,211.04
Due from nat'l banks	114,702,531.22	117,720,533.90	127,329,742.98	128,521,087.26	131,007,238.63
Due from State banks	29,723,688.00	30,248,003.98	31,089,231.72	30,830,482.60	33,341,627.38
Due from res' veag'ts	222,467,685.14	218,799,491.90	235,308,761.15	222,287,251.45	203,002,116.01
Cash items	12,424,519.77	12,557,940.30	13,598,841.41	13,056,424.53	12,939,318.30
Clear'g-house exch's	77,433,972.17	83,833,118.08	82,868,297.07	57,506,787.60	86,557,077.77
Bills of other banks	18,436,845.00	19,247,043.00	19,402,179.00	15,537,100.00	17,114,290.00
Fractional currency	1,002,373.06	1,007,766.10	1,023,441.43	936,484.44	925,289.14
Specie	220,931,641.56	218,646,599.80	214,427,194.43	196,237,311.17	206,714,420.23
Legal-tender notes	113,281,622.00	118,529,158.00	123,185,172.00	93,946,685.00	99,209,423.00
U. S. cert's of deposit	31,655,000.00	26,930,000.00	45,330,000.00	48,920,000.00	31,440,000.00
5% fund with Treas.	8,527,580.65	8,748,239.53	9,094,047.82	9,085,606.08	9,194,625.78
Due from U. S. Treas.	1,080,461.66	1,017,832.04	1,146,281.47	1,285,534.36	1,744,071.85
Total	3,378,520,536.75	3,410,002,491.24	3,470,553,307.28	3,423,629,343.63	3,423,534,328.26

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1900—Continued.

1893.

Liabilities.	MARCH 6.	MAY 4.	JULY 12.	OCTOBER 3.	DECEMBER 19.
	3,806 banks.	3,880 banks.	3,807 banks.	3,781 banks.	3,787 banks.
Capital stock.....	\$688,642,876.00	\$688,701,200.00	\$685,786,718.56	\$678,540,338.93	\$681,812,960.00
Surplus fund.....	245,478,362.77	246,139,133.32	249,138,300.30	246,750,781.32	246,739,602.09
Undivided profits...	103,067,550.15	106,960,733.57	93,944,649.73	103,474,662.87	100,288,668.05
Nat'l-bank circulat'n	149,124,818.00	151,694,110.00	155,070,821.50	182,959,725.90	179,973,150.50
State-bank circulat'n	75,075.50	75,075.50	75,072.50	75,069.50	75,059.50
Dividends unpaid...	1,350,392.19	2,579,556.38	3,879,673.50	2,874,697.59	1,217,903.99
Individual deposits...	1,751,439,374.14	1,749,930,817.51	1,556,761,230.17	1,451,124,390.55	1,539,399,795.23
U. S. deposits.....	9,813,762.17	9,657,243.49	10,379,842.66	10,546,135.51	10,391,466.00
Dep's U.S.dis.officers	3,927,760.44	4,293,739.93	3,321,271.84	2,776,438.21	3,460,398.77
Due to nat'l banks...	304,785,336.62	275,127,229.28	238,913,573.51	226,423,979.06	298,805,834.56
Due to State banks...	166,901,054.78	153,500,923.94	125,979,422.16	122,891,098.21	151,313,715.25
Notes rediscounted...	14,021,596.43	18,953,306.98	29,940,438.56	21,066,737.01	11,465,546.18
Bills payable.....	18,180,228.71	21,506,247.53	31,381,451.27	27,426,937.54	14,388,362.94
Other liabilities.....	2,913,047.88	3,051,379.82	28,689,265.68	31,632,352.16	2,973,803.64
Total.....	3,459,721,235.78	3,432,176,697.25	3,213,261,731.94	3,109,563,284.36	3,242,315,326.70

1894.

Liabilities.	FEBRUARY 28.	MAY 4.	JULY 18.	OCTOBER 2.	DECEMBER 19.
	3,777 banks.	3,774 banks.	3,770 banks.	3,755 banks.	3,737 banks.
Capital stock.....	\$678,536,910.00	\$675,868,815.00	\$671,091,165.00	\$668,861,847.00	\$666,271,045.00
Surplus fund.....	246,594,715.96	246,314,185.63	245,727,673.71	245,197,517.00	244,937,179.48
Undivided profits...	86,874,385.87	89,394,262.20	84,569,294.46	88,923,564.50	94,887,436.80
Nat'l-bank circulat'n	174,426,269.10	172,626,013.50	171,714,552.50	172,331,978.00	169,337,071.00
State-bank circulat'n	71,483.50	71,480.50	66,290.50	66,290.50	66,290.50
Due to nat'l banks...	343,143,745.59	359,539,488.04	352,002,081.10	343,692,316.63	334,619,221.24
Due to State banks...	173,942,000.98	182,937,307.10	181,791,906.23	183,167,779.62	180,345,566.56
Dividends unpaid...	1,536,354.03	2,332,506.97	2,586,504.77	2,576,245.95	1,130,390.38
Individual deposits...	1,586,800,444.50	1,670,958,769.07	1,677,801,200.85	1,728,418,819.12	1,695,489,346.08
U. S. deposits.....	9,925,967.44	10,538,365.64	11,029,017.29	10,024,909.62	10,151,402.66
Dep's U.S.dis.officers	3,643,346.71	3,317,341.85	3,099,504.08	3,716,537.80	3,865,339.58
Notes rediscounted...	7,729,558.98	7,905,541.10	8,195,566.99	11,453,427.95	7,682,509.06
Bills payable.....	9,234,205.50	9,224,464.78	9,999,098.81	12,552,277.78	11,471,551.05
Other liabilities.....	2,265,513.73	2,313,836.70	2,422,567.04	2,938,543.20	2,220,523.72
Total.....	3,324,734,901.89	3,433,342,378.08	3,422,096,423.33	3,473,922,055.27	3,423,474,873.11

1895.

Liabilities.	MARCH 5.	MAY 7.	JULY 11.	SEPTEMBER 28.	DECEMBER 13.
	3,728 banks.	3,711 banks.	3,715 banks.	3,712 banks.	3,706 banks.
Capital stock.....	\$662,100,100.00	\$659,146,756.00	\$658,224,179.65	\$657,135,498.65	\$656,956,245.00
Surplus fund.....	246,180,065.97	246,740,237.34	247,782,176.23	246,448,426.38	246,177,563.53
Undivided profits...	83,920,338.80	86,571,194.99	81,221,900.54	90,439,924.48	94,501,758.19
Nat'l-bank circulat'n	169,755,091.50	175,653,500.50	178,815,801.00	182,481,610.50	185,151,344.00
State-bank circulat'n	66,173.50	66,144.50	66,133.50	66,133.50	63,504.50
Due to nat'l banks...	314,430,137.22	313,314,314.80	336,225,956.52	320,228,677.38	302,721,578.57
Due to State banks...	180,970,705.84	180,360,713.93	190,447,130.70	174,708,672.88	167,303,670.19
Dividends unpaid...	1,287,568.67	2,387,221.94	3,030,371.57	1,670,927.89	1,091,869.14
Individual deposits...	1,667,843,286.28	1,690,961,290.03	1,736,022,006.83	1,701,653,521.28	1,720,550,241.03
U. S. deposits.....	24,563,195.79	23,501,952.80	10,075,924.97	9,114,372.65	9,699,120.46
Dep's U.S.dis.officers	3,491,787.60	3,745,923.09	3,091,408.55	4,426,966.48	4,080,468.83
Notes rediscounted...	6,853,317.73	8,944,917.94	9,697,555.94	13,396,107.85	11,359,771.49
Bills payable.....	13,645,026.23	13,603,610.99	12,250,671.25	17,813,360.01	20,492,304.21
Other liabilities.....	3,413,741.62	5,004,703.39	3,602,030.03	4,045,143.70	3,405,889.12
Total.....	3,378,520,536.75	3,410,002,491.24	3,470,553,307.28	3,423,629,343.63	3,423,534,328.26

a Less expenses and taxes paid.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1896.

Resources.	FEBRUARY 28.	MAY 7.	JULY 14.	OCTOBER 6.	DECEMBER 17.
	3,699 banks.	3,694 banks.	3,689 banks.	3,676 banks.	3,661 banks.
Loans and discounts	\$1,966,211,736.86	\$1,982,886,364.29	\$1,971,642,011.65	\$1,893,268,839.31	\$1,901,160,110.13
Bonds for circulation	215,637,100.00	225,017,500.00	227,213,650.00	237,291,650.00	239,346,340.00
Bonds for deposits..	34,922,000.00	25,573,000.00	15,928,500.00	15,793,000.00	15,868,000.00
U. S. bonds on hand..	13,210,400.00	12,491,420.00	12,835,655.00	9,342,500.00	8,406,550.00
Prem's on U. S. b'nds	18,648,677.87	18,875,424.94	17,579,015.44	17,629,994.81	17,641,942.70
Stocks, securities, etc	192,036,933.71	190,938,097.11	190,262,918.13	188,995,352.93	189,701,636.53
Banking house, etc..	78,927,684.22	77,975,409.98	78,227,350.23	78,046,817.28	78,325,325.39
Real estate, etc.....	26,315,910.05	27,009,127.98	27,221,722.40	27,403,155.46	27,736,020.74
Due from nat'l banks	114,676,360.32	114,073,966.82	116,328,082.38	111,830,935.50	125,382,562.47
Due from State banks	29,432,178.87	28,285,698.29	28,388,424.79	29,583,299.70	32,141,784.52
Due from res' veag'ts	189,344,601.12	195,752,733.58	204,384,106.92	190,077,533.04	219,966,660.96
Cash items.....	12,275,771.88	12,295,435.30	13,601,452.76	13,913,129.68	13,138,402.18
Clear'g-house exch's	89,996,450.95	85,503,719.81	75,926,122.93	76,760,416.77	84,976,088.68
Bills of other banks..	16,978,271.00	19,183,691.00	17,444,746.00	18,055,536.00	18,583,392.00
Fractional currency..	1,019,409.50	986,263.57	999,427.31	966,835.38	925,400.25
Specie.....	196,017,459.41	202,373,446.22	203,835,449.11	200,808,632.47	225,540,708.88
Legal-tender notes..	112,507,513.00	118,971,652.00	113,213,290.00	110,494,730.00	118,893,612.00
U. S. cert's of deposit	28,735,000.00	28,035,000.00	27,165,000.00	31,840,000.00	37,080,000.00
5% fund with Treas.	9,231,153.24	9,775,478.73	9,922,944.49	10,373,622.18	10,411,548.86
Due from U. S. Treas.	1,719,586.58	1,635,392.62	1,677,206.43	1,209,333.32	1,889,686.52
Total	3,347,844,198.58	3,377,638,822.24	3,353,797,075.97	3,263,685,313.83	3,367,115,772.81

1897.

Resources.	MARCH 9.	MAY 14.	JULY 23.	OCTOBER 5.	DECEMBER 15.
	3,634 banks.	3,614 banks.	3,610 banks.	3,610 banks.	3,607 banks.
Loans and discounts	\$1,898,009,291.59	\$1,934,151,876.73	\$1,977,553,710.95	\$2,066,776,113.90	\$2,100,350,318.31
Bonds for circulation	231,610,600.00	229,419,550.00	228,439,400.00	227,483,950.00	222,020,750.00
Bonds for deposits..	16,178,250.00	16,533,000.00	16,723,500.00	17,003,000.00	45,367,100.00
U. S. bonds on hand..	14,251,650.00	15,858,850.00	16,738,300.00	15,487,750.00	14,915,800.00
Prem's on U. S. b'nds	17,905,674.23	17,628,105.91	17,436,215.77	17,261,220.25	18,555,489.01
Stocks, securities, etc	198,277,987.54	203,422,977.79	204,982,235.05	208,831,563.40	217,582,980.50
Banking house, etc..	78,596,856.17	78,695,971.22	78,973,817.93	79,113,954.38	79,254,940.92
Real estate, etc.....	28,049,346.48	28,507,938.81	28,587,539.24	29,303,532.43	29,852,102.09
Due from nat'l banks	133,467,636.05	140,940,788.28	135,587,688.08	155,980,447.58	168,825,189.92
Due from State banks	33,366,153.18	35,971,045.40	34,275,424.67	41,410,311.27	48,012,498.55
Due from res' veag'ts	258,430,252.48	251,948,640.36	275,755,165.39	297,017,805.64	300,599,861.34
Cash items.....	11,635,233.17	12,000,494.26	12,017,815.47	15,535,418.93	14,933,428.42
Clear'g-house exch's	74,830,987.94	84,350,553.37	89,457,189.73	112,305,535.60	118,415,838.07
Bills of other banks..	18,523,701.00	19,476,047.00	20,606,097.00	20,575,420.00	18,859,116.00
Fractional currency..	1,019,633.33	966,579.82	981,780.73	962,842.72	925,405.16
Specie.....	233,948,862.64	236,076,383.45	240,922,601.61	239,387,702.05	252,163,552.93
Legal-tender notes..	118,637,852.00	120,554,992.00	126,511,020.00	107,219,929.00	112,564,875.00
U. S. cert's of deposit	67,695,000.00	52,590,000.00	46,085,000.00	42,275,000.00	45,840,000.00
5% fund with Treas.	10,310,351.79	10,082,720.24	10,003,629.39	10,021,689.08	9,761,568.38
Due from U. S. Treas	1,293,479.54	2,235,481.16	1,819,922.93	1,180,539.48	1,442,901.40
Total	3,446,038,799.13	3,492,411,995.80	3,563,408,053.94	3,705,133,707.71	3,820,213,776.00

1898.

Resources.	FEBRUARY 18.	MAY 5.	JULY 14.	SEPTEMBER 20.	DECEMBER 1.
	3,594 banks.	3,586 banks.	3,582 banks.	3,585 banks.	3,590 banks.
Loans and discounts	\$2,152,171,680.84	\$2,109,773,386.60	\$2,163,681,938.16	\$2,172,519,610.54	\$2,214,394,838.15
Overdrafts.....					22,674,456.74
Bonds for circulation	212,425,300.00	216,158,300.00	218,106,450.00	224,628,840.00	238,586,290.00
Bonds for deposits..	34,760,500.00	28,630,500.00	53,519,100.00	83,926,230.00	95,528,020.00
U. S. bonds on hand..	13,184,500.00	16,365,000.00	13,731,350.00	30,614,010.00	29,224,090.00
Prem's on U. S. b'nds	17,769,744.59	13,271,547.14	18,947,195.10	18,971,197.22	19,859,781.31
Stocks, securities, etc	230,346,748.92	236,025,116.53	250,689,375.09	255,198,927.69	259,135,309.88
Banking house, etc..	78,894,056.33	79,463,235.21	79,308,604.63	79,380,337.51	79,190,505.00
Real estate, etc.....	30,119,511.21	30,326,045.27	30,186,270.70	30,484,417.71	30,965,488.61
Due from nat'l banks	170,808,109.97	152,372,153.15	161,138,722.49	159,128,045.17	193,886,881.09
Due from State banks	48,093,430.84	45,468,995.03	43,248,800.85	46,324,878.06	56,284,803.91
Due from res' veag'ts	360,277,020.45	300,961,618.96	320,015,035.43	320,002,050.90	359,371,346.51
Cash items.....	13,100,061.68	16,719,376.27	17,308,976.92	16,828,942.11	19,223,078.57
Clear'g-house exch's	113,590,539.43	126,234,933.64	94,276,408.07	110,286,935.55	194,981,281.67
Bills of other banks..	18,600,745.00	21,338,292.00	20,811,692.00	19,649,723.00	22,092,333.00
Fractional currency..	1,040,901.73	1,057,060.71	1,093,904.16	1,023,854.03	1,016,620.94
Specie.....	271,377,925.61	317,182,772.84	335,677,130.95	293,874,158.39	328,600,711.45
Legal-tender notes..	120,265,185.00	119,058,681.00	114,914,997.00	110,038,300.00	117,845,702.00
U. S. cert's of deposit	49,250,000.00	23,975,000.00	20,385,000.00	16,810,000.00	17,905,000.00
5% fund with Treas.	9,315,860.62	9,520,536.82	9,601,066.56	9,795,055.25	10,484,284.11
Due from U. S. Treas	1,535,292.19	1,064,313.04	11,033,427.06	4,019,551.74	2,181,666.22
Total	3,946,947,114.41	3,869,966,858.21	3,977,075,445.17	4,003,511,044.87	4,313,394,519.10

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1900—Continued.

1896.

Liabilities.	FEBRUARY 28.	MAY 7.	JULY 14.	OCTOBER 6.	DECEMBER 17.
	3,699 banks.	3,694 banks.	3,689 banks.	3,676 banks.	3,661 banks.
Capital stock.....	\$653,994,915.00	\$652,089,780.97	\$651,144,855.00	\$648,540,325.00	\$647,186,395.00
Surplus fund.....	247,178,188.87	247,546,067.10	248,368,423.63	247,690,074.96	247,339,567.15
Undivided profits...	87,941,526.42	89,378,085.39	83,483,208.76	88,652,759.74	95,792,337.25
Nat'l bank circulat'n	187,217,372.50	197,382,364.50	199,214,049.50	209,944,019.50	210,689,985.00
State bank circulat'n	61,071.50	60,383.50	60,393.50	60,393.50	60,393.50
Due to nat'l banks..	285,976,811.90	285,314,203.16	291,990,811.77	269,043,386.73	317,860,025.69
Due to State banks..	162,394,344.71	157,980,455.20	162,311,142.23	146,058,794.35	168,635,982.46
Dividends unpaid...	1,233,515.47	2,069,104.01	2,833,357.12	1,665,571.90	952,120.99
Individual deposits..	1,648,092,868.88	1,687,629,515.37	1,668,413,507.62	1,597,891,058.73	1,639,688,393.60
U. S. deposits.....	29,876,217.36	21,015,358.71	12,556,149.50	11,091,241.86	11,822,671.29
Dep's U.S.dis.officers	3,910,629.72	3,416,397.99	2,848,176.20	4,080,236.63	3,597,205.65
Notes rediscounted..	11,465,835.06	11,563,851.93	11,846,960.72	14,881,060.90	8,099,591.66
Bills payable.....	20,104,667.81	17,137,274.80	15,920,902.16	20,431,426.62	12,805,832.18
Other liabilities.....	9,296,233.38	5,055,979.61	2,805,138.26	3,654,963.41	2,585,271.39
Total.....	3,347,844,198.58	3,377,638,822.24	3,353,797,075.97	3,263,685,313.83	3,367,115,772.81

1897.

Liabilities.	MARCH 9.	MAY 14.	JULY 23.	OCTOBER 5.	DECEMBER 15.
	3,634 banks.	3,614 banks.	3,610 banks.	3,610 banks.	3,607 banks.
Capital stock.....	\$642,424,195.00	\$637,002,395.00	\$632,153,042.00	\$631,488,095.00	\$629,655,365.00
Surplus fund.....	247,130,031.97	246,736,684.27	246,403,782.15	246,345,020.33	246,416,688.48
Undivided profits...	86,584,884.53	88,074,930.83	83,863,440.17	88,406,980.50	95,293,663.02
Nat'l bank circulat'n	202,655,403.00	198,278,310.00	196,590,790.00	198,920,670.00	193,783,985.00
State bank circulat'n	60,391.50	60,381.50	60,381.50	60,380.50	60,335.50
Due to nat'l banks..	369,287,235.31	363,219,013.92	388,117,906.89	418,644,281.57	445,061,154.89
Due to State banks..	194,150,435.33	195,001,040.24	208,876,900.43	227,063,685.28	232,877,503.25
Dividends unpaid...	1,003,095.71	1,429,450.89	1,800,659.07	1,783,051.38	943,274.07
Individual deposits..	1,669,219,961.28	1,728,083,971.20	1,770,489,563.13	1,853,349,128.50	1,916,630,252.25
U. S. deposits.....	11,980,940.53	12,128,991.74	12,922,506.63	12,081,247.69	39,939,047.71
Dep's U.S.dis.officers	3,949,014.73	3,499,856.43	3,468,352.66	4,060,933.96	4,012,185.36
Notes rediscounted..	4,721,144.28	5,419,397.33	5,450,428.38	7,206,046.17	3,161,796.07
Bills payable.....	11,093,938.89	10,832,409.03	9,625,115.06	12,549,510.47	7,722,623.78
Other liabilities.....	2,378,127.07	2,645,163.42	3,594,185.87	3,174,676.36	13,655,901.62
Total.....	3,446,038,799.13	3,492,411,995.80	3,563,408,053.94	3,705,133,707.71	3,829,213,776.00

1898.

Liabilities.	FEBRUARY 18.	MAY 5.	JULY 14.	SEPTEMBER 20.	DECEMBER 1.
	3,594 banks.	3,586 banks.	3,582 banks.	3,585 banks.	3,590 banks.
Capital stock.....	\$628,890,320.00	\$624,471,070.00	\$622,016,745.00	\$621,517,895.00	\$620,516,245.00
Surplus fund.....	248,484,530.31	247,695,979.44	247,935,215.65	247,555,108.57	246,695,552.28
Undivided profits...	86,143,789.81	90,320,999.16	85,036,427.50	93,015,097.86	94,403,831.31
Nat'l bank circulat'n	184,106,322.00	188,425,308.50	189,866,298.50	194,483,765.50	207,093,317.50
State bank circulat'n	56,018.50	56,017.50	56,007.50	55,907.50	56,007.50
Due to nat'l banks..	504,980,175.82	424,204,634.90	467,634,068.18	446,417,454.05	521,987,436.98
Due to State banks..	259,972,293.60	245,643,049.17	252,182,773.37	251,917,900.89	272,965,525.82
Due to reserve agents					
Dividends unpaid...	1,071,997.92	2,000,238.18	2,704,832.25	1,008,410.82	1,243,005.18
Individual deposits..	1,982,660,933.15	1,999,308,438.96	2,023,357,159.60	2,031,454,540.29	2,225,269,813.21
U. S. deposits.....	27,562,931.73	23,095,935.89	48,061,038.95	70,187,368.12	88,324,695.73
Dep's U.S.dis.officers	3,870,835.81	3,928,661.49	4,788,377.83	4,977,832.80	5,580,659.42
Notes rediscounted..	2,681,072.89	4,467,622.85	5,364,952.85	6,084,815.45	4,131,642.54
Bills payable.....	5,579,549.06	9,288,156.89	9,233,285.11	11,283,332.33	6,076,208.25
Other liabilities.....	10,886,344.31	7,060,145.28	19,368,262.88	23,551,615.69	19,050,578.38
Total.....	3,946,947,114.41	3,860,966,858.21	3,977,675,445.17	4,003,511,044.87	4,313,394,519.10

600 REPORT OF THE COMPTROLLER OF THE CURRENCY.

AGGREGATE RESOURCES AND LIABILITIES OF THE NATIONAL

1899.

Resources.	FEBRUARY 4.	APRIL 5.	JUNE 30.	SEPTEMBER 7.	DECEMBER 2.
	3,579 banks.	3,583 banks.	3,583 banks.	3,595 banks.	3,602 banks.
Loans and discounts	\$2,299,041,947.32	\$2,403,410,895.66	\$2,492,230,584.52	\$2,496,751,251.11	\$2,479,819,494.90
Overdrafts	18,542,345.20	17,945,729.63	15,724,395.38	19,231,907.24	33,681,370.97
Bonds for circulation	235,209,290.00	233,731,140.00	228,870,310.00	229,639,610.00	234,403,460.00
Bonds for deposits	89,100,240.00	89,200,540.00	78,497,040.00	80,976,980.00	81,265,940.00
U. S. bonds on hand	25,028,370.00	22,154,400.00	21,031,310.00	19,328,220.00	17,717,840.00
Prem's on U. S. b'nds	19,061,207.41	18,569,916.95	17,715,752.92	17,626,212.72	17,375,215.21
Stocks, securities, etc	276,704,595.54	300,281,257.80	305,428,927.40	320,437,066.36	325,490,163.55
Banking house, etc.	79,173,842.32	79,006,522.33	78,905,167.54	79,064,021.51	79,446,858.81
Real estate, etc.	30,583,528.03	30,900,209.90	30,477,935.92	30,555,465.34	29,662,473.64
Due from nat'l banks	203,074,179.21	213,213,074.25	223,873,819.92	212,431,744.50	193,611,069.85
Due from State banks	60,391,784.03	58,340,492.61	56,634,310.02	59,288,465.86	60,155,021.84
Due from res'v'ag'ts	432,035,501.85	412,677,297.19	406,668,464.82	414,126,660.44	345,556,047.73
Cash items	17,056,884.10	18,806,769.38	25,631,637.24	17,414,999.52	21,432,440.94
Clear'g-house exch's	75,672,644.30	212,818,211.29	203,003,934.53	154,800,514.95	90,514,921.48
Bills of other banks	20,650,964.00	20,711,021.00	19,557,261.00	20,077,605.00	17,522,237.00
Fractional currency	1,107,636.03	1,109,785.32	1,107,699.27	1,121,297.56	1,013,122.00
Specie	371,843,494.95	364,162,552.89	356,222,046.19	338,571,383.83	314,825,376.60
Legal-tender notes	116,003,066.00	110,235,423.00	116,337,935.00	111,214,651.60	101,675,795.00
U. S. cert's of deposit	21,140,000.00	19,820,000.00	18,590,000.00	16,540,000.00	13,055,000.00
5% fund with Treas	10,286,903.25	10,306,883.84	10,095,518.01	10,116,130.63	10,298,929.57
Due from U. S. Treas	2,174,649.66	1,736,037.32	1,629,855.16	1,340,945.87	1,821,144.06
Total	4,403,883,073.20	4,639,138,160.36	4,708,833,904.84	4,650,355,133.44	4,475,343,923.55

1900.

Resources.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	3,604 banks.	3,631 banks.	3,732 banks.	3,871 banks.
Loans and discounts	\$2,481,579,945.35	\$2,566,034,990.40	\$2,623,512,200.73	\$2,686,759,642.57
Overdrafts	23,503,096.37	19,064,580.79	20,724,992.72	23,130,598.65
U. S. bonds for circulation	236,283,870.00	265,340,570.00	282,424,040.00	294,890,130.00
U. S. bonds for deposits	111,515,980.00	112,251,540.00	107,348,780.00	102,811,380.00
U. S. bonds on hand	15,456,700.00	19,677,390.00	17,019,180.00	11,047,870.00
Premiums on U. S. bonds	19,891,938.95	12,587,612.86	10,875,434.89	9,951,815.46
Stocks, securities, etc	330,623,075.34	337,094,245.91	256,883,695.53	367,255,545.79
Banking house, etc.	79,520,503.18	79,517,387.53	80,223,848.70	81,209,233.26
Real estate, etc.	28,701,933.42	27,682,919.21	27,180,350.84	26,002,369.21
Due from national banks	200,720,520.60	200,099,719.04	215,078,918.26	220,673,982.42
Due from State banks	54,057,565.96	58,484,523.94	62,882,655.18	64,972,431.52
Due from reserve agents	375,117,371.13	404,956,529.08	412,781,260.09	450,714,269.48
Internal-revenue stamps	-----	1,345,914.68	1,425,146.42	1,470,910.83
Checks and other cash items	22,517,303.00	16,170,099.21	21,136,118.30	19,749,086.17
Clearing-house exchanges	186,011,991.55	147,354,817.86	159,189,425.34	124,517,116.87
Bills of other banks	19,736,286.00	24,846,436.00	25,078,170.00	25,416,666.00
Fractional currency	1,226,162.29	1,219,635.40	1,230,421.28	1,241,887.03
Specie	339,577,824.70	358,051,069.27	356,013,709.08	373,328,410.71
Legal-tender notes	122,466,493.00	139,838,063.00	143,756,522.00	145,046,493.00
U. S. certificates of deposit	14,500,000.00	6,360,000.00	3,194,000.00	2,085,000.00
5 per cent fund with Treas	10,306,422.72	11,941,754.14	13,325,594.29	14,244,066.61
Due from U. S. Treas	1,595,729.53	2,036,250.32	2,881,160.22	1,620,093.71
Total	4,674,910,713.09	4,811,956,048.64	4,944,165,623.87	5,048,138,499.29

BANKS FROM OCTOBER, 1863, TO OCTOBER, 1900—Continued.

1899.

Liabilities.	FEBRUARY 4.	APRIL 5.	JUNE 30.	SEPTEMBER 7.	DECEMBER 2.
	3,579 banks.	3,583 banks.	3,583 banks.	3,595 banks.	3,602 banks.
Capital stock	\$608,301,245.00	\$607,262,570.00	\$604,865,327.00	\$605,772,970.00	\$606,725,265.00
Surplus fund.....	247,522,450.02	246,169,893.65	248,146,167.55	248,449,234.99	250,367,691.89
Undivided profits	86,439,845.17	93,687,856.72	94,175,584.64	102,066,430.50	113,958,857.25
Nat'l-bank circulat'n	203,636,184.50	203,829,270.00	199,358,382.50	200,345,567.50	204,925,357.50
State-bank circulat'n	53,112.50	53,110.50	53,108.50	53,108.50	53,104.50
Due to nat'l banks	581,913,363.42	578,820,238.83	576,773,940.28	575,169,387.57	502,595,827.29
Due to State banks	312,136,056.50	333,177,342.39	334,064,533.98	334,258,085.48	293,721,662.94
Due to reserve agents	19,051,200.21	20,350,683.54	21,566,392.57	19,440,496.77	-----
Dividends unpaid	1,455,443.30	1,932,494.25	7,235,327.07	1,137,392.24	1,184,368.99
Individual deposits	2,232,193,156.59	2,437,223,420.29	2,522,157,508.99	2,450,725,595.31	2,380,610,361.43
U. S. deposits	81,120,873.13	81,340,227.75	70,481,616.36	72,826,840.37	73,866,941.90
Dep's U. S. dis. officers	5,502,537.62	5,832,609.61	5,831,775.01	6,053,440.79	6,158,557.45
Notes rediscounted	1,752,621.33	1,620,476.19	2,154,732.17	4,365,777.08	5,001,309.86
Bills payable	3,383,891.06	5,675,587.74	6,078,284.70	9,945,237.89	13,546,905.23
Other liabilities	19,421,092.85	22,162,378.87	15,391,173.52	19,745,568.45	22,627,712.30
Total	4,403,883,073.20	4,639,138,160.36	4,708,833,904.84	4,650,355,133.44	4,475,343,923.55

1900.

Liabilities.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	3,604 banks.	3,631 banks.	3,732 banks.	3,871 banks.
Capital stock	\$613,084,465.00	\$617,051,455.00	\$621,536,461.45	\$630,299,030.72
Surplus fund	252,869,088.57	253,724,596.35	256,249,448.51	261,874,067.84
Undivided profits	111,003,876.32	130,032,604.44	135,298,386.62	127,594,908.82
National-bank circulation	204,912,546.00	236,250,300.00	265,303,018.00	283,948,631.50
State-bank circulation	53,099.50	53,099.50	53,094.5	52,231.50
Due to national banks	536,997,249.32	556,301,830.69	572,901,820.02	609,652,961.83
Due to State banks	318,875,604.55	242,366,367.87	227,647,423.64	243,805,378.88
Due to savings banks	-----	154,904,858.35	232,428,059.69	215,898,520.98
Due to reserve agents	-----	21,898,434.31	29,927,000.77	27,209,179.43
Dividends unpaid	1,261,321.50	1,487,651.23	1,072,863.51	1,171,983.39
Individual deposits	2,481,847,035.62	2,449,212,656.69	2,458,092,757.67	2,508,248,557.53
U. S. deposits	103,781,155.23	102,791,876.41	92,566,799.37	87,596,246.77
Dep's of U. S. dis. officers	5,484,822.76	5,674,842.76	6,305,110.90	6,221,742.17
Notes rediscounted	3,695,152.31	3,810,654.27	4,239,300.08	6,000,740.00
Bills payable	7,670,595.17	8,106,208.60	12,632,568.80	10,645,714.14
Other liabilities	33,374,701.24	28,278,612.17	27,311,510.34	27,918,593.79
Total	4,674,910,713.09	4,811,956,048.64	4,944,165,623.87	5,048,138,499.29

A B S T R A C T S

OF

Reports of Condition of the National Banking Associations

ON

DECEMBER 2, 1899, FEBRUARY 13, APRIL 26, JUNE 29,
AND SEPTEMBER 5, 1900.

604 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and dis- counts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine.....	82	\$24,296,532.59	\$51,834.13	\$5,411,400	\$360,000	\$97,990
New Hampshire.....	52	12,643,424.56	57,238.07	3,914,250	500,000	71,150
Vermont.....	49	12,774,666.90	48,954.92	4,284,600	350,000	379,720
Massachusetts.....	209	117,972,323.09	205,692.52	18,429,000	2,104,700	72,900
Boston.....	41	173,291,441.46	128,046.53	7,450,500	3,935,000	5,000
Rhode Island.....	56	26,598,336.40	76,186.26	7,235,000	100,000	179,000
Connecticut.....	80	48,328,628.02	187,743.64	9,032,500	1,351,960	47,380
Total.....	569	425,905,353.02	755,696.07	55,757,250	8,701,660	853,140
New York.....	272	101,720,233.71	451,441.74	17,400,750	1,952,500	1,303,060
New York City.....	44	474,717,242.08	647,568.73	18,734,800	27,456,460	749,250
Albany.....	6	10,685,400.25	14,157.34	350,000	261,100	.....
Brooklyn.....	5	11,652,668.61	4,111.14	642,000	200,000	.....
New Jersey.....	109	63,513,586.09	52,479.07	6,340,150	1,050,000	250,300
Pennsylvania.....	369	135,374,299.79	397,011.53	20,685,900	2,827,000	1,845,570
Philadelphia.....	36	114,151,257.18	34,320.73	6,582,500	3,320,000	29,000
Pittsburg.....	31	70,944,981.55	45,640.46	4,615,250	1,035,000	151,360
Delaware.....	19	6,103,658.42	2,512.90	873,560	50,000	17,060
Maryland.....	48	12,009,054.43	47,508.25	2,262,750	250,000	79,640
Baltimore.....	20	37,765,853.07	26,961.08	3,387,140	2,741,960	80
District of Columbia.....	1	1,052,495.78	423.43	250,000	.....	1,200
Washington City.....	11	11,856,138.36	12,273.25	985,400	510,000	226,250
Total.....	971	1,051,546,849.32	1,736,409.65	83,110,140	41,654,020	4,632,800
Virginia.....	36	19,743,966.59	85,528.83	2,769,250	2,110,000	201,080
West Virginia.....	35	11,196,400.46	72,352.90	1,756,950	500,000	36,600
North Carolina.....	29	8,725,098.62	261,618.61	1,037,600	325,000	13,000
South Carolina.....	16	6,505,074.75	203,768.90	751,000	260,000	3,100
Georgia.....	25	8,859,424.41	697,753.70	1,139,000	411,000	57,000
Savannah.....	2	1,864,018.28	1,945.89	102,000	125,000	.....
Florida.....	15	4,323,720.88	51,717.11	430,000	275,000	7,700
Alabama.....	27	7,710,342.38	532,259.40	1,271,000	200,000	52,400
Mississippi.....	12	2,491,110.88	1,520,673.98	357,900	.....	2,000
Louisiana.....	13	2,995,470.73	1,512,159.12	290,000	.....	800
New Orleans.....	7	13,683,621.33	1,517,292.90	801,000	350,000	170,370
Texas.....	194	43,705,193.56	11,697,758.93	5,128,630	698,000	216,270
Houston.....	5	2,576,392.76	1,112,274.67	250,000	.....	.....
Arkansas.....	7	2,698,139.05	509,164.78	251,500	50,000	12,140
Kentucky.....	67	18,049,246.52	534,018.53	4,345,500	1,500,000	530,100
Louisville.....	7	3,911,626.26	24,537.95	1,770,000	2,050,000	52,500
Tennessee.....	47	23,438,249.87	1,061,663.88	2,294,000	375,000	420,060
Total.....	544	188,477,697.33	21,396,490.08	24,745,330	9,229,000	1,775,120
Ohio.....	230	82,347,296.17	631,691.45	13,203,040	1,464,000	1,600,530
Cincinnati.....	13	27,277,318.60	18,939.60	4,757,500	2,883,000	817,040
Cleveland.....	14	39,202,265.42	59,180.62	1,915,000	160,000	800
Indiana.....	109	33,278,345.00	375,207.77	5,131,250	667,760	1,310,090
Indianapolis.....	4	8,902,641.25	1,345.23	280,000	1,840,000	584,750
Illinois.....	203	61,152,813.87	1,002,263.49	7,273,950	1,192,500	921,420
Chicago.....	16	125,049,009.67	136,669.85	1,710,000	900,000	73,800
Michigan.....	74	32,904,443.11	187,743.19	3,297,560	710,000	175,730
Detroit.....	6	14,676,618.39	7,045.61	1,550,000	700,000	100,800
Wisconsin.....	75	28,079,264.18	242,768.75	2,545,860	550,000	367,960
Milwaukee.....	4	21,448,967.85	223,369.08	570,000	690,000	14,050
Minnesota.....	58	18,698,425.22	155,376.42	1,480,100	100,000	157,200
St. Paul.....	5	11,921,171.14	4,772.39	252,000	528,000	198,700
Minneapolis.....	6	14,495,965.75	29,263.26	625,000	250,000	2,360
Iowa.....	169	43,815,277.71	705,438.22	5,030,960	770,000	467,850
Des Moines.....	4	4,485,574.70	25,554.54	377,000	300,000	32,480
Missouri.....	50	9,888,789.99	193,271.91	1,243,550	.....	139,480
St. Louis.....	6	49,377,450.30	53,683.93	2,970,000	1,400,000	3,560
Kansas City.....	5	23,517,223.60	358,933.13	941,000	710,000	175,000
St. Joseph.....	2	2,899,725.69	28,502.38	214,000	100,000	54,900
Total.....	1,053	653,413,587.61	4,441,020.82	55,367,770	15,915,260	7,178,500

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS DECEMBER 2, 1899.

RESOURCES.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$353,385.61	\$4,466,839.74	\$649,983.66	\$99,447.96	\$592,203.61	\$110,746.51
116,295.00	2,985,093.59	312,195.92	170,439.45	361,139.96	111,386.84
189,632.82	2,496,868.18	243,547.49	219,725.69	299,894.62	79,772.33
706,197.67	15,701,681.83	3,767,133.72	444,302.15	755,747.36	218,097.15
645,037.58	6,647,582.39	2,341,941.40	209,069.69	17,636,423.44	1,873,584.40
425,083.00	3,995,821.03	989,204.56	202,924.84	991,592.58	178,901.50
419,306.38	10,390,911.75	2,174,208.50	253,847.96	1,997,139.18	316,534.32
2,854,938.06	46,684,798.51	10,478,215.25	1,599,757.74	22,634,140.75	2,889,033.05
832,758.01	21,089,338.63	3,569,585.38	3,014,771.97	3,184,579.27	1,967,202.73
2,832,919.94	64,587,606.38	14,718,657.57	1,983,561.70	34,143,156.21	4,239,115.67
37,250.00	1,226,821.78	259,707.43	126,215.05	2,051,833.94	590,003.78
24,000.00	2,019,498.43	590,950.00	73,299.70	55,875.33	114,299.84
464,579.12	12,295,375.02	3,296,147.45	934,779.56	2,878,018.93	500,691.29
1,536,963.23	36,242,490.44	6,327,527.85	2,699,527.38	4,571,571.26	1,792,031.75
734,942.54	19,851,571.39	3,939,906.31	697,136.51	12,399,559.97	2,511,483.89
430,133.98	7,975,982.82	3,601,866.28	580,888.15	3,532,872.60	653,637.79
45,568.75	1,013,958.52	340,111.56	106,948.55	158,433.87	43,539.54
119,066.26	2,567,797.41	508,154.68	112,123.71	271,953.48	217,571.48
373,937.20	3,641,357.81	2,400,030.07	221,033.23	3,537,282.95	790,862.01
-----	239,380.00	23,000.00	3,135.60	10,606.12	69.50
78,076.78	917,321.05	1,083,812.61	56,228.92	1,794,944.45	361,119.52
7,510,195.81	173,668,499.68	40,659,457.19	10,609,650.33	68,590,688.38	13,781,688.79
320,223.89	2,067,298.28	745,022.88	247,590.46	1,434,388.72	579,146.54
120,942.53	924,585.49	751,084.90	168,256.25	925,842.69	332,823.15
72,752.99	287,144.21	319,998.91	71,682.96	791,033.66	520,133.36
5,890.62	964,397.80	120,018.69	53,286.03	590,871.36	346,140.23
68,757.57	704,547.56	291,716.39	132,377.86	582,018.60	614,267.87
12,543.75	25,361.24	59,756.50	8,679.78	45,912.29	16,411.44
37,974.19	738,211.16	258,860.35	74,236.23	500,108.73	240,269.79
107,532.50	1,852,231.77	394,218.04	172,524.20	1,395,880.20	604,730.99
5,718.75	549,088.71	85,731.42	63,452.48	366,744.81	142,983.43
22,517.00	110,206.46	63,935.62	13,337.14	136,243.72	65,732.27
58,772.19	1,826,568.99	625,982.21	157,579.84	717,708.40	710,110.31
242,841.51	1,443,975.10	1,937,533.18	944,066.86	5,723,943.17	1,798,578.00
20,566.67	24,136.87	180,247.58	124,488.51	796,810.62	92,595.04
10,875.00	151,064.10	25,804.73	173,907.92	237,816.57	64,576.02
301,187.26	1,369,551.29	627,130.28	184,877.00	898,824.16	310,313.09
258,138.81	1,925,238.23	189,800.00	57,222.09	1,343,237.55	404,118.83
206,943.52	1,420,806.55	788,874.26	580,750.50	2,028,185.26	854,669.63
1,899,178.75	16,384,473.81	7,481,715.94	3,228,366.11	18,565,570.51	7,697,649.99
899,343.59	8,635,262.60	2,115,608.34	1,330,422.11	4,007,827.06	1,159,092.20
793,270.51	9,715,417.84	483,888.49	155,458.45	3,935,358.43	870,141.78
53,650.25	1,625,438.91	448,149.31	131,925.78	3,260,396.91	1,373,061.64
313,113.86	3,884,997.92	1,295,232.82	766,697.25	3,074,842.94	532,262.00
149,733.13	1,280,612.77	263,500.00	71,070.87	2,918,392.50	1,010,198.62
333,757.87	6,673,282.79	2,197,250.30	973,015.92	1,558,041.05	623,472.37
133,718.75	11,538,543.19	290,384.31	790,279.11	28,928,852.03	10,188,372.19
232,749.50	3,319,223.19	975,960.94	676,018.64	850,801.17	557,491.06
221,188.19	1,798,729.92	28,038.50	384,791.66	1,713,470.23	526,209.20
153,871.57	3,487,327.78	827,960.60	261,411.86	802,563.29	405,297.31
52,750.00	2,029,898.19	125,382.93	109,701.15	1,459,722.88	705,639.32
55,108.88	1,181,229.83	918,878.78	390,970.44	806,999.49	435,403.56
14,373.44	2,670,948.20	648,758.78	263,522.21	1,136,904.83	400,236.14
8,750.00	340,651.40	3,275.00	164,689.62	1,240,068.92	683,570.22
210,248.23	2,220,622.27	1,621,861.72	902,362.61	2,650,341.11	800,778.60
85,517.60	185,238.46	141,558.94	100,417.08	292,048.24	78,909.87
57,859.24	711,511.18	486,616.86	254,653.77	250,043.01	151,201.76
87,206.35	4,270,937.32	758,000.00	81,920.85	9,444,677.05	1,505,883.13
12,400.00	1,918,971.20	356,060.75	104,778.30	1,834,171.29	2,693,313.09
-----	19,672.36	72,000.00	-----	352,352.54	91,909.35
3,818,610.96	67,505,757.37	14,058,367.37	7,914,107.58	70,517,874.97	24,798,443.41

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
Maine.....	\$4, 202, 429. 77	\$211, 521. 94	\$101, 119. 01	\$273, 690	\$9 739. 67
New Hampshire.....	2, 599, 583. 73	277, 332. 21	.....	243, 213	8, 878. 53
Vermont.....	2, 102, 651. 56	120, 040. 12	.....	153, 810	6, 994. 84
Massachusetts.....	12, 599, 952. 13	971, 103. 27	399, 055. 02	800, 603	51, 520. 83
Boston.....	26, 792, 130. 90	549, 978. 34	8, 953, 567. 38	930, 540	16, 813. 45
Rhode Island.....	3, 738, 713. 49	180, 615. 91	229, 896. 08	334, 877	14, 172. 52
Connecticut.....	6, 945, 698. 80	512, 616. 77	298, 196. 50	479, 890	28, 698. 02
Total.....	58, 981, 160. 38	2, 823, 208. 56	9, 981, 833. 99	3, 216, 623	136, 817. 86
New York.....	18, 187, 675. 00	926, 717. 92	285, 709. 43	635, 064	58, 495. 34
New York City.....	.....	3, 084, 195. 76	42, 035, 965. 49	810, 737	78, 060. 81
Albany.....	2, 245, 761. 53	58, 583. 81	179, 588. 95	40, 861	3, 479. 87
Brooklyn.....	1, 757, 559. 02	75, 376. 52	991, 960. 90	86, 308	6, 868. 15
New Jersey.....	9, 704, 747. 61	1, 434, 481. 06	490, 266. 67	276, 381	60, 046. 61
Pennsylvania.....	30, 579, 124. 39	1, 538, 904. 50	173, 646. 63	1, 117, 769	104, 931. 15
Philadelphia.....	21, 520, 246. 54	1, 876, 021. 98	9, 293, 412. 55	296, 230	49, 123. 27
Pittsburg.....	7, 926, 795. 80	341, 501. 59	3, 046, 201. 51	246, 672	18, 069. 18
Delaware.....	914, 267. 23	66, 387. 03	60, 746. 52	36, 642	6, 390. 36
Maryland.....	1, 541, 401. 05	93, 020. 39	.....	34, 505	12, 488. 99
Baltimore.....	5, 374, 897. 92	333, 905. 74	1, 448, 227. 41	182, 328	14, 920. 82
District of Columbia.....	2, 151, 595. 36	16, 903. 98	.....	2, 245	214. 78
Washington City.....	2, 444, 860. 47	273, 248. 46	428, 214. 85	7, 060	8, 900. 88
Total.....	102, 348, 931. 92	10, 119, 248. 74	58, 433, 950. 91	3, 772, 802	421, 990. 21
Virginia.....	2, 979, 407. 92	202, 842. 29	301, 150. 26	106, 698	11, 934. 65
West Virginia.....	2, 501, 479. 81	107, 892. 60	3, 857. 14	103, 556	7, 896. 01
North Carolina.....	717, 476. 26	125, 742. 58	.....	58, 830	7, 853. 29
South Carolina.....	734, 205. 48	134, 810. 17	.....	58, 942	6, 158. 11
Georgia.....	1, 064, 112. 81	179, 607. 69	244, 427. 90	79, 854	4, 395. 89
Savannah.....	99, 426. 96	521. 50	42, 351. 31	3, 000	874. 20
Florida.....	909, 845. 59	46, 101. 92	12, 065. 56	48, 519	4, 675. 02
Alabama.....	1, 954, 005. 25	60, 058. 19	84, 951. 14	104, 314	4, 923. 54
Mississippi.....	454, 027. 47	45, 687. 84	.....	6, 090	1, 613. 22
Louisiana.....	618, 423. 56	57, 438. 10	.....	7, 370	2, 207. 29
New Orleans.....	2, 010, 578. 44	36, 438. 78	1, 112, 416. 82	43, 396	7, 549. 86
Texas.....	9, 082, 289. 06	618, 517. 63	322, 538. 36	626, 951	25, 688. 52
Houston.....	497, 811. 21	64, 235. 23	26, 905. 70	69, 445	2, 198. 25
Arkansas.....	408, 584. 43	22, 875. 43	87, 968. 88	30, 759	1, 843. 39
Kentucky.....	4, 286, 011. 04	181, 976. 50	5, 186. 97	205, 133	9, 574. 43
Louisville.....	2, 366, 791. 56	28, 089. 03	111, 977. 14	47, 454	3, 685. 96
Tennessee.....	3, 299, 564. 57	389, 966. 77	376, 418. 10	191, 171	11, 817. 27
Total.....	33, 934, 041. 42	2, 302, 802. 25	2, 732, 215. 28	1, 791, 482	114, 889. 40
Ohio.....	16, 770, 528. 72	952, 563. 26	602, 805. 03	1, 261, 279	43, 405. 27
Cincinnati.....	6, 406, 260. 11	207, 673. 30	598, 437. 30	278, 937	4, 588. 81
Cleveland.....	4, 144, 572. 50	156, 129. 27	569, 850. 06	162, 979	6, 708. 77
Indiana.....	10, 958, 338. 99	408, 469. 49	17, 230. 14	916, 101	22, 752. 67
Indianapolis.....	2, 711, 582. 05	33, 955. 48	282, 542. 69	378, 407	5, 280. 58
Illinois.....	13, 317, 000. 36	671, 163. 31	182, 793. 68	698, 170	41, 114. 93
Chicago.....	6, 222, 890. 25	163, 429. 16	7, 664, 870. 92	1, 245, 038	27, 463. 26
Michigan.....	2, 448, 925. 66	218, 401. 09	184, 004. 78	378, 472	17, 700. 59
Detroit.....	2, 448, 925. 66	21, 907. 41	413, 269. 26	172, 969	6, 854. 27
Wisconsin.....	6, 496, 831. 40	224, 402. 79	.....	230, 198	16, 576. 02
Milwaukee.....	4, 275, 748. 02	15, 535. 35	572, 533. 18	39, 096	3, 240. 70
Minnesota.....	4, 448, 216. 92	147, 104. 91	42, 796. 48	155, 955	11, 375. 07
St. Paul.....	2, 814, 310. 55	151, 918. 71	345, 851. 41	151, 987	4, 473. 05
Minneapolis.....	1, 949, 828. 34	53, 069. 24	1, 156, 428. 47	89, 129	3, 140. 01
Iowa.....	7, 077, 787. 24	490, 447. 98	226, 370. 43	376, 155	25, 678. 38
Des Moines.....	694, 938. 96	28, 658. 86	105, 476. 21	37, 752	1, 359. 34
Missouri.....	2, 978, 058. 00	184, 442. 63	25, 182. 52	187, 711	7, 994. 13
St. Louis.....	.....	149, 309. 39	1, 999, 869. 50	73, 315	2, 056. 63
Kansas City.....	7, 166, 925. 66	53, 885. 01	1, 200, 033. 96	181, 144	5, 400. 66
St. Joseph.....	773, 201. 75	37, 625. 10	159, 521. 79	9, 665	1, 144. 44
Total.....	101, 655, 945. 48	4, 370, 089. 74	16, 349, 868. 81	7, 023, 879	258, 407. 58

REPORT OF THE COMPTROLLER OF THE CURRENCY. 607

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 2, 1899—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$1,511,564.95	\$369,131	-----	\$235,775.25	\$2,900.00	\$43,408,235.40
749,903.27	281,092	-----	175,811.25	1,700.00	25,580,127.38
704,955.22	238,145	-----	169,422.50	-----	24,863,402.19
5,296,585.34	2,146,214	\$125,000	814,122.00	20,114.45	183,602,045.53
14,590,741.30	5,690,093	440,000	330,772.50	168,500.00	272,626,773.76
1,222,911.88	688,525	-----	325,032.50	27,532.00	57,734,326.55
3,135,743.30	984,995	-----	394,800.00	44,570.00	87,325,368.14
27,212,405.26	10,398,195	565,000	2,445,736.00	265,316.45	695,140,278.95
5,725,850.16	2,461,154	175,000	771,630.05	24,423.14	185,737,940.48
128,399,448.56	27,218,336	3,950,000	829,566.00	1,014,868.07	852,231,515.97
887,547.25	383,307	-----	15,750.00	-----	19,417,378.98
1,107,999.27	629,265	-----	28,890.00	-----	20,060,929.91
3,215,252.49	1,976,365	-----	283,681.25	15,773.00	109,033,101.52
9,741,975.63	4,410,242	10,000	910,381.83	26,064.52	262,912,992.88
13,551,253.49	2,406,630	4,065,000	294,572.50	48,293.00	217,652,461.85
7,062,841.30	3,243,674	-----	202,661.25	55,114.50	115,091,144.76
362,273.57	132,099	-----	37,682.50	12,090.00	10,383,870.32
647,709.82	316,416	-----	89,056.29	3,738.50	21,183,955.74
3,189,734.30	507,646	540,000	152,421.00	5.00	66,630,563.61
235,167.00	22,434	-----	11,250.00	-----	2,020,120.55
1,778,977.50	637,087	195,000	39,842.50	.50	23,694,787.10
175,906,030.34	44,344,655	8,935,000	3,667,385.17	1,200,370.23	1,906,650,763.67
1,036,353.18	614,491	-----	116,706.25	750.00	35,673,829.74
864,712.25	526,774	-----	76,688.75	1,488.14	20,980,183.07
511,297.65	241,916	-----	46,585.10	722.00	14,136,086.20
339,934.25	223,693	-----	33,795.00	1,146.87	11,336,233.08
527,897.38	354,855	-----	47,671.90	531.55	16,061,218.08
119,200.00	32,000	-----	4,590.00	2.50	2,563,595.64
338,413.54	318,601	-----	19,350.00	1,000.00	8,636,420.07
879,185.19	494,873	-----	56,158.00	2,271.32	17,933,914.11
152,930.20	184,071	-----	15,533.15	500.00	6,445,857.34
229,645.95	75,109	-----	13,050.00	-----	6,263,645.96
1,740,762.15	531,374	-----	36,045.00	1,000.00	26,163,567.22
3,643,745.76	2,347,168	-----	227,928.75	7,301.37	90,438,918.76
954,521.45	440,281	-----	11,250.00	-----	7,250,160.56
177,494.25	81,392	-----	11,317.50	6,578.23	5,013,801.78
1,173,630.14	505,076	-----	193,935.41	3,055.91	35,164,327.53
919,881.62	636,913	-----	79,650.00	1,000.00	22,191,862.03
1,320,790.85	809,738	-----	102,229.60	2,014.00	39,972,973.03
14,930,395.81	8,418,330	-----	1,092,484.41	29,361.89	366,226,594.98
5,314,042.38	3,641,483	-----	566,257.26	44,969.27	146,591,446.71
2,716,101.26	2,298,251	580,000	214,087.50	799.14	65,016,469.12
2,325,967.00	1,540,783	-----	83,945.00	17,150.00	57,237,953.44
3,361,864.38	1,315,541	-----	224,414.81	12,508.95	67,867,020.99
2,276,638.50	521,500	-----	10,350.00	-----	23,522,500.67
4,247,121.80	1,672,736	30,000	320,389.45	6,934.73	105,089,191.92
24,867,447.36	10,616,576	1,985,000	57,700.00	64,000.00	226,451,153.80
2,304,368.85	958,376	-----	148,390.00	10,420.79	54,530,745.15
1,769,452.25	543,345	-----	67,783.00	16,355.07	27,167,772.52
1,987,982.86	802,679	-----	114,256.25	4,327.45	47,601,539.11
2,432,447.26	986,397	-----	25,650.00	2,500.00	35,782,626.91
1,339,325.92	403,078	-----	66,457.00	3,971.00	30,992,872.97
2,150,192.20	501,867	-----	11,338.00	21,990.06	24,192,715.11
943,433.30	736,259	-----	28,125.00	5,707.50	22,808,715.03
2,573,268.42	1,096,384	-----	220,105.36	7,629.16	71,249,206.44
285,646.95	262,309	-----	16,965.00	1,850.00	7,489,295.75
612,056.21	407,387	-----	55,959.75	3,495.00	17,839,063.96
7,816,948.85	3,637,881	940,000	124,200.00	9,000.00	84,705,899.30
1,721,711.45	802,050	-----	42,310.00	28,000.00	43,823,312.10
288,114.70	143,383	-----	9,630.00	6,800.00	5,242,148.10
71,294,171.90	32,908,265	3,535,000	2,408,313.38	268,408.12	1,165,001,649.10

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
Maine.....	\$10,996,000	\$2,744,269.50
New Hampshire.....	5,400,000	1,348,712.37
Vermont.....	6,880,000	1,464,525.00
Massachusetts.....	41,227,500	14,795,040.62
Boston.....	39,600,000	14,467,300.00
Rhode Island.....	17,740,200	4,584,644.03
Connecticut.....	20,757,070	8,020,350.00
Total.....	142,600,770	47,424,841.52
New York.....	31,167,920	10,867,778.37
New York City.....	47,700,000	43,472,000.00
Albany.....	1,550,000	1,375,000.00
Brooklyn.....	1,352,000	1,900,000.00
New Jersey.....	14,778,220	8,490,750.00
Pennsylvania.....	41,384,030	23,045,148.48
Philadelphia.....	19,305,000	15,745,000.00
Pittsburg.....	13,250,000	9,812,000.00
Delaware.....	2,133,985	956,005.00
Maryland.....	3,806,700	1,794,150.00
Baltimore.....	11,658,260	4,669,275.00
District of Columbia.....	252,000	150,000.00
Washington City.....	2,775,000	1,320,000.00
Total.....	191,113,115	123,597,106.85
Virginia.....	4,661,000	1,976,800.00
West Virginia.....	3,576,550	985,085.47
North Carolina.....	3,001,000	834,962.79
South Carolina.....	1,923,000	755,045.87
Georgia.....	3,006,000	1,054,670.00
Savannah.....	750,000	225,000.00
Florida.....	1,150,000	524,800.00
Alabama.....	3,245,000	636,015.44
Mississippi.....	955,000	422,625.00
Louisiana.....	960,000	390,700.00
New Orleans.....	2,300,000	2,535,000.00
Texas.....	18,065,000	4,688,682.35
Houston.....	1,100,000	585,000.00
Arkansas.....	1,070,000	280,000.00
Kentucky.....	8,000,900	2,127,605.07
Louisville.....	3,000,000	622,500.00
Tennessee.....	7,360,000	1,765,540.23
Total.....	64,123,450	20,419,032.22
Ohio.....	27,658,830	8,150,155.79
Cincinnati.....	7,700,000	2,675,000.00
Cleveland.....	9,900,000	2,595,000.00
Indiana.....	12,092,000	3,612,504.15
Indianapolis.....	2,100,000	945,000.00
Illinois.....	17,371,000	6,606,846.63
Chicago.....	18,450,000	9,385,100.00
Michigan.....	8,140,000	2,550,388.20
Detroit.....	3,300,000	607,000.00
Wisconsin.....	6,740,000	1,722,264.02
Milwaukee.....	2,950,000	582,000.00
Minnesota.....	4,490,000	949,600.00
St. Paul.....	3,800,000	561,000.00
Minneapolis.....	4,000,000	569,500.00
Iowa.....	12,555,000	2,845,390.00
Des Moines.....	800,000	210,500.00
Missouri.....	3,565,000	768,437.82
St. Louis.....	11,400,000	2,618,500.00
Kansas City.....	2,300,000	662,500.00
St. Joseph.....	350,000	109,150.00
Total.....	159,661,830	48,725,836.61

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 2, 1899—Continued.

LIABILITIES—Continued.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to approved reserve agents.
\$1,825,161.37	\$4,693,800.50		\$609,359.90	\$1,407,271.22	\$27,372.68
654,362.45	3,479,002.50	\$6,789.00	1,152,893.13	822,402.14	63,216.61
1,060,387.52	3,766,556.50		195,649.39	343,537.86	2,492.59
5,446,770.73	16,417,889.50		945,364.68	1,927,497.96	550,240.77
4,679,902.95	6,667,485.00		35,950,266.37	25,991,487.68	8,169,044.88
1,480,342.42	6,440,295.00		1,039,596.37	1,751,313.60	399,717.88
2,914,581.80	8,022,144.50		1,690,886.79	604,248.95	521,893.29
18,061,509.24	49,487,173.50	6,789.00	41,584,016.63	32,847,759.41	9,734,968.70
7,786,213.08	15,471,375.00	18,764.00	2,671,852.25	2,434,010.69	834,792.77
22,436,874.25	16,444,650.00	16,542.00	200,825,740.14	95,945,272.06	
334,043.95	299,280.00		5,341,912.72	2,328,604.13	754,790.56
474,865.07	577,800.00	1,846.00	241,130.48	164,957.35	11,013.34
5,406,198.01	5,624,207.00	5,402.00	2,351,748.22	724,563.43	1,134,549.12
6,446,352.10	18,398,212.50	1,498.00	2,355,467.16	774,467.38	104,458.25
2,627,765.81	5,819,382.50		35,764,362.27	10,727,483.07	6,315,110.41
3,220,562.47	4,018,917.50		14,696,985.88	5,503,231.54	3,364.39
353,346.39	782,412.50	540.50	280,224.71	31,663.86	15,115.16
601,885.44	1,969,105.00		327,270.35	64,259.81	29,694.49
1,680,006.49	3,020,400.00	1,723.00	7,046,163.15	2,791,576.59	1,937,084.95
96,892.17	225,000.00		19,688.84	732.54	
513,717.20	789,165.00		408,390.21	280,059.02	27,120.10
51,978,722.43	73,439,907.00	46,315.50	272,330,920.38	121,770,881.47	11,167,093.54
1,777,996.87	2,409,815.00		925,676.22	1,385,923.91	149,288.16
399,783.72	1,549,017.50		443,650.17	750,784.91	6,239.17
510,180.88	910,122.50		366,087.66	454,118.73	130,021.26
547,593.60	657,110.00		154,090.20	860,379.80	1,982.50
872,002.74	965,497.50		286,460.53	451,524.89	49,721.24
85,104.65	90,275.00		130,515.14	157,573.35	
180,766.42	384,900.00		110,740.86	215,365.87	25,454.69
669,695.79	1,072,075.00		484,674.61	425,669.92	15,697.81
214,726.67	317,500.00		104,281.98	161,521.44	102,178.75
326,421.57	256,137.50		115,437.15	51,341.48	7,052.63
485,375.56	657,145.00		1,392,852.29	1,608,587.80	22,205.73
3,517,087.97	4,547,225.00		4,086,286.15	1,412,564.09	398,981.79
144,057.48	191,100.00		876,608.21	487,835.89	140,903.98
131,263.55	225,690.00		41,058.77	190,074.94	11,762.34
745,000.30	3,869,585.00		461,008.00	573,061.49	72,803.39
251,972.10	1,593,000.00		3,605,286.08	3,217,232.80	149,920.15
1,074,003.51	2,024,225.00		1,331,704.21	3,026,941.27	337,308.26
11,913,033.39	21,720,420.00		14,916,418.23	15,430,502.58	1,621,521.85
2,863,567.61	11,739,342.50		2,461,414.08	2,331,156.06	169,921.23
1,204,374.54	4,019,832.50		11,798,581.20	6,021,847.06	88,139.47
675,278.75	1,719,120.00		7,956,970.58	3,934,259.65	
1,199,527.00	4,564,085.50		457,786.49	1,504,743.21	33,267.25
297,590.98	207,000.00		3,719,989.66	2,600,777.92	99,752.20
3,330,428.05	6,445,005.00		604,067.73	2,588,305.70	8,896.99
3,650,019.90	752,585.00		58,711,401.41	34,069,961.15	
1,289,907.46	2,926,700.00		452,765.54	1,654,380.80	20,956.35
273,934.47	1,323,600.00		2,384,907.70	5,225,686.42	
822,969.22	2,263,657.50		191,321.91	751,108.08	31,737.88
376,496.81	513,000.00		3,546,036.59	2,949,889.33	146,563.40
654,574.35	1,318,762.50		372,566.06	883,859.16	14,759.98
619,184.94	193,970.00		2,764,443.29	2,928,349.01	82,331.54
342,424.16	460,950.00		3,236,525.37	2,613,635.31	46,858.66
1,577,573.87	4,430,742.50		2,045,549.74	5,974,681.72	15,878.74
72,020.64	338,792.50		1,122,481.63	2,055,742.08	
348,408.57	1,112,740.00		3,487.20	210,954.45	72.70
2,800,884.04	2,467,035.00		17,417,791.51	10,225,396.15	
541,862.16	846,200.00		11,671,370.41	9,899,573.78	16,986.36
51,105.91	192,600.00		737,286.63	1,364,908.42	
23,034,133.43	47,835,720.50		131,656,744.73	99,789,265.46	776,122.75

610 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Dividends unpaid.	Individual deposits.
Maine.....	\$22,966.57	\$20,338,443.61
New Hampshire.....	11,100.74	12,032,617.14
Vermont.....	6,834.69	10,745,431.88
Massachusetts.....	62,584.47	98,235,264.39
Boston.....	24,312.25	128,092,238.39
Rhode Island.....	47,666.64	23,931,291.10
Connecticut.....	31,914.45	43,284,662.87
Total.....	207,379.81	336,659,949.38
New York.....	42,428.74	111,966,478.65
New York City.....	86,458.77	382,304,293.36
Albany.....	733.12	6,887,937.12
Brooklyn.....	412.50	15,081,234.14
New Jersey.....	39,885.69	68,425,117.28
Pennsylvania.....	225,303.03	166,964,239.17
Philadelphia.....	68,207.64	117,910,924.37
Pittsburg.....	86,098.63	64,055,969.21
Delaware.....	1,964.30	5,777,769.78
Maryland.....	20,666.29	12,128,466.68
Baltimore.....	79,652.41	29,786,277.07
District of Columbia.....	5,232.00	1,270,575.00
Washington City.....	3,203.50	17,057,073.78
Total.....	660,246.62	999,616,355.61
Virginia.....	2,197.99	19,066,638.61
West Virginia.....	7,126.88	12,705,786.98
North Carolina.....	2,406.00	7,471,456.90
South Carolina.....	12,239.80	5,954,920.71
Georgia.....	3,289.00	8,557,866.73
Savannah.....	424.00	923,419.18
Florida.....	436.00	5,685,834.69
Alabama.....	2,503.37	10,910,069.03
Mississippi.....	510.00	3,683,097.84
Louisiana.....	1,356.00	3,824,097.97
New Orleans.....	13,937.55	16,343,509.03
Texas.....	25,625.56	50,525,780.18
Houston.....	3,104.00	3,721,003.50
Arkansas.....	84.00	2,981,867.74
Kentucky.....	10,283.67	17,639,325.72
Louisville.....	7,516.06	7,732,042.05
Tennessee.....	3,779.66	21,905,665.72
Total.....	96,874.42	199,632,382.58
Ohio.....	46,271.38	89,379,972.46
Cincinnati.....	7,020.33	27,681,741.64
Cleveland.....	6,027.50	28,579,229.96
Indiana.....	10,901.25	43,685,572.51
Indianapolis.....	90.00	11,745,199.89
Illinois.....	21,019.42	66,336,423.42
Chicago.....	3,483.50	100,541,588.48
Michigan.....	17,150.81	36,540,442.88
Detroit.....	190.00	13,380,089.21
Wisconsin.....	3,887.50	34,486,137.81
Milwaukee.....	362.50	24,038,175.69
Minnesota.....	10,064.00	22,166,365.33
St. Paul.....	2,526.71	12,723,785.63
Minneapolis.....	650.00	11,236,045.74
Iowa.....	9,865.71	40,752,106.15
Des Moines.....	5,546.50	2,587,712.40
Missouri.....	10,461.36	11,769,686.91
St. Louis.....	43,641.00	36,282,137.81
Kansas City.....	237.50	17,164,019.81
St. Joseph.....		2,339,680.43
Total.....	199,396.97	633,416,114.16

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 2, 1899—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
\$288,916.31	\$64,059.43	\$2,500.00	\$305,450.00	\$82,664.31
481,337.79	18,448.00	5,000.00	81,400.00	22,845.51
343,324.63	7,351.82	23,316.61	18,800.00	4,193.70
2,030,227.48	1,497.75	541,080.27	1,353,150.00	67,936.91
3,642,984.61	98,509.47	-----	2,474,000.00	2,769,252.16
76,080.07	22,271.10	-----	195,000.00	25,908.34
1,316,214.11	7,987.42	10,000.00	110,000.00	33,413.96
8,179,085.00	220,124.99	581,896.88	4,537,800.00	3,006,214.89
1,804,453.32	97,813.49	295,617.65	200,000.00	78,442.47
27,199,848.33	166,409.07	-----	200,000.00	15,433,427.99
262,227.11	2,979.52	-----	275,000.00	4,870.75
182,563.20	16,581.17	-----	-----	56,526.66
982,254.00	50,158.95	440,697.72	541,000.00	38,350.10
2,588,759.09	129,381.13	150,836.04	253,300.00	91,540.55
3,174,490.07	14,869.47	-----	50,000.00	129,882.24
864,919.90	177,841.86	-----	-----	1,253.88
38,194.83	11,805.17	-----	-----	843.12
252,500.00	-----	24,880.80	140,000.00	24,376.88
2,637,266.04	-----	-----	940,000.00	362,878.91
463,734.47	27,323.82	-----	30,000.00	-----
40,471,210.36	695,163.65	912,032.21	2,629,300.00	16,222,393.05
1,710,415.58	372,940.37	153,500.83	875,000.00	206,636.20
480,049.20	2,571.74	14,337.33	14,000.00	45,200.00
252,422.35	72,309.95	40,978.69	90,000.00	18.49
204,912.42	51,559.21	61,349.15	152,000.00	-----
302,851.23	90,826.67	390,421.05	25,000.00	5,086.50
93,949.34	27,334.98	-----	80,000.00	-----
187,074.70	78,120.82	12,926.01	65,000.00	15,000.00
180,136.45	14,070.15	162,117.14	112,500.00	3,684.40
-----	-----	261,735.82	201,500.00	21,179.84
293,804.29	12,368.02	279,423.89	40,000.00	2,677.77
542,070.33	159,046.39	49,281.95	450,000.00	-----
-----	-----	859,016.19	1,577,826.50	32,826.32
25,915.74	15,913.92	-----	-----	547.50
1,467,338.83	17,844.15	31,556.31	50,000.00	170.78
1,477,831.63	544,627.27	-----	30,046.58	117,969.02
194,728.96	168,495.26	310,104.49	450,000.00	9,933.95
7,423,001.05	1,628,028.90	2,627,648.85	4,192,873.08	20,477.06
1,251,198.25	181,715.97	40,963.33	58,300.00	258,638.05
2,716,367.40	-----	21,131.15	950,000.00	1,103,564.98
130,777.37	30,982.23	-----	-----	757,176.25
645,308.53	3,441.31	-----	-----	57,883.79
1,700,820.35	106,279.67	-----	-----	-----
1,462,835.26	80,475.78	63,868.94	167,500.00	2,519.00
722,895.46	164,118.90	23,644.61	27,000.00	4,908.50
646,193.16	36,306.84	-----	-----	-----
592,977.39	79,387.33	7,849.83	30,000.00	43,890.30
510,231.45	34,333.44	-----	-----	25,006.62
451,588.11	228,514.48	-----	-----	-----
53,713.77	15,751.37	-----	-----	61,337.93
168,196.54	348,877.45	77,292.20	210,500.00	24,262.77
220,952.17	19,835.69	-----	10,000.00	-----
660,324.46	70,058.58	7,500.00	37,500.00	4,814.95
274,358.14	12,141.86	-----	-----	15,480.03
1,375,033.76	-----	-----	-----	-----
671,321.62	49,240.46	-----	-----	-----
97,036.21	380.50	-----	-----	-----
14,352,129.40	1,461,821.86	242,250.06	1,490,800.00	2,359,483.17

**ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
RESOURCES—Continued.**

States, Territories, and reserve cities.	Num- ber of banks.	Loans and dis- counts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota.....	23	\$5,467,909.84	\$47,155.28	\$418,000		\$14,900
South Dakota.....	25	4,368,763.21	78,721.09	566,750	\$200,000	11,800
Nebraska.....	88	16,776,685.24	323,619.15	1,728,170		67,750
Lincoln.....	3	1,642,115.32	16,219.25	125,000	60,000	26,000
Omaha.....	8	13,582,455.85	153,634.93	1,075,000	900,000	20,220
Kansas.....	98	24,199,541.92	476,133.45	2,356,450	450,000	175,000
Montana.....	21	9,073,991.74	782,023.86	633,750	300,000	435,500
Wyoming.....	11	2,654,695.65	88,874.89	228,000		
Colorado.....	36	24,429,595.44	314,146.17	1,969,500	1,150,000	75,800
New Mexico.....	7	1,978,977.86	69,227.99	427,500	200,000	10,400
Oklahoma.....	9	1,073,455.82	280,771.24	137,500		6,000
Indian Territory.....	15	2,092,842.82	443,816.17	216,000		
Total.....	344	107,341,030.71	3,074,343.47	9,881,620	3,260,000	843,370
Washington.....	31	11,224,445.78	505,178.30	1,021,300	803,000	533,000
Oregon.....	24	3,999,001.75	167,699.49	392,300		471,200
Portland.....	4	2,752,934.68	71,993.75	625,000	500,000	401,960
California.....	31	12,399,184.81	665,932.45	1,607,250	150,000	210,770
San Francisco.....	4	17,154,710.84	171,883.63	700,000	350,000	772,800
Idaho.....	9	1,180,928.25	217,218.72	175,000	78,000	32,200
Utah.....	11	2,658,994.08	385,633.48	812,500	575,000	10,300
Nevada.....	1	358,597.05	37,478.53	20,500		
Arizona.....	5	1,364,118.12	52,585.37	175,000		2,680
Alaska.....	1	42,061.55	1,757.16	12,500	50,000	
Total.....	121	53,134,976.91	2,277,410.88	5,541,350	2,506,000	2,434,910
United States.....	3,602	2,479,819,494.90	33,681,370.97	234,403,460	81,265,940	17,717,840

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 2, 1899—Continued.

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securi- ties, judgments, claims, etc.	Banking house, furni- ture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$12,859.38	\$341,471.03	\$355,907.62	\$248,111.86	\$137,442.18	\$154,762.78
32,132.68	699,371.53	294,563.27	217,031.04	398,931.71	82,613.54
52,654.25	603,960.29	906,201.50	921,269.37	565,722.31	271,531.65
12,860.00	222,977.63	71,256.31	30,063.20	124,304.73	148,432.72
78,604.52	1,611,935.69	818,541.75	446,316.89	928,113.86	562,379.98
109,433.94	721,256.10	979,321.17	704,225.05	1,253,292.33	232,771.37
120,056.25	917,242.36	320,999.55	219,724.89	1,085,001.53	436,414.92
4,912.19	226,322.34	100,134.92	195,899.96	352,787.66	23,973.98
159,001.88	6,193,900.20	412,402.58	527,330.01	5,834,412.59	948,819.94
33,450.00	331,332.00	123,355.05	48,520.00	690,179.77	116,494.70
9,874.99	78,179.19	73,850.19	407.86	130,207.81	32,009.71
9,789.49	11,824.13	66,031.09	3,250.00	93,637.38	23,776.89
635,609.57	11,959,772.49	4,522,565.00	3,562,150.13	11,594,033.86	3,031,982.18
203,174.82	1,566,325.54	338,848.46	1,157,613.66	1,117,832.02	1,228,133.75
94,089.16	370,205.15	216,075.24	156,018.38	355,392.22	284,082.64
42,000.00	2,603,014.67	93,483.99	205,254.01	384,182.18	261,159.66
112,178.00	1,735,722.38	836,376.58	767,881.47	1,034,833.84	912,502.06
165,634.95	1,280,054.74	339,050.00	98,289.95	2,039,959.12	4,496,321.77
13,163.50	616,577.63	105,831.84	170,976.24	958,027.43	174,647.40
18,126.63	842,101.41	283,415.00	174,287.71	556,199.15	419,944.42
1,850.00	90,571.04	4,786.78	7,500.00	3,893.13	5,725.81
2,275.00	174,879.46	25,927.97	10,620.33	240,002.02	113,761.81
4,190.00	7,409.67	2,742.20	.....	18,440.27	59,945.10
656,682.06	9,286,861.69	2,246,538.06	2,748,441.75	6,708,761.38	7,956,224.42
17,375,215.21	325,490,163.55	79,446,858.81	29,662,473.64	198,611,069.85	60,155,021.84

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
North Dakota.....	\$991,495.84	\$101,502.00	\$15,798.72	\$61,247	\$2,632.13
South Dakota.....	1,177,941.49	57,348.88	5,122.70	56,861	2,285.59
Nebraska.....	3,539,532.65	256,225.04	4,186.19	108,673	8,341.95
Lincoln.....	244,547.55	25,749.21	19,840.18	6,969	1,282.66
Omaha.....	1,941,034.69	160,323.87	761,778.41	117,507	5,991.79
Kansas.....	6,023,393.65	270,517.90	272,439.48	394,078	16,343.30
Montana.....	3,278,725.59	49,176.94	35,166.47	174,505	4,363.52
Wyoming.....	772,613.00	29,845.23	.....	17,571	1,361.90
Colorado.....	14,292,757.01	230,039.72	768,306.47	411,168	14,186.15
New Mexico.....	974,228.74	38,698.22	.....	48,480	1,012.67
Oklahoma.....	460,677.68	57,222.81	.....	14,435	2,420.24
Indian Territory.....	328,765.80	19,428.91	.....	17,720	1,054.43
Total.....	34,025,713.69	1,296,078.73	1,832,638.62	1,429,214	61,276.33
Washington.....	4,736,398.54	154,039.52	197,196.70	103,017	4,297.49
Oregon.....	1,395,259.25	46,337.60	.....	32,284	2,099.34
Portland.....	691,200.76	25,868.22	73,774.19	4,665	1,678.43
California.....	3,945,228.45	216,991.14	75,772.59	56,907	5,782.23
San Francisco.....	1,880,984.45	16,585.43	720,451.56	19,510	1,141.27
Idaho.....	788,084.31	16,459.44	.....	30,559	726.55
Utah.....	576,708.19	16,980.94	59,843.37	28,271	3,770.28
Nevada.....	54,120.81	848.02	.....	.....	39.26
Arizona.....	469,221.53	14,632.05	7,375.46	13,024	202.92
Alaska.....	73,048.55	12,270.56	.....	.....	3.25
Total.....	14,610,254.84	521,012.92	1,134,413.87	288,237	19,741.02
United States.....	345,556,047.73	21,432,440.94	90,514,921.48	17,522,237	1,013,122.40

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 2, 1899—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$363,871.80	\$221,758	.....	\$18,810.00	\$166.50	\$8,975,801.96
445,948.96	241,802	.....	25,503.75	6.15	8,963,498.59
834,659.89	371,375	.....	76,970.25	507.50	27,418,035.23
131,561.20	64,514	.....	5,625.00	.....	2,979,317.96
1,259,007.30	609,163	.....	48,375.00	16,298.60	25,156,683.13
1,647,706.10	781,762	.....	105,181.86	3,383.78	41,172,231.40
988,900.25	620,406	\$20,000	28,518.25	3,992.10	19,528,459.22
245,418.15	65,145	.....	10,184.75	500.00	5,018,240.62
4,994,213.40	1,790,972	.....	85,909.25	13,387.24	64,613,848.05
229,898.15	120,498	.....	19,237.50	650.00	5,462,140.65
93,170.35	66,686	.....	5,624.50	.....	2,522,493.39
87,502.10	73,415	.....	9,720.00	699.00	3,499,253.21
11,321,857.65	5,087,496	20,000	439,660.11	39,590.87	215,310,003.41
2,621,761.70	157,809	.....	41,953.50	5,280.00	27,720,605.78
729,123.40	31,915	.....	17,653.50	500.00	8,761,236.12
1,481,101.75	23,865	.....	28,125.00	.....	10,271,261.29
2,878,990.75	76,311	.....	72,326.00	602.50	27,761,593.25
4,757,114.90	26,850	.....	31,495.00	2,041.25	35,024,878.86
326,720.75	82,349	.....	7,875.00	.....	4,975,345.06
1,153,100.91	42,661	.....	36,562.50	.....	8,654,400.07
32,753.65	287	.....	922.50	.....	619,873.58
158,158.13	74,257	.....	7,875.00	.....	2,906,596.17
21,689.70	2,550	.....	562.50	9,672.75	318,843.26
14,160,515.64	518,854	.....	245,350.50	18,096.50	127,014,633.44
314,825,376.60	101,675,795	13,055,000	10,298,929.57	1,821,144.06	4,475,343,923.55

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
North Dakota.....	\$1,450,000	\$197,000.00
South Dakota.....	1,460,000	195,550.00
Nebraska.....	5,515,000	1,141,877.95
Lincoln.....	380,000	26,000.00
Omaha.....	3,750,000	364,000.00
Kansas.....	8,137,100	1,357,338.52
Montana.....	2,305,000	381,000.00
Wyoming.....	860,000	119,450.00
Colorado.....	4,122,000	976,786.00
New Mexico.....	650,000	133,500.00
Oklahoma.....	430,000	33,500.00
Indian Territory.....	860,000	224,706.53
Total.....	29,919,100	5,150,709.00
Washington.....	3,330,000	500,668.14
Oregon.....	1,320,000	291,768.35
Portland.....	1,100,000	186,000.00
California.....	4,825,000	1,056,901.24
San Francisco.....	6,000,000	2,350,000.00
Idaho.....	550,000	196,000.00
Utah.....	1,650,000	393,917.96
Nevada.....	82,000	2,500.00
Arizona.....	400,000	72,410.00
Alaska.....	50,000	.....
Total.....	19,307,000	5,050,105.69
United States.....	606,725,265	250,367,691.89

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 2, 1899—Continued.

LIABILITIES—Continued.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to approved reserve agents.
\$391,557.46	\$365,677.50	.....	\$52,462.07	\$239,983.16	.....
315,644.94	497,352.50	.....	67,901.80	426,844.32	\$22,755.50
699,327.54	1,552,482.50	.....	656,075.04	1,181,668.21	21,123.22
20,096.61	112,500.00	.....	230,283.20	369,017.18	.....
240,422.55	827,500.00	.....	4,505,014.18	3,844,263.89	904.92
1,275,666.05	2,102,217.50	.....	1,125,899.02	1,387,643.49	5,860.04
930,048.67	538,270.00	.....	776,785.15	302,852.91	374.39
96,454.42	203,995.00	.....	63,222.86	151,082.43	.....
1,112,446.18	1,729,955.00	.....	6,454,464.90	5,399,959.39	7,152.33
92,499.97	377,300.00	.....	189,525.20	131,853.76	.....
69,239.30	112,490.00	.....	20,225.85	110,873.92	.....
127,004.30	193,700.00	.....	48,646.57	10,004.76	30,666.31
5,370,407.99	8,613,440.00	.....	14,190,505.84	13,556,047.42	88,836.71
640,420.55	796,991.50	.....	807,047.64	1,049,673.29	3,217.38
300,341.25	309,272.50	.....	80,488.28	84,255.01	1,309.40
616,638.26	525,750.00	.....	1,292,808.71	650,504.43	.....
817,874.42	1,369,060.00	.....	281,630.90	975,696.98	59,553.75
817,643.61	90,000.00	.....	1,640,558.86	7,010,388.86	114,030.66
148,193.94	133,380.00	.....	49,990.52	69,079.71	88.86
165,553.50	431,422.50	.....	186,019.87	436,353.52	.....
5,101.92	18,450.00	.....	.....	3,425.00	.....
89,283.32	146,490.00	.....	10,134.60	47,829.80	1,798.50
.....	7,880.00	.....	.....	.....	.....
3,601,050.77	3,828,696.50	.....	4,348,679.38	10,327,206.60	179,998.55
113,958,857.25	204,925,357.50	\$53,104.50	479,027,285.19	293,721,662.94	23,568,542.10

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES—Continued.

States, Territories, and reserve cities.	Dividends unpaid.	Individual deposits.
North Dakota.....	\$1,060.00	\$6,225,491.32
South Dakota.....	480.00	5,770,204.95
Nebraska.....	836.00	16,373,022.09
Lincoln.....	40.00	1,784,380.91
Omaha.....	351.00	10,702,257.32
Kansas.....	1,670.60	24,755,511.70
Montana.....	5,491.50	13,619,625.35
Wyoming.....		3,518,035.91
Colorado.....	114.00	43,745,352.21
New Mexico.....		3,700,274.34
Oklahoma.....		1,609,879.83
Indian Territory.....	25.00	1,918,749.74
Total.....	10,068.10	133,772,785.73
Washington.....	1,881.00	19,774,838.63
Oregon.....	1,345.00	6,315,997.00
Portland.....		5,399,670.48
California.....	3,669.75	18,020,323.94
San Francisco.....	1,972.50	16,631,515.94
Idaho.....		3,752,867.98
Utah.....	1,504.82	4,799,486.78
Nevada.....		468,396.66
Arizona.....	30.00	2,138,619.95
Alaska.....		211,056.61
Total.....	10,403.07	77,512,773.97
United States.....	1,184,368.99	2,380,610,361.43

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS DECEMBER 2, 1899—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
		\$32,560.20	\$15,000.00	\$5,010.25
\$139,545.58	\$59,219.00	8,000.00		
		53,964.04	212,500.00	10,158.64
57,000.00				
514,082.91	357,886.36		50,000.00	
245,321.30	189,656.88	428,614.15	121,732.15	38,000.00
190,267.37	94,243.88		90,000.00	294,500.00
		6,000.00		
528,015.36	537,596.93			5.75
161,738.01	25,449.37			
		65,693.49	20,000.00	591.00
		750.00	85,000.00	
1,835,970.53	1,264,052.42	595,581.88	594,232.15	348,265.64
505,483.35	281,384.30		29,000.00	
		41,900.00	12,900.00	1,659.33
37,577.23	462,312.18			
99,769.75	50,019.77		20,000.00	182,092.75
366,772.71				1,995.72
55,294.99	20,449.06			
540,647.53	25,293.67			24,199.92
			40,000.00	
	49,906.65			
1,605,545.56	889,365.63	41,900.00	101,900.00	209,947.72
73,866,941.90	6,158,557.45	5,001,309.88	13,546,905.23	22,627,712.30

620 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine.....	82	\$23,366,414.01	\$41,350.44	\$5,342,900	\$360,000	\$67,750
New Hampshire.....	52	12,346,913.92	85,251.33	3,944,250	709,000	73,900
Vermont.....	49	12,529,127.92	44,932.62	4,284,600	450,000	133,120
Massachusetts.....	210	112,229,365.16	162,101.25	17,435,500	2,364,700	59,200
Boston.....	39	161,965,238.41	73,732.98	6,300,500	4,736,000	5,000
Rhode Island.....	52	30,671,902.12	52,631.89	6,236,500	160,000	155,000
Connecticut.....	81	48,038,967.55	174,285.80	8,907,500	1,401,960	42,860
Total.....	565	401,147,929.09	634,288.31	52,451,750	10,172,660	536,830
New York.....	270	99,627,428.21	390,521.03	17,344,750	2,621,500	868,269
New York City.....	45	499,681,166.81	220,756.89	20,684,300	40,872,900	2,523,830
Albany.....	6	9,988,371.35	4,415.42	350,000	261,100	.....
Brooklyn.....	5	10,908,557.39	4,258.44	642,000	200,000	.....
New Jersey.....	109	61,674,950.35	51,563.09	6,340,150	1,115,000	224,240
Pennsylvania.....	375	137,806,563.06	363,585.99	20,153,900	3,682,300	1,465,530
Philadelphia.....	36	113,466,892.13	7,445.19	6,607,500	5,528,000	.....
Pittsburg.....	31	67,302,571.60	48,774.55	5,628,250	1,453,000	160,860
Delaware.....	19	5,944,424.24	3,143.87	873,500	50,000	17,069
Maryland.....	48	11,840,748.04	36,358.22	2,287,750	300,000	10,200
Baltimore.....	20	36,644,368.51	26,945.59	3,387,140	2,884,360	80
District of Columbia.....	1	918,978.71	260.08	250,000	.....	1,200
Washington City.....	11	11,560,078.15	9,679.36	985,400	511,000	243,970
Total.....	976	1,067,365,098.55	1,167,707.72	85,534,640	59,479,160	5,515,230
Virginia.....	36	20,160,942.73	67,517.91	2,767,850	2,924,000	91,430
West Virginia.....	35	11,321,992.12	62,862.19	1,768,950	903,000	57,300
North Carolina.....	29	9,119,411.69	196,754.77	987,600	703,500	3,000
South Carolina.....	16	6,960,305.09	196,903.90	831,000	360,000	3,100
Georgia.....	25	8,749,841.55	635,644.18	1,214,000	811,000	69,500
Savannah.....	2	1,663,380.88	135.54	102,000	125,000	.....
Florida.....	15	4,448,825.09	89,174.71	430,000	275,000	7,700
Alabama.....	27	7,939,624.90	419,358.05	1,275,000	300,000	27,500
Mississippi.....	12	2,302,693.09	1,197,438.46	382,900	.....	2,000
Louisiana.....	13	2,886,683.17	1,278,661.38	290,000	.....	800
New Orleans.....	7	13,793,243.31	2,047,159.92	801,000	450,000	106,320
Texas.....	195	44,480,827.63	5,035,774.75	5,178,630	1,088,000	175,670
Houston.....	5	2,904,198.70	826,510.91	300,000	.....	.....
Arkansas.....	7	2,822,113.20	392,108.47	251,500	100,000	12,140
Kentucky.....	67	18,569,699.88	474,425.00	4,215,500	1,625,000	332,860
Louisville.....	7	9,415,659.24	28,859.37	1,770,000	2,170,000	53,000
Tennessee.....	47	22,725,819.63	564,960.15	2,293,000	525,000	346,360
Total.....	545	190,265,261.90	13,514,251.66	24,878,930	12,359,500	1,288,680
Ohio.....	229	84,694,109.45	604,792.61	13,109,500	2,314,500	1,060,230
Cincinnati.....	13	29,503,725.83	7,518.13	4,762,500	4,383,000	288,730
Cleveland.....	14	39,377,475.12	56,559.27	2,214,500	500,000	800
Indiana.....	108	34,053,022.19	310,809.20	5,210,250	1,150,760	798,290
Indianapolis.....	4	8,567,000.99	1,088.66	280,000	1,900,000	611,380
Illinois.....	204	62,102,432.59	1,023,826.97	7,347,450	1,219,700	874,430
Chicago.....	16	126,175,215.06	65,737.58	2,120,000	1,760,000	95,680
Michigan.....	74	33,845,890.82	200,918.16	3,247,560	810,000	159,570
Detroit.....	6	14,488,205.99	12,128.16	1,550,000	800,000	7,000
Wisconsin.....	75	28,728,785.14	227,707.16	2,535,110	650,000	293,410
Milwaukee.....	4	21,861,667.89	216,215.10	670,000	690,000	12,950
Minnesota.....	58	18,588,147.16	147,287.40	1,492,600	200,000	102,200
St. Paul.....	5	11,760,134.18	1,047.21	252,000	828,000	77,100
Minneapolis.....	6	13,360,864.84	8,659.09	725,000	350,000	8,160
Iowa.....	169	43,020,535.91	666,186.44	5,041,060	975,700	299,930
Des Moines.....	4	4,045,553.16	26,231.87	377,000	350,000	.....
Missouri.....	50	10,291,427.07	189,757.41	1,283,550	150,000	44,880
St. Louis.....	6	50,826,961.82	95,109.99	4,095,000	3,322,000	6,360
Kansas City.....	6	23,764,737.73	209,208.53	991,000	985,000	56,080
St. Joseph.....	2	2,904,390.65	23,978.14	214,000	100,000	35,900
Total.....	1,053	661,960,283.62	4,094,767.08	57,518,080	23,438,660	4,833,080

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS FEBRUARY 13, 1900.

RESOURCES.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$216,694.00	\$4,675,119.93	\$636,013.80	\$99,805.47	\$376,969.34	\$201,151.83
148,058.94	2,824,357.20	306,236.93	163,368.04	194,739.38	91,054.03
166,275.62	2,468,249.52	241,477.49	207,876.33	114,873.33	121,635.96
648,689.61	15,344,425.98	3,670,923.24	419,906.51	580,374.17	165,441.49
563,635.08	6,234,795.12	2,395,735.32	213,260.79	15,121,731.18	1,484,333.70
357,452.50	3,850,949.80	927,002.67	92,143.25	847,454.53	102,454.05
418,415.63	10,117,949.99	2,185,338.33	267,663.32	2,471,421.45	382,887.42
2,519,221.38	45,515,847.34	10,362,727.78	1,464,023.71	19,707,613.38	2,548,958.48
810,891.26	21,227,886.25	3,529,682.48	2,992,341.79	3,329,286.90	1,685,209.95
4,190,120.86	70,547,708.49	14,832,650.22	2,004,114.49	33,842,163.68	3,761,526.38
37,250.00	953,973.77	259,707.43	123,013.58	2,234,978.36	392,806.47
24,000.00	2,141,774.73	590,600.00	73,120.70	65,058.99	68,931.90
442,438.22	11,880,729.02	3,302,981.10	966,358.33	2,800,949.35	502,291.70
1,552,920.83	36,689,864.62	6,369,467.51	2,639,699.39	5,701,286.07	1,702,525.36
1,134,696.41	19,117,275.74	3,936,568.47	653,417.48	12,556,281.60	2,396,710.67
755,557.38	8,671,520.36	3,614,476.21	583,201.86	4,169,354.81	589,858.41
43,867.75	937,532.30	340,086.56	106,014.15	204,131.75	75,009.27
121,881.95	2,564,406.86	505,927.43	113,350.00	181,023.95	130,102.88
417,489.72	3,737,197.61	2,419,692.15	192,725.63	3,509,170.23	585,034.66
-----	239,380.00	23,000.00	3,135.60	12,284.09	50.00
72,645.40	900,026.62	1,083,769.81	56,792.85	1,714,615.80	162,421.05
9,603,759.78	179,609,276.37	40,808,609.37	10,507,294.85	70,320,585.55	12,052,478.70
401,889.80	1,975,410.56	750,634.46	246,677.60	1,055,895.62	484,428.03
138,493.79	956,459.25	844,047.42	91,781.61	861,183.20	413,282.87
96,404.24	285,331.72	317,525.99	61,504.12	746,436.00	428,239.23
28,390.62	913,152.34	116,654.36	55,715.69	361,322.81	339,653.90
141,018.82	682,074.90	287,338.55	131,388.92	813,573.83	659,682.20
12,293.75	22,865.90	54,756.50	-----	53,621.50	12,683.28
37,974.19	749,011.11	258,604.12	68,341.92	386,402.01	253,456.62
116,985.00	1,943,424.62	414,959.04	175,348.72	1,576,803.27	710,729.67
8,112.50	532,548.36	82,509.77	48,628.29	386,768.92	90,603.42
21,517.00	104,385.30	64,945.87	15,466.17	255,688.39	68,664.35
88,635.74	1,985,485.88	625,432.21	157,459.82	694,852.66	959,698.30
273,241.09	1,390,536.05	1,928,370.79	840,404.26	6,487,695.36	1,439,588.47
31,042.19	23,185.03	186,250.58	116,238.81	1,064,935.53	51,799.29
18,281.25	154,669.79	24,740.10	171,534.27	395,667.21	117,126.17
295,960.38	1,394,494.52	638,002.42	177,626.71	954,495.12	301,828.79
252,933.85	2,197,286.88	199,792.00	57,262.48	1,422,603.15	376,606.15
215,748.36	1,203,188.41	784,238.42	564,949.51	2,319,261.64	740,853.56
2,178,922.57	18,513,510.62	7,578,802.40	2,980,328.90	19,837,206.22	7,448,924.30
862,260.37	8,640,728.70	2,140,229.18	1,260,529.21	4,563,247.99	1,180,278.59
855,224.23	9,331,659.66	484,143.28	174,093.67	3,648,250.94	774,534.59
42,587.75	1,870,614.25	448,149.31	126,691.01	3,357,285.34	1,212,334.18
339,214.04	4,219,423.27	1,260,933.42	752,322.31	2,776,568.67	669,030.85
171,672.75	1,199,545.93	261,000.60	71,034.87	3,131,146.90	1,105,253.63
231,577.61	6,757,532.09	2,213,140.51	910,132.62	1,665,396.74	459,755.92
224,415.63	12,530,002.30	287,797.78	769,988.64	31,872,314.88	8,996,462.26
234,920.90	3,256,538.51	965,572.19	647,394.65	774,090.29	546,526.95
217,313.19	1,542,380.31	26,788.50	383,308.94	1,385,290.01	477,005.02
144,586.73	3,584,203.03	814,552.12	298,543.54	733,106.00	219,687.15
55,250.00	2,012,576.51	125,521.22	114,601.83	964,403.53	606,724.25
60,991.88	1,225,677.25	914,658.31	392,272.04	494,173.77	368,992.70
40,730.94	2,430,496.98	638,758.78	233,616.41	676,270.16	256,603.63
56,750.00	358,384.88	3,275.00	179,628.00	1,076,376.33	616,551.75
201,342.65	2,435,821.23	1,654,697.70	856,547.71	2,563,791.02	641,194.36
35,832.00	189,231.98	141,041.29	95,573.48	355,578.52	37,461.03
71,432.74	674,118.26	479,052.42	245,503.75	332,867.41	146,778.58
213,796.87	4,267,937.13	758,000.00	106,655.82	11,244,989.85	1,598,022.58
26,900.00	1,640,775.87	374,449.73	93,359.56	2,070,897.80	2,171,038.19
-----	11,500.00	72,000.00	-----	373,263.46	91,424.20
4,176,800.28	68,179,145.94	14,063,760.74	7,711,798.06	74,039,309.61	22,175,660.39

622 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
Maine.....	\$4,234,620.19	\$175,678.66	\$105,732.79	\$293,230	\$10,659.19
New Hampshire.....	2,088,375.52	188,301.24	.....	259,345	9,829.08
Vermont.....	2,206,183.50	102,692.46	.....	145,253	8,931.22
Massachusetts.....	13,817,031.09	855,503.57	249,127.30	992,903	74,566.71
Boston.....	30,827,331.16	579,392.34	13,491,688.78	1,009,845	23,342.23
Rhode Island.....	3,004,071.05	104,713.00	228,456.91	385,554	16,640.92
Connecticut.....	7,028,102.68	559,484.63	437,299.43	555,542	34,907.43
Total.....	63,205,715.19	2,565,765.90	14,512,305.21	3,641,672	178,876.78
New York.....	19,569,205.72	1,123,593.51	427,834.67	913,659	70,987.04
New York City.....	.....	4,489,233.59	123,629,996.14	1,058,829	69,351.44
Albany.....	2,185,814.47	103,105.86	172,815.83	53,469	5,797.63
Brooklyn.....	2,501,334.78	105,845.58	1,292,419.95	171,988	13,567.93
New Jersey.....	11,552,488.71	1,331,370.65	798,480.38	353,605	66,422.21
Pennsylvania.....	31,850,037.27	1,665,232.37	259,879.43	1,251,674	116,396.70
Philadelphia.....	21,826,843.29	2,223,621.82	14,238,565.79	271,223	49,015.00
Pittsburg.....	10,471,628.60	357,065.98	4,650,169.59	425,712	21,192.10
Delaware.....	1,005,458.04	29,230.29	67,277.64	41,523	7,073.10
Maryland.....	1,655,609.47	106,797.96	331.26	48,195	14,601.32
Baltimore.....	3,932,494.02	112,469.92	2,011,807.69	167,924	16,111.13
District of Columbia.....	189,145.07	7,699.98	.....	2,065	454.62
Washington City.....	2,751,696.15	172,716.07	223,773.70	3,000	7,997.81
Total.....	109,491,755.59	11,827,983.58	147,773,352.07	4,762,866	458,968.03
Virginia.....	2,829,679.78	134,556.89	328,224.05	168,253	20,127.42
West Virginia.....	2,939,290.59	104,484.27	.....	98,231	8,846.79
North Carolina.....	1,050,313.41	150,104.07	.....	88,965	9,385.94
South Carolina.....	641,348.80	243,977.18	.....	105,480	8,825.33
Georgia.....	1,496,744.48	106,456.50	180,499.54	124,605	7,012.90
Savannah.....	184,134.07	615.50	93,502.12	10,000	635.42
Florida.....	1,160,958.88	49,101.40	8,810.15	84,865	4,066.12
Alabama.....	2,339,007.45	132,241.35	71,219.40	145,982	8,537.92
Mississippi.....	1,010,768.32	83,345.35	437.40	9,188	3,759.34
Louisiana.....	1,378,621.98	42,192.73	.....	20,290	4,547.08
New Orleans.....	3,204,113.78	28,562.12	1,207,412.55	67,230	19,505.21
Texas.....	11,011,614.59	557,780.43	289,817.58	754,300	40,820.26
Houston.....	983,298.43	74,683.20	18,572.30	53,851	2,855.19
Arkansas.....	712,218.05	18,703.29	56,402.96	33,604	3,374.48
Kentucky.....	4,181,384.64	167,749.85	296.58	208,480	10,724.77
Louisville.....	3,493,622.94	22,259.98	571,707.32	79,159	3,506.70
Tennessee.....	5,842,786.61	285,740.44	403,572.29	269,854	15,343.25
Total.....	44,519,904.80	2,202,534.55	3,230,474.24	2,342,277	172,474.12
Ohio.....	18,525,603.60	924,261.42	289,126.71	1,275,224	58,471.66
Cincinnati.....	6,572,817.38	162,011.72	286,326.29	336,982	4,550.18
Cleveland.....	6,414,865.49	193,930.64	382,082.42	131,322	6,818.87
Indiana.....	10,464,305.96	390,759.97	7,622.47	885,197	32,442.54
Indianapolis.....	3,657,879.65	29,236.82	319,137.00	466,029	5,259.61
Illinois.....	14,974,034.61	633,515.13	343,018.36	823,290	46,707.05
Chicago.....	.....	157,365.75	11,018,222.75	1,359,559	27,493.96
Michigan.....	7,348,839.21	190,551.03	82,594.32	350,326	21,771.18
Detroit.....	2,832,933.16	20,375.40	256,927.71	181,068	9,941.79
Wisconsin.....	7,087,370.12	243,413.89	36,683.45	231,826	20,961.99
Milwaukee.....	4,299,390.68	16,439.71	374,374.16	47,655	6,518.24
Minnesota.....	4,028,964.49	112,547.98	9,168.98	100,644	14,555.09
St. Paul.....	2,874,687.86	170,990.91	431,653.96	79,700	3,870.00
Minneapolis.....	1,949,024.11	46,576.09	907,609.86	77,650	4,799.97
Iowa.....	8,039,807.61	372,624.27	166,152.43	419,799	35,371.72
Des Moines.....	843,303.72	11,267.26	41,388.02	24,189	1,631.36
Missouri.....	2,872,747.26	136,882.63	13,892.51	179,279	7,870.31
St. Louis.....	.....	127,303.49	1,836,202.77	109,160	3,804.04
Kansas City.....	9,303,372.69	33,350.37	665,473.90	197,791	7,814.47
St. Joseph.....	720,526.33	31,195.06	123,104.59	20,135	1,573.99
Total.....	112,810,472.93	4,004,599.54	17,590,762.66	7,301,825	322,208.02

UNITED STATES AT THE CLOSE OF BUSINESS FEBRUARY 13, 1900—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$1, 419, 052. 07	\$364, 525		\$235, 337. 75	\$1, 200. 00	\$42, 224, 204. 47
760, 905. 75	294, 679		172, 411. 25	1, 800. 00	24, 653, 776. 61
725, 275. 82	243, 192		183, 292. 50	9, 070. 00	24, 386, 059. 09
5, 616, 390. 42	2, 430, 266	\$125, 000	766, 214. 50	32, 667. 50	178, 040, 297. 50
15, 212, 638. 73	5, 470, 442	580, 000	283, 522. 50	134, 500. 00	266, 706, 715. 32
1, 090, 142. 84	575, 699		271, 590. 00	32, 387. 00	49, 162, 747. 53
3, 101, 931. 87	893, 567		385, 657. 50	32, 622. 50	87, 438, 364. 53
27, 926, 337. 50	10, 272, 370	705, 000	2, 298, 026. 00	244, 247. 00	672, 612, 165. 05
6, 131, 845. 92	2, 884, 877	175, 000	752, 621. 35	61, 101. 34	186, 538, 483. 42
148, 502, 964. 28	40, 491, 098	4, 430, 000	885, 253. 50	712, 591. 67	1, 017, 430, 555. 44
909, 075. 85	516, 958		15, 750. 00	1, 000. 00	18, 569, 403. 02
1, 379, 810. 58	837, 249		28, 890. 00		21, 049, 416. 97
3, 414, 562. 78	2, 364, 118		280, 216. 75	18, 180. 50	109, 481, 096. 14
10, 161, 945. 57	4, 311, 710		883, 446. 63	45, 081. 17	268, 673, 045. 97
13, 642, 827. 17	2, 505, 207	4, 570, 000	296, 937. 50	42, 705. 50	225, 071, 733. 76
7, 261, 977. 90	3, 842, 363		240, 341. 25	20, 905. 50	119, 768, 781. 10
298, 777. 17	122, 157		37, 462. 50	2, 500. 00	10, 206, 228. 63
688, 111. 40	349, 499		90, 285. 82	478. 80	21, 045, 659. 36
3, 844, 920. 99	826, 700	1, 440, 000	152, 421. 00	2, 005. 00	66, 311, 057. 85
255, 533. 50	31, 155		11, 250. 00		1, 945, 591. 65
2, 224, 236. 20	717, 984	180, 000	39, 842. 50	. 50	23, 621, 645. 97
198, 716, 580. 31	59, 301, 075	10, 795, 000	3, 714, 718. 80	906, 549. 98	2, 089, 712, 699. 28
1, 178, 894. 56	798, 522		119, 030. 25	1, 100. 50	36, 505, 065. 16
979, 980. 00	552, 237		77, 971. 25	1, 537. 94	22, 181, 951. 29
605, 050. 43	226, 490		41, 023. 90	2, 434. 20	15, 119, 476. 71
322, 047. 25	240, 758		38, 295. 00	3, 106. 87	11, 790, 035. 14
672, 524. 35	474, 219		51, 946. 30	481. 55	17, 309, 552. 37
130, 700. 00	49, 822		4, 590. 00	2. 50	2, 520, 738. 96
430, 945. 45	374, 592		19, 350. 00	1, 350. 00	9, 139, 128. 77
924, 752. 85	480, 418		56, 925. 00	2, 646. 11	19, 061, 463. 35
216, 197. 00	220, 573		17, 230. 30	450. 00	6, 596, 151. 52
344, 520. 30	120, 010		13, 050. 00	1, 000. 00	6, 910, 983. 72
1, 717, 403. 70	1, 274, 680		35, 745. 00	5, 000. 00	29, 348, 940. 20
4, 043, 820. 95	2, 638, 006		230, 451. 25	10, 462. 00	87, 895, 811. 46
1, 061, 650. 95	547, 474		13, 500. 00		8, 260, 046. 11
241, 474. 25	130, 534		11, 317. 50	5, 088. 23	5, 672, 597. 22
1, 153, 923. 97	501, 855		187, 459. 50	7, 445. 91	35, 399, 213. 04
1, 118, 982. 57	754, 579		79, 650. 00	12, 500. 00	24, 079, 950. 63
1, 815, 480. 70	1, 064, 926		100, 269. 60	3, 176. 50	42, 084, 529. 07
16, 958, 349. 28	10, 449, 695		1, 097, 804. 85	57, 802. 31	379, 875, 634. 72
5, 505, 542. 12	3, 601, 037	10, 000	552, 768. 31	33, 154. 84	151, 205, 593. 76
2, 412, 477. 04	2, 912, 188	560, 000	214, 087. 50	1, 399. 94	67, 676, 220. 38
2, 586, 313. 00	1, 582, 020		98, 722. 50	39, 510. 00	60, 622, 581. 15
3, 462, 614. 83	1, 331, 129		222, 174. 81	10, 611. 65	68, 347, 482. 16
2, 425, 976. 80	471, 750		10, 350. 00		24, 684, 742. 61
4, 279, 460. 80	1, 698, 296	45, 000	319, 546. 00	13, 281. 38	108, 076, 524. 38
23, 287, 137. 04	14, 694, 537	1, 445, 000	85, 050. 00	73, 500. 00	237, 045, 479. 63
2, 376, 008. 76	879, 443		145, 640. 00	11, 857. 80	56, 096, 013. 77
1, 637, 883. 55	640, 820		69, 750. 00	18, 810. 77	26, 557, 930. 50
1, 990, 844. 25	701, 537		108, 301. 75	1, 905. 00	48, 652, 544. 32
2, 524, 853. 82	803, 545		30, 150. 00	13, 300. 00	35, 446, 136. 74
1, 180, 443. 30	293, 369		64, 564. 00	7, 858. 87	29, 799, 096. 22
2, 348, 505. 93	255, 887		11, 938. 00	22, 450. 00	23, 393, 841. 95
940, 417. 55	596, 088		32, 625. 00	1, 002. 50	21, 299, 442. 97
2, 581, 890. 41	1, 139, 799		219, 066. 67	7, 520. 83	71, 338, 839. 00
228, 262. 45	208, 409		16, 965. 00		7, 028, 919. 13
627, 134. 92	376, 068		56, 634. 75	5, 337. 50	18, 185, 214. 52
7, 158, 016. 22	3, 729, 112	940, 000	184, 275. 00	500. 00	90, 623, 207. 58
1, 458, 678. 05	1, 019, 000		42, 310. 00	20, 500. 00	45, 131, 737. 89
285, 388. 70	144, 688		9, 630. 00	1, 550. 00	5, 164, 247. 12
69, 297, 849. 54	37, 078, 722	3, 000, 000	2, 493, 949. 29	284, 051. 08	1, 196, 375, 785. 78

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
Maine.....	\$10,896,000	\$2,804,851.00
New Hampshire.....	5,375,000	1,360,695.52
Vermont.....	6,860,000	1,472,473.26
Massachusetts.....	41,277,500	15,007,040.62
Boston.....	38,400,000	14,172,300.00
Rhode Island.....	15,940,250	4,034,072.28
Connecticut.....	20,777,070	8,027,050.00
Total.....	139,525,820	46,878,482.68
New York.....	30,927,840	10,842,530.57
New York City.....	56,880,000	43,828,500.00
Albany.....	1,550,000	1,375,000.00
Brooklyn.....	1,352,000	1,900,000.00
New Jersey.....	14,835,000	8,534,000.00
Pennsylvania.....	41,737,300	23,716,688.82
Philadelphia.....	19,305,000	16,030,000.00
Pittsburg.....	13,250,000	10,127,000.00
Delaware.....	2,133,985	959,105.00
Maryland.....	3,806,700	1,876,125.00
Baltimore.....	11,608,260	4,678,000.00
District of Columbia.....	252,000	150,000.00
Washington City.....	2,775,000	1,321,000.00
Total.....	200,413,085	125,337,949.39
Virginia.....	4,881,000	1,761,050.00
West Virginia.....	3,596,160	1,007,122.27
North Carolina.....	2,001,000	863,211.03
South Carolina.....	1,923,000	694,918.84
Georgia.....	3,006,000	1,088,820.00
Savannah.....	750,000	225,000.00
Florida.....	1,150,000	544,430.00
Alabama.....	3,260,000	658,761.00
Mississippi.....	980,000	455,500.00
Louisiana.....	960,000	422,200.00
New Orleans.....	2,300,000	2,590,000.00
Texas.....	17,879,900	4,851,106.40
Houston.....	1,100,000	610,000.00
Arkansas.....	1,070,000	292,600.00
Kentucky.....	7,950,900	2,162,012.56
Louisville.....	3,000,000	647,500.00
Tennessee.....	7,260,000	1,741,670.18
Total.....	64,067,960	20,615,952.28
Ohio.....	27,680,100	8,203,719.88
Cincinnati.....	7,700,000	2,675,000.00
Cleveland.....	9,900,000	2,595,000.00
Indiana.....	12,042,000	3,061,094.55
Indianapolis.....	2,100,000	1,100,000.00
Illinois.....	17,421,000	6,673,546.86
Chicago.....	18,450,000	9,426,100.00
Michigan.....	8,095,000	2,614,938.20
Detroit.....	3,300,000	608,000.00
Wisconsin.....	6,750,000	1,742,514.02
Milwaukee.....	2,950,000	635,000.00
Minnesota.....	4,490,000	1,046,550.00
St. Paul.....	3,800,000	563,500.00
Minneapolis.....	4,000,000	647,000.00
Iowa.....	12,605,000	2,942,429.00
Des Moines.....	800,000	215,500.00
Missouri.....	3,565,000	799,450.00
St. Louis.....	11,400,000	2,624,000.00
Kansas City.....	2,550,000	690,000.00
St. Joseph.....	350,000	109,150.00
Total.....	159,948,100	49,572,492.51

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 13, 1900—Continued.

LIABILITIES.

Undivided profits, less expenses.	National bank notes outstanding.	State bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to approved reserve agents.
\$1,675,016.12	\$4,687,585.50	.....	\$454,357.01	\$961,154.97	\$22,620.03
607,563.57	3,486,162.50	\$6,789.00	625,544.14	1,083,058.68	7,173.41
924,833.78	3,773,036.50	.....	96,435.55	237,914.48	.....
5,799,447.41	15,384,979.50	.....	947,028.39	1,949,773.22	514,191.60
5,778,476.40	5,579,432.50	.....	34,389,128.43	28,881,715.39	6,003,836.99
1,365,111.91	5,493,792.50	.....	973,538.78	1,686,056.97	281,925.41
2,727,108.17	7,896,042.00	.....	1,261,921.43	590,891.93	449,389.40
18,877,557.36	46,301,031.00	6,789.00	38,747,953.73	35,390,565.64	7,279,136.84
7,176,271.65	15,280,265.00	18,764.00	2,800,275.97	2,060,978.04	486,039.24
24,448,438.46	17,168,817.50	16,542.00	228,962,069.34	108,462,938.41	.....
198,734.27	307,070.00	.....	5,826,133.82	1,757,762.59	541,789.74
479,081.10	577,800.00	1,846.00	246,890.26	197,945.19	35,168.91
5,351,619.93	5,562,174.50	5,402.00	2,018,755.17	660,799.68	932,943.06
6,147,602.09	17,723,067.50	1,498.00	2,995,559.36	1,038,617.18	156,926.64
2,923,797.94	5,833,652.50	.....	37,660,846.03	10,987,570.44	5,044,003.67
3,268,511.27	4,948,397.50	.....	14,910,714.23	5,629,660.02	17,294.38
321,731.18	769,562.50	540.50	318,570.73	17,373.62	.....
511,391.54	1,951,772.50	.....	369,537.93	73,432.69	28,783.59
1,519,211.79	3,006,337.50	1,718.00	7,667,690.99	2,670,099.69	1,521,451.58
98,143.61	225,000.00	.....	26,847.76	464.80	.....
523,857.48	779,315.00	.....	335,015.74	262,782.48	15,894.70
52,950,392.31	74,133,232.00	46,310.50	303,539,507.33	133,820,424.83	8,780,295.51
1,892,443.27	2,438,735.00	.....	915,515.92	1,454,620.88	276,679.93
325,633.43	1,551,827.50	.....	405,505.98	773,795.80	631.43
468,960.51	860,822.50	.....	413,607.16	562,836.22	94,311.10
492,362.97	756,850.00	.....	191,437.65	865,356.80	18,199.44
807,143.03	1,026,287.50	.....	334,403.47	755,634.45	45,771.47
69,971.02	83,885.00	.....	143,691.57	157,638.56	.....
161,117.10	385,700.00	.....	169,057.47	282,683.36	3,562.28
654,664.73	1,106,025.00	.....	492,581.98	619,882.92	34,962.94
157,821.08	335,840.00	.....	71,635.59	216,931.59	20,586.93
323,797.27	254,747.50	.....	197,672.74	69,638.63	1,044.19
453,979.79	650,745.00	.....	2,426,930.87	2,872,945.86	23,778.65
2,582,332.65	4,553,485.00	.....	4,701,074.28	1,617,195.28	121,885.01
126,729.01	233,960.00	.....	1,438,708.90	694,792.69	.....
85,198.26	225,000.00	.....	32,442.40	376,374.66	9,571.34
604,760.80	3,766,162.50	.....	652,604.31	645,159.10	58,036.40
188,668.43	1,593,000.00	.....	4,542,289.70	3,585,733.58	110,937.17
900,311.06	2,014,135.00	.....	1,393,473.78	4,089,299.84	393,115.17
10,295,894.41	21,837,207.50	.....	18,522,833.77	19,660,540.22	1,213,967.45
2,951,138.97	11,592,990.00	.....	2,178,432.11	2,565,561.83	103,612.99
1,473,155.82	4,042,592.50	.....	11,834,073.25	6,090,650.43	141,454.56
821,394.57	1,988,590.00	.....	8,393,396.28	4,090,551.14	.....
1,005,274.14	4,578,303.00	.....	370,424.28	1,896,457.02	27,317.34
213,043.80	207,000.00	.....	3,818,855.08	3,194,748.68	98,895.58
2,951,786.03	6,458,315.00	.....	710,012.69	2,921,033.76	5,755.90
3,548,883.53	1,023,475.00	.....	65,079,695.63	39,084,250.13	.....
1,115,374.85	2,868,275.00	.....	895,192.00	1,544,099.52	4,789.37
265,277.26	1,326,730.00	.....	2,726,807.99	5,122,911.96	110,753.93
661,788.83	2,228,607.50	.....	187,086.64	904,540.05	22,231.61
322,551.88	603,000.00	.....	3,789,099.19	3,043,869.20	68,007.76
480,451.83	1,318,732.50	.....	317,359.49	829,414.08	2,876.56
562,476.18	192,580.00	.....	2,187,981.74	2,759,143.35	67,814.64
293,864.75	562,800.00	.....	2,750,609.79	2,639,332.47	20,866.29
1,235,338.81	4,450,002.50	.....	2,225,989.65	6,489,910.77	5,686.50
28,322.56	338,192.50	.....	1,028,731.56	1,828,662.29	.....
230,435.38	1,125,970.00	.....	4,508.41	216,520.28	.....
2,857,381.37	3,644,055.00	.....	19,672,068.67	11,308,439.34	.....
541,478.52	846,200.00	.....	12,411,734.92	10,273,349.17	.....
26,780.88	192,600.00	.....	795,313.27	1,296,338.94	.....
21,496,199.96	49,589,110.50	.....	140,877,372.64	108,708,724.41	680,063.08

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Dividends unpaid.	Individual deposits.
Maine.....	\$30,662.23	\$19,963,902.89
New Hampshire.....	19,579.69	11,217,840.27
Vermont.....	18,378.24	10,455,123.19
Massachusetts.....	54,893.97	93,110,508.10
Boston.....	19,214.00	124,403,424.17
Rhode Island.....	52,505.06	18,984,336.55
Connecticut.....	25,585.79	44,124,287.41
Total.....	220,818.98	322,259,422.58
New York.....	70,366.81	113,367,975.59
New York City.....	95,375.54	475,040,766.02
Albany.....	2,103.36	6,565,081.36
Brooklyn.....	1,413.00	15,977,055.83
New Jersey.....	53,071.00	69,659,283.97
Pennsylvania.....	170,456.63	170,991,750.00
Philadelphia.....	35,034.94	122,145,884.37
Pittsburg.....	59,592.88	65,984,105.04
Delaware.....	2,711.40	5,632,648.70
Maryland.....	24,157.80	11,951,567.31
Baltimore.....	88,164.52	30,449,121.74
District of Columbia.....	5,548.00	1,187,587.48
Washington City.....	4,436.00	17,083,784.98
Total.....	612,431.88	1,106,036,612.39
Virginia.....	3,609.74	19,134,469.85
West Virginia.....	8,721.18	13,492,757.76
North Carolina.....	1,840.00	7,802,459.86
South Carolina.....	14,246.50	6,337,337.45
Georgia.....	4,546.50	9,190,916.40
Savannah.....	1,047.50	866,647.22
Florida.....	3,155.00	6,126,784.42
Alabama.....	7,099.24	11,839,749.89
Mississippi.....	2,384.00	4,233,225.57
Louisiana.....	2,773.00	4,523,229.08
New Orleans.....	15,220.05	17,613,306.69
Texas.....	42,827.99	49,957,124.07
Houston.....	4,834.00	4,050,821.51
Arkansas.....	2,377.00	3,424,148.82
Kentucky.....	15,190.00	17,670,644.70
Louisville.....	1,682.50	8,101,533.84
Tennessee.....	7,428.59	23,326,274.84
Total.....	138,982.79	207,682,432.57
Ohio.....	44,738.27	92,847,472.32
Cincinnati.....	2,223.53	26,826,314.14
Cleveland.....	2,416.00	30,370,834.46
Indiana.....	18,357.75	43,493,324.59
Indianapolis.....	445.00	12,069,935.82
Illinois.....	33,230.66	69,291,036.53
Chicago.....	7,969.75	98,720,825.51
Michigan.....	12,795.02	38,648,749.81
Detroit.....	790.00	12,291,339.09
Wisconsin.....	4,169.50	35,470,303.20
Milwaukee.....	417.50	23,351,519.57
Minnesota.....	6,492.00	21,012,828.79
St. Paul.....	3,910.00	12,429,177.30
Minneapolis.....	1,670.50	9,811,157.03
Iowa.....	20,562.00	40,076,185.72
Des Moines.....	5,678.00	2,449,832.22
Missouri.....	3,302.50	12,014,764.48
St. Louis.....	5,127.75	35,510,112.19
Kansas City.....	29,788.22	16,817,582.53
St. Joseph.....		2,296,681.15
Total.....	204,083.95	635,799,976.45

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 13, 1900—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
\$293,584.50	\$63,296.74	\$4,665.00	\$287,708.00	\$78,800.48
777,033.45	21,041.36	5,000.00	54,443.30	6,851.72
438,120.49	11,391.27	29,561.74	68,500.00	290.59
2,279,610.80	3,175.86	470,159.42	1,199,000.00	42,988.61
4,530,370.92	116,857.22	-----	630,500.00	3,801,459.30
132,340.89	13,159.58	-----	135,000.00	70,657.60
1,362,930.76	6,904.01	20,000.00	145,000.00	24,183.63
9,813,991.81	235,826.04	529,386.16	2,520,151.30	4,025,231.93
2,459,122.78	108,470.79	213,582.51	299,928.81	426,071.60
39,990,848.64	399,953.86	-----	-----	22,135,705.67
242,750.79	10,294.21	-----	190,000.00	2,682.88
234,442.71	15,525.93	-----	-----	30,248.04
896,149.49	198,698.25	405,893.32	356,000.00	8,305.77
3,552,846.15	5,466.73	86,074.89	249,375.00	99,816.98
5,032,486.74	33,457.13	-----	40,000.00	-----
1,293,508.11	148,491.92	32,167.08	-----	99,338.67
37,684.82	12,315.18	-----	-----	-----
302,500.00	-----	1,000.00	135,000.00	13,691.00
2,814,230.21	-----	-----	395,000.00	500,771.83
428,366.74	62,192.85	-----	30,000.00	-----
57,287,937.18	994,866.85	738,717.80	1,695,303.87	23,316,632.44
2,540,795.01	284,279.60	73,977.15	600,000.00	247,888.81
873,432.11	1,113.83	10,000.00	4,000.00	131,250.00
635,644.51	64,272.73	151,454.32	169,000.00	30,056.77
329,171.84	27,077.65	35,085.00	70,000.00	35,000.00
736,938.86	45,500.88	202,287.23	55,000.00	10,099.58
87,949.66	34,888.43	-----	100,000.00	-----
212,707.12	54,522.68	359.34	30,000.00	15,000.00
266,981.37	22,518.63	15,000.00	-----	92,235.65
402,033.29	-----	65,034.34	50,000.00	7,192.42
945,981.92	109,022.03	135,385.21	-----	495.50
89,961.60	10,585.95	229,375.88	282,750.00	21,750.95
1,600,240.83	11,107.46	8,100.00	45,000.00	200.00
1,772,917.06	366,696.84	138,805.94	18,600.00	1,237.29
506,288.77	193,153.65	456,130.34	35,000.00	104,988.44
10,801,043.85	1,224,740.36	1,520,994.75	-----	133,991.51
2,116,200.01	138,903.98	88,935.19	1,459,350.00	3,247.85
4,304,427.03	465,128.35	-----	82,300.00	834,634.77
1,125,523.82	782.75	-----	575,000.00	611,548.21
1,796,085.34	85,733.31	-----	40,000.00	1,977,329.12
1,306,985.33	89,709.21	76,990.13	123,000.00	1,391,802.98
1,527,642.94	176,637.14	-----	-----	88,022.92
741,924.64	35,575.36	18,000.00	1,000.00	14,122.28
703,219.93	72,100.34	-----	30,000.00	300.00
605,803.45	31,907.13	-----	-----	43,582.39
484,578.19	198,093.45	10,000.00	60,000.00	29,390.97
139,798.92	55,201.08	-----	-----	318,413.65
585,707.11	241,551.63	107,741.01	224,000.00	24,444.82
322,091.10	22,137.39	31,872.24	45,500.00	5,391.23
900,597.59	30,950.63	-----	-----	319,980.03
322,010.24	11,989.76	-----	-----	-----
142,500.00	-----	-----	-----	-----
3,282,043.23	13,680.18	-----	-----	-----
957,924.35	614.65	-----	-----	-----
96,768.23	-----	-----	-----	-----
21,926,959.80	1,234,035.36	333,538.57	1,180,800.00	4,824,328.60

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Num- ber of banks.	Loans and dis- counts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota	23	\$5,357,272.26	\$44,666.97	\$418,000		\$2,400
South Dakota	25	4,364,419.27	68,295.38	566,750	\$200,000	
Nebraska	87	16,365,983.33	335,163.70	1,715,670		68,750
Lincoln	3	1,606,913.70	11,908.98	125,000	60,000	26,000
Omaha	8	12,438,032.78	112,882.43	1,125,000	900,000	11,260
Kansas	98	24,632,174.74	370,657.05	2,356,450	600,000	125,190
Montana	21	9,276,199.82	568,707.77	608,750	300,000	359,500
Wyoming	11	2,838,873.88	125,465.64	228,000		
Colorado	36	25,527,848.47	239,597.11	1,959,500	1,150,000	8,040
New Mexico	8	2,301,862.68	68,448.95	440,000	200,000	400
Oklahoma	10	1,198,190.51	61,358.54	150,000		21,000
Indian Territory	16	2,291,935.15	115,003.09	241,000		
Total	346	108,199,706.59	2,122,155.61	9,934,120	3,410,000	622,540
Washington	30	10,978,236.16	474,388.63	1,008,800	953,000	308,800
Oregon	23	4,001,835.73	135,884.32	379,800		471,700
Portland	4	2,971,499.95	108,127.44	625,000	500,000	251,800
California	31	12,080,115.87	586,632.42	1,897,250	150,000	172,960
San Francisco	4	16,652,833.59	93,607.02	860,000	350,000	1,410,000
Idaho	9	1,381,894.43	164,676.08	175,000	78,000	32,200
Utah	11	2,875,042.47	282,060.66	812,500	575,000	10,200
Nevada	1	350,177.72	47,737.07	20,500		
Arizona	5	1,296,624.31	75,649.66	175,000		2,680
Alaska	1	53,405.37	1,162.69	12,500	50,000	
Total	119	52,641,665.60	1,969,925.99	5,966,350	2,656,000	2,660,340
United States	3,604	2,481,579,945.35	23,503,096.37	236,283,870	111,515,980	15,456,700

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 13, 1900—Continued.

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securi- ties, judgments, claims, etc.	Banking- house, furni- ture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$12,734.38	\$313,973.57	\$350,474.76	\$237,120.89	\$105,331.96	\$124,712.61
31,350.68	702,732.20	294,946.38	213,850.18	342,833.71	74,893.44
52,354.25	534,246.59	890,641.33	907,725.39	513,776.44	250,404.15
12,860.00	194,366.01	72,221.00	30,063.20	135,627.19	87,328.61
79,298.30	1,634,457.55	818,541.75	438,864.54	922,994.00	554,408.35
119,077.60	654,486.44	961,928.27	687,135.95	1,322,551.65	266,590.08
117,306.25	653,065.38	319,366.26	234,553.64	746,100.48	378,265.49
4,627.19	203,757.64	96,432.25	186,023.49	229,732.06	12,063.84
173,837.76	6,659,580.51	413,477.95	430,323.14	6,264,326.18	1,017,140.83
34,153.12	342,115.40	123,321.17	52,825.85	490,564.12	96,718.51
16,873.43	169,473.72	84,625.19	-----	238,306.54	45,336.35
10,803.23	19,196.76	59,825.97	7,250.00	72,742.39	20,401.67
665,276.19	12,081,451.77	4,485,802.28	3,425,736.27	11,384,886.72	2,928,263.93
192,177.70	1,423,335.21	311,121.83	1,166,756.89	1,048,564.37	1,051,797.41
87,501.66	379,764.89	210,373.59	151,384.73	298,949.50	254,443.49
7,000.00	2,507,244.04	93,497.72	204,477.17	305,227.44	118,188.06
152,569.46	1,603,571.61	822,077.08	698,745.61	1,019,491.31	1,240,186.43
270,962.80	1,444,917.77	333,950.00	87,044.60	1,273,083.88	3,681,775.76
12,938.50	463,611.11	134,599.12	141,982.02	751,035.71	189,043.85
17,618.63	680,417.42	282,389.80	145,402.49	473,311.00	266,644.76
1,850.00	56,640.00	4,786.78	6,500.00	6,885.34	9,814.15
1,150.00	159,286.25	25,262.49	10,458.12	254,275.96	83,602.28
4,190.00	5,055.00	2,742.20	0.00	94.58	7,783.97
747,958.75	8,723,843.30	2,220,800.61	2,612,751.63	5,430,919.09	6,903,280.16
19,891,938.95	330,623,075.34	79,520,503.18	28,701,933.42	200,720,520.60	54,057,565.96

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
RESOURCES—Continued.

States, Territories, and reserve cities.	Due from ap- proved reserve agents.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper cur- rency, nickels, and cents.
North Dakota.....	\$1,040,706.31	\$55,649.64	\$20,215.85	\$36,462	\$4,223.44
South Dakota.....	919,967.61	62,976.82	1,849.27	49,667	3,309.53
Nebraska.....	3,465,836.56	407,110.17	2,084.67	94,268	9,243.48
Lincoln.....	348,808.83	19,149.92	37,919.06	4,631	1,814.38
Omaha.....	2,651,985.45	132,319.48	559,823.15	99,715	7,995.29
Kansas.....	6,629,798.83	255,669.48	243,992.62	386,072	21,161.27
Montana.....	2,254,690.26	37,932.59	32,720.33	160,293	3,548.28
Wyoming.....	590,619.56	14,072.65	.....	14,004	1,831.07
Colorado.....	13,539,416.68	220,682.06	693,653.36	445,441	10,907.18
New Mexico.....	911,945.64	22,570.47	6,855.09	42,401	2,372.98
Oklahoma.....	560,860.10	65,758.72	1,124.96	20,740	2,276.85
Indian Territory.....	337,855.33	13,719.01	.....	18,095	1,482.79
Total.....	33,252,491.16	1,307,611.01	1,600,238.36	1,372,389	70,168.54
Washington.....	3,148,055.65	197,799.65	332,011.69	70,093	5,914.47
Oregon.....	1,014,463.26	27,659.99	.....	26,218	2,608.12
Portland.....	511,159.21	23,735.57	62,777.60	3,300	2,459.78
California.....	4,076,377.05	283,968.38	60,267.41	115,332	5,596.37
San Francisco.....	857,931.16	20,429.14	799,886.57	14,545	1,288.58
Idaho.....	719,505.85	24,701.05	.....	33,518	1,089.10
Utah.....	629,398.33	17,459.78	48,753.53	22,353	4,300.90
Nevada.....	37,385.54	1,031.30	.....	.....	10.95
Arizona.....	810,399.65	10,218.77	1,162.21	29,823	447.68
Alaska.....	2,355.76	1,804.79	.....	75	51.05
Total.....	11,837,031.46	608,808.42	1,304,859.01	315,257	23,466.80
United States.....	375,117,371.13	22,517,303.00	186,011,991.55	19,736,286	1,226,162.29

UNITED STATES AT THE CLOSE OF BUSINESS FEBRUARY 13, 1900—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$339,277.25	\$130,880	.....	\$18,810.00	\$1,280.00	\$8,614,191.89
436,011.45	174,277	.....	25,503.75	986.15	8,534,619.82
874,041.95	394,043	.....	76,697.75	1,257.50	26,959,298.26
146,417.65	58,321	.....	5,625.00	.....	2,984,975.53
1,416,683.45	748,138	.....	50,625.00	16,912.86	24,719,937.38
1,558,340.35	720,943	.....	103,725.53	1,517.60	42,017,462.46
1,123,483.20	510,655	.....	26,447.25	2,317.31	17,713,902.31
245,019.00	74,757	.....	10,259.75	.....	4,875,541.02
5,127,372.50	1,812,571	.....	87,509.25	62,766.99	65,843,991.97
235,317.95	123,642	.....	19,237.50	2,006.00	5,516,752.43
99,156.23	49,364	.....	6,187.50	.....	2,790,632.64
129,340.75	59,307	.....	10,282.50	287.00	3,409,127.64
11,730,461.73	4,856,898	.....	440,910.78	89,325.41	213,980,433.35
2,580,980.78	130,171	.....	43,883.50	5.00	25,434,892.94
698,893.96	35,620	.....	17,591.00	500.00	8,195,192.24
1,510,614.00	17,789	.....	28,125.00	200.00	9,852,221.98
2,540,005.95	110,143	.....	79,421.00	9,407.50	27,704,118.45
6,052,341.60	18,289	.....	38,695.00	2,041.25	34,293,622.52
294,786.30	75,116	.....	7,375.00	.....	4,681,072.12
970,120.70	50,855	.....	36,562.50	1,600.00	8,201,690.97
31,963.40	70	.....	922.50	.....	576,274.75
238,954.25	67,415	.....	7,875.00	.....	3,250,284.63
20,576.40	2,265	.....	562.50	.....	164,624.31
14,948,237.34	507,733	.....	261,013.00	13,753.75	122,353,994.91
339,577,824.70	122,466,493	\$14,500,000	10,306,422.72	1,595,729.53	4,674,910,713.09

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
North Dakota.....	\$1,450,000	\$206,100.00
South Dakota.....	1,460,000	201,020.00
Nebraska.....	5,465,000	1,156,320.14
Lincoln.....	400,000	30,000.00
Omaha.....	3,750,000	369,000.00
Kansas.....	8,137,100	1,383,144.55
Montana.....	2,305,000	393,500.00
Wyoming.....	860,000	123,300.00
Colorado.....	4,122,000	984,486.00
New Mexico.....	675,000	151,500.00
Oklahoma.....	470,400	40,000.00
Indian Territory.....	890,000	242,530.75
Total.....	29,984,500	5,280,901.44
Washington.....	3,218,000	532,593.14
Oregon.....	1,270,000	308,500.00
Portland.....	1,100,000	175,000.00
California.....	4,825,000	1,085,749.17
San Francisco.....	6,000,000	2,400,000.00
Idaho.....	550,000	197,000.00
Utah.....	1,650,000	397,917.96
Nevada.....	82,000	3,000.00
Arizona.....	400,000	83,550.00
Alaska.....	50,000	.....
Total.....	19,145,000	5,183,310.27
United States.....	613,084,465	252,869,088.57

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 13, 1900—Continued.

LIABILITIES—Continued.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to approved reserve agents.
\$301,700.51	\$362,077.50	.....	\$47,381.47	\$188,668.27	\$1,023.84
276,044.34	496,772.50	.....	69,732.65	303,488.64	298.79
524,348.74	1,534,452.50	.....	619,170.25	880,929.05	1,151.62
23,241.69	112,506.00	.....	267,144.28	469,147.09	.....
249,173.97	887,500.00	.....	4,404,733.00	3,279,062.72	104.31
996,843.10	2,113,685.00	.....	1,058,917.41	1,468,258.53	12,408.46
590,409.56	500,090.00	.....	484,970.39	242,883.98	1,125.51
74,710.44	203,445.00	.....	71,105.03	110,165.21	.....
1,018,170.03	1,757,085.00	.....	6,329,490.35	4,824,561.36	19,598.83
42,065.50	378,780.00	.....	155,266.98	120,181.73	.....
51,670.43	123,750.00	.....	46,554.42	132,176.09	.....
105,363.14	205,050.00	.....	13,924.50	11,149.02	.....
4,253,741.45	8,675,187.50	.....	13,568,390.73	12,030,611.69	35,711.36
491,400.12	764,355.00	.....	518,079.39	858,902.91	6,811.95
263,788.08	292,062.50	.....	48,693.39	67,196.80	2,869.64
606,046.85	529,600.00	.....	794,562.55	506,899.20	.....
778,502.27	1,449,620.00	.....	268,968.36	788,678.70	101,738.62
611,401.90	404,100.00	.....	1,177,454.86	6,427,401.90	685,685.75
112,470.15	128,777.50	.....	46,310.68	98,147.33	.....
174,688.61	637,332.50	.....	94,245.91	392,669.77	.....
4,285.78	18,450.00	.....	.....	193.57	.....
76,164.02	144,820.00	.....	7,495.83	30,698.94	.....
343.05	7,660.00	.....	.....	3,948.64	.....
3,121,090.83	4,376,777.50	.....	2,955,810.97	9,264,737.76	797,105.96
111,003,876.32	204,912,546.00	\$53,099.50	518,211,869.17	318,875,604.55	18,785,380.15

634 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES—Continued.

States, Territories, and reserve cities.	Dividends unpaid.	Individual deposits.
North Dakota	\$5,156.00	\$5,966,024.10
South Dakota	2,849.01	5,506,244.43
Nebraska	7,883.00	16,421,327.81
Lincoln	6.00	1,625,936.47
Omaha	640.00	10,897,572.09
Kansas	3,195.60	25,677,605.14
Montana	18,544.50	12,361,466.30
Wyoming	80.00	3,417,724.83
Colorado	340.00	45,802,863.24
New Mexico .....	.....	3,809,556.34
Oklahoma	180.00	1,925,401.70
Indian Territory	125.00	1,919,823.23
Total	38,999.11	135,331,545.68
Washington	11,708.47	18,032,943.43
Oregon	13,577.50	5,870,655.00
Portland	216.00	5,579,066.23
California	11,006.10	18,237,787.55
San Francisco	6,092.50	16,223,094.28
Idaho .....	.....	3,471,895.17
Utah	3,185.82	4,285,077.18
Nevada	98.40	468,247.00
Arizona	120.00	2,507,435.84
Alaska .....	.....	55,844.27
Total	46,004.79	74,737,045.95
United States	1,261,321.50	2,481,847,035.62

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS FEBRUARY 13, 1900—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
		\$56,060.20	\$25,000.00	\$5,000.00
\$148,830.40	\$53,393.67	82,811.52	15,000.00	945.39
57,000.00			265,000.00	903.63
676,432.98	235,718.31			
446,028.67	136,594.69	378,181.31	191,500.00	14,000.00
207,162.18	79,249.89		235,000.00	294,500.00
			15,000.00	10.51
451,845.85	507,634.17	3,500.00	21,000.00	1,487.14
153,524.35	30,877.53			
		500.00		
		10,062.00	11,100.00	
2,140,814.43	1,013,468.26	531,115.03	778,600.00	316,846.67
699,569.50	222,828.94		21,600.00	54,100.00
		41,400.00	14,790.00	1,659.33
42,848.10	427,983.05			
92,886.78	64,180.90			
352,123.83				1,267.50
55,998.25	20,473.04			
542,603.37	23,969.85			
24,378.24	22,450.11			
1,810,408.16	781,885.89	41,400.00	36,390.00	57,026.83
103,781,155.23	5,484,822.76	3,695,152.31	7,670,595.17	33,374,701.24

636 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and dis- counts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine.....	82	\$23,569,926.34	\$54,362.75	\$5,547,850	\$360,000	\$155,050
New Hampshire.....	54	11,933,445.94	72,110.67	4,178,500	800,000	195,000
Vermont.....	48	12,289,106.06	73,105.45	3,935,100	300,000	127,000
Massachusetts.....	210	114,113,083.43	153,397.28	19,225,000	2,363,700	133,700
Boston.....	38	162,661,819.72	96,529.75	5,336,500	4,736,000	613,000
Rhode Island.....	49	28,714,263.34	45,362.84	5,579,000	160,000	115,000
Connecticut.....	81	47,449,330.93	163,908.80	9,860,000	1,401,960	82,800
Total.....	562	400,730,975.76	658,777.54	53,661,950	10,121,660	1,421,550
New York.....	274	103,436,814.14	444,738.46	17,953,250	2,611,500	974,110
New York City.....	44	534,748,148.91	405,824.94	24,009,300	40,794,400	2,784,360
Albany.....	6	11,258,789.91	8,888.99	350,000	261,100	.....
Brooklyn.....	5	11,927,320.47	8,643.92	642,000	200,000	50,000
New Jersey.....	110	61,687,942.39	34,184.76	6,978,650	1,127,000	173,770
Pennsylvania.....	377	140,147,204.72	408,812.61	23,375,340	3,673,000	1,890,600
Philadelphia.....	36	118,687,587.67	7,451.20	8,047,500	5,308,000	9,700
Pittsburg.....	31	73,065,850.85	36,925.81	6,328,250	1,453,000	208,640
Delaware.....	19	6,016,851.04	2,797.65	873,500	50,000	17,050
Maryland.....	48	12,343,773.75	34,267.78	2,481,500	300,000	9,700
Baltimore.....	20	39,143,371.79	30,206.74	3,902,140	2,869,360	88,080
District of Columbia.....	1	1,002,189.62	325.63	250,000	.....	1,200
Washington City.....	11	11,359,576.42	10,127.75	1,171,000	511,000	216,660
Total.....	982	1,124,825,421.68	1,433,196.24	96,362,430	59,158,360	6,423,880
Virginia.....	39	21,058,472.33	94,627.48	3,123,750	3,106,000	457,430
West Virginia.....	36	11,906,973.14	66,770.23	2,091,600	903,000	145,100
North Carolina.....	29	9,066,337.71	192,171.82	1,239,600	703,500	105,000
South Carolina.....	16	6,790,192.47	150,953.05	1,271,000	360,000	20,100
Georgia.....	25	8,932,540.58	258,643.70	1,564,000	811,000	43,000
Savannah.....	2	1,710,219.75	272.26	200,000	125,000	7,000
Florida.....	15	4,401,006.30	63,269.36	409,500	275,000	1,000
Alabama.....	12	8,398,140.99	264,101.06	1,470,000	300,000	75,000
Mississippi.....	28	2,410,801.05	660,752.01	647,500	.....	34,000
Louisiana.....	13	3,201,461.14	818,627.55	427,500	.....	800
New Orleans.....	7	18,813,941.68	887,963.77	1,160,000	450,000	1,020
Texas.....	195	47,439,234.32	3,294,209.98	5,896,630	1,167,000	97,770
Houston.....	5	2,848,023.17	257,214.81	300,000	.....	100,000
Arkansas.....	7	2,547,013.88	193,540.91	251,500	100,000	12,140
Kentucky.....	68	19,487,769.17	454,681.97	4,552,500	1,628,700	272,620
Louisville.....	7	10,040,559.87	28,961.94	2,225,000	2,194,260	4,100
Tennessee.....	48	23,032,324.07	522,195.86	2,857,750	525,000	543,620
Total.....	552	197,085,011.62	8,208,958.36	29,768,830	12,648,460	1,914,700
Ohio.....	226	78,800,131.49	625,323.66	12,765,000	2,039,500	1,128,030
Cincinnati.....	13	30,261,883.80	11,728.04	4,005,000	4,383,000	722,260
Cleveland.....	14	40,139,775.15	36,783.02	2,474,500	500,000	110,800
Columbus.....	6	7,551,843.01	7,933.25	385,000	275,000	28,070
Indiana.....	111	35,282,529.44	361,448.73	5,647,750	1,300,760	694,360
Indianapolis.....	4	8,845,887.07	884.65	280,000	1,900,000	412,120
Illinois.....	207	64,283,842.64	1,047,986.65	8,175,950	1,265,900	845,500
Chicago.....	16	128,346,462.35	93,526.59	5,140,000	1,960,000	322,660
Michigan.....	74	35,438,505.06	250,996.07	3,454,560	860,000	204,510
Detroit.....	6	14,380,189.37	10,400.30	1,450,000	800,000	7,000
Wisconsin.....	75	30,228,304.46	234,687.61	2,897,370	650,000	197,310
Milwaukee.....	4	21,421,239.19	231,571.96	670,000	690,000	19,450
Minnesota.....	59	18,617,754.93	114,204.13	2,013,400	200,000	96,200
St. Paul.....	5	11,340,676.99	4,384.47	627,000	828,000	73,200
Minneapolis.....	6	13,939,416.54	12,724.53	772,000	350,000	.....
Iowa.....	171	43,798,684.10	678,053.99	5,976,160	975,700	672,970
Des Moines.....	4	4,674,968.64	38,611.62	377,000	350,000	.....
Missouri.....	50	10,097,885.67	173,660.07	1,444,050	150,000	20,080
St. Louis.....	6	50,881,506.71	37,581.38	7,200,000	3,322,000	61,560
Kansas City.....	6	25,740,691.66	310,233.83	1,713,000	985,000	102,750
St. Joseph.....	2	3,139,411.18	4,885.95	214,500	100,000	35,900
Total.....	1,065	677,211,589.45	4,287,610.50	67,682,240	23,884,860	5,754,750

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS APRIL 26, 1900.

RESOURCES.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house, furniture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$189,975.75	\$4,793,345.99	\$635,503.80	\$93,090.45	\$524,170.44	\$183,905.54
115,903.49	2,814,767.81	305,273.39	163,874.00	323,756.98	89,057.79
96,159.97	2,539,079.24	233,902.49	201,888.51	132,943.58	124,065.32
195,599.17	15,157,886.14	3,694,341.71	398,053.56	577,918.24	285,241.49
370,618.33	5,795,415.09	2,087,822.32	204,591.89	12,878,006.97	1,269,879.05
66,627.88	3,515,058.45	854,156.53	57,832.14	772,519.60	139,281.59
174,709.95	10,049,385.28	2,148,140.33	255,371.16	1,954,217.38	429,255.33
1,209,594.54	44,664,938.00	9,959,140.57	1,374,701.71	17,163,533.19	2,520,686.11
368,761.45	21,873,169.79	3,519,528.52	2,858,784.72	3,227,894.84	2,172,804.27
3,418,187.71	73,735,168.15	14,903,375.73	1,941,015.43	33,021,879.78	4,292,574.22
9,000.00	1,096,495.74	259,707.43	122,889.18	2,704,794.23	1,584,291.20
265,085.67	2,351,924.31	590,600.00	73,577.78	60,057.71	94,717.36
939,681.91	12,284,447.89	3,370,500.31	920,695.94	2,889,900.53	467,938.02
496,651.53	39,479,410.00	6,376,039.84	2,448,110.84	6,424,318.45	2,002,194.45
319,446.50	18,362,842.80	3,933,330.47	686,080.43	12,257,864.79	3,272,890.61
12,604.02	9,800,312.01	3,621,340.49	544,828.13	5,151,582.62	763,754.01
50,111.33	977,336.37	340,086.56	107,376.79	195,307.92	75,794.32
183,633.40	2,622,703.70	505,856.91	103,932.23	242,334.51	104,054.23
54,603.60	3,952,862.80	2,390,030.07	247,522.99	3,486,223.32	665,049.24
6,117,767.12	239,380.00	23,000.00	3,135.60	31,850.15	23.50
187,843,355.25	1,067,301.69	1,085,677.06	56,662.85	1,779,898.90	175,517.93
195,277.46	1,790,179.90	752,587.00	240,420.06	1,185,130.62	543,927.23
83,420.21	1,017,173.86	834,337.30	103,697.98	1,114,432.19	537,745.79
64,114.93	289,959.90	321,775.11	68,349.94	690,370.04	412,715.17
12,426.28	884,359.76	142,779.47	56,179.26	362,460.55	550,806.29
108,266.76	617,883.06	289,379.11	127,887.84	806,960.39	546,590.41
12,918.75	35,456.99	54,756.50	67,958.54	28,461.01	16,061.93
28,221.43	733,812.08	257,969.12	181,405.02	438,034.53	209,853.22
108,887.20	1,968,659.24	420,656.47	1,408,526.70	453,988.83	953,935.27
22,130.00	523,014.42	82,879.37	60,942.84	530,842.23	143,820.70
13,005.60	105,580.03	71,820.59	12,614.59	955,667.29	74,120.49
15,161.75	1,959,195.38	626,735.21	156,471.57	6,001,269.77	917,614.62
177,223.98	1,337,252.44	1,960,613.32	860,181.44	861,409.83	1,201,245.00
98,002.71	23,050.36	186,308.68	97,398.52	538,145.54	59,715.10
2,000.00	152,990.47	24,875.60	171,494.58	909,884.76	65,736.73
184,837.79	1,451,689.41	640,646.51	184,147.50	1,228,745.25	331,763.30
186,201.90	2,145,189.95	199,869.50	54,225.71	2,320,178.53	406,828.71
174,533.58	1,263,641.33	799,395.42	557,195.53		682,393.33
1,426,630.33	16,327,088.58	7,666,784.28	2,999,670.92	19,814,508.06	7,424,878.29
357,445.83	7,644,641.38	2,142,283.08	1,079,671.33	3,411,430.47	1,086,561.90
718,742.60	8,841,027.38	520,813.31	168,834.20	3,896,443.27	702,595.55
30,852.14	1,816,230.15	448,149.31	126,691.01	3,859,450.84	1,486,432.89
11,700.67	1,026,132.37	54,654.53	118,548.97	887,084.03	116,916.28
223,367.04	4,566,273.37	1,282,316.94	741,813.41	2,793,171.69	587,470.28
123,383.00	1,238,845.93	261,000.00	92,402.31	2,948,894.79	916,989.51
220,011.38	6,576,984.72	2,193,916.79	875,897.37	1,610,525.45	512,000.37
143,031.93	11,080,365.43	287,797.78	762,806.03	32,163,814.29	8,761,844.71
171,245.97	3,189,308.06	960,850.03	640,575.33	610,221.08	470,196.64
140,062.50	1,445,908.14	26,788.50	330,237.30	1,255,448.69	383,439.19
55,100.13	3,656,524.85	794,376.53	258,838.68	670,305.00	226,278.59
41,307.13	1,688,757.74	120,295.93	114,148.75	1,047,075.62	634,089.43
82,055.00	1,184,357.44	930,148.96	397,219.87	515,379.90	299,182.89
163,121.98	2,219,479.47	639,543.88	227,405.62	681,424.90	270,567.02
32,154.50	624,358.52	3,275.00	179,028.00	1,009,222.82	517,956.87
33,166.95	2,564,407.33	1,681,503.63	813,135.09	3,153,585.58	898,896.14
260,280.53	204,514.07	141,041.29	92,134.74	466,150.79	39,067.60
24,133.12	635,350.48	477,852.42	227,716.75	338,774.13	183,141.95
9,600.00	5,003,173.83	758,000.00	106,228.98	10,565,592.06	1,898,879.43
2,771,162.40	2,444,346.92	382,843.28	81,559.56	1,995,730.36	2,449,117.10
68,260,587.58	72,000.00			278,985.40	86,828.72
14,179,481.19			7,434,893.30	74,099,291.16	22,528,453.06

638 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper currency, nickels, and cents.
Maine	\$4,028,881.68	\$10,447.01	\$134,027.98	\$98,946.92	\$333,504	\$9,495.93
New Hampshire	2,514,981.64	9,032.64	141,970.61	.....	319,447	10,850.25
Vermont	2,114,546.49	7,208.46	91,995.52	.....	156,811	6,808.20
Massachusetts	14,716,412.80	76,203.72	676,214.85	318,558.59	1,237,327	70,463.44
Boston	35,694,262.29	7,906.32	472,013.60	11,835,769.47	1,336,263	19,333.32
Rhode Island	4,197,521.59	7,820.39	76,294.35	180,040.90	416,954	13,379.51
Connecticut	7,910,090.47	38,707.89	325,094.30	203,332.45	839,078	31,423.34
Total	71,176,696.96	157,326.43	1,917,611.21	12,636,648.33	4,639,384	161,753.99
New York	18,692,398.37	106,897.92	687,254.64	262,651.50	1,138,598	71,745.96
New York City .....	.....	60,643.72	2,551,090.40	96,888,088.02	1,345,098	84,976.66
Albany	5,156,847.20	1,560.95	67,623.66	113,898.96	58,176	5,518.00
Brooklyn	2,587,609.30	5,571.89	59,864.50	1,414,672.55	124,305	12,572.19
New Jersey	12,972,882.46	46,658.54	864,543.23	555,896.37	410,927	60,809.55
Pennsylvania	37,653,095.42	118,845.62	1,276,015.36	126,439.02	1,805,971	122,679.71
Philadelphia	25,414,520.00	36,738.69	1,428,549.35	10,554,245.22	462,270	53,152.47
Pittsburg	12,506,474.59	11,809.30	322,085.07	4,250,197.49	619,715	23,764.22
Delaware	1,073,639.24	3,128.17	21,817.34	73,290.87	54,445	7,841.48
Maryland	1,894,833.40	4,904.22	77,129.55	107,12	84,295	14,682.51
Baltimore	4,590,880.30	5,591.32	171,356.88	2,497,805.28	248,851	18,251.10
District of Columbia	181,664.88	756.80	16,890.52	.....	1,050	171.16
Washington City	3,426,741.05	15,692.71	140,943.85	248,277.85	12,355	7,391.81
Total	126,151,636.30	418,799.85	7,685,164.35	116,975,570.25	6,366,056	483,556.82
Virginia	2,680,153.00	6,532.82	98,625.43	277,188.04	141,058	20,091.10
West Virginia	3,266,320.32	10,363.26	97,919.41	.....	94,729	7,782.68
North Carolina	707,706.47	4,798.90	93,480.49	.....	132,537	8,554.83
South Carolina	431,036.08	1,490.02	29,354.87	.....	194,670	7,356.31
Georgia	1,327,368.18	7,728.69	76,711.21	135,075.73	175,647	7,540.06
Savannah	111,755.90	80.00	459.00	7,234.33	12,000	1,418.23
Florida	1,673,324.92	7,540.31	31,573.11	7,794.12	80,602	3,433.78
Alabama	1,726,215.16	6,890.34	44,880.65	69,797.81	167,302	11,030.77
Mississippi	1,247,832.79	2,004.93	69,955.00	.....	11,661	3,892.92
Louisiana	1,108,738.46	2,492.65	32,088.20	.....	19,020	5,694.04
New Orleans	3,466,840.72	1,893.21	37,708.66	998,080.20	121,749	14,698.03
Texas	9,181,937.33	47,491.68	331,048.36	219,629.19	661,077	44,030.60
Houston	1,062,023.53	2,217.11	51,466.81	28,060.95	103,197	2,561.63
Arkansas	1,290,531.55	2,272.21	16,954.29	33,738.22	40,216	3,391.90
Kentucky	4,482,013.21	11,692.19	141,213.69	2,379.39	247,302	10,413.98
Louisville	2,809,971.54	1,929.00	14,155.25	78,291.00	106,797	3,584.76
Tennessee	5,563,220.25	8,856.38	307,204.09	437,230.02	303,390	16,329.06
Total	42,147,019.41	126,081.70	1,469,798.72	2,294,499.00	2,612,954	172,104.68
Ohio	18,570,908.14	61,218.39	647,360.51	183,199.37	1,435,948	52,191.64
Cincinnati	5,712,545.05	7,577.96	155,535.23	421,603.86	419,215	5,258.65
Cleveland	5,673,069.58	10,352.36	173,346.66	398,081.82	187,746	6,072.62
Columbus	952,002.47	4,396.57	191,174.91	193,019.45	157,749	2,368.21
Indiana	10,056,441.96	23,945.07	352,845.47	7,022.02	1,210,174	29,074.47
Indianapolis	3,270,828.07	4,147.33	34,169.99	248,457.01	602,353	5,990.90
Illinois	15,514,977.70	77,466.79	498,136.45	159,041.18	877,455	48,075.97
Chicago .....	.....	52,248.40	75,708.91	6,797,639.58	1,528,861	26,439.69
Michigan	5,721,938.62	22,666.74	153,548.14	80,915.76	412,591	19,729.33
Detroit	2,648,888.99	6,375.71	15,314.30	358,426.95	127,518	9,620.53
Wisconsin	6,744,140.28	25,294.27	155,906.95	3,764.84	253,778	18,752.72
Milwaukee	4,898,134.90	12,245.95	6,525.84	307,718.79	91,460	5,122.84
Minnesota	4,393,828.50	21,349.92	108,338.62	13,138.59	122,057	12,566.27
St. Paul	3,673,052.20	4,252.81	128,110.31	426,093.97	123,889	6,524.34
Minneapolis	1,825,959.83	6,306.47	22,574.74	679,044.00	95,639	4,767.80
Iowa	10,670,289.30	49,790.45	372,396.40	110,405.75	554,729	34,269.70
Des Moines	1,154,901.24	2,432.22	20,226.57	56,782.21	35,143	1,515.15
Missouri	2,901,938.57	13,588.60	92,951.19	13,263.44	144,527	8,525.93
St. Louis .....	.....	17,067.32	135,577.94	1,392,112.09	107,767	4,335.10
Kansas City	8,816,602.52	6,487.14	38,037.49	992,104.89	368,267	7,822.91
St. Joseph	1,157,254.84	420.00	40,843.18	153,212.63	15,065	831.30
Total	114,357,752.76	429,630.47	3,420,629.80	13,055,648.20	8,876,931	309,874.07

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 26, 1900—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$1,450,234.76	\$391,777	.....	\$253,600.25	\$9,132.50	\$42,827,229.09
770,279.55	302,365	.....	199,214.25	4,262.50	25,264,093.51
675,165.73	269,579	.....	184,352.50	3,220.00	23,562,037.52
5,794,672.20	2,751,132	\$75,000	863,213.00	83,255.50	182,960,374.12
16,196,791.53	6,609,445	410,000	234,102.00	192,600.00	269,058,669.65
1,025,442.01	630,925	.....	265,597.00	11,362.00	46,844,439.12
3,325,048.90	1,170,644	.....	460,572.00	27,202.50	88,300,273.01
29,237,634.68	12,125,867	485,000	2,460,651.00	331,035.00	678,817,116.02
6,378,452.83	3,171,633	165,000	820,994.60	68,404.74	191,005,387.75
151,130,331.94	42,752,644	2,840,000	1,077,398.50	917,542.63	1,033,702,048.74
952,546.65	663,108	.....	16,750.00	.....	24,682,986.10
1,364,468.69	773,550	.....	30,677.50	5,000.00	22,386,133.17
3,705,250.25	2,565,108	.....	309,623.75	33,693.50	111,725,508.16
11,116,069.97	5,296,975	.....	1,079,642.00	60,267.87	285,820,713.79
20,047,799.57	3,571,916	1,645,000	366,664.50	33,358.00	234,684,053.39
8,504,336.05	4,380,168	.....	289,701.25	46,760.00	132,248,941.39
396,357.19	146,033	.....	42,810.00	2,000.00	10,490,076.96
719,534.32	403,638	.....	112,306.02	5,757.10	22,115,471.68
4,788,400.70	1,468,730	440,000	184,294.50	27,897.50	71,400,538.93
217,653.00	65,210	.....	12,500.00	.....	2,047,000.86
2,342,647.25	1,052,761	.....	45,412.50	900.00	24,771,149.22
211,663,848.41	66,311,474	5,090,000	4,388,775.12	1,201,581.34	2,167,080,010.14
1,154,447.82	889,986	.....	144,322.75	32,500.00	37,992,797.04
892,700.34	536,166	.....	85,765.25	2,681.54	23,798,678.50
605,801.44	341,645	.....	54,427.50	3,197.80	15,105,744.05
449,045.36	359,944	.....	61,078.50	966.87	11,937,599.14
858,939.50	619,114	.....	69,705.00	2,129.00	17,416,110.22
120,300.00	70,776	.....	4,840.00	2.50	2,514,043.15
444,400.13	353,960	.....	21,222.50	2,900.00	9,591,876.05
892,751.34	524,162	.....	59,959.50	3,102.72	19,055,404.24
225,373.85	219,656	.....	18,467.50	3,696.10	6,842,369.31
370,842.65	124,524	.....	19,046.50	.....	6,937,418.72
1,717,640.00	882,442	.....	42,736.00	15,002.50	28,217,561.79
3,997,531.59	2,413,912	.....	263,391.75	13,246.85	86,615,334.60
1,103,265.45	598,562	.....	14,872.50	95.00	7,737,445.16
247,118.90	141,539	.....	11,812.50	2,988.23	5,850,000.51
1,260,416.26	525,791	.....	203,281.00	19,940.91	37,003,684.04
996,482.95	1,042,877	.....	110,367.50	4,050.00	23,882,448.83
2,054,225.60	1,246,639	.....	114,367.10	10,081.50	43,309,775.65
17,390,883.18	10,891,595	.....	1,301,163.35	116,671.52	383,808,291.00
5,017,910.05	3,586,020	10,000	567,430.81	33,430.17	141,245,636.22
2,650,407.39	3,478,936	320,000	198,250.00	681.56	67,542,338.85
2,543,392.00	2,099,695	.....	119,150.00	15,300.00	62,255,850.53
654,331.20	846,984	.....	18,520.00	8,500.00	14,092,528.92
3,639,104.59	1,847,025	.....	245,655.10	23,625.00	70,616,173.58
2,449,725.50	677,000	.....	11,497.50	.....	24,324,576.56
4,541,997.70	2,032,454	45,000	359,636.90	31,464.43	111,794,851.49
25,585,107.38	16,380,647	300,000	189,605.00	57,947.50	240,056,513.57
2,271,385.72	978,477	.....	152,022.50	20,400.00	56,086,043.05
1,427,440.00	493,010	.....	72,000.00	7,100.57	25,395,169.04
2,098,239.84	808,627	.....	129,234.25	5,309.00	50,117,143.00
2,404,579.09	1,270,390	.....	33,500.00	4,500.00	35,730,856.63
1,451,345.17	323,484	.....	86,848.50	11,636.80	30,953,748.62
2,310,843.74	368,690	.....	24,693.00	32,230.06	24,042,134.78
830,552.25	598,742	.....	36,497.50	8,804.00	21,516,869.87
2,883,011.65	1,239,079	.....	254,753.36	14,308.84	77,559,251.29
279,279.30	312,119	.....	18,725.00	1,100.00	8,297,866.94
621,789.00	402,090	.....	62,927.75	6,320.00	18,049,599.90
7,691,745.93	5,770,893	100,000	340,300.00	.....	95,644,601.30
2,968,670.02	949,054	.....	83,145.00	16,030.00	50,475,626.80
342,100.30	203,629	.....	9,652.50	1,000.00	5,866,120.00
74,662,957.82	44,367,045	775,000	3,014,044.67	299,687.93	1,231,664,100.36

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.	Undivided profits, less expenses.
Maine	\$10,896,000	\$2,834,086.00	\$2,055,571.04
New Hampshire	5,425,000	1,356,470.52	826,820.97
Vermont	6,760,000	1,437,473.26	1,140,078.77
Massachusetts	41,307,500	15,059,495.56	6,495,016.41
Boston	37,409,000	14,212,000.00	5,350,186.32
Rhode Island	15,140,250	3,596,481.14	1,632,403.62
Connecticut	20,747,070	8,093,050.00	3,299,602.75
Total	137,675,820	46,589,056.48	20,799,679.88
New York	31,552,840	10,825,036.11	8,665,370.43
New York City	60,770,000	44,630,000.00	27,981,671.75
Albany	1,550,000	1,355,000.00	245,250.60
Brooklyn	1,352,000	1,900,000.00	534,073.03
New Jersey	14,905,000	8,549,000.00	5,912,906.60
Pennsylvania	41,894,390	23,788,462.54	7,854,808.15
Philadelphia	19,305,000	16,080,000.00	3,777,733.96
Pittsburg	13,250,000	10,127,000.00	3,799,282.62
Delaware	2,133,985	960,605.00	453,903.41
Maryland	3,806,700	1,891,963.25	700,955.04
Baltimore	11,608,260	4,678,000.00	1,826,935.31
District of Columbia	252,000	150,000.00	131,433.37
Washington City	2,775,000	1,321,000.00	638,677.98
Total	205,155,175	126,254,066.90	62,523,002.25
Virginia	5,048,840	1,761,050.00	2,172,265.64
West Virginia	3,632,230	1,017,122.27	455,842.37
North Carolina	3,001,000	863,211.03	583,901.10
South Carolina	2,023,000	694,913.84	606,957.07
Georgia	3,005,000	1,064,070.00	956,882.58
Savannah	750,000	225,000.00	87,870.09
Florida	1,150,000	544,480.00	205,358.87
Alabama	3,320,000	648,761.00	791,364.84
Mississippi	980,000	455,500.00	229,251.16
Louisiana	980,000	422,200.00	378,175.11
New Orleans	2,300,000	2,640,000.00	569,637.49
Texas	17,812,000	4,856,106.40	3,161,147.07
Houston	1,100,000	610,000.00	180,731.92
Arkansas	1,070,000	292,000.00	131,434.71
Kentucky	8,000,900	2,165,478.29	892,037.10
Louisville	3,000,000	647,500.00	311,499.54
Tennessee	7,310,000	1,748,708.68	1,112,742.58
Total	64,463,970	20,656,706.51	12,797,099.34
Ohio	25,799,270	7,875,919.88	3,704,800.03
Cincinnati	7,700,000	2,675,000.00	1,630,756.72
Cleveland	9,900,000	2,585,000.00	985,439.12
Columbus	2,050,000	335,000.00	242,614.46
Indiana	12,162,000	3,667,694.55	1,434,716.92
Indianapolis	2,100,000	1,100,000.00	326,677.76
Illinois	17,498,500	6,595,907.10	3,336,168.49
Chicago	18,450,000	9,446,350.00	3,785,751.77
Michigan	8,095,000	2,065,538.20	1,329,584.73
Detroit	3,300,000	608,000.00	310,006.20
Wisconsin	6,760,000	1,714,764.02	801,727.13
Milwaukee	2,950,060	635,000.00	507,307.25
Minnesota	4,515,000	1,040,050.00	516,141.78
St. Paul	3,800,000	563,500.00	511,028.62
Minneapolis	4,000,000	647,000.00	206,396.96
Iowa	12,665,000	2,937,379.00	1,655,543.89
Des Moines	800,000	215,500.00	84,372.63
Missouri	3,565,000	797,450.00	354,199.37
St. Louis	11,400,000	2,750,000.00	2,975,840.44
Kansas City	2,550,000	710,000.00	541,737.69
St. Joseph	350,000	109,150.00	79,349.77
Total	160,409,770	49,624,202.75	25,320,161.82

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 26, 1900—Continued.

LIABILITIES—Continued.

National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.	Due to ap- proved reserve agents.
\$5,090,615.50		\$540,185.21	\$367,426.82	\$631,732.21	\$25,534.22
3,912,857.50	\$6,789.00	567,702.11	142,380.58	908,398.00	8,311.07
3,714,236.50		92,238.68	2,320.94	387,979.58	3,896.07
17,283,442.00		979,077.45	664,687.10	5,326,246.53	249,826.76
4,588,972.50		34,900,251.97	14,666,171.04	20,161,501.69	6,661,628.45
5,211,350.00		1,057,106.58	721,658.11	1,110,058.17	243,693.07
9,202,662.00		1,946,461.94	398,940.40	1,391,349.64	330,572.70
49,004,136.00	6,789.00	40,082,973.94	16,963,584.99	29,917,265.82	7,523,462.34
16,296,272.50	18,764.00	3,348,196.16	1,679,077.69	2,844,065.52	664,177.12
21,249,765.50	16,542.00	248,373,337.39	64,034,059.76	76,005,612.15	.....
328,620.00		6,376,912.17	1,459,492.34	1,098,046.81	788,036.25
608,850.00	1,846.00	320,469.24	359,767.08	3,470,670.55	18,230.03
6,026,454.50	5,402.00	2,669,438.29	543,003.97	494,575.59	975,217.07
21,345,443.50	1,498.00	4,363,397.05	955,190.23	385,647.88	344,684.50
7,108,902.50		40,900,594.45	9,143,449.13	15,710,035.71	5,940,024.09
5,727,767.50		16,930,790.98	5,405,934.92	2,326,718.96	42,691.55
8,377,322.50	540.50	307,477.12	14,997.28	.....	6,564.20
2,276,812.50		558,710.43	79,628.08	20,661.28	18,431.76
3,644,300.00	1,718.00	7,590,639.48	2,428,534.32	3,397,836.20	1,975,737.25
245,400.00		14,055.96	919.15	.....	.....
877,015.00		402,138.71	87,814.93	895,712.66	20,754.71
86,572,926.00	46,310.50	332,156,157.43	86,191,868.88	106,650,223.31	10,794,548.53
2,853,595.00		919,461.85	1,300,113.35	3,478.81	190,258.08
1,681,717.50		495,243.11	834,012.05	462.51	5,859.02
1,046,687.50		404,998.56	364,391.42	2,727.61	123,333.36
1,219,245.00		244,198.17	698,639.52	13,466.60	18,809.53
1,380,602.50		400,716.61	460,740.65	4,935.40	81,960.87
94,185.00		145,271.27	102,120.47	50,146.70	19,864.33
418,450.00		211,600.68	296,298.75	12,608.57	13,177.92
1,203,705.00		427,887.13	463,097.09	47,959.15	5,114.59
871,970.00		128,316.04	129,755.43	.....	7,443.75
386,427.50		165,451.14	107,796.76	9,874.48	16.08
734,065.00		2,044,977.77	2,064,302.87	213,384.27	24,311.67
5,224,095.00		4,365,011.44	1,413,695.41	5,735.10	301,418.80
244,980.00		789,563.84	373,116.44	.....	58,230.67
227,150.00		72,684.08	319,331.75	.....	2,842.28
4,056,800.00		770,222.85	700,672.78	2,054.64	18,048.45
2,207,350.00		4,488,388.76	2,997,963.08	99,982.49	198,251.82
2,173,967.50		1,711,481.80	3,752,245.04	369,069.17	430,508.46
25,524,992.50		17,785,475.10	16,378,292.86	835,825.50	1,499,449.68
11,690,865.00		1,770,267.82	1,571,010.28	416,632.32	69,137.59
3,696,497.50		12,159,044.12	6,027,390.74	528,641.47	183,559.21
2,432,350.00		8,102,731.77	4,641,394.50	1,586,042.16	6,203.71
385,000.00		903,559.38	1,015,682.27	101,493.84	629.36
5,017,033.00		473,347.97	1,716,013.48	180,233.42	28,903.94
224,950.00		3,802,135.27	2,606,477.23	578,914.19	131,957.35
7,182,085.00		773,574.61	2,961,546.47	44,046.73	43,428.69
3,511,725.00		66,860,199.52	34,701,279.26	3,866,379.93	.....
3,029,525.00		463,002.97	683,845.46	698,866.34	12,013.06
1,435,350.00		2,323,213.93	3,430,096.60	847,020.65	135,254.98
2,614,382.50		190,040.07	958,800.50	14,533.45	10,772.02
630,000.00		3,281,503.29	3,085,974.33	.....	148,026.51
1,748,210.00		311,778.50	821,634.07	163,856.62	.....
458,980.00		2,717,049.06	2,539,458.67	79,690.35	58,660.73
628,080.00		2,827,984.29	2,169,324.30	501,567.51	16,085.07
5,144,002.50		2,699,752.82	6,233,248.65	1,595,202.60	3,175.24
360,542.50		1,443,623.25	2,348,753.14	67,684.13	.....
1,245,480.00		4,930.24	171,516.67	398.50	7,180.08
6,784,695.00		21,652,433.03	11,441,528.28	4,854,748.18	.....
1,662,900.00		14,056,399.54	11,158,411.14	49,816.00	.....
193,050.00		936,675.69	1,468,627.99	.....	.....
60,075,703.00		147,753,247.14	101,752,014.03	16,175,788.39	854,987.54

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Dividends un- paid.	Individual deposits.
Maine.....	\$24,933.60	\$19,641,243.70
New Hampshire.....	44,617.68	11,182,114.46
Vermont.....	6,798.46	9,612,722.49
Massachusetts.....	82,614.41	91,944,136.10
Boston.....	38,965.33	121,592,085.03
Rhode Island.....	42,575.77	17,881,597.55
Connecticut.....	16,309.52	41,355,732.29
Total.....	256,814.77	313,209,631.62
New York.....	53,273.93	111,225,824.41
New York City.....	579,135.25	434,190,064.14
Albany.....	47.12	11,191,035.81
Brooklyn.....	1,114.00	13,466,955.97
New Jersey.....	40,756.79	69,693,352.89
Pennsylvania.....	110,908.07	180,853,011.51
Philadelphia.....	44,806.94	111,722,879.34
Pittsburg.....	53,927.88	73,094,178.42
Delaware.....	1,149.32	5,719,794.51
Maryland.....	14,492.01	12,189,001.22
Baltimore.....	58,327.65	30,949,656.98
District of Columbia.....	5,848.00	1,247,344.38
Washington City.....	3,788.50	17,258,622.00
Total.....	966,675.46	1,072,801,721.58
Virginia.....	2,187.49	19,386,657.11
West Virginia.....	5,797.18	14,650,581.55
North Carolina.....	1,947.66	7,588,883.81
South Carolina.....	12,347.00	5,943,293.49
Georgia.....	3,224.50	9,152,644.09
Savannah.....	604.50	814,729.03
Florida.....	548.50	6,457,703.37
Alabama.....	3,693.57	11,502,571.87
Mississippi.....	1,560.00	4,514,372.47
Louisiana.....	2,288.00	4,504,694.15
New Orleans.....	7,372.00	17,228,978.14
Texas.....	18,624.62	47,436,859.40
Houston.....	3,673.00	4,376,549.29
Arkansas.....	222.00	3,633,633.86
Kentucky.....	15,462.50	18,518,641.34
Louisville.....	917.50	7,578,903.38
Tennessee.....	4,671.16	23,871,170.66
Total.....	85,141.18	207,160,877.01
Ohio.....	32,170.76	85,263,626.62
Cincinnati.....	6,150.01	26,676,810.12
Cleveland.....	1,711.00	29,962,826.73
Columbus.....	640.00	8,475,560.73
Indiana.....	9,204.50	44,446,828.13
Indianapolis.....		11,597,209.42
Illinois.....	23,854.20	71,954,924.77
Chicago.....	7,930.50	97,790,681.94
Michigan.....	6,366.81	38,047,722.60
Detroit.....	1,134.00	11,978,079.85
Wisconsin.....	18,603.50	36,339,449.43
Milwaukee.....	267.50	23,840,930.09
Minnesota.....	5,576.00	21,496,950.95
St. Paul.....	1,943.50	12,539,499.04
Minneapolis.....	1,836.00	9,853,097.63
Iowa.....	15,681.70	43,318,654.71
Des Moines.....	5,801.25	2,637,590.04
Missouri.....	409.00	11,663,778.35
St. Louis.....	8,198.75	30,276,377.59
Kansas City.....	1,586.00	18,785,414.37
St. Joseph.....		2,631,775.72
Total.....	149,065.07	639,577,788.83

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 26, 1900—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
\$263,161.60	\$86,664.77	\$9,930.00	\$275,858.00	\$84,336.42
786,008.35	4,269.72	10,000.00	60,580.00	21,773.55
234,390.80	10,299.31	20,600.00	54,000.00	35,002.66
2,238,001.54	3,559.06	420,159.34	771,093.75	135,518.11
4,517,783.48	99,457.87	-----	1,078,595.83	3,791,070.14
132,726.16	18,111.85	-----	25,000.00	81,427.10
1,364,015.16	8,789.90	10,500.00	114,000.00	21,216.71
9,586,027.09	231,152.48	471,189.34	2,379,127.58	4,120,344.69
2,392,539.46	117,020.43	457,567.67	430,550.00	434,212.32
39,634,828.06	393,627.07	-----	85,000.00	15,758,405.67
232,596.36	17,948.64	-----	40,000.00	-----
235,284.51	15,708.21	-----	-----	101,164.55
1,037,032.26	44,918.02	277,320.46	533,680.40	17,379.32
3,529,760.20	6,502.28	31,163.03	264,375.00	94,331.85
4,919,826.29	-----	-----	-----	30,800.98
1,277,263.13	148,663.56	-----	50,000.00	14,721.87
35,380.55	12,119.45	-----	5,000.00	1,238.12
297,500.00	-----	79,667.17	179,000.00	1,948.94
2,695,440.83	95,000.00	-----	342,500.00	107,652.91
424,962.58	65,662.15	-----	-----	-----
56,712,414.23	917,230.81	845,718.33	1,930,114.40	16,561,856.53
2,548,927.71	347,915.79	110,917.35	740,000.00	607,128.86
871,239.16	521.78	10,000.00	38,000.00	100,050.00
629,572.71	51,090.38	149,988.91	264,000.00	30,000.00
307,691.67	34,383.49	40,000.00	80,000.00	648.76
740,327.77	34,056.26	115,572.37	10,000.00	4,376.62
93,401.51	30,850.25	-----	100,000.00	-----
218,557.59	48,091.70	-----	-----	15,000.00
277,598.60	11,901.40	17,500.00	110,000.00	241,750.00
-----	-----	-----	-----	6,700.46
-----	-----	-----	-----	495.50
390,532.58	-----	-----	-----	-----
988,743.15	75,413.38	437,111.22	502,150.00	17,223.61
-----	-----	-----	-----	600.00
90,425.05	9,319.40	-----	-----	357.38
1,566,524.10	6,344.48	124,485.08	25,900.00	170,112.43
1,835,483.97	352,216.78	90,000.00	-----	73,991.51
349,011.62	170,740.96	150,650.17	150,000.00	4,867.85
10,908,037.19	1,172,846.05	1,246,225.10	2,020,050.00	1,273,302.98
1,796,022.12	192,103.67	87,948.05	219,150.00	756,692.08
4,299,989.84	-----	-----	-----	1,958,499.12
470,299.03	30,083.65	-----	150,000.00	1,391,768.88
259,902.29	10,945.04	262,501.55	-----	49,000.00
1,211,824.28	795.75	27,936.23	157,859.37	81,782.04
1,748,035.88	108,219.46	-----	-----	-----
1,195,563.79	69,363.96	50,633.57	25,000.00	40,254.02
1,581,465.88	54,749.77	-----	-----	-----
740,483.73	34,516.27	273,090.38	61,062.50	6,025.00
715,326.31	81,686.43	-----	230,000.00	-----
599,137.15	31,575.23	17,000.00	10,000.00	36,358.00
472,886.79	178,960.27	-----	-----	-----
130,376.95	62,123.05	-----	77,500.00	64,550.70
518,614.46	253,710.35	-----	-----	-----
310,310.11	23,185.58	-----	-----	332,002.42
898,761.48	32,245.90	69,894.07	83,500.00	207,208.73
321,763.29	12,236.71	-----	-----	-----
142,500.00	-----	9,000.00	35,812.50	51,945.19
3,175,800.00	-----	-----	-----	324,980.03
917,866.52	41,360.70	-----	-----	134.84
96,613.78	877.05	-----	-----	-----
21,603,543.68	1,218,738.84	798,003.85	1,049,884.37	5,301,201.05

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota.....	23	\$5,368,582.26	\$53,866.50	\$436,800		\$1,100
South Dakota.....	25	4,381,942.23	74,695.11	491,750	\$200,000	31,000
Nebraska.....	89	16,363,095.78	318,451.55	1,882,170		89,470
Lincoln.....	3	1,697,084.14	8,989.17	175,700	60,000	1,040
Omaha.....	8	13,106,874.66	157,480.50	1,615,000	900,000	12,220
Kansas.....	98	24,556,712.40	334,118.89	3,102,200	600,000	578,220
Montana.....	21	9,646,675.44	656,232.65	641,750	300,000	539,000
Wyoming.....	11	2,967,296.17	98,970.98	228,000		
Colorado.....	32	12,014,229.26	200,365.40	1,115,250	250,000	8,040
Denver.....	4	14,732,343.23	174,134.63	1,200,000	900,000	
New Mexico.....	8	2,310,716.08	105,603.29	440,000	200,000	400
Oklahoma.....	11	1,336,965.34	44,843.72	200,800	100,060	62,500
Indian Territory.....	18	2,514,743.46	112,354.30	291,000		
Total.....	351	110,997,258.45	2,340,106.69	11,820,420	3,510,000	1,322,990
Washington.....	30	11,658,057.78	407,242.63	1,051,800	951,200	298,260
Oregon.....	23	4,119,932.96	158,467.46	394,800		399,560
Portland.....	4	3,196,168.30	104,874.91	625,000	500,000	101,800
California.....	31	12,880,291.68	641,371.77	2,058,500	150,000	279,880
San Francisco.....	4	17,048,363.44	127,825.53	709,000	474,000	1,730,000
Idaho.....	9	1,464,784.80	215,458.29	187,600	78,000	20,100
Utah.....	11	2,979,796.54	324,509.50	619,000	725,000	6,200
Nevada.....	1	338,790.18	72,201.86	20,500		
Arizona.....	5	1,444,303.03	82,052.54	175,000		3,740
Alaska.....	1	54,244.73	1,926.97	12,500	50,000	
Total.....	119	55,184,733.44	2,135,931.46	6,044,700	2,928,200	2,839,540
United States.....	3,631	2,566,034,990.40	19,064,580.79	265,340,570	112,251,540	19,677,390

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 26, 1900—Continued.

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securi- ties, judgments, claims, etc.	Banking house, furni- ture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$10,668.19	\$245,577.32	\$350,472.76	\$250,912.28	\$49,418.42	\$95,635.75
15,384.64	522,154.63	295,802.73	206,963.36	412,397.26	88,778.14
33,810.13	539,705.18	893,716.71	860,858.41	619,382.24	262,356.90
15,655.84	189,334.81	73,978.50	30,063.20	266,569.24	74,145.46
122,698.54	1,469,887.04	818,041.75	408,903.67	1,048,304.04	699,593.22
137,446.36	539,813.90	1,086,948.97	671,805.26	1,375,921.00	252,691.33
56,575.00	598,799.85	320,291.67	185,223.42	597,046.18	317,849.16
1,650.00	199,374.74	96,884.45	162,345.79	132,949.12	30,018.49
3,900.00	2,520,710.28	340,734.55	235,392.10	4,850,669.82	377,135.37
119,722.28	4,101,796.30	71,550.00	166,728.64	1,952,866.71	605,370.77
36,693.56	372,951.67	124,257.40	52,325.85	552,021.98	125,573.06
42,201.06	146,560.82	90,646.33	-----	207,141.40	32,846.96
7,102.24	28,329.42	59,809.30	15,215.00	54,079.20	26,823.34
603,507.84	11,474,995.96	4,573,135.12	3,244,736.98	12,118,766.61	2,988,717.95
174,625.91	1,431,930.00	309,457.33	1,064,919.70	1,408,434.17	1,376,854.91
67,431.20	398,604.97	207,708.05	156,755.62	252,872.59	208,793.91
-----	2,506,918.48	93,497.72	202,645.93	446,009.97	108,836.90
36,181.04	1,509,793.37	821,866.04	716,202.81	1,196,320.82	1,173,141.36
136,638.48	1,359,239.77	333,850.00	86,855.55	889,326.43	3,898,658.84
7,781.00	453,434.42	136,361.63	142,809.43	589,813.00	241,862.95
27,878.00	666,962.51	232,389.80	132,223.59	495,555.33	312,426.27
1,850.00	52,640.00	4,786.78	6,500.00	-----	7,353.73
2,375.00	138,702.02	27,113.43	5,390.76	148,223.27	77,824.71
4,190.00	5,055.00	2,742.20	-----	3,156.69	4,491.59
458,950.63	8,523,280.54	2,219,772.98	2,514,393.39	5,429,712.27	7,350,245.17
12,587,612.86	337,094,245.91	79,517,387.53	27,682,919.21	200,099,719.04	58,484,523.94

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
RESOURCES—Continued.

States, Territories, and reserve cities.	Due from ap- proved reserve agents.	Internal- revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper cur- rency, nickels, and cents.
North Dakota	\$630,524.79	\$7,256.89	\$44,496.35	\$3,051.93	\$41,384	\$4,441.11
South Dakota	1,232,514.90	6,917.52	59,691.35	1,756.29	65,329	3,165.06
Nebraska	5,582,569.39	19,074.91	403,119.49	510.83	162,132	9,093.16
Lincoln	704,897.49	4,171.20	20,263.31	15,883.16	14,009	1,027.14
Omaha	2,321,459.54	7,080.40	158,789.59	619,381.75	202,362	7,816.56
Kansas	6,781,036.18	25,532.43	250,374.54	330,163.34	494,330	18,232.83
Montana	2,409,516.46	7,777.28	35,017.36	16,539.32	164,124	3,054.24
Wyoming	689,251.99	4,769.68	11,284.63	.....	18,778	1,721.98
Colorado	5,683,782.88	35,717.21	72,886.58	99,447.65	154,624	7,405.11
Denver	9,503,620.06	10,973.26	34,390.78	505,614.05	550,064	7,516.53
New Mexico	768,886.16	7,569.21	23,952.20	5,024.00	46,804	1,982.39
Oklahoma	556,453.51	4,028.41	42,007.99	128.34	51,460	1,966.34
Indian Territory	404,349.04	2,711.14	24,371.01	.....	20,821	1,789.10
Total	37,268,862.39	143,579.54	1,180,645.18	1,597,500.66	1,985,221	71,011.55
Washington	4,144,147.13	22,914.27	160,816.52	229,178.53	94,621	4,040.31
Oregon	1,185,573.91	8,602.45	19,769.71	.....	33,262	3,035.17
Portland	783,914.13	7,774.85	20,460.69	50,317.01	17,255	2,768.46
California	4,036,928.73	14,656.74	249,418.97	49,601.15	124,354	5,791.09
San Francisco	1,517,258.32	4,410.97	9,360.05	405,001.78	13,645	1,369.29
Idaho	779,368.07	2,611.38	19,315.75	.....	41,995	789.16
Utah	652,295.66	4,647.32	7,465.79	56,426.25	17,424	2,842.83
Nevada	73,099.53	412.28	43.65	.....	.....	51.79
Arizona	678,920.83	4,362.65	8,526.03	4,426.70	23,334	601.49
Alaska	3,054.95	103.78	1,072.79	.....	.....	44.70
Total	13,854,561.26	70,496.69	496,249.95	794,951.42	365,890	21,334.29
United States	404,956,529.08	1,345,914.68	16,170,099.21	147,354,817.86	24,846,436	1,219,635.40

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 26, 1900—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$298,005.85	\$124,520	.....	\$20,247.50	.....	\$8,036,961.90
451,259.91	180,375	.....	23,382.75	\$1,006.15	8,746,266.03
893,635.45	459,306	.....	83,050.75	4,297.50	29,480,606.38
117,369.70	126,647	.....	6,035.00	.....	3,603,763.36
1,103,148.68	1,297,662	.....	59,185.00	8,075.70	26,143,964.64
1,658,945.30	819,609	\$10,000	129,330.25	17,799.28	43,721,231.26
1,052,136.75	452,797	.....	30,358.25	5,848.16	18,036,610.19
288,002.25	63,955	.....	11,052.25	570.00	5,906,875.52
2,020,374.50	647,610	.....	50,120.75	31,160.75	30,716,556.21
3,571,658.54	1,147,885	.....	45,410.00	649.74	39,402,294.52
249,933.20	117,774	.....	21,125.00	600.00	5,564,193.05
100,941.75	69,038	.....	7,347.50	500.00	3,098,377.47
145,635.15	60,968	.....	12,177.00	1,421.00	3,783,698.70
11,951,047.03	5,568,146	10,000	498,822.00	71,928.28	225,341,399.23
2,675,106.30	151,485	.....	46,816.00	2,812.50	27,664,719.99
722,547.40	35,697	.....	18,491.00	1,287.50	8,393,192.90
1,181,810.80	31,093	.....	31,245.00	.....	10,012,391.15
2,290,089.65	100,016	.....	91,651.00	3,362.50	28,429,418.72
4,663,600.70	15,117	.....	31,967.50	6,841.25	33,393,329.90
326,620.25	77,425	.....	8,285.00	.....	4,794,415.13
1,029,203.50	82,968	.....	39,922.50	1,042.50	8,666,179.89
27,550.95	767	.....	922.50	.....	607,470.25
210,806.15	75,598	.....	8,435.00	.....	3,119,735.61
17,362.45	3,770	.....	562.50	.....	164,278.35
13,144,698.15	573,936	.....	278,298.00	15,346.25	125,245,131.89
358,051,069.27	139,838,063	6,360,000	11,941,754.14	2,036,250.32	4,811,956,048.64

648 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.	Undivided profits, less ex- penses.
North Dakota.....	\$1,450,000	\$206,100.00	\$324,906.34
South Dakota.....	1,460,000	201,020.00	321,231.36
Nebraska.....	5,502,500	1,158,320.14	659,735.40
Lincoln.....	400,000	34,000.00	25,480.25
Omaha.....	3,750,000	409,000.00	350,511.38
Kansas.....	8,087,100	1,371,744.55	1,237,602.39
Montana.....	2,305,000	393,500.00	632,534.33
Wyoming.....	835,000	122,750.00	78,070.22
Colorado.....	2,522,000	635,786.00	362,955.28
Denver.....	1,700,000	450,000.00	539,112.43
New Mexico.....	680,000	151,500.00	67,355.59
Oklahoma.....	525,000	40,800.00	82,837.08
Indian Territory.....	980,320	242,530.75	148,192.61
Total.....	30,196,920	5,417,051.44	4,830,524.66
Washington.....	3,222,800	534,895.14	557,316.20
Oregon.....	1,270,000	308,500.00	290,726.03
Portland.....	1,100,000	175,000.00	630,286.14
California.....	4,825,000	1,083,449.17	995,767.66
San Francisco.....	6,000,000	2,400,000.00	791,788.01
Idaho.....	550,000	197,000.00	127,563.13
Utah.....	1,650,000	398,117.96	268,323.58
Nevada.....	82,000	3,000.00	5,463.26
Arizona.....	400,000	83,550.00	93,514.04
Alaska.....	50,000	.....	1,388.44
Total.....	19,149,800	5,183,512.27	3,762,136.49
United States.....	617,051,455	253,724,596.35	130,032,604.44

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 26, 1900—Continued.

LIABILITIES—Continued.

National-bank notes outstanding.	State-bank circulation out- standing.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.	Due to ap- proved reserve agents.
\$407,397.50	\$30,481.29	\$166,795.84	.....	\$524.72
454,152.50	68,324.85	389,462.83	.....	.....
1,647,882.50	568,991.75	1,465,986.82	\$71,943.48	2,755.55
120,100.00	441,047.32	669,256.24	.....	.....
1,190,200.00	4,748,649.91	3,862,710.43	1,856.71	1,674.63
2,711,717.50	806,507.32	1,827,348.76	16,000.00	90,757.67
553,565.00	465,175.43	167,742.73	981.84	565.05
221,095.00	107,838.24	92,529.61	.....	.....
994,985.00	1,342,525.73	1,169,117.66	277,215.79	.....
906,400.00	5,740,315.97	2,436,417.52	771,345.99	.....
432,950.00	141,906.54	107,431.42	15,275.37	.....
150,250.00	48,774.55	131,059.82	.....	1,935.79
241,680.00	27,839.59	10,089.26	.....	.....
10,032,375.00	14,538,378.49	12,495,948.94	1,154,619.18	98,213.41
809,405.00	953,903.52	782,034.74	8,488.94	6,731.55
316,287.50	30,920.60	47,783.26	3,767.80	1,727.25
614,900.00	972,209.25	605,509.39	.....	.....
1,713,110.00	314,349.48	703,133.09	107,130.97	105,591.19
471,780.00	1,573,378.94	6,037,035.62	.....	1,013,659.80
138,897.50	32,494.27	78,078.32	.....	63.02
793,057.50	97,126.98	285,189.43	51,748.44	.....
18,450.00	30.71	.....	.....
157,350.00	11,215.49	45,863.61	.....	.....
6,930.00
5,040,167.50	3,985,598.59	8,584,658.17	171,136.15	1,127,772.81
236,250,300.00	\$53,099.50	556,301,830.69	242,366,367.87	154,904,858.35	21,898,434.31

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES—Continued.

States, Territories, and reserve cities.	Dividends un- paid.	Individual deposits.
North Dakota.....	\$1,398.00	\$5,344,187.21
South Dakota.....	184.00	5,616,741.76
Nebraska.....	1,000.00	18,298,192.80
Lincoln.....	50.00	1,856,829.55
Omaha.....		10,916,368.02
Kansas.....	2,155.00	26,205,559.59
Montana.....	16,411.50	12,549,292.90
Wyoming.....	300.00	3,484,384.62
Colorado.....	90.00	23,100,994.12
Denver.....		26,017,251.21
New Mexico.....		3,752,334.77
Oklahoma.....	180.00	2,042,295.15
Indian Territory.....	25.00	2,008,522.19
Total.....	21,793.50	141,162,953.89
Washington.....	1,879.05	19,839,935.17
Oregon.....	4,082.50	6,046,596.29
Portland.....	12.00	5,416,899.59
California.....	6,219.97	18,411,503.49
San Francisco.....	3,682.50	14,646,733.86
Idaho.....	900.00	3,503,673.51
Utah.....	1,385.23	4,421,453.08
Nevada.....		498,526.28
Arizona.....		2,328,242.47
Alaska.....		66,118.02
Total.....	18,161.25	75,269,683.76
United States.....	1,497,651.23	2,449,212,656.69

REPORT OF THE COMPTROLLER OF THE CURRENCY. 651

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS APRIL 26, 1900—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
		\$47, 671. 00	\$40, 000. 00	\$17, 500. 00
\$155, 907. 06	\$38, 768. 79	20, 822. 19	10, 000. 00	30, 472. 88
57, 000. 00			74, 000. 00	8, 475. 75
575, 268. 48	287, 725. 08		50, 000. 00	
411, 924. 93	154, 174. 16	292, 701. 89	66, 500. 00	439, 437. 50
191, 535. 61	95, 805. 80		255, 000. 00	429, 500. 00
		19, 907. 83	45, 000. 00	
238, 913. 51	1, 058. 93	15, 800. 00	10, 500. 00	44, 614. 19
269, 149. 08	572, 302. 32			
155, 241. 49	30, 197. 87	15, 000. 00	15, 000. 00	
38, 433. 54	36, 468. 59			342. 95
		6, 057. 05	92, 242. 25	26, 200. 00
2, 093, 373. 70	1, 216, 501. 54	417, 959. 96	638, 242. 25	996, 543. 27
581, 019. 06	332, 836. 62	20, 000. 00	10, 000. 00	3, 475. 00
		11, 557. 69	58, 790. 00	2, 453. 92
19, 571. 96	478, 002. 82			
75, 496. 93	64, 414. 77		20, 000. 00	4, 250. 00
440, 086. 41				15, 184. 73
72, 756. 25	2, 989. 13			
686, 129. 57	13, 648. 12			
13, 360. 31	26, 481. 58			
1, 888, 420. 52	918, 373. 04	31, 557. 69	88, 790. 00	25, 363. 65
102, 791, 876. 41	5, 674, 842. 76	3, 810, 654. 27	8, 106, 208. 60	28, 278, 612. 17

652 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine.....	82	\$24,008,703.17	\$56,587.99	\$5,729,350	\$360,000	\$110,550
New Hampshire.....	55	12,166,708.46	81,413.13	4,310,000	850,000	180,300
Vermont.....	48	12,487,890.33	71,924.39	3,935,100	300,000	104,100
Massachusetts.....	210	115,031,690.27	201,940.29	19,876,500	2,320,700	43,700
Boston.....	38	166,848,466.72	95,746.03	5,611,500	4,475,000	405,000
Rhode Island.....	47	29,531,496.14	33,954.00	5,467,000	160,000	65,000
Connecticut.....	83	47,186,009.93	149,721.84	9,947,500	1,332,960	42,800
Total.....	563	407,260,965.02	691,287.67	54,876,950	9,798,660	951,450
New York.....	280	105,001,068.60	509,588.37	18,682,850	2,497,000	836,270
New York City.....	44	548,724,656.98	1,116,482.37	24,909,300	37,136,400	4,093,670
Albany.....	6	11,105,189.77	3,756.20	576,000	235,100	.....
Brooklyn.....	5	11,726,791.73	8,903.82	642,000	200,000	.....
New Jersey.....	114	61,988,076.80	51,198.28	7,628,200	1,127,000	311,960
Pennsylvania.....	385	142,566,260.69	471,558.77	24,951,050	3,445,000	1,530,830
Philadelphia.....	36	122,234,229.48	31,037.02	8,267,500	5,088,000	109,700
Pittsburg.....	31	76,942,480.37	66,903.27	6,578,250	1,453,000	159,540
Delaware.....	19	5,988,257.59	5,874.96	865,500	50,000	18,660
Maryland.....	50	12,578,198.82	41,980.84	2,538,000	300,000	6,200
Baltimore.....	19	40,289,691.46	29,922.80	4,050,000	2,585,500	88,100
District of Columbia.....	1	1,036,218.35	831.08	250,000	.....	1,200
Washington City.....	11	11,441,697.36	11,716.93	1,170,000	473,000	225,750
Total.....	1,001	1,151,623,418.00	2,349,754.71	101,108,650	54,590,000	7,381,880
Virginia.....	40	21,279,598.17	74,721.21	3,588,250	2,931,000	183,580
West Virginia.....	38	12,362,548.64	90,821.49	2,156,100	903,000	122,300
North Carolina.....	30	9,306,500.82	155,629.70	1,477,600	697,500	400
South Carolina.....	16	6,786,192.97	152,340.73	1,366,000	360,000	100
Georgia.....	26	10,330,216.69	273,426.21	1,811,500	811,000	6,100
Savannah.....	2	1,548,509.21	402.25	200,000	127,000	.....
Florida.....	15	4,476,089.37	54,103.42	592,500	276,000	1,000
Alabama.....	28	8,955,943.73	235,548.24	1,795,000	300,000	.....
Mississippi.....	12	2,869,202.93	585,924.34	762,500	.....	1,000
Louisiana.....	13	3,697,049.33	771,929.24	502,500	.....	.....
New Orleans.....	7	13,654,576.90	537,108.96	1,160,000	450,000	11,600
Texas.....	202	49,449,834.41	3,453,756.29	6,742,980	1,117,000	7,630
Houston.....	5	3,159,864.50	149,366.56	380,000	.....	.....
Arkansas.....	7	2,670,815.90	95,021.95	247,500	100,000	12,640
Kentucky.....	71	19,620,418.78	470,803.80	4,706,800	1,628,700	280,510
Louisville.....	8	12,737,210.07	20,636.39	2,605,000	2,194,260	230,800
Tennessee.....	48	22,999,001.87	571,719.60	3,188,250	513,000	627,760
Total.....	568	205,903,624.29	7,693,260.38	33,282,480	12,408,460	1,486,230
Ohio.....	232	79,400,029.88	699,893.86	13,427,000	1,739,500	1,395,890
Cincinnati.....	13	30,198,356.21	26,632.29	4,005,000	4,265,000	301,770
Cleveland.....	15	40,179,207.61	37,901.74	2,885,000	500,000	40,300
Columbus.....	6	7,569,227.62	11,921.55	450,000	275,000	37,710
Indiana.....	113	35,583,369.28	436,774.47	5,904,250	1,300,760	636,750
Indianapolis.....	4	8,697,107.31	659.88	280,000	1,900,000	375,760
Illinois.....	217	65,538,831.03	1,163,777.73	9,179,750	1,363,000	678,310
Chicago.....	16	138,759,575.31	66,557.90	5,390,000	1,910,000	260,550
Michigan.....	75	34,669,988.75	280,572.30	3,701,060	860,000	112,050
Detroit.....	6	14,068,789.67	17,891.08	1,450,000	800,000	7,500
Wisconsin.....	76	30,361,994.98	248,019.47	3,061,120	612,500	122,910
Milwaukee.....	4	21,084,795.60	273,963.61	770,000	690,000	18,450
Minnesota.....	65	19,863,650.95	145,050.63	2,308,900	200,000	112,200
St. Paul.....	5	11,725,027.48	7,193.20	643,000	812,000	18,000
Minneapolis.....	6	14,275,080.98	19,995.72	772,000	350,000	600
Iowa.....	173	43,855,548.98	744,402.40	6,418,160	975,700	364,220
Des Moines.....	4	4,982,883.63	22,661.73	375,000	350,000	61,000
Missouri.....	50	10,071,091.24	208,615.78	1,540,300	150,000	47,280
St. Louis.....	6	48,833,735.90	133,924.99	7,200,000	3,322,000	115,860
Kansas City.....	6	25,232,529.11	484,882.73	1,720,000	978,000	96,000
St. Joseph.....	2	2,931,650.89	10,141.40	214,500	100,000	35,900
Total.....	1,094	687,882,472.41	5,041,434.46	71,695,040	23,753,460	4,839,010

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS JUNE 29, 1900.

RESOURCES.

Premium on U. S. bonds.	Stocks, securities, judgments, claims, etc.	Banking house furniture and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$187,600.75	\$4,815,721.01	\$648,193.67	\$205,968.01	\$422,092.57	\$78,224.01
92,214.85	2,904,245.54	305,477.04	165,519.35	230,649.46	95,296.54
87,949.43	2,575,930.45	231,451.25	199,473.07	120,893.20	127,719.11
163,616.19	15,567,072.03	3,684,078.34	500,528.84	903,538.15	477,034.26
341,897.71	8,468,544.28	2,090,672.99	198,907.83	12,350,843.53	2,132,249.81
56,152.88	3,664,800.56	834,948.75	68,175.83	913,033.75	462,424.01
143,983.74	10,484,108.37	2,152,662.08	223,099.56	1,874,736.54	474,666.71
1,073,415.55	48,480,422.24	9,947,484.12	1,561,672.49	16,815,787.20	3,847,614.45
347,059.51	22,420,286.79	3,510,036.37	2,843,977.71	3,024,856.80	2,150,048.24
2,764,353.65	79,326,073.43	15,396,026.32	1,588,312.86	38,452,711.87	5,910,212.40
9,000.00	1,155,540.07	259,707.43	94,958.12	3,155,998.50	2,003,933.57
212,973.77	2,505,595.62	590,600.00	53,507.78	55,423.98	80,499.08
829,281.72	13,073,005.75	3,403,301.46	902,034.26	3,082,521.74	556,596.60
510,330.10	41,338,913.69	6,401,087.69	2,364,760.04	6,656,020.63	2,344,034.59
310,839.32	20,948,259.33	3,797,509.56	693,573.27	12,809,708.14	2,331,222.64
7,989.02	10,857,856.16	3,676,790.06	541,728.51	5,578,705.86	724,110.50
43,219.83	1,007,339.32	339,080.56	105,726.93	220,429.10	107,097.41
120,218.53	2,807,728.16	509,788.68	103,701.07	369,491.70	122,762.81
55,261.51	4,089,993.66	2,376,168.43	246,606.76	3,928,532.69	856,974.53
5,210,526.96	239,380.00	23,000.00	3,135.60	8,096.75	10.10
149,813.56	1,080,563.66	1,107,177.06	91,817.27	1,753,418.12	317,222.56
76,409.36	200,850,535.64	41,390,279.64	9,633,840.18	79,095,915.88	17,504,635.03
47,740.04	1,788,395.16	754,595.78	255,668.50	1,162,519.12	538,722.38
15,980.27	1,055,830.83	862,718.30	139,039.45	1,339,793.54	482,041.75
105,819.36	368,618.15	321,469.76	63,177.05	631,655.27	347,141.69
5,677.50	888,560.54	143,616.91	66,877.05	267,296.71	271,774.36
29,844.84	758,907.86	288,879.11	215,136.08	843,403.03	526,356.03
106,217.62	34,306.99	54,756.50	68,445.42	23,055.43	21,885.01
14,622.06	690,404.60	257,954.12	180,698.22	401,492.07	275,370.65
15,000.00	1,970,083.82	421,836.01	66,890.24	1,050,280.11	603,791.11
163,554.90	525,577.78	84,255.45	11,985.55	330,176.43	91,236.13
37,527.19	112,943.65	75,028.28	11,985.55	377,058.36	41,493.70
2,508.06	1,713,750.48	626,735.21	111,167.63	951,851.20	1,202,741.32
191,735.35	1,318,962.56	1,999,397.07	842,307.29	4,815,723.64	1,165,532.59
182,369.88	23,846.06	187,942.98	97,156.41	606,454.75	47,459.00
182,067.87	139,573.36	24,913.00	170,822.09	524,314.84	46,905.17
1,342,718.10	1,411,378.39	660,937.37	185,750.58	855,922.28	379,009.93
313,682.96	2,530,310.19	220,002.50	92,635.54	1,593,330.07	656,581.60
538,221.87	1,513,814.49	801,071.38	547,427.43	2,063,858.58	562,911.38
41,039.14	16,745,264.91	7,777,020.33	3,115,184.53	17,840,785.43	7,348,953.80
7,456.28	8,012,983.45	2,154,804.58	1,054,142.25	3,986,234.77	1,165,933.11
199,860.17	9,365,915.28	491,256.81	157,660.61	4,067,745.89	743,929.53
124,314.00	1,861,684.87	458,025.20	126,691.01	4,068,040.00	2,006,943.02
219,776.85	1,864,965.31	54,366.58	133,707.76	1,058,454.80	139,198.39
125,546.95	4,898,865.48	1,278,691.14	609,335.79	2,828,178.03	572,776.92
79,617.45	1,498,022.04	261,000.00	88,873.11	3,293,356.51	1,104,005.02
140,062.50	6,605,642.31	2,218,146.66	843,103.71	1,790,232.57	510,707.15
29,412.52	10,813,299.96	284,422.78	770,067.99	37,742,415.09	8,102,094.99
47,703.95	3,118,088.65	974,194.65	630,865.12	691,639.02	525,946.11
139,054.11	1,573,251.08	26,788.50	330,076.88	1,412,344.10	458,886.29
27,997.00	3,716,845.08	809,024.99	182,609.76	772,141.44	244,517.88
27,510.48	1,360,856.26	127,612.37	123,006.37	1,180,278.46	694,096.44
22,825.77	1,260,431.07	953,974.47	374,537.32	604,814.04	376,499.04
2,331,237.53	2,486,117.50	639,543.88	206,454.19	726,535.10	222,848.27
139,054.11	1,076,179.90	3,275.00	216,528.00	1,597,460.35	681,087.03
27,997.00	2,610,992.27	1,685,379.03	781,465.17	3,675,778.32	1,165,655.19
27,510.48	195,527.02	141,041.29	75,195.09	506,223.48	48,137.41
250,155.53	667,265.85	469,665.92	217,048.56	379,700.63	158,158.16
22,825.77	4,799,236.16	757,000.00	190,474.27	11,762,402.45	2,188,735.05
2,331,237.53	2,902,261.37	382,843.28	55,752.00	2,346,296.11	2,638,608.02
2,331,237.53	52,150.00	72,000.00	350,118.19	350,118.19	105,953.54
2,331,237.53	70,740,580.91	14,243,057.13	7,167,594.96	85,440,389.35	23,855,226.56

654 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal- revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper cur- rency, nickels, and cents.
Maine	\$4,794,549.68	\$10,522.07	\$195,873.79	\$103,587.17	\$359,984	\$9,378.09
New Hampshire	2,804,415.39	9,171.62	186,682.37	.....	310,340	12,425.62
Vermont	2,437,545.06	9,182.58	108,017.54	.....	250,385	6,539.82
Massachusetts	14,734,997.34	74,940.68	835,371.24	253,844.39	1,071,674	75,047.58
Boston	32,240,997.24	12,282.22	891,888.00	11,369,257.52	1,178,398	20,644.55
Rhode Island	2,903,547.20	8,899.92	117,119.15	165,296.75	384,635	11,582.17
Connecticut	8,552,118.64	38,016.22	539,448.68	212,810.02	670,344	32,327.02
Total	68,468,170.55	163,015.31	2,874,400.77	12,104,795.85	4,225,760	167,944.85
New York	19,238,825.57	109,206.83	882,587.04	273,819.91	961,183	73,910.38
New York City .....	.....	61,172.38	3,972,051.10	100,474,482.24	1,181,920	78,519.57
Albany	4,587,572.41	2,481.10	36,995.20	110,442.18	68,109	3,452.68
Brooklyn	2,715,456.99	4,966.00	331,000.05	1,442,369.25	166,739	13,086.63
New Jersey	13,187,105.12	47,581.96	983,488.59	548,098.78	384,152	64,022.39
Pennsylvania	35,266,172.29	120,116.71	1,599,499.24	104,943.27	1,566,144	123,809.76
Philadelphia	38,785,519.11	37,539.41	1,830,246.05	18,217,658.53	1,510,510	49,476.20
Pittsburg	10,994,771.40	12,209.67	544,774.35	3,935,181.58	680,599	20,555.99
Delaware	1,042,827.30	3,173.35	38,313.62	35,566.68	50,770	7,050.07
Maryland	1,591,698.35	4,962.62	65,610.87	38.30	64,687	14,643.95
Baltimore	6,554,193.00	4,999.14	595,771.44	2,473,423.12	314,998	17,785.77
District of Columbia	146,421.75	633.85	14,586.02	.....	1,950	193.89
Washington City	3,268,965.44	14,977.94	200,367.36	235,104.57	12,485	8,835.38
Total	127,379,528.73	424,020.96	11,095,203.93	127,851,128.41	5,964,246	475,342.86
Virginia	3,069,208.20	7,032.74	113,202.24	495,810.44	189,038	18,926.01
West Virginia	3,151,540.14	11,146.13	91,590.89	4,389.05	137,336	8,789.79
North Carolina	689,859.95	6,060.13	68,547.09	.....	75,838	8,393.74
South Carolina	387,069.55	671.99	54,650.60	.....	87,947	7,584.12
Georgia	879,027.70	9,490.61	99,236.25	93,094.71	162,033	10,288.28
Savannah	144,465.32	26.00	554.04	5,156.07	6,006	1,105.84
Florida	1,540,174.07	7,023.74	27,727.76	11,720.98	98,109	7,006.52
Alabama	1,701,500.11	7,967.80	57,458.48	68,699.97	147,528	11,003.94
Mississippi	763,600.00	3,652.34	45,975.81	.....	18,449	4,534.20
Louisiana	654,609.94	2,363.72	23,085.54	.....	34,255	4,034.72
New Orleans	3,221,770.46	1,059.27	20,129.73	1,028,066.45	95,094	22,854.38
Texas	7,964,711.91	50,759.12	352,496.64	196,466.12	730,907	45,106.53
Houston	909,352.43	5,418.55	21,163.94	11,437.41	42,095	2,357.58
Arkansas	856,601.23	2,765.97	15,433.10	23,249.62	34,933	3,145.01
Kentucky	4,576,400.59	11,271.44	130,005.29	15,366.97	263,575	12,757.08
Louisville	3,446,184.74	3,477.73	82,328.15	106,780.71	155,423	5,575.40
Tennessee	4,017,604.77	10,576.56	301,990.39	197,226.96	312,718	16,366.73
Total	37,373,689.05	141,663.84	1,505,575.94	2,257,465.46	2,591,278	189,799.87
Ohio	20,020,151.40	63,476.37	662,986.43	129,337.69	1,306,846	51,926.82
Cincinnati	6,434,214.13	7,076.36	187,235.13	641,336.07	376,432	5,365.00
Cleveland	7,746,818.42	13,143.17	185,362.60	316,786.27	191,473	8,244.21
Columbus	1,041,264.81	5,194.37	116,035.45	175,374.61	131,428	1,219.30
Indiana	11,305,150.38	26,878.60	360,948.74	3,377.87	1,152,850	31,967.54
Indianapolis	3,341,508.12	3,720.00	28,885.87	245,138.57	562,514	6,013.06
Illinois	17,904,228.25	83,152.07	485,790.23	278,539.31	971,278	47,394.95
Chicago .....	.....	51,926.17	75,405.63	7,804,355.41	2,268,175	26,894.97
Michigan	6,787,441.66	23,781.50	206,923.29	75,518.94	402,938	19,678.85
Detroit	2,927,722.34	6,684.13	20,635.46	296,912.26	233,234	7,585.89
Wisconsin	7,049,737.63	27,217.04	156,286.45	2,707.69	246,050	20,077.14
Milwaukee	3,737,754.35	9,954.96	5,480.42	358,705.78	46,070	1,693.23
Minnesota	4,380,242.11	22,468.14	108,991.82	9,640.68	133,536	11,661.65
St. Paul	3,140,814.52	4,913.65	91,882.81	296,414.90	86,882	6,084.40
Minneapolis	2,465,878.20	11,731.47	29,320.92	768,208.79	121,566	6,617.81
Iowa	11,565,187.80	53,505.76	340,866.86	154,061.17	497,164	31,108.01
Des Moines	1,403,870.94	1,135.43	42,201.57	37,078.10	31,129	2,315.51
Missouri	2,465,034.38	14,217.29	117,064.78	3,323.38	136,559	7,793.72
St. Louis .....	.....	14,305.92	143,060.79	1,536,044.71	67,268	6,785.35
Kansas City	9,740,289.84	10,037.03	48,806.59	1,265,907.44	337,003	7,818.37
St. Joseph	1,843,403.25	350.00	35,138.69	101,501.97	16,535	1,398.58
Total	125,300,712.53	454,849.43	3,459,280.53	14,500,271.61	9,316,930	309,824.36

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JUNE 29, 1900—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$1,483,337.56	\$454,407	.....	\$281,427.25	\$11,388.80	\$44,327,446.59
752,956.08	331,915	.....	207,007.50	10,102.50	26,006,840.45
700,565.33	269,535	.....	187,670.00	15,120.00	24,226,991.56
5,664,960.70	2,342,976	\$30,000	950,622.00	73,680.00	184,878,512.30
15,259,456.44	7,334,839	370,000	264,997.50	269,200.00	272,230,789.37
975,211.48	589,196	.....	272,372.50	44,222.00	46,729,068.09
3,231,293.58	1,067,278	.....	481,448.00	36,750.00	88,874,082.93
28,067,781.17	12,390,146	400,000	2,645,544.75	460,463.30	687,273,731.29
6,318,659.61	3,143,230	140,000	879,177.80	77,703.94	193,921,946.47
147,413,959.10	45,226,587	1,700,000	1,221,212.50	1,252,585.04	1,062,000,691.81
1,056,209.35	817,956	.....	25,350.00	.....	25,298,751.58
1,391,595.15	858,649	.....	32,100.00	.....	22,828,194.28
3,591,754.72	2,462,722	.....	368,977.50	55,993.25	114,030,764.97
10,985,657.45	4,953,294	.....	1,182,172.15	54,214.02	288,854,840.71
22,226,216.20	2,944,991	.....	407,792.50	43,120.50	251,874,139.04
8,887,361.50	4,535,848	.....	327,305.00	24,889.50	136,853,700.06
384,418.05	118,955	.....	40,120.00	17,000.00	10,484,154.96
712,456.07	377,740	.....	114,720.32	5,997.80	22,373,637.19
4,937,162.23	1,322,980	30,000	200,107.00	5.00	75,113,133.56
202,705.25	64,700	.....	12,500.00	.....	2,005,562.64
1,720,872.22	931,024	.....	53,500.00	1,000.00	24,174,756.38
209,829,026.90	67,788,676	1,870,000	4,865,034.77	1,532,529.05	2,229,814,263.65
1,210,642.33	880,062	.....	162,612.00	13,800.00	38,867,107.84
911,610.16	506,352	.....	97,945.00	2,661.94	24,513,964.46
548,885.14	280,540	.....	60,196.10	1,351.90	15,057,104.53
364,589.63	214,853	.....	60,549.37	65,300.00	11,591,974.80
853,893.28	481,391	.....	79,018.00	3,424.00	18,641,581.20
88,000.00	41,154	.....	7,340.00	2.50	2,309,426.66
437,970.25	282,557	.....	27,332.50	600.00	9,563,426.31
889,297.94	433,877	.....	77,337.00	5,864.60	19,109,933.70
244,965.45	161,510	.....	26,386.50	8,688.00	6,609,155.26
321,712.35	80,638	.....	24,812.50	.....	6,752,730.12
1,571,877.65	1,149,198	.....	57,993.50	5,000.00	27,608,475.14
3,861,627.98	1,839,851	.....	316,941.70	24,017.35	85,848,614.10
1,009,090.65	295,724	.....	18,875.00	5,500.00	7,100,632.01
265,900.85	113,750	.....	11,817.50	3,368.23	5,365,988.48
1,240,000.79	543,879	.....	223,484.00	31,493.91	37,440,210.49
1,177,775.80	1,192,750	.....	117,750.00	14,650.00	29,365,821.77
2,086,049.53	1,300,264	.....	140,910.85	19,761.00	41,976,351.39
17,173,898.78	9,828,350	.....	1,511,321.52	205,484.03	387,722,508.26
4,899,931.78	3,223,557	.....	615,246.15	56,589.83	144,380,144.33
2,858,349.93	2,983,076	.....	200,250.00	843.32	67,975,636.43
2,601,914.68	2,433,493	.....	133,670.00	80,350.00	66,516,087.94
649,335.65	864,781	.....	21,775.00	1,000.00	14,609,416.48
3,730,125.32	1,448,714	.....	272,511.75	22,109.85	72,604,245.33
2,541,644.25	581,200	.....	11,497.50	.....	24,945,219.24
4,815,248.04	2,080,235	45,000	402,492.50	47,703.47	117,469,379.83
26,161,475.70	21,620,095	705,000	265,192.50	138,502.50	263,342,063.85
2,386,112.02	1,046,025	.....	175,791.75	28,897.50	56,797,130.56
1,459,532.25	648,812	.....	69,514.00	23,495.57	25,979,718.00
2,114,553.29	664,877	.....	142,031.00	11,350.00	50,596,283.36
2,449,209.39	754,130	.....	38,500.00	.....	33,724,557.24
1,298,408.50	357,398	.....	103,051.50	7,450.00	32,680,609.87
2,449,534.51	364,138	.....	31,100.00	22,540.06	29,981,024.47
957,719.50	715,680	.....	38,350.00	12,806.00	24,120,085.67
2,720,258.11	1,159,372	20,000	295,269.52	28,299.20	79,281,447.90
235,651.70	264,005	.....	18,625.00	1,000.00	8,822,678.90
625,345.70	366,765	.....	72,828.50	10,687.50	17,756,435.87
6,971,505.30	5,184,242	100,000	331,162.50	1,300.00	93,909,198.92
3,526,730.51	750,099	54,000	85,650.00	20,000.00	52,706,400.17
406,825.90	184,376	.....	10,725.00	1,200.00	6,473,668.41
75,869,572.03	47,695,070	924,000	3,335,234.17	516,184.80	1,278,671,432.77

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
Maine.....	\$10,846,000.00	\$2,855,186.00
New Hampshire.....	5,461,850.00	1,361,791.97
Vermont.....	6,760,000.00	1,438,198.26
Massachusetts.....	41,317,500.00	15,076,045.56
Boston.....	37,400,000.00	14,212,000.00
Rhode Island.....	14,980,250.00	3,574,279.12
Connecticut.....	20,694,920.00	8,097,100.00
Total.....	137,460,520.00	46,614,600.91
New York.....	31,315,300.00	10,839,562.86
New York City.....	60,800,000.00	44,630,000.00
Albany.....	1,550,000.00	1,355,000.00
Brooklyn.....	1,352,000.00	1,900,000.00
New Jersey.....	14,988,210.00	8,571,500.00
Pennsylvania.....	42,228,790.00	24,240,237.64
Philadelphia.....	19,305,000.00	16,710,000.00
Pittsburg.....	13,250,000.00	10,142,000.00
Delaware.....	2,133,985.00	985,605.00
Maryland.....	3,924,200.00	1,897,075.65
Baltimore.....	11,108,260.00	4,439,000.00
District of Columbia.....	252,000.00	150,000.00
Washington City.....	2,775,000.00	1,321,000.00
Total.....	204,982,745.00	127,180,981.15
Virginia.....	5,094,200.00	1,781,050.00
West Virginia.....	3,757,672.00	1,030,122.27
North Carolina.....	3,006,000.00	861,211.03
South Carolina.....	2,023,000.00	694,918.84
Georgia.....	3,306,000.00	1,144,070.00
Savannah.....	750,000.00	225,000.00
Florida.....	1,150,000.00	594,488.00
Alabama.....	3,480,000.00	603,761.00
Mississippi.....	980,000.00	453,500.00
Louisiana.....	960,000.00	422,200.00
New Orleans.....	2,300,000.00	2,640,000.00
Texas.....	18,070,000.00	4,877,054.01
Houston.....	1,100,000.00	610,000.00
Arkansas.....	1,070,000.00	292,600.00
Kentucky.....	8,147,595.00	2,210,728.29
Louisville.....	4,645,000.00	1,647,500.00
Tennessee.....	7,310,000.00	1,749,708.68
Total.....	67,149,467.00	21,841,904.12
Ohio.....	26,027,320.00	7,965,835.19
Cincinnati.....	7,700,000.00	2,675,000.00
Cleveland.....	10,158,750.00	2,727,000.00
Columbus.....	2,050,000.00	397,500.00
Indiana.....	12,209,500.00	3,692,466.00
Indianapolis.....	2,100,000.00	1,100,000.00
Illinois.....	17,988,404.85	6,010,507.10
Chicago.....	18,450,000.00	9,455,350.00
Michigan.....	8,112,452.60	2,605,338.20
Detroit.....	3,300,000.00	608,600.00
Wisconsin.....	6,810,000.00	1,682,764.02
Milwaukee.....	2,950,000.00	685,000.00
Minnesota.....	4,677,500.00	1,044,875.00
St. Paul.....	3,800,000.00	563,500.00
Minneapolis.....	4,000,000.00	647,000.00
Iowa.....	12,700,000.00	2,918,229.00
Des Moines.....	800,000.00	230,500.00
Missouri.....	3,565,000.00	804,950.00
St. Louis.....	11,400,000.00	2,750,000.00
Kansas City.....	2,550,000.00	710,000.00
St. Joseph.....	350,000.00	111,500.00
Total.....	161,698,927.45	49,985,014.60

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JUNE 29, 1900—Continued.

LIABILITIES.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
\$2,164,200.34	\$5,554,720.50		\$507,114.01	\$316,691.67	\$759,536.42
921,314.07	4,078,192.50	\$6,789.00	509,919.52	120,613.76	1,291,476.38
1,207,060.92	3,793,446.50		130,539.54	450.08	467,435.96
7,021,184.48	19,182,174.50		943,532.01	491,510.63	7,836,213.41
5,906,698.33	5,167,685.00		36,566,588.24	5,776,646.77	27,731,663.20
1,772,616.67	5,332,170.00		1,111,595.17	199,184.31	1,686,147.07
3,408,304.15	9,614,514.50		1,950,747.02	363,653.30	1,667,195.35
22,401,378.96	52,722,903.50	6,789.00	41,720,035.51	7,268,750.52	41,439,667.79
8,862,978.84	17,599,210.00	18,764.00	3,452,678.98	1,893,245.53	3,508,177.21
28,622,553.67	23,369,035.50	16,542.00	240,185,797.21	58,641,257.19	130,122,463.14
229,779.26	514,920.00		7,375,413.76	1,065,077.77	1,623,713.26
639,788.59	642,000.00	1,846.00	214,765.71	414,779.71	4,673,592.82
6,144,340.67	7,307,314.50	5,402.00	3,082,657.52	557,971.19	1,461,140.01
7,689,451.90	23,878,560.00	1,498.00	4,860,790.73	895,466.71	279,788.61
2,881,898.77	7,922,892.50		43,330,270.09	8,133,574.77	16,091,033.67
3,957,829.72	6,443,842.50		17,246,503.18	5,218,367.00	4,435,084.50
423,649.87	835,722.50	540.50	360,112.73	19,839.18	154,132.77
730,189.14	2,403,430.00		475,597.12	56,125.08	33,232.61
1,891,039.24	3,995,950.00	1,713.00	7,709,622.86	2,288,171.95	4,457,325.37
130,214.32	250,000.00		13,512.46	666.53	
713,892.45	1,051,095.00		354,537.19	64,002.92	485,101.81
62,917,606.44	96,213,972.50	46,305.50	328,662,259.54	79,248,545.53	167,324,785.78
2,313,219.42	3,297,630.00		1,337,070.55	1,440,134.96	13,786.90
558,872.74	1,935,897.50		506,293.43	897,691.01	6,640.43
622,352.40	1,409,337.50		314,625.80	281,329.00	28,668.72
630,219.51	1,288,920.00		146,434.07	655,230.84	17,827.14
1,054,709.19	1,495,397.50		477,884.73	470,469.48	19,176.68
102,018.85	140,995.00		135,432.78	120,840.63	45,857.63
178,422.74	510,850.00		149,426.61	248,404.23	14,208.73
889,492.17	1,626,080.00		452,293.29	411,204.44	7,809.00
263,040.40	569,170.00		74,597.86	80,620.81	75,892.44
423,063.61	490,827.50		86,954.35	143,736.96	
580,235.34	1,023,265.00		1,898,690.89	1,515,986.45	312,548.40
3,678,973.25	6,225,532.50		3,745,196.11	1,079,867.70	14,281.33
217,342.11	232,380.00		598,865.68	209,658.66	2,738.15
171,148.25	234,150.00		40,768.68	220,429.77	
983,550.32	4,593,360.00		852,471.76	578,874.95	115.37
451,198.71	2,354,500.00		4,915,232.19	3,425,986.37	95,040.22
1,240,312.07	2,916,647.50		1,559,887.91	2,922,826.97	454,466.17
14,358,191.08	30,393,240.00		17,290,126.69	14,703,293.23	1,109,057.31
3,555,190.46	12,749,360.00		1,721,771.84	1,579,806.93	658,107.88
1,427,598.57	3,752,897.50		13,129,276.88	5,151,479.55	919,776.94
721,504.60	2,771,000.00		9,024,927.14	4,433,670.29	3,534,229.60
193,575.61	450,000.00		1,208,740.44	1,247,326.22	242,746.64
1,539,760.15	5,524,745.50		534,069.58	1,683,598.69	526,998.52
400,382.29	224,950.00		4,337,052.54	2,683,931.98	430,942.57
3,758,945.05	8,134,280.00		791,323.59	3,311,694.54	155,626.45
4,215,039.21	4,869,805.00		80,436,965.63	37,958,467.45	4,779,729.63
1,423,935.91	3,425,880.00		483,395.78	613,904.58	752,474.02
368,274.30	1,388,720.00		2,496,084.22	3,854,812.98	1,088,376.41
962,269.31	2,882,746.50		208,009.46	867,240.28	2,869.17
482,777.25	759,000.00		3,830,408.99	2,750,504.07	19,806.61
572,432.49	2,091,740.00		367,934.74	620,935.59	275,651.58
593,341.26	597,620.00		2,954,465.81	2,726,449.98	128,612.29
297,289.55	663,897.50		3,376,478.43	2,709,477.54	473,614.20
1,689,362.88	5,909,715.00		3,151,486.43	6,214,350.19	2,468,786.54
80,720.22	368,742.50		1,639,050.88	2,567,889.20	216,457.10
380,942.27	1,442,360.00		3,572.13	291,106.39	
2,842,446.78	7,195,750.00		21,775,923.56	11,023,981.46	3,328,409.07
682,708.94	1,720,000.00		12,589,989.52	11,463,677.91	168,288.81
49,105.94	214,500.00		1,201,362.38	1,699,711.14	
26,237,603.04	67,137,709.50		165,262,289.97	105,454,016.96	19,871,504.03

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.	Individual deposits.
Maine.....	\$21,796.36	\$25,853.33	\$20,514,929.81
New Hampshire.....	5,475.92	27,108.66	11,358,332.69
Vermont.....	5,960.10	36,406.81	10,037,117.40
Massachusetts.....	272,194.30	63,176.70	89,621,999.59
Boston.....	8,922,339.87	17,991.08	122,005,986.31
Rhode Island.....	285,322.71	37,340.34	17,536,601.97
Connecticut.....	320,450.24	68,267.25	41,240,257.56
Total.....	9,833,539.50	276,144.17	312,315,225.33
New York.....	777,366.26	80,874.78	112,011,773.98
New York City.....		255,542.30	421,387,658.81
Albany.....	970,398.37	2,439.12	10,387,465.04
Brooklyn.....	9,259.15	578.00	12,738,524.41
New Jersey.....	921,390.04	49,904.61	69,216,318.05
Pennsylvania.....	398,382.35	163,363.61	180,735,960.94
Philadelphia.....	9,204,163.11	108,066.59	123,236,737.57
Pittsburg.....	16,111.25	47,259.88	74,752,595.43
Delaware.....		19,263.42	5,502,619.87
Maryland.....	16,143.66	14,605.34	12,252,177.00
Baltimore.....	2,849,346.21	100,313.00	33,329,154.89
District of Columbia.....		15,584.00	1,193,585.33
Washington City.....	15,411.11	3,243.50	16,939,007.01
Total.....	15,177,971.51	861,038.15	1,073,683,578.33
Virginia.....	169,186.49	6,077.49	19,363,941.22
West Virginia.....	8,848.24	8,294.18	14,851,701.72
North Carolina.....	93,411.27	9,878.13	7,313,472.32
South Carolina.....	17,877.20	11,029.50	5,428,776.36
Georgia.....	76,170.84	5,296.50	9,313,929.27
Savannah.....		324.50	615,557.74
Florida.....	10,207.97	1,913.50	6,431,498.44
Alabama.....	9,095.35	2,213.37	11,078,664.70
Mississippi.....	7,179.23	520.00	4,009,068.72
Louisiana.....		5,210.00	4,210,222.20
New Orleans.....	11,584.00	5,250.00	16,981,897.74
Texas.....	134,547.23	22,240.90	44,661,272.01
Houston.....	7,095.07	3,393.00	4,118,494.67
Arkansas.....	494.49	182.00	3,234,316.29
Kentucky.....	60,375.96	9,239.00	18,221,789.94
Louisville.....	193,430.07	2,809.00	9,456,227.47
Tennessee.....	434,478.46	3,226.66	22,314,395.89
Total.....	1,233,981.87	97,097.73	201,605,166.70
Ohio.....	82,826.87	42,357.51	87,272,054.96
Cincinnati.....	34,207.50	2,879.47	27,342,278.33
Cleveland.....	12,398.00	3,513.00	31,242,475.38
Columbus.....	9,089.87	1,019.00	8,313,916.89
Indiana.....	27,309.32	13,235.80	45,510,545.22
Indianapolis.....	63,849.67		11,931,744.40
Illinois.....	17,544.70	31,529.41	74,921,133.28
Chicago.....		42,619.25	101,704,634.02
Michigan.....	15,798.50	36,985.31	38,423,130.46
Detroit.....	76,228.54	120.00	11,962,989.71
Wisconsin.....	9,587.17	2,037.00	36,576,540.54
Milwaukee.....	146,760.82	30,267.50	21,437,859.38
Minnesota.....	1,261.17	857.00	22,736,528.65
St. Paul.....	125,435.30	604.00	11,730,782.56
Minneapolis.....	34,008.19	793.00	11,285,785.23
Iowa.....	28,682.39	9,316.06	43,226,493.73
Des Moines.....		14,533.00	2,595,712.87
Missouri.....	26,159.66	3,069.00	11,059,385.19
St. Louis.....		128,171.50	30,234,736.52
Kansas City.....	2,353,050.80	757.00	19,582,149.72
St. Joseph.....			2,758,323.90
Total.....	3,064,198.47	364,663.81	651,849,201.00

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JUNE 29, 1900—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
\$257, 473. 52	\$77, 887. 15	\$19, 858. 72	\$302, 658. 00	\$103, 540. 76
791, 826. 49	5, 174. 90		60, 000. 00	6, 974. 59
250, 974. 29	10, 920. 79	12, 700. 00	64, 500. 00	2, 280. 91
1, 965, 156. 56	6, 019. 04	285, 144. 06	651, 625. 00	145, 036. 46
3, 781, 524. 99	339, 709. 44		4, 210, 500. 00	191, 456. 14
129, 972. 59	15, 950. 73		65, 000. 00	2, 637. 41
1, 255, 172. 03	6, 291. 15	21, 537. 49	136, 500. 00	29, 172. 89
8, 441, 100. 47	461, 953. 20	339, 240. 27	5, 490, 783. 00	481, 099. 16
2, 139, 133. 93	133, 310. 17	232, 136. 34	670, 251. 67	387, 181. 92
34, 698, 807. 96	382, 471. 50			18, 888, 562. 53
221, 354. 63	3, 190. 37			
170, 448. 10	19, 642. 23			50, 969. 56
961, 270. 68	41, 326. 00	332, 695. 39	212, 000. 00	177, 324. 31
3, 069, 361. 09	7, 262. 59	82, 531. 36	197, 000. 00	126, 395. 18
4, 399, 283. 83			271, 218. 52	279, 999. 62
1, 147, 512. 37	146, 594. 23		50, 000. 00	
37, 450. 91	10, 049. 09			1, 184. 12
268, 500. 00		24, 933. 28	274, 000. 00	3, 418. 31
2, 338, 095. 40			561, 600. 00	44, 141. 64
382, 676. 77	69, 788. 62			
49, 833, 895. 67	813, 634. 80	672, 296. 37	2, 235, 470. 19	19, 959, 177. 19
2, 362, 526. 04	332, 301. 93	112, 712. 94	789, 000. 00	454, 269. 90
798, 803. 99	326. 95		3, 000. 00	99, 800. 00
599, 444. 91	51, 292. 16	224, 781. 29	209, 000. 00	30, 000. 00
300, 998. 79	23, 066. 71	88, 924. 36	263, 000. 00	1, 751. 48
693, 588. 27	14, 144. 82	373, 562. 65	194, 209. 20	2, 972. 07
87, 691. 80	37, 707. 73		50, 000. 00	
233, 439. 41	25, 574. 68			15, 600. 00
242, 389. 60	8, 610. 40	131, 080. 38	85, 000. 00	82, 240. 00
		79, 109. 47	8, 000. 00	6, 456. 33
			10, 000. 00	495. 50
339, 077. 32				
936, 094. 38	82, 910. 92	897, 397. 01	1, 377, 488. 96	47, 757. 79
80, 981. 22	8, 718. 92			664. 67
1, 549, 045. 92	4, 645. 65	2, 080. 57	10, 000. 00	118. 29
1, 666, 038. 43	368, 720. 75	64, 713. 48	28, 200. 00	135, 504. 85
347, 443. 01	162, 909. 57	49, 880. 56	495, 000. 00	144, 148. 56
				15, 167. 94
10, 237, 563. 09	1, 120, 931. 19	2, 024, 242. 71	3, 521, 898. 16	1, 036, 347. 38
1, 565, 919. 33	257, 739. 08	67, 427. 35	127, 150. 00	707, 776. 93
3, 889, 458. 70				1, 950, 782. 99
433, 458. 33	29, 594. 29		25, 000. 00	1, 398, 587. 31
245, 291. 06	4, 808. 30	196, 401. 55		49, 000. 00
1, 215, 502. 68	956. 95	17, 238. 60	30, 000. 00	78, 318. 23
1, 597, 782. 45	74, 583. 34			
1, 393, 197. 57	164, 714. 35	31, 000. 00	150, 000. 00	9, 478. 94
1, 472, 904. 34	116, 447. 66	140, 101. 66		
706, 558. 10	34, 241. 90	130, 173. 14	21, 062. 50	11, 599. 56
667, 436. 53	68, 675. 31		100, 000. 00	
567, 945. 67	20, 057. 37			4, 216. 87
420, 314. 27	211, 858. 35			
149, 161. 79	43, 338. 21	10, 207. 78	30, 000. 00	58, 185. 87
415, 753. 42	344, 459. 85			
295, 906. 88	20, 857. 06			314, 978. 09
853, 070. 72	28, 106. 91	54, 639. 92	22, 500. 00	6, 708. 13
295, 654. 08	12, 558. 56			860. 49
128, 000. 00		16, 500. 00	30, 000. 00	5, 391. 23
2, 891, 800. 00				337, 980. 03
830, 482. 31	55, 295. 10			
88, 857. 80	307. 25			
20, 124, 436. 93	1, 488, 599. 84	663, 690. 00	535, 712. 50	4, 933, 864. 67

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Num- ber of banks.	Loans and dis- counts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota.....	24	\$5,330,032.90	\$56,994.57	447,500	\$50,000	\$1,100
South Dakota.....	26	4,297,709.58	89,872.99	535,250	200,000	
Nebraska.....	97	16,679,355.70	363,616.31	2,023,320		89,550
Lincoln.....	3	1,814,590.53	28,662.50	250,700	60,000	1,040
Omaha.....	8	13,048,139.10	167,183.96	1,665,000	900,000	12,320
Kansas.....	103	24,529,474.31	366,191.21	3,906,400	600,000	113,120
Montana.....	21	10,316,110.47	687,304.60	753,750	300,000	539,000
Wyoming.....	13	3,155,329.77	172,175.59	303,000	50,000	
Colorado.....	33	12,383,000.65	243,266.74	1,482,750	250,000	8,040
Denver.....	4	14,490,486.09	159,012.25	1,450,000	900,000	
New Mexico.....	8	2,463,032.88	154,609.81	452,500	200,000	400
Oklahoma.....	13	1,713,850.15	78,113.29	358,300	160,000	
Indian Territory.....	26	2,747,958.25	87,749.02	402,250		
Total.....	384	112,969,070.38	2,654,752.84	14,030,720	3,670,000	764,570
Washington.....	30	12,070,383.27	495,822.64	1,114,300	1,051,200	398,480
Oregon.....	23	4,135,070.02	201,858.52	394,800		399,660
Portland.....	4	3,356,117.91	73,064.24	625,000	500,000	101,800
California.....	30	9,596,858.76	624,805.27	1,198,500		89,340
San Francisco.....	4	18,047,725.30	97,073.25	1,650,000	574,000	510,000
Los Angeles.....	4	4,254,696.77	53,778.63	1,143,000	150,000	72,920
Idaho.....	9	1,473,385.19	193,085.21	215,100	78,000	20,100
Utah.....	11	3,101,640.01	412,197.58	856,500	725,000	
Nevada.....	1	313,783.50	54,628.96	20,500		
Arizona.....	5	1,469,532.69	87,831.15	200,000		3,740
Alaska.....	1	53,457.21	357.21	12,500	50,000	
Total.....	122	57,872,650.63	2,294,502.66	7,430,200	3,128,200	1,596,040
United States.....	3,732	2,623,512,200.73	20,724,992.72	282,424,040	107,348,780	17,019,180

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JUNE 29, 1900—(Continued.)

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securi- ties, judgments, claims, etc.	Banking house, furni- ture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$6,338.88	\$190,019.18	\$351,228.68	\$247,562.83	\$49,665.95	\$70,407.12
17,222.93	551,953.58	301,282.96	177,602.34	455,512.85	93,177.83
38,150.87	535,409.20	929,124.85	797,591.93	1,101,775.03	395,717.46
17,654.28	149,890.68	76,585.58	30,493.20	572,800.49	105,224.06
99,592.28	1,354,653.21	818,041.75	379,073.05	1,960,139.73	909,257.15
108,748.34	560,414.50	968,168.39	700,528.32	1,811,373.71	342,690.91
59,193.75	648,592.74	324,558.91	189,603.89	568,578.84	331,909.05
4,309.69	214,331.24	111,541.07	159,658.79	118,136.52	31,225.58
17,849.81	2,608,982.59	338,546.12	227,562.23	2,491,204.71	421,623.47
111,098.42	4,089,206.07	71,100.00	167,128.64	1,858,830.80	464,074.17
17,626.06	294,075.66	124,263.15	53,925.85	547,836.89	123,649.78
57,612.74	138,123.80	117,714.68	-----	242,882.52	17,854.97
9,307.15	28,875.05	81,469.98	17,615.00	74,417.91	28,327.03
564,705.20	11,864,527.50	4,613,626.12	3,148,346.07	11,853,155.95	3,335,138.58
121,891.00	1,395,097.55	308,524.83	1,060,856.95	1,140,154.97	1,441,510.29
58,302.44	439,761.95	219,714.55	161,760.86	176,338.95	227,140.85
906.25	2,504,161.91	93,507.72	202,689.88	499,617.43	155,783.54
17,358.44	1,302,624.27	618,204.64	595,693.18	440,754.21	898,323.64
92,097.78	1,293,856.29	333,750.00	86,696.90	469,407.18	3,506,945.05
18,730.71	321,218.26	231,721.80	156,585.04	516,374.72	183,592.75
9,614.43	483,127.59	127,522.77	142,194.53	480,214.85	215,370.49
23,678.00	764,473.68	281,889.80	131,934.57	206,856.21	291,306.15
-----	40,640.00	6,236.78	6,500.00	-----	7,433.16
5,625.00	152,452.83	28,708.47	8,800.70	98,871.60	55,442.50
4,627.50	4,950.00	2,600.00	-----	4,294.33	8,238.34
352,831.55	8,702,364.33	2,252,381.36	2,553,712.61	4,032,884.45	6,991,086.76
10,875,434.89	356,883,695.53	80,223,848.70	27,180,350.84	215,078,918.26	62,882,655.18

662 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE RESOURCES—Continued.

States, Territories, and reserve cities.	Due from approved reserve agents.	Internal- revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper cur- rency, nickels, and cents.
North Dakota	\$432,494.79	\$7,343.90	\$39,073.10	\$3,163.99	\$36,734	\$3,946.49
South Dakota	1,375,537.83	7,022.16	53,347.30	1,882.08	56,539	3,486.81
Nebraska	7,549,912.36	22,001.58	425,062.39	4,822.31	154,188	9,602.36
Lincoln	851,125.24	5,046.12	14,049.01	15,560.02	19,758	1,207.75
Omaha	3,600,701.89	12,642.33	191,622.90	590,385.08	257,018	8,692.44
Kansas	7,918,555.39	28,565.03	218,386.47	283,233.46	544,985	18,109.28
Montana	1,716,444.32	8,579.69	73,302.52	14,534.70	156,601	2,656.36
Wyoming	764,720.11	4,185.68	16,258.56	.....	23,375	1,681.74
Colorado	6,828,297.31	38,327.84	98,023.84	87,915.70	218,368	6,278.87
Denver	8,587,478.77	10,742.80	65,099.51	493,501.75	1,041,017	3,257.27
New Mexico	717,433.69	8,387.07	14,670.56	7,027.92	49,766	1,767.59
Oklahoma	545,449.31	4,554.94	48,279.84	82.13	89,741	6,113.58
Indian Territory	339,170.51	2,641.15	18,232.02	.....	16,403	2,516.81
Total	41,227,321.02	160,040.29	1,275,408.02	1,511,109.14	2,664,583	69,227.35
Washington	3,710,776.41	29,942.53	96,330.42	223,857.82	81,510	3,415.96
Oregon	1,170,353.32	8,153.66	25,452.36	.....	34,321	1,861.19
Portland	1,003,838.38	7,688.13	53,787.21	43,145.98	18,155	2,104.63
California	2,833,699.05	13,046.50	321,233.20	.....	46,212	4,726.64
San Francisco	1,054,666.98	4,624.40	345,219.49	593,738.10	40,685	1,021.53
Los Angeles	482,348.52	3,774.03	49,528.88	62,582.66	22,737	1,390.80
Idaho	946,164.20	3,045.71	21,313.06	.....	36,442	816.17
Utah	1,113,925.22	5,897.08	21,269.85	39,974.64	30,565	2,400.26
Nevada	55,539.37	648.19	77.25	.....	.....	60.14
Arizona	655,493.83	4,648.58	9,321.08	1,855.67	4,721	450.73
Alaska	5,032.93	87.78	2,626.31	.....	25	33.94
Total	13,031,838.21	81,556.59	926,159.11	964,654.87	315,373	18,281.99
United States	412,781,260.09	1,425,146.42	21,136,118.30	159,189,425.34	25,078,170	1,230,421.28

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JUNE 29, 1900—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$250,175.45	\$126,594	.....	\$21,277.50	\$2,331.50	\$7,723,984.83
456,944.13	151,517	.....	24,528.75	3,005.15	8,853,395.27
1,004,523.25	456,188	.....	88,836.75	27,212.50	32,695,960.85
122,670.95	108,450	.....	12,535.00	.....	4,258,043.41
1,338,055.90	1,363,703	.....	83,320.00	11,326.10	28,779,777.37
1,734,407.50	896,286	.....	180,571.78	10,488.30	45,840,697.90
989,190.55	406,735	.....	36,943.80	3,880.00	18,127,560.19
255,088.00	49,590	.....	12,648.75	20.00	5,447,276.09
2,276,496.76	650,926	.....	56,768.75	19,836.25	30,754,065.64
3,708,259.27	1,065,000	.....	70,000.00	59,084.74	38,864,377.55
227,012.40	114,672	.....	21,965.00	1,400.00	5,596,022.31
137,731.92	79,357	.....	11,702.50	.....	3,807,464.37
150,569.55	60,809	.....	16,070.00	1,302.00	4,085,683.43
12,651,125.63	5,529,827	.....	637,168.58	139,886.54	234,834,309.21
2,749,885.05	148,019	.....	54,551.00	1,767.50	27,698,277.19
694,313.35	37,780	.....	19,248.50	1,700.00	8,407,591.52
976,603.40	42,225	.....	31,250.00	.....	10,271,446.61
1,394,666.07	64,790	.....	48,803.50	12,270.00	20,121,909.37
4,030,225.90	13,646	.....	63,027.50	6,970.00	32,815,376.65
837,020.00	23,020	.....	53,250.00	3,900.00	8,642,170.57
324,441.65	80,393	.....	7,490.00	.....	4,857,820.85
1,079,534.10	61,915	.....	42,187.50	5.00	9,193,149.65
45,590.00	200	.....	822.50	.....	552,759.85
269,779.75	52,325	.....	9,935.00	.....	3,119,035.58
20,245.30	140	.....	625.00	.....	169,840.85
12,422,304.57	524,453	.....	331,290.50	26,612.50	125,849,378.69
356,013,709.08	143,756,522	\$3,194,000	13,325,594.29	2,881,160.22	4,944,165,623.87

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

LIABILITIES--Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
North Dakota.....	\$1,475,000.00	\$206,975.00
South Dakota.....	1,460,000.00	201,920.00
Nebraska.....	5,807,500.00	1,174,031.57
Lincoln.....	400,000.00	34,000.00
Omaha.....	3,650,000.00	411,000.00
Kansas.....	8,182,100.00	1,372,744.55
Montana.....	2,305,000.00	393,500.00
Wyoming.....	870,000.00	122,750.00
Colorado.....	2,547,000.00	635,786.00
Denver.....	1,700,000.00	450,000.00
New Mexico.....	675,000.00	151,500.00
Oklahoma.....	700,000.00	42,847.59
Indian Territory.....	1,159,952.00	242,530.75
Total.....	30,931,552.00	5,439,585.46
Washington.....	3,222,800.00	537,895.14
Oregon.....	1,270,000.00	308,850.00
Portland.....	1,100,000.00	175,000.00
California.....	3,688,450.00	891,449.17
San Francisco.....	6,000,000.00	2,400,000.00
Los Angeles.....	1,300,000.00	192,000.00
Idaho.....	550,000.00	197,000.00
Utah.....	1,650,000.00	398,117.96
Nevada.....	82,000.00	3,000.00
Arizona.....	400,000.00	83,550.00
Alaska.....	50,000.00	500.00
Total.....	19,313,250.00	5,187,362.27
United States.....	621,536,461.45	256,249,448.51

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JUNE 29, 1900—Continued.

LIABILITIES—Continued.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
\$343,214.05	\$423,047.50	-----	\$14,301.62	\$107,333.17	-----
343,824.85	485,872.50	-----	26,279.01	323,068.66	\$2,208.01
677,101.89	1,784,422.50	-----	1,158,548.25	2,069,998.06	113,521.36
33,108.92	250,050.00	-----	602,159.63	936,825.84	8,889.89
214,215.51	1,665,000.00	-----	5,822,343.72	4,957,870.86	102,028.91
1,344,358.47	3,579,167.50	-----	1,232,034.24	2,113,748.27	56,420.13
698,289.37	699,275.00	-----	470,876.57	171,088.63	46,043.85
115,605.37	251,975.00	-----	56,234.68	112,194.20	-----
434,965.48	1,189,995.00	-----	1,410,053.21	490,049.66	503,350.80
539,813.22	1,373,810.00	-----	5,539,904.27	2,207,710.03	873,769.92
115,637.86	438,000.00	-----	124,905.44	131,485.96	22,974.95
109,777.16	233,550.00	-----	50,313.15	112,033.92	-----
183,539.26	319,780.00	-----	28,389.68	5,212.57	-----
5,153,451.41	12,693,945.00	-----	16,536,343.48	13,738,619.83	1,729,207.82
700,247.23	935,840.00	-----	804,543.68	826,928.51	6,771.52
318,323.51	332,397.50	-----	71,853.61	67,328.02	-----
674,038.62	625,000.00	-----	886,746.26	619,704.05	-----
709,577.56	928,085.00	-----	103,071.57	165,901.53	318,457.95
925,327.40	1,231,240.00	-----	1,192,002.46	4,858,874.24	429,013.34
359,069.37	920,760.00	-----	88,993.26	257,146.83	152,732.21
144,801.34	147,247.50	-----	73,123.28	49,708.35	-----
287,401.95	807,497.50	-----	200,473.59	325,563.18	46,861.94
8,506.60	18,450.00	-----	-----	137.76	-----
101,397.23	187,800.00	-----	9,957.12	62,905.10	-----
1,464.88	6,930.00	-----	-----	-----	-----
4,230,155.09	6,141,247.50	-----	3,430,764.83	7,234,197.57	953,836.96
135,298,386.02	265,303,018.00	53,094.50	572,901,820.02	227,647,423.64	232,428,059.69

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to ap- proved reserve agents.	Dividends unpaid.	Individual deposits.
North Dakota	\$1,821.40	\$460.00	\$4,817,994.01
South Dakota		697.33	5,802,433.44
Nebraska	517,284.37	2,603.00	19,348,361.06
Lincoln		34.00	1,943,475.13
Omaha	284.62		11,081,116.87
Kansas	19,620.86	34,267.00	26,941,358.01
Montana	4,047.61	16,261.50	12,239,233.14
Wyoming			3,854,941.94
Colorado		2,150.00	23,284,437.29
Denver			25,297,068.74
New Mexico	270.53		3,709,479.28
Oklahoma	1,727.72	60.00	2,428,466.15
Indian Territory	1,875.15	25.00	2,011,902.36
Total	546,932.26	56,557.82	142,760,867.42
Washington	14,185.63	1,660.32	19,558,524.78
Oregon	1,056.83	732.50	6,003,363.44
Portland			5,740,700.47
California	28,405.41	4,607.50	13,204,603.68
San Francisco	26,729.29	3,482.50	14,922,843.01
Los Angeles		406.00	5,229,885.28
Idaho		5,100.00	3,615,141.38
Utah		1,373.00	4,824,855.01
Nevada			440,665.49
Arizona			2,273,426.13
Alaska			64,710.22
Total	70,377.16	17,361.82	75,878,718.89
United States	29,927,000.77	1,672,863.51	2,458,092,757.67

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS JUNE 29, 1900—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
\$43,645.73	\$3,854.27	\$111,338.08	\$170,000.00	\$5,000.00
157,206.00	29,412.59		20,000.00	472.88
		1,425.00	28,000.00	13,163.79
49,500.00				
622,253.62	253,663.25			
416,514.55	152,607.62	306,588.30	74,000.00	14,568.40
185,838.92	98,605.60	20,000.00	350,000.00	429,500.00
33,752.71	1,267.24	3,554.95		25,000.00
211,159.10	2,457.03	27,368.50	10,500.00	4,793.57
238,643.82	643,657.55			
129,274.27	63,694.02	7,000.00	15,000.00	11,800.00
90,075.33	29,803.35	7,500.00	1,110.00	200.00
		27,392.21	91,526.45	13,558.00
2,177,864.05	1,279,022.52	512,167.04	760,136.45	518,056.64
441,749.27	629,461.11	15,000.00		2,670.00
		12,663.69	18,568.50	2,453.92
105,698.97	344,558.24		70,000.00	9,300.00
457,323.03				368,541.38
87,342.00	53,835.62			
40,975.17	34,723.83			
618,846.11	32,159.41			
4.61	46,231.14			
1,751,939.16	1,140,969.35	27,663.69	88,568.50	382,965.30
92,566,799.37	6,305,110.90	4,239,300.08	12,632,568.80	27,311,510.34

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE UNITED RESOURCES.

States, Territories, and reserve cities.	Number of banks.	Loans and discounts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
Maine.....	82	\$24,434,564.48	\$62,272.48	\$5,784,350	\$370,000	\$103,050
New Hampshire.....	55	12,350,125.85	65,111.71	4,387,900	837,600	147,900
Vermont.....	48	12,402,257.21	75,013.02	3,937,500	300,000	114,700
Massachusetts.....	209	116,593,982.21	155,051.85	19,792,500	2,101,700	23,700
Boston.....	38	169,143,000.27	97,623.33	6,232,500	4,176,000	-----
Rhode Island.....	45	28,743,669.33	35,656.50	5,242,000	160,000	65,000
Connecticut.....	84	47,953,308.66	155,845.66	9,985,500	1,302,960	42,800
Total.....	561	411,620,908.01	646,574.55	55,362,250	9,248,260	497,150
New York.....	281	105,567,652.73	422,596.03	18,904,100	2,300,000	646,430
New York City.....	44	569,573,050.23	338,053.10	30,705,000	34,472,700	507,340
Albany.....	6	11,000,157.54	12,416.71	639,000	222,100	-----
Brooklyn.....	5	11,145,981.29	9,003.71	642,000	200,000	-----
New Jersey.....	115	63,055,049.65	47,120.10	7,759,950	1,127,000	148,460
Pennsylvania.....	402	144,528,275.39	645,084.90	25,417,250	3,332,000	1,410,210
Philadelphia.....	36	127,145,476.64	6,892.13	8,742,500	4,888,000	709,700
Pittsburg.....	31	78,643,243.47	55,036.85	6,523,250	1,453,000	158,640
Delaware.....	19	5,905,222.54	5,468.82	865,500	50,000	18,660
Maryland.....	53	12,889,094.83	50,500.12	2,564,000	282,000	6,200
Baltimore.....	19	39,903,774.64	26,579.70	4,137,000	2,484,000	88,360
District of Columbia.....	1	1,018,176.43	2,290.61	250,000	-----	1,200
Washington City.....	11	11,719,479.04	10,907.81	1,170,000	451,000	210,540
Total.....	1,023	1,182,094,634.42	1,631,950.59	108,319,550	51,261,800	3,905,740
Virginia.....	43	21,243,407.30	81,690.48	3,786,500	2,797,000	122,730
West Virginia.....	40	12,760,548.89	92,151.82	2,200,600	880,700	53,060
North Carolina.....	31	9,273,536.87	140,791.46	1,516,350	665,000	400
South Carolina.....	17	7,198,827.38	168,641.24	1,496,000	348,000	100
Georgia.....	27	11,587,757.64	549,563.99	2,152,500	840,000	40,600
Savannah.....	2	1,684,090.47	66.70	200,000	127,000	-----
Florida.....	16	4,463,116.02	71,684.29	600,000	275,000	8,000
Alabama.....	28	9,040,055.38	267,874.68	1,782,000	300,000	-----
Mississippi.....	12	3,070,352.84	416,911.36	793,000	-----	1,020
Louisiana.....	14	4,140,076.87	705,069.04	515,000	-----	-----
New Orleans.....	7	14,294,567.23	448,544.91	1,410,000	450,000	4,480
Texas.....	218	52,951,379.28	5,664,756.88	7,263,880	1,117,000	7,000
Houston.....	5	3,501,657.78	276,022.91	380,000	-----	-----
Arkansas.....	7	2,868,004.67	87,421.14	247,500	100,000	14,640
Kentucky.....	73	19,918,438.24	484,804.93	4,670,050	1,628,700	222,510
Louisville.....	8	12,792,160.12	16,015.85	2,805,000	2,149,260	6,250
Tennessee.....	50	23,269,075.26	561,232.25	3,308,750	507,000	508,860
Total.....	598	214,064,252.04	10,043,243.93	35,127,130	12,184,660	990,450
Ohio.....	242	83,377,131.82	719,638.70	13,729,250	1,892,500	924,400
Cincinnati.....	13	30,360,868.95	14,342.72	3,975,000	4,229,500	168,440
Cleveland.....	15	43,037,580.22	33,182.54	3,135,000	500,000	21,550
Columbus.....	6	7,845,611.31	7,058.13	500,000	275,000	35,800
Indiana.....	119	35,848,237.06	414,066.81	5,993,750	1,300,760	659,510
Indianapolis.....	4	8,889,265.92	390.82	280,000	2,087,000	215,890
Illinois.....	226	67,040,548.39	1,254,371.37	9,333,250	1,438,000	725,610
Chicago.....	14	142,067,182.48	312,646.57	5,490,000	1,660,000	174,080
Michigan.....	77	35,683,937.60	243,869.37	3,713,560	860,000	113,110
Detroit.....	6	15,215,915.55	7,020.62	1,450,000	750,000	8,000
Wisconsin.....	83	31,007,875.97	271,345.64	3,220,820	550,000	108,600
Milwaukee.....	5	21,035,731.32	300,611.28	850,000	660,000	17,470
Minnesota.....	72	19,209,780.25	140,055.08	2,371,650	200,000	155,700
St. Paul.....	5	11,468,471.26	5,196.85	661,000	794,000	17,900
Minneapolis.....	6	14,287,051.35	14,572.72	772,000	350,000	700
Iowa.....	192	45,511,577.19	856,864.38	6,930,950	975,700	198,370
Des Moines.....	4	5,081,244.74	30,051.89	365,000	310,000	-----
Missouri.....	53	9,920,872.04	207,337.44	1,645,300	150,000	26,080
St. Louis.....	6	51,716,156.34	132,539.30	7,200,000	3,322,000	15,860
Kansas City.....	6	25,683,586.66	731,650.10	1,735,700	964,000	96,000
St. Joseph.....	2	2,932,617.79	15,270.14	164,500	100,000	25,900
Total.....	1,156	707,221,244.21	5,712,082.47	73,516,730	23,363,460	3,708,970

STATES, SHOWING THEIR CONDITION AT THE CLOSE OF BUSINESS SEPTEMBER 5, 1900.

RESOURCES.

Premium on U. S. bonds.	Stocks, securi- ties, judgments, claims, etc.	Banking house, furni- ture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$174,577.05	\$5,151,391.49	\$638,892.14	\$91,372.73	\$647,691.95	\$48,224.67
77,548.36	3,098,782.62	304,668.55	166,696.18	323,621.19	70,581.90
100,723.18	2,735,389.91	226,743.37	194,812.08	126,060.09	191,430.08
157,739.63	16,075,487.27	3,676,583.94	474,521.52	922,045.80	347,965.74
403,740.39	9,339,947.49	2,102,609.37	198,379.16	12,887,876.15	2,069,773.71
53,631.13	3,729,028.72	824,652.15	59,084.66	704,148.35	153,887.47
123,914.84	10,590,975.63	2,190,646.17	230,998.12	1,507,670.41	478,135.86
1,091,874.58	50,721,003.13	9,964,795.69	1,415,864.45	17,119,113.94	3,359,999.43
286,090.56	23,859,201.61	3,573,457.43	2,900,388.58	2,993,023.06	2,267,208.25
2,199,157.36	76,621,262.24	15,585,051.53	1,598,962.70	33,276,806.44	4,775,568.50
11,000.00	1,121,253.82	259,707.43	94,558.12	2,743,103.01	1,078,126.39
9,000.00	2,534,670.77	590,200.00	53,437.78	64,652.47	303,383.93
190,794.86	14,032,485.79	3,486,602.19	890,909.70	2,460,524.37	618,438.84
778,824.27	43,407,013.55	6,511,713.11	2,317,284.34	5,607,431.12	2,315,331.70
545,174.26	22,310,475.62	3,720,635.64	710,963.08	12,718,336.90	2,381,703.89
306,909.00	11,730,912.99	3,691,544.14	507,516.12	5,706,889.50	549,304.56
7,397.65	1,065,745.33	337,086.56	93,227.30	166,494.72	25,657.21
40,262.85	3,023,021.44	514,113.64	91,900.20	429,041.49	130,898.64
127,991.82	4,153,991.57	2,477,597.12	146,150.85	4,280,751.80	642,002.84
-----	239,380.00	23,000.00	3,135.60	5,539.43	-----
58,700.29	1,099,408.80	1,124,210.06	91,817.27	1,706,667.78	355,351.83
4,561,302.92	205,198,823.53	41,894,918.85	9,500,251.59	72,249,262.09	15,442,976.58
129,620.72	1,763,137.16	762,625.96	249,676.58	1,288,904.12	521,065.93
75,517.67	1,308,711.89	861,931.91	143,845.96	1,465,479.37	474,179.74
50,252.13	288,145.60	319,373.11	63,177.05	726,136.22	965,827.06
16,434.01	903,628.29	154,680.94	56,361.49	307,733.71	285,254.37
89,120.90	726,615.13	287,984.01	214,833.87	822,288.78	622,488.43
5,677.50	33,356.99	54,756.50	-----	25,106.82	20,841.05
30,357.33	700,494.31	257,893.79	64,184.51	415,168.58	269,201.16
77,236.05	1,985,748.71	422,354.50	177,892.81	989,467.87	549,674.71
16,131.98	532,608.55	78,145.72	63,437.33	296,201.33	126,977.43
15,472.43	135,495.90	81,852.89	11,500.35	275,225.82	44,049.80
39,378.50	1,909,148.40	620,432.21	117,247.07	956,691.45	692,902.38
191,650.04	1,269,003.04	2,030,702.04	821,600.82	4,621,114.80	1,338,742.18
22,093.86	22,554.82	188,012.33	84,435.89	733,006.28	71,836.64
11,076.46	116,508.55	22,513.14	173,661.76	410,953.37	62,523.45
184,669.06	1,506,635.95	673,187.99	184,951.69	857,104.00	357,467.52
82,627.74	2,445,590.82	208,327.50	62,706.65	1,346,761.26	813,487.80
164,169.19	1,471,771.92	798,037.93	563,644.02	2,024,187.02	567,923.72
1,201,485.57	17,019,156.03	7,822,812.47	3,053,038.05	17,561,530.80	7,184,443.37
275,169.90	8,565,035.48	2,187,848.12	1,061,696.37	3,703,161.15	1,250,846.87
471,812.90	9,164,024.20	481,276.31	161,687.46	4,027,345.68	738,829.32
39,890.70	1,969,809.57	463,526.68	124,670.93	4,446,553.29	1,758,650.04
6,688.93	1,826,931.63	53,700.83	131,857.76	1,249,683.00	169,760.49
204,366.83	5,007,493.30	1,318,333.08	579,337.64	3,047,490.56	682,072.84
126,854.43	1,420,776.20	251,000.00	68,837.11	3,559,273.31	1,061,708.38
202,338.16	7,055,462.69	2,233,391.85	847,213.34	2,319,397.47	629,810.57
118,903.27	12,493,776.26	277,432.78	274,556.85	42,984,073.38	10,086,801.67
67,476.50	3,344,645.01	1,000,998.74	616,293.62	825,157.20	638,352.86
135,312.50	1,822,168.41	25,538.50	330,135.64	1,549,166.93	475,380.77
40,354.09	3,333,023.89	847,505.22	174,895.41	919,174.84	287,670.79
1,767.35	1,725,232.36	114,360.33	114,957.22	1,645,842.26	1,171,426.01
53,653.21	1,212,715.67	981,397.32	360,908.05	623,683.18	1,452,891.32
-----	2,380,776.43	638,218.78	204,988.90	996,112.68	329,236.10
-----	1,117,757.71	2,000.00	212,128.00	1,123,806.15	1,075,290.48
124,619.40	2,810,541.45	1,748,317.37	738,318.37	4,870,348.03	1,123,867.14
23,300.00	205,049.23	140,541.29	66,267.41	691,507.88	45,121.55
35,701.54	638,197.03	500,591.18	230,452.23	401,214.63	159,112.04
206,780.53	3,812,099.71	757,000.00	185,729.37	12,441,708.74	2,476,627.56
22,881.88	3,078,189.87	382,843.28	55,752.00	2,710,237.52	3,221,059.47
-----	52,404.60	72,000.00	-----	852,405.72	111,946.70
2,157,872.12	73,536,110.70	14,477,821.66	6,540,593.48	94,987,343.60	27,946,462.97

670 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Due from ap- proved re- serve agents.	Internal- revenue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper cur- rency, nickels, and cents.
Maine	\$5,497,998.97	\$12,867.71	\$166,439.71	\$140,639.71	\$374,091	\$10,376.09
New Hampshire	3,257,942.39	9,643.44	269,109.53	-----	282,166	9,944.65
Vermont	3,054,587.42	9,450.59	110,499.80	-----	156,400	6,227.47
Massachusetts	16,408,974.11	78,529.12	862,191.25	286,865.93	1,099,626	72,692.15
Boston	34,005,632.80	13,732.96	471,522.13	8,422,122.11	1,068,262	22,029.52
Rhode Island	3,121,492.53	8,022.68	76,720.19	234,176.96	304,198	15,015.41
Connecticut	8,084,865.68	35,397.16	429,371.19	310,416.82	654,486	33,301.42
Total	73,431,493.90	167,643.66	2,385,853.80	9,394,221.53	3,939,229	169,586.71
New York	23,679,303.02	111,008.07	795,798.49	266,801.15	1,115,397	65,379.82
New York City	-----	59,824.57	4,501,299.39	75,827,390.03	1,074,917	73,736.73
Albany	4,353,369.31	2,392.10	44,578.99	132,762.13	51,145	5,835.84
Brooklyn	2,067,617.38	4,983.62	88,157.19	965,881.79	164,153	12,512.22
New Jersey	15,334,439.84	44,745.16	880,797.71	587,208.84	489,318	58,608.67
Pennsylvania	37,580,009.38	122,273.27	1,292,160.62	176,017.36	1,838,259	135,094.22
Philadelphia	30,525,336.66	38,094.16	1,170,003.51	10,062,863.60	566,270	57,284.47
Pittsburg	12,979,809.16	14,733.79	309,243.71	2,969,241.02	620,402	23,324.33
Delaware	1,763,867.00	3,341.11	48,289.32	53,831.91	54,212	9,160.55
Maryland	2,562,835.52	4,723.05	110,277.87	-----	80,803	12,528.03
Baltimore	5,730,691.54	4,634.68	160,439.13	1,736,277.59	317,050	16,373.84
District of Columbia	115,644.53	543.70	24,266.33	-----	2,764	167.85
Washington City	2,836,023.24	13,894.06	167,216.27	216,499.17	4,535	6,905.42
Total	139,528,946.58	425,191.34	9,592,528.53	92,994,774.59	6,319,225	476,911.99
Virginia	3,436,784.92	8,818.71	120,473.41	301,820.34	165,455	16,358.34
West Virginia	3,132,361.13	11,406.08	127,992.84	3,761.66	119,189	12,211.94
North Carolina	826,718.35	6,024.49	85,019.75	-----	145,155	10,686.76
South Carolina	352,153.25	1,207.90	53,478.81	-----	52,961	6,509.55
Georgia	1,122,299.37	12,613.17	81,325.98	266,786.31	186,432	10,939.68
Savannah	162,891.37	373.50	40.00	30,528.69	42,500	816.65
Florida	1,593,152.37	7,393.10	56,950.94	12,719.69	81,778	4,298.13
Alabama	1,610,643.07	7,044.17	74,459.50	70,502.79	193,955	11,524.04
Mississippi	629,036.27	3,366.61	53,381.86	-----	10,064	4,233.02
Louisiana	407,005.78	901.75	42,043.13	-----	18,585	4,800.56
New Orleans	2,314,772.66	1,636.84	31,029.98	796,330.16	140,225	20,222.48
Texas	5,939,783.77	64,117.17	557,812.47	255,122.99	575,549	42,618.80
Houston	714,478.57	3,974.41	1,373.94	7,148.10	55,751	3,608.94
Arkansas	599,858.14	2,904.01	24,425.86	33,322.21	49,805	2,555.54
Kentucky	4,328,407.15	12,798.88	133,938.98	10,523.50	227,041	11,495.74
Louisville	3,360,641.69	3,717.00	21,314.56	132,970.68	112,479	6,123.11
Tennessee	3,521,807.89	11,609.65	350,667.15	324,504.63	275,106	14,712.84
Total	34,032,815.75	159,907.44	1,815,729.16	2,246,041.75	2,451,530	183,215.32
Ohio	17,881,569.97	64,321.63	726,232.67	150,754.15	1,497,897	60,773.03
Cincinnati	7,046,547.79	7,579.41	121,795.88	316,894.15	411,636	6,323.72
Cleveland	6,526,206.97	13,774.51	167,278.97	531,140.89	255,040	9,438.64
Columbus	1,375,329.58	4,814.45	96,454.70	122,297.84	136,717	1,411.60
Indiana	11,451,262.27	27,576.85	325,700.81	15,309.63	1,027,224	34,468.23
Indianapolis	4,306,374.11	16,060.00	34,684.53	225,612.28	410,074	4,660.15
Illinois	20,539,726.03	79,789.96	516,498.68	305,292.92	861,593	49,330.00
Chicago	-----	59,240.84	210,685.77	8,901,056.11	2,379,813	21,927.18
Michigan	7,517,533.63	22,278.68	172,079.94	115,654.87	416,126	19,262.45
Detroit	3,046,290.58	6,334.68	17,168.94	345,226.37	237,222	8,064.72
Wisconsin	8,216,099.25	28,580.36	194,577.30	6,259.49	218,204	20,800.31
Milwaukee	5,139,786.82	12,372.81	11,880.00	599,590.05	46,586	3,968.67
Minnesota	5,106,954.65	25,158.84	110,824.36	9,960.67	130,515	14,153.94
St. Paul	3,928,000.45	4,147.37	158,670.50	437,218.93	108,306	4,284.45
Minneapolis	2,259,983.10	10,614.76	52,941.93	1,031,128.95	87,540	4,837.01
Iowa	13,647,654.81	57,140.51	436,790.83	140,585.19	543,106	30,485.73
Des Moines	1,815,638.66	1,936.40	13,088.53	103,374.59	64,056	2,777.18
Missouri	3,450,321.31	14,184.45	149,439.93	7,300.13	118,339	7,673.50
St. Louis	-----	13,916.99	121,640.78	1,583,060.03	114,682	4,842.83
Kansas City	12,399,034.38	10,904.62	58,557.79	1,593,049.05	405,630	13,491.00
St. Joseph	2,053,821.71	360.00	36,705.66	92,886.97	19,365	952.58
Total	137,708,136.13	471,088.12	3,733,698.46	16,033,653.26	9,489,671	323,426.92

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 5, 1900—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$1,529,459.61	\$458,690		\$287,139.75	\$3,298.80	\$45,987,388.34
751,514.74	348,184		217,355.00	2,952.50	26,979,348.61
659,718.88	226,099		172,055.00	2,000.00	24,801,667.10
5,772,878.93	2,508,015	\$30,000	972,717.00	34,102.50	188,447,869.95
14,901,525.04	7,867,298	270,000	303,315.00	126,554.00	274,123,443.43
960,542.55	520,792		262,100.00	31,010.00	45,304,828.63
3,284,860.46	1,080,036		483,518.00	40,922.50	88,999,930.58
27,860,500.21	13,009,114	300,000	2,698,199.75	240,840.30	694,644,476.64
6,533,220.22	3,142,886	130,000	915,560.40	40,876.64	200,516,379.06
164,237,069.46	49,224,731	650,000	1,526,497.50	527,465.55	1,067,355,883.33
1,043,995.60	991,164		31,950.00	1,000.00	23,839,615.99
1,498,858.85	771,740		32,100.00		21,158,334.00
3,815,065.80	2,548,839		380,832.50	44,015.50	118,001,206.52
11,352,785.39	5,141,336		1,222,228.80	33,484.97	295,164,067.39
22,362,488.90	2,757,225	130,000	413,292.50	94,080.50	251,996,797.41
8,840,647.63	4,019,876		326,160.00	120,605.00	139,550,289.27
369,122.55	149,603		41,825.00	11,740.00	11,045,452.57
791,389.07	452,401		119,070.52	1,045.00	24,156,106.27
4,364,597.60	1,503,170		211,850.00	5.00	72,513,289.72
174,841.00	65,835		12,500.00		1,939,284.48
1,584,657.65	1,293,446		53,500.00	1,200.00	24,265,959.69
226,968,739.72	72,062,252	910,000	5,287,367.22	875,518.16	2,251,502,065.70
1,203,266.56	877,068		181,464.50	500.00	39,058,368.03
949,368.97	566,271		101,263.66	2,251.54	25,242,824.47
514,702.50	287,590		74,237.00	3,058.80	15,362,182.15
261,451.09	219,396		70,096.87	2,060.00	11,934,975.70
887,102.60	401,638		95,082.50	43,366.23	21,041,338.59
78,748.50	45,000		10,000.00	2.50	2,521,767.24
400,872.80	294,913		29,225.00	6,300.00	9,642,703.02
978,422.59	427,872		87,587.00	1,066.00	19,055,380.87
232,819.55	195,175		34,301.50		6,587,164.35
251,791.55	93,897		24,937.50		6,774,665.37
1,563,165.80	864,051		70,493.50	6,500.00	26,751,819.57
3,335,301.11	1,859,119		339,359.50	26,911.65	90,272,524.54
1,002,943.30	403,144		18,875.00		7,490,917.77
245,410.45	145,856		12,125.00	3,515.73	5,244,680.48
1,222,241.92	478,620		218,509.00	3,352.50	37,335,454.05
1,021,495.85	585,271		137,490.00	3,400.00	28,423,090.63
1,764,366.07	1,083,391		158,822.85	14,050.00	41,213,509.39
15,913,471.21	9,088,278		1,663,870.38	116,334.95	393,923,396.22
4,987,382.27	3,400,148		640,079.95	19,552.03	147,115,389.11
2,585,530.91	2,844,857		197,750.00	843.32	67,332,885.72
3,054,586.00	1,938,013		148,580.00	26,100.00	68,200,572.95
679,503.45	695,798		23,448.00		15,237,866.76
3,716,269.28	1,492,790		288,470.00	16,329.85	73,450,819.04
2,393,820.15	462,000		11,497.50	4,566.00	25,820,344.89
4,714,667.67	1,949,566	45,000	440,753.00	28,738.83	122,610,349.93
26,939,053.79	20,237,906	705,000	271,497.50	83,502.50	275,749,135.75
2,407,714.61	950,791		180,689.25	12,030.00	58,921,471.33
1,745,287.75	996,433		72,500.00	15,030.57	28,258,197.53
2,115,343.44	707,321		150,976.00	4,080.00	52,923,097.00
2,371,481.76	1,064,533		40,000.00	5,000.00	36,932,597.24
1,252,530.63	349,985	5,000	108,344.50	9,850.00	32,885,711.57
2,085,784.59	294,015		32,800.00	20,880.06	24,570,008.35
905,043.55	346,677		38,600.00	5,200.00	23,697,872.77
2,845,548.43	1,308,855	20,090	321,475.31	7,908.10	85,249,023.24
249,486.15	353,336		18,250.00		9,580,027.50
632,600.60	321,834		79,015.00	26,112.50	18,721,678.55
7,724,049.76	4,317,016	100,000	360,000.00	19,360.00	96,625,069.94
3,246,357.14	773,685		86,775.00		57,269,384.76
411,857.60	176,678		8,225.00	2,500.00	7,130,397.47
77,063,899.53	44,982,237	875,090	3,519,726.01	307,583.76	1,328,281,811.40

672 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
Maine.....	\$10,846,000.00	\$2,849,741.00
New Hampshire.....	5,498,300.00	1,375,823.10
Vermont.....	6,760,000.00	1,436,696.61
Massachusetts.....	41,102,500.00	15,106,355.56
Boston.....	37,400,000.00	14,212,000.00
Rhode Island.....	14,680,250.00	3,435,550.80
Connecticut.....	20,635,050.00	8,076,350.00
Total.....	136,922,100.00	46,492,517.07
New York.....	31,516,210.00	10,900,653.28
New York City.....	62,800,000.00	47,390,000.00
Albany.....	1,550,000.00	1,370,000.00
Brooklyn.....	1,352,000.00	1,900,000.00
New Jersey.....	15,068,355.00	8,672,754.15
Pennsylvania.....	43,051,321.41	24,632,353.87
Philadelphia.....	19,905,000.00	17,275,000.00
Pittsburg.....	13,250,000.00	10,345,000.00
Delaware.....	2,133,985.00	988,600.00
Maryland.....	4,014,400.00	1,936,650.00
Baltimore.....	11,108,260.00	4,566,850.00
District of Columbia.....	252,000.00	150,000.00
Washington City.....	2,775,000.00	1,321,700.00
Total.....	208,776,531.41	131,449,561.30
Virginia.....	5,171,000.00	1,827,100.00
West Virginia.....	3,849,660.00	1,075,672.27
North Carolina.....	3,043,500.00	906,351.38
South Carolina.....	2,083,000.00	702,529.80
Georgia.....	3,556,000.00	1,219,070.00
Savannah.....	750,000.00	225,000.00
Florida.....	1,155,000.00	607,600.00
Alabama.....	3,480,000.00	609,858.00
Mississippi.....	980,000.00	460,900.00
Louisiana.....	985,000.00	429,200.00
New Orleans.....	2,300,000.00	2,645,000.00
Texas.....	18,518,920.00	5,108,323.74
Houston.....	1,100,000.00	610,000.00
Arkansas.....	1,070,000.00	235,500.00
Kentucky.....	8,197,595.00	2,200,010.78
Louisville.....	4,645,000.00	1,652,500.00
Tennessee.....	7,337,645.00	1,773,576.97
Total.....	68,222,320.00	22,348,192.94
Ohio.....	26,365,760.00	8,113,114.69
Cincinnati.....	7,700,000.00	2,775,000.00
Cleveland.....	10,400,000.00	2,727,000.00
Columbus.....	2,050,000.00	417,500.00
Indiana.....	12,514,500.00	3,699,159.88
Indianapolis.....	2,100,000.00	1,130,000.00
Illinois.....	18,483,086.71	6,744,722.67
Chicago.....	19,250,000.00	9,180,000.00
Michigan.....	8,171,532.60	2,626,188.20
Detroit.....	3,300,000.00	613,000.00
Wisconsin.....	7,062,700.00	1,742,372.24
Milwaukee.....	3,250,000.00	737,500.00
Minnesota.....	4,882,040.00	1,058,000.00
St. Paul.....	3,800,000.00	667,000.00
Minneapolis.....	4,000,000.00	697,000.00
Iowa.....	13,235,000.00	2,982,274.00
Des Moines.....	800,000.00	230,500.00
Missouri.....	3,650,000.00	812,350.00
St. Louis.....	11,400,000.00	2,775,000.00
Kansas City.....	2,550,000.00	713,500.00
St. Joseph.....	350,000.00	111,500.00
Total.....	165,314,619.31	50,552,681.68

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 5, 1900—Continued.

LIABILITIES.

Undivided profits, less expenses.	National bank notes outstanding.	State bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
\$1,988,739.71	\$5,674,210.50	.....	\$507,849.12	\$273,639.01	\$1,279,371.48
860,736.13	4,306,222.50	\$6,789.00	543,686.73	23,809.89	1,244,198.43
1,063,094.02	3,856,144.00	.....	85,909.73	5,827.66	426,890.06
7,023,752.62	19,587,489.50	.....	939,655.85	514,621.71	7,515,494.58
6,481,094.22	5,954,445.00	.....	38,754,011.93	6,580,612.82	28,034,336.68
1,571,165.32	5,185,082.50	.....	911,024.42	103,876.53	1,565,241.77
3,081,223.96	9,833,529.50	.....	1,008,269.39	158,020.94	1,770,812.46
22,069,805.98	54,397,123.50	6,789.00	42,750,407.17	7,660,408.56	41,836,345.46
8,402,901.88	18,446,457.50	18,764.00	2,318,713.80	1,768,158.56	4,014,916.29
26,962,781.53	29,351,015.50	16,542.00	260,010,282.54	64,003,846.62	106,950,048.16
267,793.11	625,050.00	.....	8,199,252.09	1,226,183.87	1,495,666.00
525,883.49	636,400.00	1,846.00	220,863.01	493,263.64	3,290,620.33
5,940,899.76	7,569,457.00	5,402.00	1,951,765.76	374,520.72	2,793,361.26
7,318,046.33	24,682,920.00	1,498.00	2,003,605.31	535,754.61	328,781.17
3,163,981.09	8,130,022.50	.....	48,364,017.67	10,395,321.64	18,132,584.69
3,799,779.56	6,557,192.50	.....	18,655,106.87	5,267,371.85	4,029,340.92
375,109.53	849,842.50	540.50	182,060.37	9,367.78	201,570.73
630,795.52	2,449,575.00	.....	363,379.53	115,327.44	24,897.03
1,655,628.96	4,183,600.00	850.00	9,073,776.97	2,788,366.55	5,312,380.78
135,128.96	250,000.00	.....	25,132.78	.....	.....
653,174.70	1,058,845.00	.....	241,499.08	55,581.57	611,511.43
59,831,904.42	104,790,377.50	45,442.50	351,609,455.78	87,034,474.09	147,185,678.79
2,159,968.84	3,614,230.00	.....	1,243,911.79	1,298,542.71	25,854.35
458,311.60	2,061,472.50	.....	518,753.98	890,292.82	752.74
527,864.69	1,467,837.50	.....	252,913.34	360,471.78	13,791.43
562,805.20	1,470,985.00	.....	148,558.92	642,739.03	29,420.81
950,412.27	1,895,417.50	.....	381,260.16	511,102.67	68,544.36
89,225.41	199,995.00	.....	80,137.18	84,830.73	72,810.11
159,289.97	557,300.00	.....	169,251.59	239,262.26	.....
783,782.52	1,717,210.00	.....	358,165.96	291,379.66	50,056.82
202,888.47	769,390.00	.....	24,700.97	56,895.82	8,886.77
405,325.09	496,597.50	.....	59,813.65	97,953.49	.....
531,562.49	1,267,865.00	.....	1,320,098.59	1,347,483.52	186,521.66
3,141,461.52	6,837,535.00	.....	3,252,845.87	810,061.67	8,381.90
169,352.87	339,580.00	.....	627,915.75	172,159.33	5,984.00
147,040.73	245,600.00	.....	47,433.83	169,869.30	263.50
704,806.98	4,560,660.00	.....	489,214.76	431,413.07	30,327.68
342,342.02	2,684,400.00	.....	4,000,653.01	3,719,798.29	131,872.20
1,072,129.44	3,217,262.50	.....	1,567,589.16	2,501,532.14	405,673.14
12,408,630.11	33,403,337.50	.....	14,543,218.51	13,625,788.29	1,039,141.47
3,432,139.09	13,371,800.00	.....	1,535,014.04	1,545,640.68	776,175.80
1,589,594.28	3,735,652.50	.....	12,371,587.86	5,127,371.63	1,090,496.25
842,603.28	3,103,140.00	.....	9,157,578.20	4,468,694.01	2,773,676.79
177,891.04	475,000.00	.....	1,048,598.53	1,103,342.70	410,892.36
1,227,982.23	5,835,933.00	.....	625,411.56	1,752,119.86	461,007.32
359,179.34	224,950.00	.....	4,599,473.81	3,270,968.50	494,303.21
3,060,382.16	8,630,702.50	.....	944,000.98	3,816,750.44	182,205.12
4,332,940.44	4,897,410.00	.....	88,327,526.96	59,641,311.16	5,516,049.88
1,306,122.56	3,579,782.50	.....	402,325.80	919,401.26	853,523.66
299,422.65	1,394,610.00	.....	2,953,684.72	3,899,935.50	1,176,643.14
824,030.92	3,012,857.50	.....	233,477.53	982,323.44	2,822.33
476,352.38	783,600.00	.....	3,937,675.47	2,623,564.53	58,192.60
523,498.68	2,206,930.00	.....	402,480.85	614,991.28	235,508.27
520,534.13	613,020.00	.....	2,909,850.74	2,492,186.49	112,375.08
205,655.10	670,647.50	.....	3,884,080.63	2,556,610.62	512,512.12
1,382,992.24	6,557,815.00	.....	3,435,751.93	7,123,892.14	3,120,909.28
49,797.87	357,542.50	.....	2,046,978.08	2,883,984.42	295,064.92
301,546.87	1,570,755.00	.....	74,933.56	800,120.61	.....
2,978,822.43	7,153,497.50	.....	22,531,343.12	12,230,763.69	3,648,378.24
793,230.52	1,734,650.00	.....	14,027,231.13	14,069,931.84	123,592.73
59,455.32	164,500.00	.....	1,408,052.62	2,061,154.47	.....
24,744,174.13	70,274,855.50	.....	176,857,258.14	114,015,059.27	21,824,329.10

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.	Individual deposits.
Maine	\$22,217.46	\$25,987.82	\$21,833,792.67
New Hampshire	4,356.41	14,416.11	12,284,777.96
Vermont	196.02	13,651.62	10,856,668.08
Massachusetts	216,453.62	52,371.07	93,538,190.08
Boston.....	8,758,804.37	15,376.58	119,640,329.39
Rhode Island	249,335.92	52,021.88	17,405,131.03
Connecticut	148,524.70	53,284.70	42,911,891.41
Total	9,399,888.50	226,509.78	318,470,780.62
New York	630,165.41	51,203.17	119,611,837.27
New York City.....	.....	122,470.52	420,675,667.25
Albany.....	825,603.52	1,247.12	8,067,275.28
Brooklyn.....	4,624.48	6,434.00	12,465,397.00
New Jersey	627,924.05	55,299.79	73,461,509.25
Pennsylvania	116,307.60	149,732.22	189,171,738.65
Philadelphia.....	7,226,629.90	40,613.29	115,228,948.16
Pittsburg.....	10,546.85	56,986.63	76,355,543.56
Delaware	2,549.75	1,631.64	6,252,694.77
Maryland	19,797.78	17,494.64	13,912,473.95
Baltimore.....	1,995,704.33	78,590.58	29,029,006.93
District of Columbia.....	.....	5,808.00	1,120,305.50
Washington City.....	24,943.10	4,463.00	17,090,605.59
Total	11,484,796.77	591,974.60	1,082,443,003.16
Virginia	50,266.42	4,021.62	20,473,458.43
West Virginia	4,192.24	8,201.98	15,548,822.68
North Carolina	158,173.08	1,164.00	7,477,057.97
South Carolina	18,984.94	13,318.50	5,171,643.71
Georgia	111,433.72	3,997.50	10,220,461.96
Savannah.....	.....	958.50	644,386.56
Florida	10,224.77	738.00	6,435,441.14
Alabama	30,293.58	8,305.63	10,938,390.23
Mississippi	2,287.70	763.00	3,878,626.52
Louisiana	9,541.42	1,681.54	3,967,799.29
New Orleans.....	428.01	14,636.93	16,340,228.51
Texas	672,659.13	46,422.93	45,384,917.19
Houston.....	95,748.71	4,721.00	4,364,191.44
Arkansas	3,409.03	400.00	3,102,315.55
Kentucky	17,613.91	17,126.50	18,970,220.09
Louisville.....	99,872.42	10,630.00	8,785,155.73
Tennessee	336,167.30	8,754.36	22,082,775.00
Total	1,621,296.38	145,811.99	203,785,892.00
Ohio	87,971.68	39,247.68	88,869,683.14
Cincinnati.....	157,573.35	2,592.01	27,141,271.67
Cleveland.....	11,360.06	2,584.00	32,873,322.80
Columbus.....	37,112.73	596.00	9,133,420.59
Indiana	23,470.00	9,611.30	45,968,704.11
Indianapolis.....	114,524.33	423.00	11,760,179.11
Illinois	334.03	36,906.42	78,923,094.28
Chicago.....	.....	6,669.50	102,942,776.79
Michigan	10,053.79	6,582.82	40,314,088.90
Detroit.....	116,368.87	369.54	13,751,147.46
Wisconsin	11,717.68	4,008.00	38,480,893.36
Milwaukee.....	195,413.87	876.00	24,272,048.92
Minnesota	1,599.96	4,864.44	22,622,633.72
St. Paul.....	59,959.20	1,770.50	12,675,315.60
Minneapolis.....	35,987.98	2,595.00	10,507,430.16
Iowa	7,091.25	12,683.89	46,426,487.45
Des Moines.....	.....	6,387.50	2,614,272.21
Missouri	859.17	2,010.00	11,345,707.31
St. Louis.....	.....	9,858.75	30,810,865.21
Kansas City.....	3,012,353.63	1,272.25	19,402,265.44
St. Joseph.....	.....	.....	2,889,717.58
Total	3,883,731.58	151,908.61	673,705,335.81

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 5, 1900—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
\$253,639.78	\$75,290.84	\$15,945.00	\$247,158.00	\$93,905.95
751,734.76	16,942.27	10,000.00	36,110.00	1,445.32
250,818.55	5,460.49	10,600.00	29,500.00	810.26
1,828,590.42	2,226.04	227,051.10	618,690.33	174,421.47
5,847,041.88	75,915.30	-----	965,000.00	3,404,475.36
130,086.52	12,134.66	-----	2,000.00	1,927.28
1,197,241.84	6,852.42	6,537.49	85,000.00	27,301.77
8,259,159.75	194,802.02	270,133.59	1,983,458.33	3,704,247.31
2,004,001.13	101,537.42	165,023.04	248,000.00	317,836.31
32,412,140.16	355,925.22	-----	-----	16,305,163.83
205,849.77	5,695.23	-----	-----	-----
171,918.73	15,640.28	-----	-----	73,443.04
912,019.25	44,192.50	102,625.00	235,000.00	186,121.03
2,892,417.10	9,430.35	30,000.00	174,940.00	65,220.77
4,067,682.14	-----	-----	-----	66,998.33
1,044,542.53	178,378.00	-----	-----	-----
37,207.33	10,292.67	-----	-----	-----
257,500.00	-----	118,542.59	247,000.00	48,272.79
2,171,299.74	45,500.00	-----	395,000.00	108,474.88
402,830.66	25,805.56	-----	-----	-----
46,579,408.54	792,397.23	416,190.63	1,299,940.00	17,171,528.98
2,217,852.33	365,941.88	72,471.83	135,000.00	398,747.83
759,185.90	2,873.26	-----	16,062.50	48,570.00
524,845.67	110,697.63	279,589.03	207,924.65	30,000.00
283,594.51	29,713.16	394,682.12	383,000.00	-----
711,287.74	21,754.24	766,477.22	532,956.21	91,193.04
96,447.13	30,475.78	-----	200,000.00	47,530.84
232,076.64	26,518.65	-----	35,000.00	15,000.00
230,767.84	20,232.16	327,284.07	120,000.00	89,654.40
-----	-----	120,820.45	46,000.00	5,004.65
-----	-----	232,237.89	80,000.00	9,515.50
312,351.56	-----	185,643.30	300,000.00	-----
890,433.46	101,901.39	1,972,315.07	3,417,546.11	108,799.56
74,758.47	13,218.76	47,000.00	25,000.00	1,264.67
1,532,607.67	17,453.23	26,049.70	18,673.65	2,871.31
1,573,369.49	455,804.67	30,000.00	200,000.00	121,621.03
297,577.57	201,862.98	173,946.83	210,000.00	91,692.80
9,737,155.98	1,398,447.79	4,628,517.51	5,927,163.12	27,017.00
1,624,628.06	114,946.96	185,888.83	319,150.00	1,088,482.63
3,778,294.61	-----	-----	-----	734,168.46
422,809.56	26,102.83	-----	-----	1,863,451.54
236,812.89	7,756.09	89,943.23	-----	1,391,701.42
1,195,796.06	3,076.26	11,041.67	35,000.00	49,000.00
1,601,192.67	165,150.92	-----	-----	88,005.79
1,319,197.60	116,617.89	15,500.00	130,000.00	6,849.12
1,227,142.08	174,800.35	-----	-----	252,508.59
656,300.16	43,499.84	5,000.00	30,373.12	16,686.12
623,298.57	69,517.08	-----	60,000.00	-----
515,571.59	15,048.15	-----	50,000.00	5,184.26
310,007.19	287,366.28	-----	-----	-----
110,912.43	45,519.90	20,207.78	82,500.00	44,024.26
439,768.96	278,227.65	-----	-----	-----
287,161.37	9,324.81	-----	-----	328,867.48
782,128.72	67,221.45	54,570.91	50,500.00	9,704.98
283,743.22	11,756.78	-----	-----	-----
122,000.00	-----	14,300.00	21,379.80	5,716.23
2,782,359.06	37,111.96	-----	-----	304,181.94
804,265.28	359.58	-----	-----	-----
85,657.90	-----	-----	-----	-----
19,209,047.96	1,473,404.78	396,452.42	778,902.92	5,100,050.19

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE

RESOURCES—Continued.

States, Territories, and reserve cities.	Num- ber of banks.	Loans and dis- counts.	Overdrafts.	U. S. bonds to secure circulation.	U. S. bonds to secure deposits.	U. S. bonds on hand.
North Dakota	27	\$5,415,750.48	\$43,257.75	\$466,250	\$50,000	\$600
South Dakota	28	4,301,746.50	81,143.74	556,500	200,000	.....
Nebraska	99	16,710,775.73	478,331.23	2,091,070	.....	103,550
Lincoln	3	1,788,748.10	24,424.83	250,700	60,000	1,000
Omaha	8	13,216,470.61	137,456.43	1,675,000	900,000	740
Kansas	110	24,781,977.51	455,556.53	4,131,650	600,000	162,480
Montana	21	9,134,172.32	611,289.83	753,750	300,000	469,800
Wyoming	14	3,180,302.12	149,931.10	384,250	50,000	.....
Colorado	35	12,493,990.51	312,513.86	1,596,000	250,000	6,040
Denver	4	14,405,379.40	145,137.39	1,450,000	900,000	.....
New Mexico	9	2,524,894.68	88,531.66	475,000	200,000	.....
Oklahoma	24	2,137,193.67	120,322.24	435,050	160,000	.....
Indian Territory	30	2,875,542.08	155,764.23	438,050	.....	.....
Total	412	112,966,943.71	2,803,660.82	14,703,270	3,670,000	744,210
Washington	31	12,188,349.13	532,559.05	1,153,800	1,051,200	294,040
Oregon	23	4,316,027.69	189,368.63	394,800	.....	399,660
Portland	4	3,256,765.36	109,560.48	625,000	500,000	101,860
California	30	10,197,503.30	593,191.59	1,223,500	.....	44,950
San Francisco	4	18,491,682.94	128,910.92	1,900,000	574,000	260,000
Los Angeles	4	4,339,485.23	63,147.11	1,143,000	150,000	77,060
Idaho	9	1,867,121.73	223,323.37	206,600	78,000	20,100
Utah	10	2,955,870.74	314,623.59	994,000	725,000	.....
Nevada	1	351,107.12	60,847.35	20,500	.....	.....
Arizona	5	1,327,746.94	77,554.20	200,000	.....	3,740
Total	121	58,791,660.18	2,293,086.29	7,861,200	3,078,200	1,201,350
United States	3,871	2,686,759,642.57	23,130,598.65	294,890,130	102,811,380	11,047,870

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 5, 1900—Continued.

RESOURCES—Continued.

Premium on U. S. bonds.	Stocks, securi- ties, judgments, claims, etc.	Banking house, furni- ture, and fixtures.	Other real estate and mortgages owned.	Due from other national banks.	Due from State and private banks and bankers.
\$8,885.56	\$225,529.97	\$362,766.11	\$231,154.19	\$71,592.24	\$80,430.10
18,882.82	574,076.68	318,432.77	167,214.05	599,064.83	104,194.45
49,937.04	562,228.74	923,666.19	777,171.61	1,253,897.81	882,939.21
13,650.93	156,915.19	76,654.43	30,478.20	698,657.34	178,445.73
89,849.66	1,273,210.92	816,156.75	365,051.40	2,006,716.19	897,536.66
117,906.06	582,587.51	1,057,507.99	610,142.19	2,244,100.72	350,864.27
133,779.99	737,838.11	263,644.10	165,131.93	973,914.69	473,116.43
7,136.69	199,543.29	106,321.39	144,280.39	165,785.88	51,838.00
23,321.12	3,001,878.12	351,815.77	240,738.23	2,795,185.38	268,332.30
57,300.00	4,116,950.66	70,800.00	172,328.64	2,743,323.29	591,234.02
19,044.81	290,679.51	126,003.15	53,625.85	465,620.06	77,425.09
60,645.16	139,215.90	139,313.36	-----	317,287.31	24,259.64
10,354.73	60,422.94	96,400.52	13,619.20	114,689.37	27,973.08
610,694.57	11,921,077.54	4,709,482.53	2,971,535.88	14,449,835.11	3,988,588.98
124,119.25	1,470,332.22	309,339.08	1,066,750.93	1,317,556.05	1,237,151.05
53,119.44	435,358.58	209,539.58	171,063.72	245,528.66	265,617.13
906.25	2,488,967.80	216,507.72	155,987.14	540,919.34	153,173.78
17,241.99	1,395,309.72	620,236.55	599,750.47	361,455.42	924,103.80
64,730.38	1,263,554.58	333,600.00	71,641.60	983,269.00	3,657,733.89
18,825.71	350,141.90	230,653.50	148,275.13	340,056.30	141,088.15
12,495.93	472,786.41	121,556.97	145,297.28	512,631.93	169,243.24
32,896.75	798,378.15	265,039.80	119,110.05	248,238.78	436,278.69
-----	22,500.00	6,236.78	6,500.00	-----	6,414.51
4,250.00	162,045.50	26,692.08	36,709.44	57,241.40	59,205.95
328,585.70	8,850,374.86	2,339,402.06	2,521,085.76	4,306,896.88	7,049,960.19
9,951,815.46	367,255,545.79	81,209,233.26	26,002,369.21	220,673,982.42	64,972,431.52

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
RESOURCES—Continued.

States, Territories, and reserve cities.	Due from ap- proved reserve agents.	Internal-rev- enue stamps.	Checks and other cash items.	Exchanges for clearing house.	Notes of other national banks.	Fractional paper cur- rency, nickels, and cents.
North Dakota	\$607,209.93	\$7,842.22	\$28,623.79	\$6,192.91	\$39,265	\$4,052.02
South Dakota	1,526,623.19	6,633.93	58,936.53	5,332.98	53,427	3,655.72
Nebraska	8,167,884.51	24,533.26	396,943.45	2,474.63	124,285	9,130.98
Lincoln	857,369.89	4,775.40	30,202.18	19,440.64	7,398	1,104.35
Omaha	5,007,292.95	10,274.91	105,809.68	579,488.44	350,590	6,894.83
Kansas	9,970,133.88	27,617.43	322,614.39	400,290.54	466,246	19,635.30
Montana	3,438,816.37	9,589.34	23,731.16	42,025.32	134,356	3,507.19
Wyoming	872,041.35	6,372.46	13,342.18	210.57	36,243	1,652.68
Colorado	8,232,615.60	37,030.08	207,302.22	169,524.42	392,826	7,512.42
Denver	9,682,657.72	13,316.11	39,267.67	709,489.06	959,454	3,111.09
New Mexico	752,673.89	8,620.79	16,877.11	6,486.55	53,831	978.40
Oklahoma	718,357.38	5,582.59	42,826.30	6,961.58	108,060	6,451.53
Indian Territory	444,718.03	4,003.91	26,864.31	.....	30,800	2,608.12
Total	50,278,394.69	166,192.43	1,313,350.97	1,947,917.64	2,756,681	70,294.63
Washington	5,246,641.17	29,479.62	155,583.83	306,669.81	105,973	3,443.15
Oregon	1,244,627.16	7,795.52	39,313.41	.....	22,522	1,952.64
Portland	755,577.94	6,705.01	29,899.06	55,016.67	13,220	1,132.31
California	2,583,025.43	14,667.33	315,886.40	7,841.98	82,558	4,675.13
San Francisco	1,724,847.09	5,532.92	286,322.77	707,606.29	25,655	1,110.32
Los Angeles	819,834.80	4,015.73	26,710.67	150,276.29	57,133	1,486.33
Idaho	1,269,013.86	3,469.81	21,965.57	.....	34,555	826.98
Utah	1,511,178.69	4,555.98	22,728.57	70,450.37	127,255	2,668.03
Nevada	23,352.02	423.24	552.06	.....	.....	104.60
Arizona	556,384.27	4,042.68	8,962.31	2,655.69	11,454	551.37
Total	15,734,482.43	80,887.84	907,925.25	1,300,508.10	460,330	17,951.46
United States	450,714,269.48	1,470,910.83	19,749,086.17	124,517,116.87	25,416,666	1,241,387.03

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 5, 1900—Continued.

RESOURCES—Continued.

Specie.	Legal-tender notes.	U. S. certificates of deposit for legal-tender notes.	Five per cent redemption fund.	Due from U. S. Treasurer.	Aggregate.
\$214,608.50	\$161,206	.....	\$21,375.00	\$292.50	\$8,046,884.36
484,292.75	173,974	.....	25,887.50	2,002.50	9,262,021.94
1,013,475.98	450,986	.....	99,988.50	15,760.00	34,139,029.97
114,221.85	73,724	.....	12,535.00	.....	4,400,346.06
1,494,375.10	938,446	.....	83,250.00	13,371.20	29,968,581.73
1,793,236.65	859,778	.....	196,743.75	5,481.08	49,156,549.80
1,010,064.25	436,768	.....	36,994.50	2,466.20	19,154,755.73
293,433.55	61,546	.....	16,800.00	700.00	5,721,739.65
1,985,998.35	655,104	.....	76,374.50	18,524.50	33,122,627.38
3,978,473.67	1,195,000	.....	72,500.00	1,434.74	41,307,157.46
229,812.90	129,217	.....	23,137.50	50.00	5,542,509.95
180,805.95	89,907	.....	13,602.50	490.32	4,706,342.43
178,641.55	76,953	.....	17,609.50	1,671.00	4,576,685.57
12,971,441.14	5,802,609	.....	696,798.25	62,244.04	249,105,222.93
2,564,417.35	133,497	.....	57,095.00	1,755.00	29,349,742.69
645,703.21	34,538	.....	19,577.50	2,540.00	8,698,652.87
1,062,921.25	53,774	.....	31,250.00	.....	10,129,084.11
1,414,697.04	78,709	.....	55,612.50	6,950.00	20,542,065.65
4,537,702.70	27,278	.....	87,442.50	5,822.50	34,838,443.40
897,547.25	40,548	.....	57,150.00	.....	9,036,390.10
275,063.45	89,715	.....	9,705.00	500.00	5,033,971.53
878,187.00	85,808	.....	49,312.50	5.00	9,641,586.29
47,338.70	1,935	.....	1,025.00	.....	548,836.98
256,780.95	56,201	.....	9,935.00	.....	2,862,152.78
12,550,358.90	602,003	.....	378,105.00	17,572.50	130,680,926.40
373,328,410.71	145,046,493	2,085,000	14,244,066.61	1,620,093.71	5,048,138,499.29

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES—Continued.

States, Territories, and reserve cities.	Capital stock paid in.	Surplus fund.
North Dakota.....	\$1,525,000.00	\$208,075.00
South Dakota.....	1,502,500.00	205,420.00
Nebraska.....	5,915,000.00	1,220,155.37
Lincoln.....	400,000.00	40,000.00
Omaha.....	3,650,000.00	416,000.00
Kansas.....	8,417,360.00	1,416,875.91
Montana.....	2,305,000.00	401,500.00
Wyoming.....	885,000.00	124,250.00
Colorado.....	2,622,000.00	690,286.00
Denver.....	1,700,000.00	450,000.00
New Mexico.....	710,000.00	170,250.00
Oklahoma.....	865,100.00	51,464.80
Indian Territory.....	1,316,890.00	255,580.75
Total.....	31,813,850.00	5,649,857.83
Washington.....	3,250,000.00	559,835.14
Oregon.....	1,270,000.00	310,350.00
Portland.....	1,100,000.00	185,000.00
California.....	3,697,610.00	910,778.92
San Francisco.....	6,000,000.00	2,475,000.00
Los Angeles.....	1,300,000.00	250,000.00
Idaho.....	550,000.00	200,000.00
Utah.....	1,600,000.00	398,117.96
Nevada.....	82,000.00	3,500.00
Arizona.....	400,000.00	88,675.00
Total.....	19,249,610.00	5,381,257.02
United States.....	630,209,030.72	261,874,067.84

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 5, 1900—Continued.

LIABILITIES—Continued.

Undivided profits, less expenses.	National-bank notes outstanding.	State-bank circulation outstanding.	Due to other national banks.	Due to State and private banks and bankers.	Due to trust companies and savings banks.
\$320,626.79	\$434,900.00	.....	\$32,529.02	\$106,397.94	.....
329,571.43	519,197.50	.....	62,728.70	364,710.46	\$486.81
528,490.77	2,032,725.00	.....	1,408,415.27	2,334,457.70	131,614.61
25,924.80	250,050.00	.....	693,196.07	1,000,342.39	6,081.87
148,533.71	1,665,000.00	.....	6,900,505.97	5,209,952.42	196,594.33
1,141,187.57	3,931,222.50	.....	1,810,182.41	2,536,991.64	85,827.89
797,360.70	716,575.00	.....	502,564.69	193,867.13	63,469.66
92,856.18	353,000.00	.....	99,366.03	121,447.30	.....
365,508.53	1,524,600.00	.....	1,645,045.87	696,268.23	438,511.38
521,868.97	1,450,000.00	.....	6,899,423.22	2,429,262.18	859,870.96
74,977.42	458,200.00	.....	125,104.64	137,940.45	21,064.64
100,296.28	327,050.00	.....	77,234.17	123,811.41	.....
169,484.82	353,330.00	.....	20,372.51	9,514.26	.....
4,616,687.97	14,015,850.00	.....	20,276,668.57	15,264,963.51	1,803,522.15
681,296.72	936,415.00	.....	903,909.63	916,474.40	1,471.10
282,750.65	332,947.50	.....	66,771.04	70,805.01	74.28
686,747.19	625,000.00	.....	953,726.87	608,140.10	44,268.37
658,389.95	1,101,160.00	.....	86,418.48	223,081.54	353,477.24
793,424.52	1,748,850.00	.....	1,282,001.77	3,750,864.00	1,557,690.56
311,235.14	1,007,770.00	.....	93,718.34	160,118.06	115,783.16
148,614.20	178,097.50	.....	27,697.61	57,584.22	.....
274,024.81	929,747.50	.....	200,140.17	391,745.47	136,749.30
4,789.50	20,500.00	.....	.....	.....	.....
82,433.53	186,600.00	.....	1,569.75	25,872.36	.....
3,923,706.21	7,067,087.50	.....	3,615,953.66	6,204,685.16	2,209,514.01
127,594,908.82	283,948,631.50	\$52,231.50	609,652,961.83	243,805,378.88	215,898,530.98

ABSTRACT OF REPORTS OF THE NATIONAL BANKING ASSOCIATIONS OF THE
LIABILITIES—Continued.

States, Territories, and reserve cities.	Due to approved reserve agents.	Dividends unpaid.	Individual deposits.
North Dakota.....		\$3,514.00	\$5,015,981.00
South Dakota.....		599.66	6,081,124.71
Nebraska.....	\$480,508.75	3,447.50	20,057,625.18
Lincoln.....		66.00	1,939,184.93
Omaha.....	21,240.79	243.92	10,919,755.98
Kansas.....	12,404.99	6,326.75	29,195,081.14
Montana.....		1,885.00	13,360,264.52
Wyoming.....	1,618.51		3,948,412.91
Colorado.....	3,086.20	250.00	24,900,511.88
Denver.....		123.00	26,313,484.34
New Mexico.....	17,897.73	11,800.00	3,558,210.52
Oklahoma.....	16,247.74	1,878.00	2,956,208.23
Indian Territory.....		110.00	2,306,633.89
Total.....	553,004.71	30,243.83	150,552,479.23
Washington.....	2,557.71	3,947.00	20,934,488.06
Oregon.....	11,965.47	572.50	6,307,409.50
Portland.....			5,474,599.89
California.....	36,319.54	8,189.00	13,407,212.63
San Francisco.....	214,054.13	10,610.00	16,127,776.57
Los Angeles.....		842.75	5,660,150.52
Idaho.....			3,799,083.92
Utah.....	486.75	1,117.33	5,071,629.89
Nevada.....		256.00	432,791.48
Arizona.....	1,077.89		2,075,924.25
Total.....	266,461.49	25,534.58	79,291,066.71
United States.....	27,209,179.43	1,171,983.59	2,508,248,557.53

UNITED STATES, ETC., AT THE CLOSE OF BUSINESS SEPTEMBER 5, 1900—Continued.

LIABILITIES—Continued.

U. S. deposits.	Deposits of U. S. disbursing officers.	Notes and bills rediscounted.	Bills payable.	Other liabilities.
\$33,521.67	\$12,499.73	\$147,339.21	\$201,500.00	\$5,000.00
118,389.35	63,625.87		10,000.00	3,667.45
			10,000.00	16,589.72
45,500.00				
717,038.03	123,716.58			
358,162.56	177,587.06	32,320.98	10,000.00	19,068.40
149,741.75	113,027.28		120,000.00	429,500.00
37,972.15	7,807.57	10,000.00	25,000.00	15,000.00
198,264.74	2,848.40	24,068.50	10,500.00	877.65
166,094.51	517,030.28			
171,729.53	19,985.02	25,350.00	25,000.00	15,000.00
83,353.87	45,715.74		40,500.00	17,482.19
		19,019.57	125,749.77	
2,079,768.16	1,083,793.53	264,098.26	578,249.77	522,185.41
453,076.37	705,011.56			1,260.00
		25,347.59	18,000.00	1,659.33
9,794.55	441,807.14			
			55,000.00	4,428.35
554,872.30				323,299.55
82,568.99	54,203.74			
30,096.98	42,797.10			
601,297.79	35,077.28			1,452.04
			5,000.00	
1,731,706.38	1,278,896.82	25,347.59	78,000.00	332,099.27
87,596,246.77	6,221,742.17	6,000,740.00	10,645,714.14	27,918,593.79

A SUMMARY
OF THE
STATE AND CONDITION
OF
THE NATIONAL BANKS
ON

DECEMBER 2, 1899, FEBRUARY 13, APRIL 26, JUNE 29, AND SEPTEMBER 5, 1900.

Arranged alphabetically by States, Territories, and Reserve Cities.

NOTE.—The abstract of each State is exclusive of any reserve city therein.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

ALABAMA.

Resources.	DECEMBER 2. 27 banks.	FEBRUARY 13. 27 banks.	APRIL 26. 28 banks.	JUNE 29. 28 banks.	SEPTEMBER 5. 28 banks.
Loans and discounts.	\$7,710,342.38	\$7,939,624.90	\$8,398,140.99	\$8,955,943.73	\$9,040,055.38
Overdrafts.	532,259.40	419,358.05	264,101.06	285,548.24	267,874.68
Bonds for circulation.	1,271,000.00	1,275,000.00	1,470,000.00	1,795,000.00	1,782,000.00
Bonds for deposits.	200,000.00	300,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand.	52,400.00	27,500.00	75,000.00		
Premiums on bonds.	107,532.50	116,985.00	108,887.20	106,217.62	77,236.05
Stocks, securities, etc.	1,852,231.77	1,943,424.62	1,968,659.24	1,970,083.82	1,985,748.71
Banking house, etc.	394,218.04	414,959.04	420,656.47	421,836.01	422,354.50
Real estate, etc.	172,524.20	175,348.72	181,405.02	180,698.22	177,892.81
Due from nat'l banks.	1,395,880.20	1,576,803.27	1,408,526.70	1,050,280.11	989,467.87
Due from State banks.	604,780.99	710,729.67	953,935.27	693,791.11	549,674.71
Due from res'v' ag'ts.	1,954,005.25	2,339,007.45	1,726,215.16	1,701,500.11	1,610,643.07
Int'l-revenue stamps.			6,890.34	7,967.80	7,044.17
Cash items.	60,058.19	132,241.35	44,880.65	57,453.48	74,459.50
Clear'g-house exch'g's.	84,951.14	71,219.40	69,797.81	68,699.97	70,502.79
Bills of other banks.	104,314.00	145,982.00	167,302.00	147,528.00	193,955.00
Fractional currency.	4,923.54	8,537.92	11,030.77	11,003.94	11,524.04
Specie.	879,185.19	924,752.85	892,751.34	889,297.94	978,422.59
Legal-tender notes.	494,878.00	480,418.00	524,162.00	433,877.00	427,872.00
U. S. cert's of deposit.					
5% fund with Treas.	56,158.00	56,925.00	59,959.50	77,337.00	87,587.00
Due from U. S. Treas.	2,271.32	2,646.11	3,102.72	5,864.60	1,066.00
Total.	17,933,914.11	19,061,463.85	19,055,404.24	19,109,933.70	19,055,380.87

ALASKA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts.	\$42,061.55	\$53,405.37	\$54,244.75	\$53,457.21	55,944.60
Overdrafts.	1,757.16	1,162.69	1,926.97	357.21	668.90
Bonds for circulation.	12,500.00	12,500.00	12,500.00	12,500.00	12,500.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.					
Premiums on bonds.	4,190.00	4,190.00	4,190.00	4,627.50	4,627.50
Stocks, securities, etc.	7,409.67	5,055.00	5,055.00	4,950.00	7,749.35
Banking house, etc.	2,742.20	2,742.20	2,742.20	2,600.00	2,600.00
Real estate, etc.					
Due from nat'l banks.	18,440.27	94.53	3,156.69	4,294.33	2,480.36
Due from State banks.	59,945.10	7,783.97	4,491.59	8,238.34	7,907.90
Due from res'v' ag'ts.	73,048.55	2,355.76	3,054.95	5,032.93	28,564.83
Int'l-revenue stamps.			103.78	87.78	94.13
Cash items.	12,270.56	1,804.79	1,072.79	2,626.31	2,011.01
Clear'g-house exch'g's.					
Bills of other banks.		75.00		25.00	860.00
Fractional currency.	3.25	51.05	44.70	33.94	2.00
Specie.	21,669.70	20,576.40	17,862.45	20,245.30	30,688.65
Legal-tender notes.	2,550.00	2,265.00	3,770.09	140.00	4,075.00
U. S. cert's of deposit.					
5% fund with Treas.	562.50	562.50	562.50	625.00	625.00
Due from U. S. Treas.	9,672.75				
Total.	318,843.26	164,624.31	164,278.35	169,840.85	220,389.32

ARIZONA.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	\$1,364,118.12	\$1,296,024.31	\$1,444,303.03	\$1,469,532.69	\$1,327,746.94
Overdrafts.	52,585.37	75,649.66	82,052.54	87,831.15	77,554.20
Bonds for circulation.	175,000.00	175,000.00	175,000.00	200,000.00	200,000.00
Bonds for deposits.					
U. S. bonds on hand.	2,680.00	2,680.00	3,740.00	3,740.00	3,740.00
Premiums on bonds.	2,275.00	1,150.00	3,375.00	5,625.00	4,250.00
Stocks, securities, etc.	174,879.46	159,286.25	138,732.02	152,452.83	102,045.50
Banking house, etc.	25,927.97	25,262.49	27,113.43	28,708.47	26,092.08
Real estate, etc.	10,630.33	10,458.12	5,390.76	8,800.70	36,709.44
Due from nat'l banks.	240,002.02	254,275.96	148,223.27	98,871.60	57,241.40
Due from State banks.	113,761.81	83,602.28	77,824.71	55,442.50	59,205.95
Due from res'v' ag'ts.	409,221.53	810,390.65	678,920.83	655,493.83	556,384.27
Int'l-revenue stamps.			4,362.65	4,648.58	4,042.68
Cash items.	14,632.05	10,218.77	8,526.03	9,321.08	8,962.31
Clear'g-house exch'g's.	7,975.46	1,162.21	4,426.70	1,355.67	2,655.69
Bills of other banks.	13,624.00	29,823.00	23,334.00	4,721.00	11,454.00
Fractional currency.	202.92	447.68	601.49	450.73	551.37
Specie.	158,158.13	238,954.25	210,806.15	269,779.75	256,780.95
Legal-tender notes.	74,257.00	67,415.00	75,598.00	52,325.00	56,201.00
U. S. cert's of deposit.					
5% fund with Treas.	7,875.00	7,875.00	8,435.00	9,935.00	9,935.00
Due from U. S. Treas.					
Total.	2,906,596.17	3,250,284.63	3,119,735.61	3,119,035.58	2,862,152.78

ARRANGED BY STATES AND RESERVE CITIES.

ALABAMA.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	27 banks.	27 banks.	28 banks.	28 banks.	28 banks.
Capital stock.....	\$3,245,000.00	\$3,260,000.00	\$3,320,000.00	\$3,480,000.00	\$3,480,000.00
Surplus fund.....	636,015.44	658,761.00	648,761.00	603,761.00	609,858.00
Undivided profits....	669,695.79	654,664.73	791,364.84	889,492.17	783,782.52
Nat'l-bank circulation	1,072,075.00	1,106,025.00	1,203,705.00	1,626,080.00	1,717,210.00
State-bank circulation					
Due to national banks	500,372.42	527,544.92	427,887.13	452,293.29	358,165.96
Due to State banks...	425,669.92	619,882.92	463,097.09	411,204.44	291,379.66
Due to trust co's, etc.			47,959.15	7,809.00	50,056.82
Due to reserve agents.			5,114.59	9,095.35	30,293.58
Dividends unpaid....	2,508.37	7,099.24	3,693.57	2,213.37	8,305.06
Individual deposits...	10,910,069.03	11,830,749.89	11,502,571.87	11,078,664.70	10,938,390.23
U. S. deposits.....	180,136.45	266,981.37	277,598.60	242,389.60	230,767.84
Dep'ts U. S. dis. officers	14,070.15	22,518.63	11,901.40	8,610.40	20,232.16
Notes rediscounted...	162,117.14	15,000.00		131,080.38	327,284.07
Bills payable.....	112,500.00		110,000.00	85,000.00	120,000.00
Other liabilities.....	3,684.40	92,235.65	241,750.00	82,240.00	89,654.40
Total.....	17,933,914.11	19,061,463.85	19,055,404.24	19,169,933.70	19,055,380.87

ALASKA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock.....	\$50,000.00	\$50,000.00	\$50,000.00	\$50,000.00	50,000.00
Surplus fund.....				500.00	500.00
Undivided profits....		343.05	1,388.44	1,464.88	1,237.86
Nat'l-bank circulation	7,880.00	7,660.00	6,930.00	6,930.00	6,410.00
State-bank circulation					
Due to national banks					
Due to State banks...		3,948.64			
Due to trust co's, etc.					
Due to reserve agents.					
Dividends unpaid....					
Individual deposits...	211,056.61	55,844.27	66,118.02	64,710.22	117,881.54
U. S. deposits.....		24,378.24	13,360.31	4.61	7,133.06
Dep'ts U. S. dis. officers	49,906.65	22,450.11	26,481.58	46,231.14	37,226.86
Notes rediscounted...					
Bills payable.....					
Other liabilities.....					
Total.....	318,843.26	164,624.31	164,278.35	169,840.85	220,389.32

ARIZONA.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock.....	\$400,000.00	\$400,000.00	\$400,000.00	\$400,000.00	\$400,000.00
Surplus fund.....	72,410.00	83,550.00	83,550.00	83,550.00	88,675.00
Undivided profits....	89,288.32	76,164.02	93,514.04	101,397.23	82,433.53
Nat'l-bank circulation	146,490.00	144,820.00	157,350.60	187,806.00	186,600.00
State-bank circulation					
Due to national banks	11,933.10	7,495.83	11,215.49	9,957.12	1,569.75
Due to State banks...	47,829.80	30,698.84	45,869.61	62,905.10	25,872.36
Due to trust co's, etc.					
Due to reserve agents					1,077.69
Dividends unpaid....	30.00	120.00			
Individual deposits...	2,138,619.95	2,507,435.84	2,328,242.47	2,273,426.13	2,075,924.25
U. S. deposits.....					
Dep'ts U. S. dis. officers					
Notes rediscounted...					
Bills payable.....					
Other liabilities.....					
Total.....	2,906,596.17	3,250,284.63	3,119,735.61	3,119,035.56	2,862,152.78

688 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899, ARKANSAS.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	7 banks.	7 banks.	7 banks.	7 banks.	7 banks.
Loans and discounts.	\$2,698,139.05	\$2,822,113.20	\$2,547,013.88	\$2,670,815.90	\$2,868,064.67
Overdrafts.	509,164.78	392,108.47	193,540.91	95,021.95	97,421.14
Bonds for circulation.	251,500.00	251,500.00	251,500.00	247,500.00	247,500.00
Bonds for deposits.	50,000.00	100,000.00	100,000.00	100,000.00	100,000.00
U. S. bonds on hand.	12,140.00	12,140.00	12,140.00	12,640.00	14,640.00
Premiums on bonds.	10,875.00	18,281.25	2,000.00	2,508.06	11,076.46
Stocks, securities, etc.	151,064.10	154,660.79	152,900.47	139,573.36	116,508.55
Banking house, etc.	25,804.73	24,740.10	24,875.60	24,013.60	22,513.14
Real estate, etc.	173,907.92	171,534.27	171,494.58	170,822.09	173,661.76
Due from nat'l banks.	237,816.57	395,667.21	538,145.54	523,514.84	410,953.37
Due from State banks.	64,576.02	117,126.17	65,730.73	46,905.17	62,523.45
Due from res'v'ag'ts	408,584.43	712,218.05	1,290,531.55	856,601.23	599,858.14
Int'l-revenue stamps			2,272.21	2,765.97	2,904.01
Cash items.	22,875.41	18,703.29	16,954.29	15,433.10	24,425.86
Clear'g-house exch'gs	87,968.88	56,402.96	33,738.22	23,249.62	33,322.21
Bills of other banks.	30,759.00	33,604.00	40,216.00	34,933.00	49,305.00
Fractional currency.	1,843.89	3,274.48	3,391.90	3,145.01	2,555.54
Specie.	177,494.25	241,474.25	247,118.90	265,909.85	245,410.45
Legal-tender notes.	181,392.00	130,534.00	141,539.00	113,750.00	145,856.00
U. S. cert's of deposit.					
5% fund with Treas.	11,317.50	11,317.50	11,812.50	11,817.50	12,125.00
Due from U. S. Treas.	6,578.23	5,088.23	2,988.23	3,368.23	3,515.73
Total.	5,013,801.78	5,672,597.22	5,850,000.51	5,365,988.48	5,244,680.48

CALIFORNIA.

	31 banks.	31 banks.	31 banks.	30 banks.	30 banks.
Loans and discounts.	\$12,399,184.81	\$12,080,115.87	\$12,880,291.68	\$9,596,858.76	\$10,197,593.30
Overdrafts.	665,982.45	586,632.42	641,371.77	624,805.27	593,191.59
Bonds for circulation.	1,607,250.00	1,897,250.00	2,058,500.00	1,198,500.00	1,223,500.00
Bonds for deposits.	150,000.00	150,000.00	150,000.00		
U. S. bonds on hand.	210,770.00	172,960.00	279,880.00	89,340.00	44,950.00
Premiums on bonds.	112,178.00	152,569.46	36,181.04	17,358.44	17,241.99
Stocks, securities, etc.	1,735,722.38	1,603,571.61	1,509,793.37	1,302,624.27	1,395,309.72
Banking house, etc.	836,376.58	822,077.08	821,866.04	618,204.64	620,236.55
Real estate, etc.	767,881.47	698,745.61	716,202.81	595,693.18	599,750.47
Due from nat'l banks.	1,034,833.84	1,019,491.31	1,196,320.82	440,754.21	361,455.42
Due from State banks.	912,502.06	1,240,186.43	1,173,141.36	898,323.64	924,103.80
Due from res'v'ag'ts	3,945,228.45	4,076,377.05	4,036,928.73	2,833,699.05	2,583,025.43
Int'l-revenue stamps			14,656.74	13,046.50	14,867.33
Cash items.	216,991.14	283,968.38	249,418.97	321,233.20	315,886.40
Clear'g-house exch'gs	75,772.59	60,267.41	49,601.15		7,841.98
Bills of other banks.	56,907.00	115,332.00	124,354.00	46,212.00	82,558.00
Fractional currency.	5,782.23	5,596.37	5,791.09	4,726.64	4,675.13
Specie.	2,878,990.75	2,540,005.95	2,290,089.65	1,394,666.07	1,414,697.04
Legal-tender notes.	76,311.00	110,143.00	100,016.00	64,790.00	78,709.00
U. S. cert's of deposit.					
5% fund with Treas.	72,326.00	79,421.00	91,651.00	48,803.50	55,612.50
Due from U. S. Treas.	602.50	9,407.50	3,362.50	12,270.00	6,950.00
Total.	27,761,593.25	27,704,118.45	28,429,418.72	20,121,909.37	20,542,065.65

CITY OF LOS ANGELES.

	—banks.	—banks.	—banks.	4 banks.	4 banks.
Loans and discounts.				\$4,254,696.77	\$4,339,485.23
Overdrafts.				53,778.63	63,147.11
Bonds for circulation.				1,143,000.00	1,143,000.00
Bonds for deposits.				150,000.00	150,000.00
U. S. bonds on hand.				72,920.00	77,060.00
Premiums on bonds.				18,730.71	18,825.71
Stocks, securities, etc.				321,218.26	350,141.90
Banking house, etc.				231,721.80	230,653.50
Real estate, etc.				156,585.04	148,275.13
Due from nat'l banks.				516,374.72	340,056.30
Due from State banks.				183,592.75	141,038.15
Due from res'v'ag'ts				482,348.52	819,834.80
Int'l-revenue stamps				3,774.03	4,015.73
Cash items.				49,528.88	26,710.67
Clear'g-house exch'gs				62,582.66	150,276.29
Bills of other banks.				22,737.00	37,138.00
Fractional currency.				1,390.80	1,486.33
Specie.				837,020.00	897,547.25
Legal-tender notes.				23,020.00	40,548.00
U. S. cert's of deposit.					
5% fund with Treas.				53,250.00	57,150.00
Due from U. S. Treas.				3,900.00	
Total.				8,642,170.57	9,036,390.10

ARRANGED BY STATES AND RESERVE CITIES—Continued.

ARKANSAS.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	7 banks.	7 banks.	7 banks.	7 banks.	7 banks.
Capital stock.....	\$1,070,000.00	\$1,070,000.00	\$1,070,000.00	\$1,070,000.00	\$1,070,000.00
Surplus fund.....	280,000.00	292,600.00	292,600.00	292,600.00	295,500.00
Undivided profits....	131,263.55	85,198.26	131,434.71	171,148.25	147,040.73
Nat'l bank circulation	225,690.00	225,000.00	227,150.00	234,150.00	245,600.00
State bank circulation					
Due to national banks	52,821.11	42,013.74	72,684.08	40,768.68	47,433.83
Due to State banks....	190,074.94	376,374.66	319,331.75	220,429.77	169,869.30
Due to trust co's, etc.					263.50
Due to reserve agents			2,842.28	494.49	3,409.03
Dividends unpaid....	84.00	2,377.00	222.00	182.00	400.00
Individual deposits....	2,981,867.74	3,424,148.82	3,633,633.86	3,234,316.29	3,102,315.55
U. S. deposits.....	35,915.74	89,961.50	90,425.05	80,981.22	74,758.47
Dep'ts U. S. dis. officers	15,913.92	10,585.95	9,319.40	8,718.92	13,218.76
Notes rediscounted....		8,100.00		2,080.57	47,000.00
Bills payable.....	30,000.00	45,000.00		10,000.00	25,000.00
Other liabilities.....	170.78	1,237.29	357.38	118.29	2,871.31
Total.....	5,013,801.78	5,672,597.22	5,850,000.51	5,365,988.48	5,244,680.48

CALIFORNIA.

	31 banks.	31 banks.	31 banks.	30 banks.	30 banks.
Capital stock.....	\$4,825,000.00	\$4,825,000.00	\$4,825,000.00	\$3,688,450.00	\$3,697,610.00
Surplus fund.....	1,056,901.24	1,385,749.17	1,083,449.17	891,449.17	910,778.92
Undivided profits....	817,874.42	778,502.27	995,767.66	709,577.56	658,389.95
Nat'l bank circulation	1,369,060.00	1,449,620.00	1,713,110.00	928,085.00	1,101,160.00
State bank circulation					
Due to national banks	341,184.65	370,706.98	314,349.48	103,071.57	86,418.48
Due to State banks....	975,696.98	788,678.70	703,133.09	165,901.53	223,081.54
Due to trust co's, etc.			107,130.97	318,457.95	353,477.24
Due to reserve agents			105,591.19	28,405.41	36,319.54
Dividends unpaid....	3,669.75	11,006.10	6,219.97	4,607.50	8,189.00
Individual deposits...	18,020,323.94	18,257,787.55	18,411,505.49	13,204,603.68	13,407,212.63
U. S. deposits.....	99,769.75	92,886.78	75,496.93		
Dep'ts U. S. dis. officers	50,019.77	64,180.90	64,414.77		
Notes rediscounted....					
Bills payable.....	20,000.00		20,000.00	70,000.00	55,000.00
Other liabilities.....	182,092.75		4,250.00	9,300.00	4,428.35
Total.....	27,761,593.25	27,704,118.45	28,429,418.72	20,121,909.37	20,542,065.65

CITY OF LOS ANGELES.

	— banks.	— banks.	— banks.	4 banks.	4 banks.
Capital stock.....				\$1,300,000.00	\$1,300,000.00
Surplus fund.....				192,000.00	250,000.00
Undivided profits....				359,069.37	311,235.14
Nat'l bank circulation				920,760.00	1,007,770.00
State bank circulation					
Due to national banks				88,993.26	93,718.34
Due to State banks....				257,146.83	160,118.06
Due to trust co's, etc.				152,732.21	115,783.16
Due to reserve agents					
Dividends unpaid....				406.00	842.75
Individual deposits...				5,229,885.28	5,660,150.52
U. S. deposits.....				87,342.00	82,568.39
Dep'ts U. S. dis. officers				53,835.62	54,203.74
Notes rediscounted....					
Bills payable.....					
Other liabilities.....					
Total.....				8,642,170.57	9,036,390.10

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

CITY OF SAN FRANCISCO.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts.	\$17, 154, 710. 84	\$16, 652, 833. 59	\$17, 048, 363. 44	\$18, 047, 725. 30	\$18, 491, 682. 94
Overdrafts.	171, 883. 63	93, 607. 02	127, 825. 53	97, 073. 25	123, 910. 92
Bonds for circulation.	700, 000. 00	860, 000. 00	700, 000. 00	1, 650, 000. 00	1, 900, 000. 00
Bonds for deposits.	350, 000. 00	350, 000. 00	474, 000. 00	574, 000. 00	574, 000. 00
U. S. bonds on hand.	772, 800. 00	1, 410, 000. 00	1, 730, 000. 00	510, 000. 00	260, 000. 00
Premiums on bonds.	165, 634. 95	270, 962. 80	136, 638. 48	92, 097. 78	64, 730. 38
Stocks, securities, etc.	1, 280, 054. 74	1, 444, 917. 77	1, 359, 239. 77	1, 293, 856. 29	1, 263, 554. 58
Banking house, etc.	339, 050. 00	333, 950. 00	333, 850. 00	333, 750. 00	333, 600. 00
Real estate, etc.	98, 289. 95	87, 044. 60	86, 855. 55	86, 696. 90	71, 641. 60
Due from nat'l banks.	2, 039, 959. 12	1, 273, 083. 88	889, 326. 43	469, 407. 18	683, 269. 00
Due from State banks.	4, 496, 321. 77	3, 681, 775. 76	3, 838, 658. 84	3, 506, 945. 05	3, 657, 733. 89
Due from res'v'e ag'ts.	1, 880, 984. 45	887, 931. 16	1, 517, 258. 32	1, 054, 666. 98	1, 724, 847. 09
Int'l-revenue stamps.			4, 410. 97	4, 624. 40	5, 532. 92
Cash items.	16, 585. 43	20, 429. 14	9, 360. 05	345, 219. 49	286, 322. 77
Clear'g-house exch'gs.	720, 451. 56	799, 886. 57	405, 001. 78	593, 738. 10	707, 606. 29
Bills of other banks.	19, 510. 00	14, 545. 00	13, 645. 00	40, 685. 00	25, 655. 00
Fractional currency.	1, 141. 27	1, 288. 38	1, 369. 29	1, 021. 53	1, 110. 32
Specie.	4, 757, 114. 90	6, 052, 341. 60	4, 663, 600. 70	4, 030, 225. 90	4, 537, 702. 70
Legal-tender notes.	26, 850. 00	18, 289. 00	15, 117. 00	13, 646. 00	27, 278. 00
U. S. cert's of deposit.					
5% fund with Treas.	31, 495. 00	38, 695. 00	31, 967. 50	63, 027. 50	87, 442. 50
Due from U. S. Treas.	2, 041. 25	2, 041. 25	6, 841. 25	6, 970. 00	5, 822. 50
Total.	35, 024, 878. 86	34, 293, 622. 52	33, 393, 329. 90	32, 815, 376. 65	34, 838, 443. 40

COLORADO.

	36 banks.	36 banks.	32 banks.	33 banks.	35 banks.
Loans and discounts.	\$24, 429, 595. 44	\$25, 527, 848. 47	\$12, 014, 229. 26	\$12, 383, 000. 65	\$12, 493, 990. 51
Overdrafts.	314, 146. 17	239, 597. 11	200, 365. 40	243, 266. 74	312, 513. 86
Bonds for circulation.	1, 969, 500. 00	1, 959, 500. 00	1, 115, 250. 00	1, 482, 750. 00	1, 596, 000. 00
Bonds for deposits.	1, 150, 000. 00	1, 150, 000. 00	250, 000. 00	250, 000. 00	250, 000. 00
U. S. bonds on hand.	75, 800. 00	8, 040. 00	8, 040. 00	8, 040. 00	6, 040. 00
Premiums on bonds.	159, 001. 88	173, 837. 76	3, 900. 00	17, 849. 81	23, 321. 12
Stocks, securities, etc.	6, 193, 900. 20	6, 659, 580. 51	2, 520, 710. 28	2, 608, 982. 59	3, 001, 878. 12
Banking house, etc.	412, 402. 58	413, 477. 95	340, 734. 55	338, 546. 12	351, 815. 77
Real estate, etc.	527, 330. 01	430, 323. 14	233, 392. 10	227, 562. 23	240, 738. 23
Due from nat'l banks.	5, 834, 412. 59	6, 264, 326. 18	4, 850, 669. 82	2, 491, 204. 71	2, 795, 185. 38
Due from State banks.	946, 819. 94	1, 017, 140. 83	377, 135. 37	421, 623. 47	268, 332. 30
Due from res'v'e ag'ts.	14, 292, 757. 01	13, 539, 416. 68	5, 683, 782. 88	6, 828, 297. 31	8, 232, 615. 60
Int'l-revenue stamps.			35, 717. 21	38, 327. 84	37, 030. 08
Cash items.	230, 039. 72	220, 682. 06	72, 886. 58	98, 023. 84	207, 302. 22
Clear'g-house exch'gs.	768, 306. 47	693, 653. 36	99, 447. 65	87, 915. 70	169, 524. 00
Bills of other banks.	411, 168. 00	445, 441. 00	153, 624. 00	218, 368. 00	392, 826. 00
Fractional currency.	14, 186. 15	10, 907. 18	7, 405. 11	6, 278. 87	7, 512. 42
Specie.	4, 994, 213. 40	5, 127, 372. 50	2, 020, 374. 50	2, 276, 496. 76	1, 985, 998. 35
Legal-tender notes.	1, 790, 972. 00	1, 812, 571. 00	647, 610. 00	650, 926. 00	655, 104. 00
U. S. cert's of deposit.					
5% fund with Treas.	85, 909. 25	87, 509. 25	50, 120. 75	56, 768. 75	76, 374. 50
Due from U. S. Treas.	13, 387. 24	62, 766. 99	31, 160. 75	19, 836. 25	18, 524. 50
Total.	64, 613, 848. 05	65, 843, 991. 97	30, 716, 566. 21	30, 754, 065. 64	33, 122, 627. 38

CITY OF DENVER.

	-- banks.	-- banks.	4 banks.	4 banks.	4 banks.
Loans and discounts.			\$14, 732, 343. 23	\$14, 490, 486. 09	\$14, 405, 379. 40
Overdrafts.			174, 134. 63	159, 012. 25	145, 137. 39
Bonds for circulation.			1, 200, 000. 00	1, 450, 000. 00	1, 450, 000. 00
Bonds for deposits.			900, 000. 00	900, 000. 00	900, 000. 00
U. S. bonds on hand.					
Premiums on bonds.			119, 722. 28	111, 098. 42	57, 300. 00
Stocks, securities, etc.			4, 101, 796. 30	4, 089, 206. 07	4, 116, 950. 66
Banking house, etc.			71, 550. 00	71, 100. 00	70, 800. 00
Real estate, etc.			166, 728. 64	167, 128. 64	172, 328. 64
Due from nat'l banks.			1, 952, 866. 71	1, 858, 830. 80	2, 743, 323. 29
Due from State banks.			605, 370. 77	464, 074. 17	591, 234. 02
Due from res'v'e ag'ts.			9, 503, 620. 06	8, 587, 478. 77	9, 682, 657. 72
Int'l-revenue stamps.			10, 973. 26	10, 742. 80	13, 316. 11
Cash items.			34, 390. 78	65, 099. 51	39, 267. 67
Clear'g-house exch'gs.			505, 614. 05	493, 501. 75	709, 489. 06
Bills of other banks.			550, 064. 00	1, 041, 017. 00	959, 454. 00
Fractional currency.			7, 516. 53	3, 257. 27	3, 111. 09
Specie.			3, 571, 058. 54	3, 708, 259. 27	3, 978, 475. 67
Legal-tender notes.			1, 147, 885. 00	1, 065, 000. 00	1, 195, 000. 00
U. S. cert's of deposit.					
5% fund with Treas.			45, 410. 00	70, 000. 00	72, 500. 00
Due from U. S. Treas.			649. 74	59, 084. 74	1, 434. 74
Total.			39, 402, 294. 52	38, 864, 877. 55	41, 307, 157. 46

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF SAN FRANCISCO.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock	\$6,000,000.00	\$6,000,000.00	\$6,000,000.00	\$6,000,000.00	\$6,000,000.00
Surplus fund	2,350,000.00	2,400,000.00	2,400,000.00	2,400,000.00	2,475,000.00
Undivided profits	817,643.61	611,401.90	791,788.01	925,327.40	793,424.52
Nat'l-bank circulation	90,000.00	404,100.00	471,780.00	1,231,240.00	1,748,850.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	1,640,558.86	1,177,454.86	1,573,378.94	1,192,002.46	1,282,001.77
Due to State banks ..	7,010,388.86	6,427,401.90	6,037,035.62	4,858,874.24	3,750,864.00
Due to trust co's, etc.	.....	.....	.....	429,013.34	1,557,690.56
Due to reserve agents.	114,030.66	685,685.75	1,013,659.80	26,729.29	214,054.13
Dividends unpaid	1,972.50	6,092.50	3,682.50	3,482.50	10,610.00
Individual deposits ..	16,631,515.94	16,228,094.28	14,646,733.86	14,922,843.01	16,127,776.57
U. S. deposits	366,772.71	352,123.83	440,086.44	457,323.03	554,872.30
Dep'ts U. S. dis. officers	.....	.....	.....	.....	.....
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable .....	.....	1,267.50	.....	.....	.....
Other liabilities	1,985.72	.....	15,184.73	368,541.38	323,299.55
Total	35,024,878.86	34,293,622.52	33,393,329.90	32,815,376.65	34,838,443.40

COLORADO.

	36 banks.	36 banks.	32 banks.	33 banks.	35 banks.
Capital stock	\$4,122,000.00	\$4,122,000.00	\$2,522,000.00	\$2,547,000.00	\$2,622,000.00
Surplus fund	976,786.00	984,486.00	635,786.00	635,786.00	690,286.00
Undivided profits	1,112,446.18	1,018,170.03	362,955.28	434,965.48	365,508.53
Nat'l-bank circulation	1,729,955.00	1,757,085.00	994,985.00	1,189,995.00	1,524,600.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	6,454,464.90	6,329,490.35	1,342,525.73	1,410,053.21	1,645,045.87
Due to State banks ..	5,399,959.39	4,824,501.36	1,169,117.66	490,049.66	696,268.23
Due to trust co's, etc.	.....	.....	277,215.79	503,350.80	438,511.38
Due to reserve agents.	7,152.33	19,598.83	.....	.....	3,086.20
Dividends unpaid	114.00	340.00	90.00	2,150.00	250.00
Individual deposits ..	43,745,352.21	45,802,863.24	23,100,994.12	23,284,437.29	24,900,511.88
U. S. deposits	528,015.36	451,835.85	238,913.51	211,159.10	198,264.74
Dep'ts U. S. dis. officers	537,596.93	507,634.17	1,058.93	2,437.03	2,848.40
Notes rediscounted ..	.....	3,500.00	15,800.00	27,368.50	24,068.50
Bills payable .....	.....	21,000.00	10,500.00	10,500.00	10,500.00
Other liabilities	5.75	1,487.14	44,614.19	4,793.57	877.65
Total	64,613,848.05	65,843,991.97	30,716,556.21	30,754,065.64	33,122,627.38

CITY OF DENVER.

	— banks.	— banks.	4 banks.	4 banks.	4 banks.
Capital stock	\$1,700,000.00	\$1,700,000.00	\$1,700,000.00
Surplus fund	450,000.00	450,000.00	450,000.00
Undivided profits	539,112.43	539,813.22	521,868.97
Nat'l-bank circulation	906,400.00	1,373,810.00	1,450,000.00
State-bank circulation
Due to national banks	5,740,315.97	5,539,904.27	6,899,423.22
Due to State banks	2,436,417.52	2,207,710.03	2,429,262.18
Due to trust co's, etc.	771,345.99	873,769.92	859,876.96
Due to reserve agents.
Dividends unpaid	123.00
Individual deposits	26,017,251.21	25,297,068.74	26,313,484.34
U. S. deposits	269,149.08	238,643.82	166,094.51
Dep'ts U. S. dis. officers	572,302.32	643,657.55	517,030.28
Notes rediscounted
Bills payable
Other liabilities
Total	39,402,294.52	38,864,377.55	41,307,157.46

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

CONNECTICUT.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 29.	JUNE 29.	SEPTEMBER 5.
	80 banks.	81 banks.	81 banks.	83 banks.	84 banks.
Loans and discounts.	\$48,328,628.02	\$48,038,967.55	\$47,449,330.93	\$47,186,009.93	\$47,953,308.66
Overdrafts.	187,743.64	174,285.80	163,908.80	149,721.84	155,845.66
Bonds for circulation.	9,032,500.00	8,907,500.00	9,860,000.00	9,947,500.00	9,985,500.00
Bonds for deposits.	1,351,960.00	1,401,960.00	1,401,960.00	1,332,960.00	1,302,960.00
U. S. bonds on hand.	47,380.00	42,860.00	82,800.00	42,800.00	42,800.00
Premiums on bonds.	419,306.38	418,415.63	174,709.95	143,983.74	123,914.84
Stocks, securities, etc.	10,390,911.75	10,117,949.99	10,049,385.28	10,484,108.37	10,590,975.63
Banking house, etc.	2,174,208.50	2,185,338.33	2,148,140.33	2,152,662.08	2,190,640.17
Real estate, etc.	253,847.96	267,668.32	255,371.16	225,099.56	230,968.12
Due from nat'l banks.	1,997,139.18	2,471,421.45	1,954,217.38	1,874,736.54	1,507,670.41
Due from State banks.	316,534.32	382,887.42	429,255.33	474,666.71	478,135.86
Due from res've ag'ts.	6,945,698.80	7,028,102.68	7,910,090.47	8,552,118.64	8,084,865.68
Int'l-revenue stamps.			38,707.89	38,016.22	35,397.16
Cash items.	512,616.77	559,484.63	325,094.30	539,448.68	429,371.19
Clear'g-house exch'gs.	298,196.50	437,299.43	203,342.45	212,810.02	310,416.82
Bills of other banks.	479,890.00	555,542.00	839,078.00	670,344.00	654,486.00
Fractional currency.	28,698.02	34,907.43	31,423.34	32,327.02	33,301.42
Specie.	3,135,743.30	3,101,931.87	3,325,044.90	3,231,293.58	3,284,860.46
Legal-tender notes.	984,995.00	893,567.00	1,170,644.00	1,067,278.00	1,060,036.00
U. S. cert's of deposit.					
5% fund with Treas.	394,800.00	385,657.50	460,572.00	481,448.00	483,513.00
Due from U. S. Treas.	44,570.00	32,622.50	27,202.50	36,750.00	40,922.50
Total.	87,325,368.14	87,438,364.53	88,300,273.01	88,874,082.93	88,999,930.58

DELAWARE.

	19 banks.	19 banks.	19 banks.	19 banks.	19 banks.
Loans and discounts.	\$6,103,658.42	\$5,944,424.24	\$6,016,851.04	\$5,988,257.59	\$5,905,222.54
Overdrafts.	2,512.90	3,143.87	2,797.65	5,874.96	5,468.82
Bonds for circulation.	873,500.00	873,500.00	873,500.00	865,500.00	865,500.00
Bonds for deposits.	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
U. S. bonds on hand.	17,060.00	17,060.00	17,060.00	18,660.00	18,660.00
Premiums on bonds.	45,568.75	43,867.75	12,604.02	7,989.02	7,397.65
Stocks, securities, etc.	1,013,958.52	937,532.30	977,336.37	1,007,339.32	1,065,745.33
Banking house, etc.	340,111.56	340,086.56	340,086.56	339,086.56	337,086.56
Real estate, etc.	106,948.55	106,014.15	107,376.79	105,726.93	93,227.30
Due from nat'l banks.	158,433.87	204,131.75	195,307.92	220,429.10	166,494.72
Due from State banks.	43,539.54	75,009.27	75,794.32	107,097.41	25,657.21
Due from res've ag'ts.	914,267.23	1,005,458.04	1,073,639.24	1,042,827.30	1,763,867.00
Int'l-revenue stamps.			3,128.17	3,173.35	3,341.11
Cash items.	66,387.03	29,230.29	21,817.34	38,313.62	48,289.32
Clear'g-house exch'gs.	60,746.52	67,277.64	73,280.87	35,566.68	53,831.91
Bills of other banks.	36,642.00	41,523.00	54,445.00	50,770.00	54,212.00
Fractional currency.	6,390.36	7,073.10	7,841.48	7,050.07	9,160.55
Specie.	362,273.57	298,777.17	396,357.19	384,418.05	369,122.55
Legal-tender notes.	132,099.00	122,157.00	146,033.00	148,955.00	149,603.00
U. S. cert's of deposit.					
5% fund with Treas.	37,682.50	37,462.50	42,810.00	40,120.00	41,825.00
Due from U. S. Treas.	12,090.00	2,500.00	2,000.00	17,000.00	11,740.00
Total.	10,383,870.32	10,206,228.63	10,490,076.96	10,484,154.96	11,045,452.57

DISTRICT OF COLUMBIA.

	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts.	\$1,052,495.78	\$918,978.71	\$1,002,189.62	\$1,036,218.35	\$1,018,176.43
Overdrafts.	423.43	260.08	325.63	831.08	2,290.61
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
Premiums on bonds.					
Stocks, securities, etc.	239,380.00	239,380.00	239,380.00	239,380.00	239,380.00
Banking house, etc.	23,000.00	23,000.00	23,000.00	23,000.00	23,000.00
Real estate, etc.	3,135.60	3,135.60	3,135.60	3,135.60	3,135.60
Due from nat'l banks.	10,606.12	12,284.09	31,850.15	8,096.75	5,539.43
Due from State banks.	69.50	50.00	23.50	10.10	
Due from res've ag'ts.	151,595.36	189,145.07	181,664.88	146,421.75	115,644.53
Int'l-revenue stamps.			756.80	633.85	543.70
Cash items.	16,903.98	7,699.98	16,890.52	14,586.02	24,266.33
Clear'g-house exch'gs.					
Bills of other banks.	2,245.00	2,065.00	1,050.00	1,950.00	2,764.00
Fractional currency.	214.78	454.62	171.16	193.39	167.85
Specie.	235,167.00	255,533.50	217,653.00	202,705.25	174,841.00
Legal tender notes.	22,434.00	31,155.00	65,210.00	64,700.00	65,835.00
U. S. cert's of deposit.					
5% fund with Treas.	11,250.00	11,250.00	12,500.00	12,500.00	12,500.00
Due from U. S. Treas.					
Total.	2,020,120.55	1,945,591.65	2,047,000.86	2,005,562.64	1,939,284.48

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CONNECTICUT.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	80 banks.	81 banks.	81 banks.	83 banks.	84 banks.
Capital stock.....	\$20,757,070.00	\$20,777,070.00	\$20,747,070.00	\$20,694,920.00	\$20,635,050.00
Surplus fund.....	8,020,350.00	8,027,050.00	8,093,050.00	8,097,100.00	8,076,350.00
Undivided profits....	2,914,581.80	2,727,108.17	3,289,602.75	3,408,304.15	3,081,223.96
Nat'l-bank circulation	8,022,144.50	7,896,042.00	9,202,662.00	9,614,514.50	9,833,529.50
State-bank circulation					
Due to national banks	1,690,886.79	1,261,921.43	1,946,461.94	1,950,747.02	1,008,269.39
Due to State banks....	604,248.95	590,891.93	398,940.40	363,653.30	158,020.94
Due to trust co's, etc.			1,391,349.64	1,667,195.35	1,770,812.46
Due to reserve agents.	521,893.29	449,389.40	350,572.70	320,450.24	148,524.70
Dividends unpaid....	31,914.45	25,585.79	16,309.52	68,267.25	53,284.70
Individual deposits...	43,284,662.87	44,124,287.41	41,355,732.29	41,240,257.56	42,911,891.41
U. S. deposits.....	1,316,214.11	1,362,930.76	1,364,015.16	1,255,172.03	1,197,241.84
Dep'ts U. S. dis. officers	7,987.42	6,904.01	8,789.90	6,291.15	6,832.42
Notes rediscounted...	10,000.00	20,000.00	10,500.00	21,537.49	6,537.49
Bills payable.....	110,000.00	145,000.00	114,000.00	136,500.00	85,000.00
Other liabilities.....	33,413.96	24,183.63	21,216.71	29,172.89	27,361.77
Total.....	87,325,368.14	87,438,364.53	88,300,273.01	88,874,082.93	88,999,930.58

DELAWARE.

	19 banks.	19 banks.	19 banks.	19 banks.	19 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.....	956,005.00	959,105.00	960,605.00	985,605.00	988,600.00
Undivided profits....	353,346.39	321,731.18	453,903.41	423,649.87	375,109.53
Nat'l-bank circulation	782,412.50	769,562.50	837,322.50	835,722.50	849,842.50
State-bank circulation	540.50	540.50	540.50	540.50	540.50
Due to national banks	280,224.71	318,570.73	307,477.12	360,112.73	182,060.37
Due to State banks....	31,663.86	17,373.62	14,997.28	19,839.18	9,367.78
Due to trust co's, etc.				154,132.77	201,570.73
Due to reserve agents.	15,115.16		6,564.20		2,549.75
Dividends unpaid....	1,964.30	2,711.40	1,149.32	19,263.42	1,631.64
Individual deposits...	5,777,769.78	5,632,648.70	5,719,794.51	5,502,619.87	6,252,694.77
U. S. deposits.....	38,194.83	37,684.82	35,380.55	37,450.91	37,207.33
Dep'ts U. S. dis. officers	11,805.17	12,315.18	12,119.45	10,049.09	10,292.67
Notes rediscounted...					
Bills payable.....			5,000.00		
Other liabilities.....	843.12		1,238.13	1,184.12	
Total.....	10,383,870.32	10,206,228.63	10,490,073.90	10,484,154.96	11,045,452.87

DISTRICT OF COLUMBIA.

	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.....	150,000.00	150,000.00	150,000.00	150,000.00	150,000.00
Undivided profits....	96,892.17	98,143.61	131,493.37	130,214.32	135,128.96
Nat'l-bank circulation	225,000.00	225,000.00	245,400.00	250,000.00	250,000.00
State-bank circulation					
Due to national banks	19,688.84	26,847.76	14,055.90	13,512.46	25,132.78
Due to State banks....	732.54	464.80	919.15	666.53	909.24
Due to trust co's, etc.					
Due to reserve agents.					
Dividends unpaid....	5,232.00	5,548.00	5,848.00	15,584.00	5,808.00
Individual deposits...	1,270,575.00	1,187,587.48	1,247,344.38	1,193,585.33	1,120,305.50
U. S. deposits.....					
Dep'ts U. S. dis. officers					
Notes rediscounted...					
Bills payable.....					
Other liabilities.....					
Total.....	2,020,120.55	1,945,591.65	2,047,000.86	2,005,562.64	1,939,284.48

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

CITY OF WASHINGTON.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	11 banks.	11 banks.	11 banks.	11 banks.	11 banks.
Loans and discounts.	\$11,856,138.36	\$11,560,078.15	\$11,359,576.42	\$11,441,697.36	\$11,719,479.04
Overdrafts.	12,273.25	9,679.36	10,127.75	11,716.93	10,907.81
Bonds for circulation.	985,400.00	985,400.00	1,171,000.00	1,170,000.00	1,170,000.00
Bonds for deposits.	510,000.00	511,000.00	511,000.00	473,000.00	451,000.00
U. S. bonds on hand.	226,280.00	243,970.00	216,660.00	225,750.00	210,540.00
Premiums on bonds.	78,076.78	72,645.40	54,603.60	55,261.51	58,700.29
Stocks, securities, etc.	917,321.05	900,026.62	1,067,301.69	1,080,563.66	1,099,408.80
Banking house, etc.	1,083,812.61	1,083,769.81	1,085,677.06	1,107,177.06	1,124,210.06
Real estate, etc.	97,321.05	56,792.85	56,662.85	91,817.27	91,817.27
Due from nat'l banks.	1,794,944.45	1,714,615.80	1,779,898.90	1,753,418.12	1,796,667.78
Due from State banks.	361,119.52	162,421.05	175,517.93	317,222.56	355,351.83
Due from res've ag'ts	2,444,860.47	2,751,696.15	3,426,741.05	3,268,965.44	2,836,023.24
Int'l-revenue stamps			15,692.71	14,977.94	13,894.06
Cash items	273,248.46	172,716.07	140,943.85	200,367.36	167,216.27
Clear'g-house exch'gs	428,214.85	223,773.70	238,277.85	235,104.57	216,499.17
Bills of other banks.	7,060.00	3,000.00	12,355.00	12,485.00	4,535.00
Fractional currency.	8,900.88	7,997.81	7,391.81	8,835.38	6,905.42
Specie	1,778,977.50	2,224,236.20	2,342,647.25	1,720,872.22	1,584,657.65
Legal-tender notes.	637,087.00	717,984.00	1,052,761.00	931,024.00	1,293,446.00
U. S. cert's of deposit.	195,000.00	180,000.00			
5% fund with Treas.	39,842.50	39,842.50	45,412.50	53,500.00	53,500.00
Due from U. S. Treas.	.50	.50	900.00	1,000.00	1,200.00
Total	23,694,787.10	23,621,645.97	24,771,149.22	24,174,756.38	24,285,959.69

FLORIDA.

	15 banks.	15 banks.	15 banks.	15 banks.	16 banks.
Loans and discounts.	\$4,323,720.88	\$4,448,825.09	\$4,401,006.30	\$4,476,089.37	\$4,463,116.02
Overdrafts.	51,717.11	89,174.71	63,269.96	54,103.42	71,684.29
Bonds for circulation.	430,000.00	430,000.00	490,500.00	592,500.00	600,000.00
Bonds for deposits.	275,000.00	275,000.00	275,000.00	276,000.00	275,000.00
U. S. bonds on hand.	7,700.00	7,700.00	1,000.00	1,000.00	8,000.00
Premiums on bonds.	37,974.19	37,974.19	28,221.43	29,844.84	30,357.33
Stocks, securities, etc.	738,211.16	749,011.11	733,812.08	699,404.60	700,494.31
Banking house, etc.	258,860.35	258,604.12	257,969.12	257,954.12	257,893.79
Real estate, etc.	74,286.23	68,341.92	67,058.54	68,445.42	64,184.51
Due from nat'l banks.	500,108.73	386,402.01	438,034.53	401,492.07	415,168.58
Due from State banks.	240,269.79	253,456.62	209,853.22	275,370.65	269,201.16
Due from res've ag'ts	909,845.59	1,160,958.88	1,073,324.92	1,540,174.07	1,593,152.37
Int'l-revenue stamps			7,340.31	7,023.74	7,393.10
Cash items	46,101.92	49,101.40	31,573.11	27,727.76	56,950.94
Clear'g-house exch'gs	12,065.56	8,810.15	7,794.12	11,720.98	12,719.69
Bills of other banks.	48,519.00	84,865.00	80,602.00	98,109.00	81,778.00
Fractional currency.	4,675.02	4,606.12	3,433.78	7,006.52	4,298.13
Specie	338,413.54	430,945.45	444,000.13	437,970.25	400,872.80
Legal-tender notes.	318,601.00	374,592.00	353,960.00	282,557.00	294,913.00
U. S. cert's of deposit.					
5% fund with Treas.	19,350.00	19,350.00	21,222.50	27,332.50	29,225.00
Due from U. S. Treas.	1,000.00	1,350.00	2,900.00	600.00	6,300.00
Total	8,636,420.07	9,139,128.77	9,591,876.05	9,563,426.31	9,642,703.02

GEORGIA.

	25 banks.	25 banks.	25 banks.	26 banks.	27 banks.
Loans and discounts.	\$8,859,424.41	\$8,749,841.55	\$8,932,540.58	\$10,330,216.69	\$11,587,757.64
Overdrafts.	697,753.70	655,644.18	258,643.70	273,426.21	549,563.99
Bonds for circulation.	1,139,000.00	1,214,000.00	1,564,000.00	1,811,500.00	2,152,500.00
Bonds for deposits.	411,000.00	811,000.00	811,000.00	811,000.00	840,000.00
U. S. bonds on hand.	57,000.00	69,500.00	43,000.00	6,100.00	40,600.00
Premiums on bonds.	68,757.57	141,018.82	108,266.76	105,819.36	89,120.90
Stocks, securities, etc.	704,547.56	682,074.90	647,883.06	758,907.86	726,615.13
Banking house, etc.	291,716.39	287,338.35	289,879.11	288,879.11	287,984.01
Real estate, etc.	132,377.86	131,388.92	127,887.84	215,136.08	214,833.87
Due from nat'l banks.	582,018.60	813,573.83	806,960.39	843,403.03	822,288.78
Due from State banks.	614,267.87	659,682.20	546,590.41	526,356.03	622,488.43
Due from res've ag'ts	1,064,112.81	1,496,744.48	1,327,368.18	879,027.70	1,122,299.37
Int'l-revenue stamps			7,728.69	9,490.61	12,613.17
Cash items	179,607.69	106,456.50	76,711.21	99,236.25	81,325.98
Clear'g-house exch'gs	244,427.90	180,499.54	135,075.73	93,094.71	266,786.31
Bills of other banks.	79,854.00	124,605.00	175,647.00	162,033.00	186,432.00
Fractional currency.	4,395.89	7,012.90	7,540.06	10,228.28	10,939.68
Specie	527,897.38	672,524.35	858,939.50	853,893.28	887,102.60
Legal-tender notes.	354,855.00	474,219.00	619,114.00	481,391.00	401,638.00
U. S. cert's of deposit.					
5% fund with Treas.	47,671.90	51,946.30	69,705.00	79,018.00	95,082.50
Due from U. S. Treas.	531.55	481.55	2,129.00	3,424.00	43,366.23
Total	16,061,218.08	17,309,552.37	17,416,110.22	18,641,581.20	21,041,338.59

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF WASHINGTON.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	11 banks.	11 banks.	11 banks.	11 banks.	11 banks.
Capital stock.....	\$2,775,000.00	\$2,775,000.00	\$2,775,000.00	\$2,775,000.00	\$2,775,000.00
Surplus fund.....	1,320,000.00	1,321,000.00	1,321,000.00	1,321,000.00	1,321,700.00
Undivided profits....	513,717.20	523,857.48	638,677.98	713,892.45	653,174.70
Nat'l-bank circulation	789,165.00	779,315.00	877,015.00	1,051,095.00	1,058,845.00
State-bank circulation					
Due to national banks	435,510.31	350,910.44	402,138.71	354,537.19	241,499.08
Due to State banks...	280,059.02	262,782.48	87,814.93	64,002.92	55,581.57
Due to trust co's, etc..			895,712.66	485,101.81	611,511.43
Due to reserve agents.			20,754.71	15,411.11	24,943.10
Dividends unpaid....	3,203.50	4,436.00	3,788.50	3,243.50	4,463.00
Individual deposits...	17,057,073.78	17,083,784.98	17,258,622.00	16,939,007.01	17,090,605.59
U. S. deposits.....	463,734.47	428,366.74	424,962.58	382,076.77	402,830.66
Dep'ts U. S. dis. officers	27,323.82	62,192.85	65,662.15	69,788.62	25,805.56
Notes rediscounted...					
Bills payable.....	30,000.00	30,000.00			
Other liabilities.....					
Total.....	23,694,787.10	23,621,645.97	24,771,149.22	24,174,756.38	24,265,959.69

FLORIDA.

	15 banks.	15 banks.	15 banks.	15 banks.	16 banks.
Capital stock.....	\$1,150,000.00	\$1,150,000.00	\$1,150,000.00	\$1,150,000.00	\$1,155,000.00
Surplus fund.....	524,800.00	544,480.00	544,480.00	594,480.00	607,600.00
Undivided profits....	180,766.43	161,117.10	205,358.97	178,422.74	159,289.97
Nat'l-bank circulation	384,900.00	385,700.00	418,450.00	510,850.00	557,300.00
State-bank circulation					
Due to national banks	136,195.55	172,619.75	211,600.68	149,426.61	169,251.59
Due to State banks...	215,365.87	282,883.36	296,298.75	248,404.23	239,262.26
Due to trust co's, etc..			12,608.57	14,208.73	
Due to reserve agents.			13,177.92	10,207.97	10,224.77
Dividends unpaid....	436.00	3,155.00	548.50	1,913.50	738.00
Individual deposits...	5,685,834.69	6,126,784.42	6,457,703.37	6,431,498.44	6,435,441.14
U. S. deposits.....	187,074.70	212,707.12	218,557.59	233,439.41	232,076.64
Dep'ts U. S. dis. officers	78,120.82	54,522.68	48,091.70	25,574.68	26,518.65
Notes rediscounted...	12,926.01	359.34			
Bills payable.....	65,000.00	30,000.00			35,000.00
Other liabilities.....	15,000.00	15,000.00	15,000.00	15,000.00	15,000.00
Total.....	8,636,420.07	9,139,128.77	9,591,876.05	9,563,426.31	9,642,703.02

GEORGIA.

	25 banks.	25 banks.	25 banks.	26 banks.	27 banks.
Capital stock.....	\$3,006,000.00	\$3,006,000.00	\$3,006,000.00	\$3,306,000.00	\$3,556,000.00
Surplus fund.....	1,054,670.00	1,088,820.00	1,064,070.00	1,144,070.00	1,219,070.00
Undivided profits....	872,002.74	807,143.03	956,882.58	1,054,709.19	950,412.27
Nat'l-bank circulation	965,497.50	1,026,287.50	1,380,602.50	1,495,397.50	1,895,417.50
State-bank circulation					
Due to national banks	336,181.77	380,377.94	400,716.61	477,884.73	381,260.16
Due to State banks...	451,524.89	755,634.45	460,740.65	470,469.48	511,102.67
Due to trust com's, etc..			4,935.40	19,176.68	68,544.36
Due to reserve agents.			81,960.87	76,170.84	111,433.72
Dividends unpaid....	3,289.00	4,546.50	3,224.50	5,296.50	3,967.50
Individual deposits...	8,557,866.73	9,190,916.40	9,152,644.09	9,313,929.27	10,220,461.96
U. S. deposits.....	302,851.23	736,938.86	740,327.77	693,588.27	711,287.74
Dep'ts U. S. dis. officers	90,826.67	45,500.88	34,056.26	14,144.82	21,754.24
Notes rediscounted...	390,421.05	202,287.23	115,572.37	373,562.65	766,477.22
Bills payable.....	25,000.00	55,000.00	10,000.00	194,209.20	532,956.21
Other liabilities.....	5,086.50	10,099.58	4,376.62	2,972.07	91,193.04
Total.....	16,061,218.08	17,309,552.37	17,416,110.22	18,641,581.20	21,041,338.59

696 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899, CITY OF SAVANNAH.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Loans and discounts.	\$1,864,018.28	\$1,663,380.88	\$1,710,219.75	\$1,548,509.21	\$1,684,090.47
Overdrafts.	1,945.89	135.54	272.26	402.25	66.70
Bonds for circulation.	102,000.00	102,000.00	200,000.00	200,000.00	200,000.00
Bonds for deposits.	125,000.00	125,000.00	125,000.00	127,000.00	127,000.00
U. S. bonds on hand.			2,000.00		
Premiums on bonds.	12,543.75	12,293.75	12,918.75	5,677.50	5,677.50
Stocks, securities, etc.	25,361.24	22,865.90	35,456.99	34,306.99	33,356.99
Banking house, etc.	59,756.50	54,756.50	54,756.50	54,756.50	54,756.50
Real estate, etc.	8,679.78				
Due from nat'l banks.	45,912.29	53,621.50	28,461.01	23,055.43	25,106.82
Due from State banks.	16,411.44	12,683.28	16,061.93	21,885.01	20,841.05
Due from res'v'g'ts.	99,426.96	184,134.07	111,785.90	144,465.32	162,891.37
Int'l-revenue stamps.			80.00	26.00	373.50
Cash items.	521.50	615.50	459.00	554.04	40.00
Clear'g-house exch'gs.	42,351.31	93,502.12	7,234.33	5,156.07	30,528.69
Bills of other banks.	3,000.00	10,000.00	12,000.00	6,000.00	42,500.00
Fractional currency.	874.20	635.42	1,418.23	1,135.84	816.65
Specie.	119,200.00	130,700.00	120,300.00	88,000.00	78,748.50
Legal-tender notes.	32,000.00	49,822.00	70,776.00	41,154.00	45,000.00
U. S. cert's of deposit.					
5% fund with Treas.	4,590.00	4,590.00	4,840.00	7,340.00	10,000.00
Due from U. S. Treas.	2.50	2.50	2.50	2.50	2.50
Total.	2,563,595.64	2,520,738.96	2,514,043.15	2,309,426.66	2,521,797.24

IDAHO.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Loans and discounts.	\$1,180,928.25	\$1,381,894.43	\$1,464,784.80	\$1,473,385.19	\$1,367,121.73
Overdrafts.	217,218.72	164,676.08	215,458.29	193,085.21	223,323.37
Bonds for circulation.	175,000.00	175,000.00	187,600.00	215,100.00	206,600.00
Bonds for deposits.	78,000.00	78,000.00	78,000.00	78,000.00	78,000.00
U. S. bonds on hand.	32,200.00	32,200.00	20,100.00	20,100.00	20,100.00
Premiums on bonds.	13,163.50	12,938.50	7,781.00	9,614.43	12,495.93
Stocks, securities, etc.	616,577.63	463,611.11	453,434.42	483,127.59	472,786.41
Banking house, etc.	105,831.84	134,599.12	136,361.63	127,522.77	121,556.97
Real estate, etc.	170,976.24	141,982.02	142,809.43	142,194.53	145,297.28
Due from nat'l banks.	958,027.43	751,035.71	589,813.00	480,214.85	512,631.93
Due from State banks.	174,647.40	189,043.85	241,862.95	215,370.49	169,243.24
Due from res'v'g'ts.	788,084.31	719,505.85	779,368.07	946,164.20	1,269,013.86
Int'l-revenue stamps.			2,611.38	3,045.71	3,469.81
Cash items.	16,459.44	24,701.05	19,315.75	21,313.06	21,965.57
Clear'g-house exch'gs.					
Bills of other banks.	30,559.00	33,518.00	41,995.00	36,442.00	34,555.00
Fractional currency.	726.55	1,089.10	789.16	816.17	826.98
Specie.	326,720.75	294,786.30	326,620.25	324,441.65	275,063.45
Legal-tender notes.	82,349.00	75,116.00	77,425.00	80,393.00	89,715.00
U. S. cert's of deposit.					
5% fund with Treas.	7,875.00	7,375.00	8,285.00	7,490.00	9,705.00
Due from U. S. Treas.					500.00
Total.	4,975,845.06	4,681,072.12	4,794,415.13	4,857,820.85	5,033,971.53

ILLINOIS.

	203 banks.	204 banks.	207 banks.	217 banks.	226 banks.
Loans and discounts.	\$61,152,813.87	\$62,102,432.59	\$64,283,842.64	\$65,538,831.03	\$67,040,548.39
Overdrafts.	1,002,263.49	1,023,826.97	1,047,986.65	1,163,777.73	1,254,371.37
Bonds for circulation.	7,273,950.00	7,347,450.00	8,175,950.00	9,179,750.00	9,333,250.00
Bonds for deposits.	1,192,500.00	1,219,700.00	1,265,900.00	1,563,000.00	1,438,000.00
U. S. bonds on hand.	921,420.00	874,430.00	845,500.00	678,310.00	725,610.00
Premiums on bonds.	333,757.87	321,577.61	220,011.38	216,776.85	202,338.16
Stocks, securities, etc.	6,673,282.79	6,757,532.09	6,576,984.72	6,605,642.31	7,055,462.69
Banking house, etc.	2,197,250.30	2,213,140.51	2,193,946.79	2,218,146.66	2,233,391.85
Real estate, etc.	973,015.92	910,132.62	875,897.37	843,103.71	847,213.34
Due from nat'l banks.	1,558,041.05	1,665,396.74	1,610,525.45	1,790,232.57	2,139,397.47
Due from State banks.	629,472.37	459,755.92	512,000.37	510,707.15	629,810.57
Due from res'v'g'ts.	13,317,000.36	14,974,034.61	15,514,977.70	17,904,228.25	20,539,726.03
Int'l-revenue stamps.			77,466.79	83,132.07	79,789.96
Cash items.	671,163.31	633,515.13	498,136.45	485,790.23	516,498.68
Clear'g-house exch'gs.	182,793.68	343,018.36	159,641.18	278,539.31	305,292.92
Bills of other banks.	698,170.00	828,290.00	877,455.00	971,278.00	861,593.00
Fractional currency.	41,114.93	46,707.05	48,075.97	47,394.95	49,330.00
Specie.	4,247,121.80	4,279,460.80	4,541,997.70	4,815,248.04	4,714,667.67
Legal-tender notes.	1,672,736.00	1,698,296.00	2,032,454.00	2,080,235.00	1,949,566.00
U. S. cert's of deposit.	30,000.00	45,000.00	45,000.00	45,000.00	45,000.00
5% fund with Treas.	320,389.45	319,516.00	359,616.90	402,492.50	410,753.00
Due from U. S. Treas.	6,934.73	13,281.38	31,464.43	47,763.47	28,738.83
Total.	105,089,191.92	108,076,524.38	111,794,851.49	117,469,379.83	122,610,349.93

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF SAVANNAH.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00	\$750,000.00
Surplus fund	225,000.00	225,000.00	225,000.00	225,000.00	225,000.00
Undivided profits	85,104.65	69,971.02	87,870.09	102,018.85	89,225.41
Nat'l-bank circulation	90,275.00	83,885.00	94,185.00	140,995.00	199,995.00
State-bank circulation					
Due to national banks	130,515.14	143,691.57	145,271.27	133,432.78	80,137.18
Due to State banks ..	157,573.35	157,658.56	102,120.47	120,840.63	84,830.73
Due to trust co's, etc.			50,146.70	45,857.63	72,810.11
Due to reserve agents			19,864.33		
Dividends unpaid	424.00	1,047.50	604.50	324.50	958.50
Individual deposits ..	923,419.18	866,647.22	814,729.03	615,557.74	644,386.56
U. S. deposits	93,949.34	87,949.66	93,401.51	87,691.80	96,447.13
Dep'ts U. S. dis. officers	27,334.98	34,888.43	30,850.25	37,707.73	30,475.78
Notes rediscounted ..					
Bills payable	80,000.00	100,000.00	100,000.00	50,000.00	200,000.00
Other liabilities					47,530.84
Total	2,563,595.64	2,520,738.96	2,514,043.15	2,309,426.66	2,521,797.24

IDAHO.

	9 banks.	9 banks.	9 banks.	9 banks.	9 banks.
Capital stock	\$550,000.00	\$550,000.00	\$550,000.00	\$550,000.00	\$550,000.00
Surplus fund	196,000.00	197,000.00	197,000.00	197,000.00	200,000.00
Undivided profits	148,193.94	112,470.15	127,563.13	144,801.34	148,614.20
Nat'l-bank circulation	133,380.00	128,777.50	138,897.50	147,247.50	178,097.50
State-bank circulation					
Due to national banks	50,079.38	46,310.68	32,494.27	73,123.28	27,697.61
Due to State banks ..	69,079.71	98,147.33	78,078.32	49,708.35	57,584.22
Due to trust co's, etc.					
Due to reserve agents			63.02		
Dividends unpaid			900.00	5,100.00	
Individual deposits ..	3,752,867.98	3,471,895.17	3,593,673.51	3,615,141.38	3,799,083.92
U. S. deposits	55,294.99	55,998.25	72,756.25	40,975.17	30,066.98
Dep'ts U. S. dis. officers	20,449.06	20,473.04	2,989.13	34,723.83	42,797.10
Notes rediscounted ..					
Bills payable					
Other liabilities					
Total	4,975,345.06	4,681,072.12	4,794,415.13	4,857,826.85	5,033,971.53

ILLINOIS.

	203 banks.	204 banks.	207 banks.	217 banks.	226 banks.
Capital stock	\$17,371,000.00	\$17,421,000.00	\$17,498,500.00	\$17,988,404.85	\$18,483,086.71
Surplus fund	6,606,846.63	6,673,546.86	6,595,907.10	6,610,507.10	6,744,722.67
Undivided profits	3,330,428.05	2,951,786.03	3,336,168.49	3,758,945.05	3,060,382.16
Nat'l-bank circulation	6,445,005.00	6,458,315.00	7,182,085.00	8,134,280.00	8,830,702.50
State-bank circulation					
Due to national banks	612,964.72	715,768.59	773,574.61	791,323.59	944,000.98
Due to State banks ..	2,588,305.70	2,921,033.76	2,961,546.47	3,311,694.54	3,816,750.44
Due to trust co's, etc.			44,046.73	155,626.45	182,205.12
Due to reserve agents			43,428.69	17,544.70	334.03
Dividends unpaid	21,019.42	33,230.66	23,854.29	31,529.41	36,906.43
Individual deposits ..	66,336,423.42	69,291,036.53	71,954,924.77	74,921,133.28	78,923,094.28
U. S. deposits	1,462,835.26	1,306,985.33	1,193,563.79	1,393,197.57	1,319,197.60
Dep'ts U. S. dis. officers	80,475.78	89,709.21	69,363.96	164,714.35	116,617.89
Notes rediscounted ...	63,868.94	76,990.13	50,633.57	31,000.00	15,500.00
Bills payable	167,500.00	123,000.00	25,000.00	150,000.00	130,000.00
Other liabilities	2,519.00	14,122.28	40,254.02	9,478.94	6,849.12
Total	105,089,191.92	108,076,524.38	111,794,851.49	117,469,379.83	122,610,349.93

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

CITY OF CHICAGO.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	16 banks.	16 banks.	16 banks.	16 banks.	14 banks.
Loans and discounts.	\$125,049,009.67	\$126,175,215.06	\$128,346,462.35	\$138,759,575.31	\$142,067,182.48
Overdrafts.	136,669.85	65,737.58	93,526.59	86,557.90	312,646.57
Bonds for circulation.	1,710,000.00	2,120,000.00	5,140,000.00	5,390,000.00	5,490,000.00
Bonds for deposits.	900,000.00	1,760,000.00	1,960,000.00	1,910,000.00	1,660,000.00
U. S. bonds on hand.	73,800.00	95,680.00	322,660.00	260,550.00	174,080.00
Premiums on bonds.	133,718.75	224,415.63	143,031.93	125,546.95	118,903.27
Stocks, securities, etc.	11,538,543.19	12,530,002.30	11,080,365.43	10,813,299.96	12,493,776.26
Banking house, etc.	290,384.31	287,797.78	287,797.78	284,422.78	277,432.78
Real estate, etc.	790,279.11	769,988.64	762,806.03	770,067.99	274,556.85
Due from nat'l banks.	28,928,852.03	31,872,314.88	32,163,814.29	37,742,415.09	42,984,073.38
Due from State banks.	10,188,372.19	8,996,462.26	8,761,844.71	8,102,604.99	10,086,801.67
Due from res'v'ag'ts.					
Int'l-revenue stamps.			52,248.40	51,926.17	59,240.84
Cash items.	163,429.16	157,365.75	75,708.91	75,405.63	210,685.77
Clear'g-house exch'gs.	7,664,870.92	11,018,222.75	6,797,639.58	7,804,355.41	8,901,056.11
Bills of other banks.	1,245,038.00	1,359,559.00	1,528,861.00	2,268,175.00	2,379,813.00
Fractional currency.	27,463.26	27,493.96	26,439.69	26,894.97	21,927.18
Specie.	24,867,447.36	23,287,137.04	25,585,107.38	26,161,475.70	26,939,053.79
Legal-tender notes.	10,636,576.00	14,694,537.00	16,380,647.00	21,620,095.00	20,237,906.00
U. S. cert's of deposit.	1,985,000.00	1,445,000.00	300,000.00	705,000.00	705,000.00
5% fund with Treas.	57,700.00	85,050.00	189,605.00	265,192.50	271,497.50
Due from U. S. Treas.	64,000.00	73,500.00	57,947.50	138,502.50	83,502.50
Total.	226,451,153.80	237,045,479.63	240,056,513.57	263,342,063.85	275,749,135.75

INDIANA.

	109 banks.	108 banks.	111 banks.	113 banks.	119 banks.
Loans and discounts.	\$33,278,345.00	\$34,053,022.19	\$35,282,529.44	\$35,583,369.28	\$35,848,237.06
Overdrafts.	375,207.77	310,809.20	361,448.73	436,774.47	414,066.81
Bonds for circulation.	5,131,250.00	5,210,250.00	5,647,750.00	5,904,250.00	5,993,750.00
Bonds for deposits.	667,760.00	1,150,760.00	1,300,760.00	1,300,760.00	1,300,760.00
U. S. bonds on hand.	1,310,090.00	798,290.00	694,360.00	636,750.00	659,510.00
Premiums on bonds.	313,113.86	339,214.04	223,367.04	199,860.17	204,366.83
Stocks, securities, etc.	3,884,997.92	4,219,423.27	4,566,273.37	4,898,865.48	5,007,493.30
Banking house, etc.	1,295,232.82	1,260,933.42	1,282,316.94	1,278,691.14	1,318,333.08
Real estate, etc.	766,697.25	752,322.31	741,813.41	609,335.79	579,337.64
Due from nat'l banks.	3,074,842.94	2,776,568.67	2,793,171.69	2,828,178.03	3,047,490.56
Due from State banks.	532,262.00	669,030.83	587,470.28	572,776.92	682,072.84
Due from res'v'ag'ts.	10,958,338.99	10,464,305.96	10,056,441.96	11,305,150.38	11,451,262.27
Int'l-revenue stamps.			23,945.07	26,878.60	27,576.85
Cash items.	408,469.49	390,759.97	352,845.47	360,948.74	325,700.81
Clear'g-house exch'gs.	17,230.14	7,622.47	7,022.02	3,377.87	15,309.63
Bills of other banks.	916,101.00	885,197.00	1,210,174.00	1,152,850.00	1,027,224.00
Fractional currency.	22,752.67	32,442.54	29,074.47	31,967.54	34,468.23
Specie.	3,361,804.38	3,462,614.83	3,639,104.59	3,730,125.82	3,716,269.28
Legal-tender notes.	1,315,541.00	1,331,129.00	1,547,025.00	1,448,714.00	1,492,790.00
U. S. cert's of deposit.					
5% fund with Treas.	224,414.81	222,174.81	245,655.10	272,511.75	288,470.00
Due from U. S. Treas.	12,508.95	10,611.65	23,625.00	22,109.85	16,329.85
Total.	67,867,020.99	68,347,482.16	70,616,173.58	72,604,245.33	73,450,819.04

CITY OF INDIANAPOLIS.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts.	\$8,902,641.25	\$8,567,000.99	\$8,845,887.07	\$8,697,107.31	\$8,889,265.92
Overdrafts.	1,345.23	1,088.66	884.65	659.88	390.82
Bonds for circulation.	280,000.00	280,000.00	280,000.00	280,000.00	280,000.00
Bonds for deposits.	1,840,000.00	1,900,000.00	1,900,000.00	1,900,000.00	2,087,000.00
U. S. bonds on hand.	584,750.00	611,880.00	412,120.00	375,760.00	215,890.00
Premiums on bonds.	149,733.13	171,672.75	123,383.00	124,314.00	126,854.43
Stocks, securities, etc.	1,280,612.77	1,189,545.93	1,238,845.93	1,498,022.04	1,420,776.20
Banking house, etc.	263,500.00	261,000.00	261,000.00	261,000.00	251,000.00
Real estate, etc.	71,070.87	71,034.87	92,402.31	88,873.11	68,837.11
Due from nat'l banks.	2,918,392.50	3,131,146.90	2,948,894.79	3,293,356.51	3,559,273.31
Due from State banks.	1,010,198.62	1,105,253.63	916,989.51	1,104,005.02	1,061,708.38
Due from res'v'ag'ts.	2,711,582.05	3,657,879.65	3,270,828.07	3,341,508.12	4,306,374.11
Int'l-revenue stamps.			4,147.33	3,720.00	6,060.00
Cash items.	33,955.48	29,236.82	34,169.99	28,885.87	34,684.53
Clear'g-house exch'gs.	282,542.69	319,137.00	248,457.01	245,138.57	225,612.28
Bills of other banks.	378,407.00	466,029.00	602,353.00	562,514.00	410,074.00
Fractional currency.	5,280.58	5,259.61	5,990.90	6,013.06	4,660.15
Specie.	2,276,638.50	2,425,976.80	2,449,725.50	2,541,644.25	2,393,820.15
Legal-tender notes.	521,500.00	471,750.00	677,000.00	581,200.00	462,000.00
U. S. cert's of deposit.					
5% fund with Treas.	10,350.00	10,350.00	11,497.50	11,497.50	11,497.50
Due from U. S. Treas.					4,566.00
Total.	23,522,500.67	24,684,742.61	24,324,576.56	24,945,219.24	25,820,344.89

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF CHICAGO.

Liabilities,	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	16 banks.	16 banks.	16 banks.	16 banks.	14 banks.
Capital stock	\$18,450,000.00	\$18,450,000.00	\$18,450,000.00	\$18,450,000.00	\$19,250,000.00
Surplus fund.....	9,385,100.00	9,426,100.00	9,446,350.00	9,455,350.00	9,180,000.00
Undivided profits....	3,650,019.90	3,548,883.53	3,785,751.77	4,215,039.21	4,332,940.44
Nat'l-bank circulation	752,585.00	1,023,475.00	3,511,725.00	4,869,805.00	4,897,410.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	58,711,401.41	65,079,695.63	66,860,199.52	80,436,965.63	88,327,526.96
Due to State banks....	34,069,961.15	39,084,250.13	34,701,279.26	37,958,467.45	39,041,311.16
Due to trust co's, etc.	.....	.....	3,866,379.93	4,479,729.63	5,516,049.88
Due to reserve agents.	.....	.....	.....	.....	.....
Dividends unpaid....	3,483.50	7,969.75	7,930.50	42,619.25	6,669.50
Individual deposits...	100,541,588.48	98,720,825.51	97,790,681.94	101,704,634.02	102,942,776.79
U. S. deposits.....	722,895.46	1,527,642.94	1,581,465.88	1,472,904.34	1,227,142.08
Dep'ts U.S.dis.officers	164,118.90	176,637.14	54,749.77	116,447.66	174,800.35
Notes rediscounted...	.....	.....	.....	140,101.66	.....
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	252,508.59
Total.....	226,451,153.80	237,045,479.63	240,056,513.57	263,342,063.85	275,749,135.75

INDIANA.

	109 banks.	108 banks.	111 banks.	113 banks.	119 banks.
Capital stock	\$12,092,000.00	\$12,042,000.00	\$12,162,000.00	\$12,209,500.00	\$12,514,500.00
Surplus fund.....	3,612,504.15	3,661,094.55	3,667,694.55	3,692,466.09	3,699,159.88
Undivided profits....	1,199,527.00	1,005,274.14	1,434,716.92	1,539,760.15	1,227,982.23
Nat'l-bank circulation	4,564,085.50	4,578,903.00	5,017,033.00	5,524,745.50	5,835,933.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	491,053.74	397,741.62	473,347.97	534,069.58	625,411.56
Due to State banks....	1,504,743.21	1,896,457.02	1,716,013.48	1,683,598.69	1,752,113.86
Due to trust co's, etc.	.....	.....	180,233.42	526,998.52	461,007.32
Due to reserve agents.	.....	.....	28,903.94	27,309.32	23,470.00
Dividends unpaid....	10,901.25	18,357.75	9,204.50	13,235.80	9,611.30
Individual deposits...	43,685,572.51	43,493,324.59	44,446,828.13	45,510,545.22	45,968,704.11
U. S. deposits.....	645,308.53	1,125,523.82	1,211,824.28	1,215,502.68	1,195,796.06
Dep'ts U.S.dis.officers	3,441.31	782.75	795.75	956.95	3,076.26
Notes rediscounted...	.....	.....	27,936.23	17,238.60	11,041.67
Bills payable.....	.....	40,000.00	157,859.37	30,000.00	35,000.00
Other liabilities.....	57,883.79	88,022.92	81,782.04	78,818.23	88,005.79
Total.....	67,867,020.99	68,347,482.16	70,616,173.58	72,604,245.33	73,450,819.04

CITY OF INDIANAPOLIS.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock.....	\$2,100,000.00	\$2,100,000.00	\$2,100,000.00	\$2,100,000.00	\$2,100,000.00
Surplus fund.....	945,000.00	1,100,000.00	1,100,000.00	1,100,000.00	1,130,000.00
Undivided profits....	297,590.98	213,043.80	326,677.76	400,382.29	359,179.34
Nat'l-bank circulation	207,000.00	207,000.00	224,950.00	224,950.00	224,950.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	3,819,741.86	3,917,750.66	3,802,135.27	4,337,052.54	4,599,473.81
Due to State banks....	2,600,777.92	3,194,748.68	2,606,477.23	2,831,207.53	3,270,968.50
Due to trust co's, etc.	.....	.....	578,914.19	145,420.40	494,303.21
Due to reserve agents.	.....	.....	131,957.35	63,849.67	114,524.33
Dividends unpaid....	90.00	445.00	.....	.....	423.00
Individual deposits...	11,745,199.89	12,069,935.82	11,597,209.42	12,069,991.02	11,760,179.11
U. S. deposits.....	1,700,820.35	1,796,085.34	1,748,035.88	1,597,782.45	1,601,192.67
Dep'ts U.S.dis.officers	106,279.67	85,733.31	108,219.46	74,583.34	165,150.92
Notes rediscounted...	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	23,522,500.67	24,684,742.61	24,324,576.56	24,945,219.24	25,820,344.89

700 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899, INDIAN TERRITORY.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	15 banks	16 banks.	18 banks.	26 banks.	30 banks.
Loans and discounts.	\$2,092,842.82	\$2,291,935.15	\$2,514,743.46	\$2,747,958.25	\$2,875,542.08
Overdrafts.	443,816.17	115,003.09	112,354.30	87,749.02	155,764.23
Bonds for circulation.	216,000.00	241,000.00	291,000.00	402,250.00	438,050.00
Bonds for deposits.					
U. S. bonds on hand.					
Premiums on bonds.	9,769.49	10,803.23	7,102.24	9,307.15	10,354.73
Stocks, securities, etc.	11,824.13	19,196.76	28,329.42	28,875.05	60,422.94
Banking house, etc.	66,031.09	59,825.97	59,809.30	81,469.98	96,400.52
Real estate, etc.	3,250.00	7,250.00	15,215.00	17,615.00	13,619.20
Due from nat'l banks.	93,637.38	72,742.39	54,079.20	74,417.91	114,689.37
Due from State banks.	23,776.89	20,401.67	26,823.34	28,327.03	27,973.08
Due from res'v'ag'ts.	328,765.80	337,855.33	404,349.04	339,170.51	444,718.03
Int'l-revenue stamps.			2,711.14	2,641.15	4,003.91
Cash items.	19,428.91	13,719.01	24,371.01	18,232.02	26,864.31
Clear'g-house exch'gs.					
Bills of other banks.	17,720.00	18,695.00	20,821.00	16,403.00	30,800.00
Fractional currency.	1,054.43	1,482.79	1,789.10	2,516.81	2,608.12
Specie.	87,502.10	129,340.75	145,635.15	150,569.55	178,641.55
Legal-tender notes.	73,415.00	59,307.00	60,968.00	60,809.00	76,953.00
U. S. cert's of deposit.					
5% fund with Treas.	9,720.00	10,282.50	12,177.00	16,070.00	17,609.50
Due from U. S. Treas.	699.00	287.00	1,421.00	1,302.00	1,671.00
Total.	3,499,253.21	3,409,127.64	3,783,698.70	4,085,683.43	4,576,685.57

IOWA.

	169 banks.	169 banks.	171 banks.	173 banks.	192 banks.
Loans and discounts.	\$43,815,277.71	\$43,020,535.91	\$43,798,684.10	\$43,855,548.98	\$45,511,577.19
Overdrafts.	705,438.22	666,186.44	678,053.99	744,402.40	856,864.38
Bonds for circulation.	5,030,960.00	5,041,060.00	5,976,160.00	6,418,160.00	6,930,950.00
Bonds for deposits.	770,000.00	975,700.00	975,700.00	975,700.00	770,000.00
U. S. bonds on hand.	467,850.00	299,930.00	672,970.00	364,220.00	198,730.00
Premiums on bonds.	210,248.23	201,342.65	163,121.98	139,054.11	124,619.40
Stocks, securities, etc.	2,220,062.27	2,435,821.23	2,564,407.33	2,610,992.27	2,810,541.45
Banking house, etc.	1,621,861.72	1,654,697.70	1,681,503.63	1,685,379.03	1,748,317.37
Real estate, etc.	202,362.61	856,547.71	813,135.09	781,465.17	738,318.37
Due from nat'l banks.	2,650,341.11	2,563,791.02	3,153,585.58	3,675,778.32	4,870,318.03
Due from State banks.	800,778.60	641,194.36	898,896.14	1,165,655.19	1,123,867.14
Due from res'v'ag'ts.	7,077,787.24	8,039,807.61	10,670,289.30	11,565,187.80	13,647,654.81
Int'l-revenue stamps.			49,790.45	53,505.76	57,140.51
Cash items.	490,447.98	372,624.27	372,396.40	340,866.86	436,790.83
Clear'g-house exch'gs.	226,370.43	166,152.43	110,405.75	154,061.17	140,585.19
Bills of other banks.	376,155.00	419,799.00	554,729.00	497,164.00	543,106.00
Fractional currency.	25,788.38	35,371.76	34,269.70	31,108.01	30,485.73
Specie.	2,533,268.42	2,581,890.41	2,883,011.65	2,720,258.11	2,845,548.43
Legal-tender notes.	1,096,384.00	1,139,799.00	1,239,079.00	1,159,372.00	1,308,855.00
U. S. cert's of deposit.				20,000.00	20,000.00
5% fund with Treas.	220,105.36	219,066.67	254,753.36	295,269.52	321,475.31
Due from U. S. Treas.	7,629.16	7,520.83	14,308.84	28,299.20	7,908.10
Total.	71,249,206.44	71,338,839.00	77,559,251.29	79,281,447.90	85,249,023.24

CITY OF DES MOINES.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts.	\$4,485,574.70	\$4,045,553.19	\$4,674,968.64	\$4,982,883.63	\$5,081,244.74
Overdrafts.	25,554.54	26,231.87	38,611.62	22,661.73	30,051.89
Bonds for circulation.	377,000.00	377,000.00	377,000.00	375,000.00	365,000.00
Bonds for deposits.	300,000.00	350,000.00	350,000.00	350,000.00	310,000.00
U. S. bonds on hand.	32,480.00			61,000.00	
Premiums on bonds.	35,517.60	35,332.00	32,154.50	27,997.00	23,300.00
Stocks, securities, etc.	185,238.46	189,231.98	204,514.07	195,527.02	205,049.23
Banking house, etc.	141,558.94	141,041.29	141,041.29	141,041.29	140,541.29
Real estate, etc.	100,417.08	95,573.48	92,134.74	75,195.09	66,267.41
Due from nat'l banks.	292,048.24	355,578.52	466,150.79	506,223.48	691,507.88
Due from State banks.	78,909.87	37,461.03	39,067.60	48,137.41	45,121.55
Due from res'v'ag'ts.	694,938.96	843,303.72	1,154,901.24	1,403,870.94	1,815,638.66
Int'l-revenue stamps.			2,432.22	1,135.43	1,936.40
Cash items.	28,658.86	11,267.26	20,226.57	42,201.57	13,088.53
Clear'g-house exch'gs.	105,476.21	41,388.02	56,782.21	37,078.51	103,374.59
Bills of other banks.	37,752.00	24,189.00	35,143.00	31,129.00	64,056.00
Fractional currency.	1,359.34	1,631.32	1,515.29	2,315.51	2,717.18
Specie.	285,686.95	228,262.45	279,279.30	235,651.70	249,486.15
Legal-tender notes.	262,309.00	208,409.00	312,119.00	264,005.00	353,336.00
U. S. cert's of deposit.					
5% fund with Treas.	16,965.00	16,965.00	18,725.00	18,625.00	18,250.00
Due from U. S. Treas.	1,850.00		1,100.00	1,000.00	
Total.	7,489,295.75	7,028,919.13	8,297,866.94	8,822,678.90	9,580,027.50

ARRANGED BY STATES AND RESERVE CITIES—Continued.

INDIAN TERRITORY.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	15 banks.	16 banks.	18 banks.	26 banks.	30 banks.
Capital stock.....	\$860,000.00	\$890,000.00	\$980,320.00	\$1,159,952.00	\$1,316,890.00
Surplus fund.....	224,706.53	242,530.75	242,530.75	242,530.75	255,580.75
Undivided profits....	127,004.30	105,363.14	148,192.61	183,539.26	169,484.82
Nat'l-bank circulation	193,700.00	205,050.00	241,680.00	319,780.00	353,330.00
State-bank circulation					
Due to national banks	79,312.88	13,924.50	27,839.59	28,389.68	20,372.51
Due to State banks...	10,004.76	11,149.02	10,089.26	5,212.57	9,514.26
Due to trust co's, etc.					
Due to reserve agents.				1,875.15	
Dividends unpaid....	25.00	125.00	25.00	25.00	110.00
Individual deposits....	1,918,749.74	1,919,823.23	2,008,522.19	2,011,902.36	2,306,633.89
U. S. deposits.....					
Dep'ts U.S.dis.officers					
Notes rediscounted...	750.00	10,062.00	6,057.05	27,392.21	19,019.57
Bills payable.....	85,000.00	11,150.00	92,242.25	91,526.45	125,749.77
Other liabilities.....			26,200.00	13,558.00	
Total.....	3,499,253.21	3,409,127.64	3,783,698.70	4,085,683.43	4,576,685.57

I O W A.

	169 banks.	169 banks.	171 banks.	173 banks.	192 banks.
Capital stock.....	\$12,555,000.00	\$12,605,000.00	\$12,665,000.00	\$12,700,000.00	\$13,235,000.00
Surplus fund.....	2,845,390.00	2,942,429.00	2,937,379.00	2,918,229.00	2,982,274.00
Undivided profits....	1,577,573.87	1,235,338.81	1,655,543.89	1,689,362.88	1,382,992.24
Nat'l-bank circulation	4,430,742.50	4,450,002.50	5,144,002.50	5,909,715.00	6,557,815.00
State-bank circulation					
Due to national banks	2,045,549.74	2,225,989.65	2,699,752.82	3,151,486.43	3,435,751.93
Due to State banks...	5,974,681.72	6,489,910.77	6,233,248.65	6,214,350.19	7,123,892.14
Due to trust co's, etc.			1,595,202.60	2,468,786.54	3,120,909.28
Due to reserve agents.	15,878.74	5,686.50	3,175.24	28,682.39	7,091.25
Dividends unpaid....	9,865.71	20,562.00	15,681.70	9,316.06	12,683.89
Individual deposits....	40,752,106.15	40,076,185.72	43,318,654.71	43,226,493.73	46,426,487.45
U. S. deposits.....	660,324.46	900,597.69	898,761.48	853,070.72	782,128.72
Dep'ts U.S.dis.officers	70,038.58	30,950.63	32,245.90	28,106.91	67,221.45
Notes rediscounted...	77,292.20	107,741.01	69,894.07	54,639.92	54,570.91
Bills payable.....	210,500.00	224,000.00	83,500.00	22,500.00	50,500.00
Other liabilities.....	24,262.77	24,444.82	207,208.73	6,708.13	9,704.98
Total.....	71,249,206.44	71,338,839.00	77,559,251.29	79,281,447.90	85,249,023.24

CITY OF DES MOINES.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock.....	\$800,000.00	\$800,000.00	\$800,000.00	\$800,000.00	\$800,000.00
Surplus fund.....	210,500.00	215,500.00	215,500.00	230,500.00	230,500.00
Undivided profits....	72,020.64	28,322.56	84,372.63	80,720.22	49,797.87
Nat'l-bank circulation	338,792.50	338,192.50	360,542.50	368,742.50	357,542.50
State-bank circulation					
Due to national banks	1,122,481.63	1,028,731.56	1,443,623.25	1,639,050.88	2,046,978.08
Due to State banks...	2,055,742.08	1,828,662.29	2,348,753.14	2,567,889.20	2,883,984.42
Due to trust co's, etc.			67,684.13	216,457.10	295,064.92
Due to res'v'e ag'ts.					
Dividends unpaid....	5,546.50	5,678.00	5,801.25	14,533.00	6,387.50
Individual deposits....	2,587,712.40	2,449,832.22	2,637,590.04	2,595,712.87	2,614,272.21
U. S. deposits.....	274,358.14	322,010.24	321,763.29	295,654.08	283,743.22
Dep'ts U.S.dis.officers	12,141.86	11,989.76	12,236.71	12,558.56	11,756.78
Notes rediscounted...					
Bills payable.....	10,000.00				
Other liabilities.....				860.49	
Total.....	7,489,295.75	7,028,919.13	8,297,866.94	8,822,678.90	9,580,027.50

702 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

K A N S A S.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	98 banks.	98 banks.	98 banks.	103 banks.	110 banks.
Loans and discounts.....	\$24, 199, 541. 92	\$24, 632, 174. 74	\$24, 556, 712. 40	\$24, 529, 474. 81	\$24, 781, 977. 51
Overdrafts.....	476, 133. 45	370, 657. 05	334, 118. 89	366, 191. 21	455, 556. 53
Bonds for circulation.....	2, 356, 450. 00	2, 356, 450. 00	3, 102, 200. 00	3, 906, 400. 00	4, 131, 650. 00
Bonds for deposits.....	450, 000. 00	600, 000. 00	600, 000. 00	600, 000. 00	600, 000. 00
U. S. bonds on hand.....	175, 000. 00	125, 190. 00	578, 220. 00	113, 120. 00	162, 480. 00
Premiums on bonds.....	109, 433. 94	119, 077. 60	137, 446. 36	108, 748. 34	117, 906. 06
Stocks, securities, etc.....	721, 256. 10	654, 486. 44	539, 813. 90	560, 414. 50	582, 587. 51
Banking house, etc.....	979, 321. 17	961, 928. 27	1, 036, 948. 97	968, 168. 39	1, 057, 507. 99
Real estate, etc.....	704, 255. 05	687, 135. 95	671, 805. 26	700, 528. 82	610, 142. 19
Due from nat'l banks.....	1, 253, 282. 33	1, 322, 551. 65	1, 375, 921. 00	1, 811, 373. 71	2, 244, 100. 72
Due from State banks.....	232, 771. 37	266, 590. 08	252, 691. 33	342, 690. 91	350, 864. 27
Due from res'v'e ag'ts.....	6, 023, 393. 65	6, 629, 798. 83	6, 781, 036. 18	7, 918, 555. 39	9, 970, 133. 88
Int'l-revenue stamps.....	.....	.....	25, 532. 43	28, 565. 03	27, 617. 43
Cash items.....	270, 517. 90	255, 669. 48	250, 374. 54	218, 386. 47	322, 614. 39
Clear'g-house exch'gs.....	272, 439. 48	243, 992. 62	330, 163. 34	283, 233. 46	400, 290. 54
Bills of other banks.....	394, 078. 00	386, 072. 00	494, 330. 00	544, 985. 00	466, 246. 00
Fractional currency.....	16, 343. 30	21, 161. 27	18, 232. 83	18, 109. 28	19, 635. 30
Specie.....	1, 647, 706. 10	1, 558, 340. 35	1, 658, 945. 30	1, 734, 407. 50	1, 793, 236. 65
Legal-tender notes.....	781, 762. 00	720, 943. 00	819, 609. 00	896, 286. 00	859, 778. 00
U. S. cert's of deposit.....	.....	.....	10, 000. 00	.....	.....
5% fund with Treas.....	105, 181. 86	103, 725. 53	129, 330. 25	180, 571. 78	196, 743. 75
Due from U. S. Treas.....	3, 383. 78	1, 517. 60	17, 799. 28	10, 488. 30	5, 481. 08
Total.....	41, 172, 231. 40	42, 017, 462. 46	43, 721, 231. 26	45, 840, 697. 90	49, 156, 549. 80

K E N T U C K Y.

	67 banks.	67 banks.	68 banks.	71 banks.	73 banks.
Loans and discounts.....	\$18, 049, 246. 52	\$18, 569, 699. 88	\$19, 487, 769. 17	\$19, 620, 418. 78	\$19, 918, 438. 24
Overdrafts.....	554, 018. 53	474, 425. 00	454, 681. 97	470, 803. 80	484, 804. 93
Bonds for circulation.....	4, 345, 500. 00	4, 215, 500. 00	4, 552, 500. 00	4, 706, 800. 00	4, 670, 050. 00
Bonds for deposits.....	1, 500, 000. 00	1, 625, 000. 00	1, 628, 700. 00	1, 628, 700. 00	1, 628, 700. 00
U. S. bonds on hand.....	530, 100. 00	332, 860. 00	272, 620. 00	280, 520. 00	222, 510. 00
Premiums on bonds.....	301, 187. 26	295, 960. 38	184, 837. 79	191, 735. 35	184, 669. 06
Stocks, securities, etc.....	1, 369, 551. 29	1, 394, 494. 52	1, 451, 689. 41	1, 411, 378. 39	1, 506, 635. 95
Banking house, etc.....	627, 130. 28	638, 002. 42	640, 646. 51	660, 937. 37	673, 187. 99
Real estate, etc.....	184, 877. 00	177, 626. 71	184, 147. 50	185, 750. 58	184, 951. 69
Due from nat'l banks.....	898, 824. 16	954, 495. 12	909, 884. 76	855, 922. 28	857, 104. 00
Due from State banks.....	310, 313. 09	301, 828. 79	331, 763. 30	379, 009. 93	357, 467. 52
Due from res'v'e ag'ts.....	4, 236, 011. 04	4, 181, 384. 64	4, 482, 013. 21	4, 576, 400. 53	4, 328, 407. 15
Int'l-revenue stamps.....	.....	.....	11, 692. 19	11, 271. 44	12, 798. 88
Cash items.....	181, 976. 50	167, 749. 85	141, 213. 69	130, 005. 29	133, 938. 98
Clear'g-house exch'gs.....	5, 186. 97	296. 58	2, 379. 39	15, 366. 97	10, 523. 50
Bills of other banks.....	205, 133. 00	208, 480. 00	247, 302. 00	263, 575. 00	227, 041. 00
Fractional currency.....	9, 574. 43	10, 724. 77	10, 413. 98	12, 757. 08	11, 495. 74
Specie.....	1, 173, 630. 14	1, 153, 923. 97	1, 260, 416. 26	1, 240, 000. 79	1, 222, 241. 92
Legal-tender notes.....	505, 076. 00	501, 855. 00	525, 791. 00	543, 879. 00	478, 626. 00
U. S. cert's of deposit.....	.....	.....	.....	.....	.....
5% fund with Treas.....	193, 935. 41	187, 459. 50	203, 281. 00	223, 484. 00	218, 509. 00
Due from U. S. Treas.....	3, 055. 91	7, 445. 91	19, 940. 91	31, 493. 91	3, 352. 50
Total.....	35, 164, 327. 53	35, 399, 213. 04	37, 003, 684. 04	37, 440, 210. 49	37, 385, 454. 05

C I T Y O F L O U I S V I L L E.

	7 banks.	7 banks.	7 banks.	8 banks.	8 banks.
Loans and discounts.....	\$9, 911, 626. 26	\$9, 415, 659. 24	\$10, 040, 559. 87	\$12, 737, 210. 07	\$12, 792, 160. 12
Overdrafts.....	24, 537. 95	28, 859. 37	28, 961. 94	20, 636. 39	16, 015. 85
Bonds for circulation.....	1, 770, 000. 00	1, 770, 000. 00	2, 225, 000. 00	2, 605, 000. 00	2, 805, 000. 00
Bonds for deposits.....	2, 050, 000. 00	2, 170, 000. 00	2, 194, 260. 00	2, 194, 260. 00	2, 149, 260. 00
U. S. bonds on hand.....	52, 500. 00	53, 000. 00	4, 100. 00	230, 800. 00	6, 250. 00
Premiums on bonds.....	258, 138. 81	252, 933. 85	186, 201. 90	182, 369. 88	82, 627. 74
Stocks, securities, etc.....	1, 925, 238. 23	2, 197, 286. 88	2, 145, 189. 95	2, 530, 310. 19	2, 445, 590. 82
Banking house, etc.....	199, 800. 00	199, 792. 00	199, 869. 50	220, 002. 50	208, 327. 50
Real estate, etc.....	57, 222. 09	57, 262. 48	54, 225. 71	92, 635. 54	62, 706. 65
Due from nat'l banks.....	1, 343, 237. 55	1, 422, 603. 15	1, 228, 745. 25	1, 593, 330. 07	1, 346, 761. 26
Due from State banks.....	404, 118. 85	376, 606. 15	406, 828. 71	656, 581. 60	813, 487. 80
Due from res'v'e ag'ts.....	2, 366, 791. 56	3, 493, 622. 94	2, 809, 971. 54	3, 446, 184. 74	3, 360, 641. 69
Int'l-revenue stamps.....	.....	.....	1, 929. 00	3, 477. 73	3, 717. 00
Cash items.....	28, 089. 03	22, 239. 98	14, 155. 25	82, 328. 15	21, 314. 56
Clear'g-house exch'gs.....	111, 977. 14	571, 707. 32	78, 291. 00	106, 780. 71	132, 970. 63
Bills of other banks.....	47, 454. 00	79, 159. 00	108, 797. 00	155, 423. 00	112, 479. 00
Fractional currency.....	3, 685. 96	3, 506. 70	3, 584. 76	5, 575. 40	6, 123. 11
Specie.....	919, 881. 62	1, 118, 982. 57	996, 482. 95	1, 177, 775. 80	1, 021, 495. 85
Legal-tender notes.....	636, 913. 00	754, 579. 00	1, 042, 877. 00	1, 192, 750. 00	895, 271. 00
U. S. cert's of deposit.....	.....	.....	.....	.....	.....
5% fund with Treas.....	79, 650. 00	79, 650. 00	110, 367. 50	117, 750. 00	137, 490. 00
Due from U. S. Treas.....	1, 000. 00	12, 500. 00	4, 050. 00	14, 650. 00	3, 400. 00
Total.....	22, 191, 862. 03	24, 079, 950. 63	23, 882, 448. 83	29, 365, 831. 77	28, 423, 090. 63

ARRANGED BY STATES AND RESERVE CITIES—Continued.

KANSAS.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	98 banks.	98 banks.	98 banks.	103 banks.	110 banks.
Capital stock.....	\$8,137,100.00	\$8,137,100.00	\$8,087,100.00	\$8,182,100.00	\$8,417,360.00
Surplus fund.....	1,357,338.52	1,383,144.55	1,371,744.55	1,372,744.55	1,416,877.91
Undivided profits....	1,275,666.05	996,843.10	1,237,602.39	1,344,358.47	1,141,187.57
Nat'l-bank circulation	2,102,217.50	2,113,685.00	2,711,717.50	3,579,167.50	3,931,222.50
State-bank circulation					
Due to national banks	1,125,899.02	1,058,917.41	806,507.32	1,232,034.24	1,810,182.41
Due to State banks...	1,387,643.49	1,468,258.53	1,827,348.76	2,113,748.27	2,536,991.64
Due to trust co's, etc.			16,000.00	56,420.13	85,827.89
Due to reserve agents.	5,890.04	12,408.46	90,757.07	19,620.86	12,404.99
Dividends unpaid....	1,670.60	3,195.60	2,155.00	34,267.00	6,326.75
Individual deposits...	24,755,511.70	25,677,605.14	26,205,559.59	26,941,958.01	29,195,081.14
U. S. deposits.....	245,321.30	446,028.67	411,924.93	416,514.55	358,162.56
Dep'ts U. S. dis. officers	189,656.88	136,594.69	154,174.16	152,607.62	177,537.06
Notes rediscounted...	428,614.15	378,181.81	292,701.89	306,588.30	38,320.98
Bills payable.....	121,732.15	191,500.00	66,500.00	74,000.00	130,900.00
Other liabilities.....	38,000.00	14,000.00	439,437.50	14,568.40	19,068.40
Total.....	41,172,231.40	42,017,462.46	43,721,231.26	45,840,697.90	49,156,549.80

KENTUCKY.

	67 banks.	67 banks.	68 banks.	71 banks.	73 banks.
Capital stock.....	\$8,000,900.00	\$7,950,900.00	\$8,000,900.00	\$8,147,595.00	\$8,197,595.00
Surplus fund.....	2,127,605.07	2,162,012.56	2,165,478.29	2,210,728.29	2,200,010.78
Undivided profits....	745,000.30	604,760.80	862,037.10	983,550.32	704,866.98
Nat'l-bank circulation	3,869,585.00	3,766,162.50	4,056,800.00	4,593,360.00	4,560,660.00
State-bank circulation					
Due to national banks	461,008.00	652,604.31	770,222.85	852,471.76	489,214.76
Due to State banks...	573,061.49	645,159.10	700,672.78	578,874.95	431,413.07
Due to trust co's, etc.			2,054.64	115.37	30,327.68
Due to reserve agents.	72,803.39	58,036.40	18,048.45	60,375.96	17,613.91
Dividends unpaid....	10,283.67	15,190.00	15,462.50	9,239.00	17,126.50
Individual deposits...	17,639,325.72	17,670,644.70	18,518,641.34	18,221,789.94	18,970,220.09
U. S. deposits.....	1,467,338.83	1,600,240.83	1,566,524.10	1,549,045.92	1,532,607.67
Dep'ts U. S. dis. officers	17,844.15	11,107.46	6,344.48	4,645.65	17,453.23
Notes rediscounted...	31,556.31	138,805.94	124,485.08	64,713.48	26,049.70
Bills payable.....	30,046.58	18,600.00	25,900.00	28,200.00	18,673.65
Other liabilities.....	117,969.02	134,988.44	170,112.43	135,504.85	121,621.03
Total.....	35,164,327.53	35,399,213.04	37,003,684.04	37,440,210.49	37,335,454.05

CITY OF LOUISVILLE.

	7 banks.	7 banks.	7 banks.	8 banks.	8 banks.
Capital stock.....	\$3,000,000.00	\$3,000,000.00	\$3,000,000.00	\$4,645,000.00	\$4,645,000.00
Surplus fund.....	622,500.00	647,500.00	647,500.00	1,647,500.00	1,652,500.00
Undivided profits....	231,972.10	188,668.43	311,499.54	451,198.71	342,342.02
Nat'l-bank circulation	1,593,000.00	1,593,000.00	2,207,350.00	2,354,500.00	2,684,400.00
State-bank circulation					
Due to national banks	3,605,286.08	4,542,289.70	4,488,388.76	4,915,232.19	4,000,653.01
Due to State banks...	3,217,232.80	3,585,733.58	2,997,963.08	3,425,986.37	3,719,798.29
Due to trust co's, etc.			99,982.49	95,040.22	131,872.20
Due to reserve agents	149,920.15	110,937.17	198,251.82	193,430.07	99,872.42
Dividends unpaid....	7,516.00	1,682.50	917.50	2,809.00	10,630.00
Individual deposits...	7,732,042.05	8,101,533.84	7,578,903.38	9,456,227.47	8,785,155.73
U. S. deposits.....	1,477,831.63	1,772,917.06	1,835,483.08	1,666,038.43	1,573,369.49
Dep'ts U. S. dis. officers	544,627.27	366,696.84	352,216.78	368,720.75	455,804.67
Notes rediscounted...			90,000.00		30,000.00
Bills payable.....		35,000.00			200,000.00
Other liabilities.....	9,933.95	133,991.51	73,991.51	144,148.56	91,692.80
Total.....	22,191,862.03	24,079,950.63	23,882,448.83	29,365,831.77	28,423,090.63

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,
LOUISIANA.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	13 banks.	13 banks.	13 banks.	13 banks.	14 banks.
Loans and discounts.	\$2,995,470.73	\$2,886,683.17	\$3,201,461.14	\$3,697,049.33	\$4,146,676.67
Overdrafts.	1,512,159.12	1,278,661.38	812,627.55	771,929.24	705,069.04
Bonds for circulation.	290,000.00	290,000.00	427,500.00	502,500.00	515,000.00
Bonds for deposits.	860.00	800.00	800.00	800.00	800.00
U. S. bonds on hand.	22,517.00	21,517.00	13,005.60	15,830.24	15,472.43
Premiums on bonds.	110,208.46	104,385.30	103,580.03	112,943.65	135,459.90
Stocks, securities, etc.	63,935.62	64,945.87	71,820.59	75,028.28	81,852.89
Banking house, etc.	13,337.14	15,466.17	12,614.59	11,985.55	11,560.55
Real estate, etc.	186,243.72	255,688.39	530,842.23	377,658.36	275,225.82
Due from nat'l banks.	65,732.27	68,664.35	74,120.49	41,493.70	44,049.80
Due from State banks.	618,423.56	1,378,621.98	1,108,738.46	654,609.94	407,005.78
Due from res'v'g'ts			2,492.65	2,363.72	901.75
Int'l-revenue stamps			32,088.20	23,085.54	42,043.13
Cash items.	57,438.10	42,192.73			
Clear'g-house exch'gs			19,020.00	34,255.00	18,585.00
Bills of other banks.	7,370.00	20,230.00	5,694.04	4,034.72	4,300.56
Fractional currency.	2,207.29	4,547.08	370,842.65	321,712.35	251,791.55
Specie.	229,645.95	344,520.30	124,524.00	80,638.00	93,897.00
Legal-tender notes.	75,109.00	120,010.00			
U. S. cert's of deposit.			19,646.50	24,812.50	24,937.50
5% fund with Treas.	13,050.00	13,050.00			
Due from U. S. Treas.		1,000.00			
Total	6,263,645.96	6,910,983.72	6,937,418.72	6,752,730.12	6,774,665.37

CITY OF NEW ORLEANS.

	7 banks.	7 banks.	7 banks.	7 banks.	7 banks.
Loans and discounts.	\$13,683,621.33	\$13,793,243.31	\$13,813,941.68	\$13,654,576.90	\$14,294,567.23
Overdrafts.	1,517,292.90	2,047,159.92	887,963.77	537,108.96	448,544.91
Bonds for circulation.	801,000.00	801,000.00	1,160,000.00	1,160,000.00	1,410,000.00
Bonds for deposit.	350,000.00	450,000.00	450,000.00	450,000.00	450,000.00
U. S. bonds on hand.	170,370.00	106,320.00	1,020.00	11,600.00	4,480.00
Premiums on bonds.	83,772.19	88,635.74	15,161.75	15,000.00	39,378.50
Stocks, securities, etc.	1,826,568.99	1,985,485.88	1,959,195.38	1,713,750.48	1,909,148.40
Banking house, etc.	625,982.21	625,432.21	626,735.21	626,735.21	620,432.21
Real estate, etc.	157,579.84	157,459.82	156,471.57	111,167.63	117,247.07
Due from nat'l banks.	717,708.40	694,852.66	935,667.29	951,851.20	956,691.45
Due from State banks.	710,110.31	959,698.30	917,614.62	1,202,741.32	692,902.38
Due from res'v'g'ts	2,010,578.44	3,264,113.78	3,466,840.72	3,221,770.46	2,314,772.66
Int'l-revenue stamps			1,893.21	1,959.27	1,636.84
Cash items.	36,438.78	28,562.12	32,708.86	20,129.73	31,029.98
Clear'g-house exch'gs	1,112,416.82	1,207,412.55	998,080.20	1,028,066.45	796,330.16
Bills of other banks.	43,396.00	87,230.00	121,749.00	95,094.00	140,225.00
Fractional currency.	7,549.86	19,505.21	14,698.03	22,854.38	20,222.48
Specie.	1,740,762.15	1,717,403.70	1,717,640.00	1,571,877.65	1,563,165.80
Legal-tender notes.	531,374.00	1,274,680.00	882,442.00	1,149,198.00	864,051.00
U. S. cert's of deposit.					
5% fund with Treas.	36,045.00	35,745.00	42,736.00	57,993.50	70,493.50
Due from U. S. Treas.	1,000.00	5,000.00	15,002.50	5,900.00	6,500.00
Total	26,163,567.22	29,348,940.20	28,217,561.79	27,608,475.14	26,751,819.57

MAINE.

	82 banks.	82 banks.	82 banks.	82 banks.	82 banks.
Loans and discounts.	\$24,296,532.59	\$23,366,414.01	\$23,569,926.34	\$24,008,703.17	\$24,434,564.48
Overdrafts.	51,834.13	41,350.44	54,362.75	56,587.99	62,272.48
Bonds for circulation.	5,411,400.00	5,342,900.00	5,547,850.00	5,729,550.00	5,784,350.00
Bonds for deposits.	360,000.00	360,000.00	360,000.00	360,000.00	370,000.00
U. S. bonds on hand.	97,990.00	67,750.00	155,050.00	110,550.00	103,050.00
Premiums on bonds.	353,385.61	216,694.00	189,975.75	187,600.75	174,577.05
Stocks, securities, etc.	4,466,839.74	4,675,119.93	4,793,345.99	4,815,721.01	5,151,391.49
Banking house, etc.	649,983.66	636,013.80	635,503.80	648,193.67	638,892.14
Real estate, etc.	99,447.96	99,805.47	93,090.45	205,968.01	91,372.73
Due from nat'l banks.	592,203.61	376,969.34	524,170.44	422,092.57	647,691.95
Due from State banks.	110,746.51	201,151.83	183,905.54	78,224.01	48,224.67
Due from res'v'g'ts	4,202,429.77	4,234,620.19	4,028,881.68	4,794,549.68	5,497,998.97
Int'l-revenue stamps			10,447.01	10,522.07	12,867.71
Cash items.	211,521.94	175,678.66	134,027.98	195,873.79	166,439.71
Clear'g-house exch'gs	101,119.01	105,732.79	98,946.92	103,587.17	140,639.71
Bills of other banks.	273,690.00	293,230.00	333,504.00	359,984.00	374,091.00
Fractional currency.	9,739.67	10,659.19	9,495.93	9,378.09	10,376.09
Specie.	1,511,564.95	1,419,052.07	1,450,234.76	1,483,337.56	1,529,459.61
Legal-tender notes.	369,131.00	364,525.00	391,777.00	454,407.00	458,690.00
U. S. cert's of deposit.					
5% fund with Treas.	235,775.25	235,337.75	253,600.25	281,427.25	287,139.75
Due from U. S. Treas.	2,900.00	1,200.00	9,132.50	11,388.80	3,298.80
Total	43,408,235.40	42,224,204.47	42,827,229.09	44,327,446.59	45,987,388.34

ARRANGED BY STATES AND RESERVE CITIES—Continued.

LOUISIANA.

Liabilities	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	13 banks.	13 banks.	13 banks.	13 banks.	14 banks.
Capital stock.....	\$960,000.00	\$960,000.00	\$960,000.00	\$960,000.00	\$985,000.00
Surplus fund.....	399,700.00	422,200.00	422,200.00	422,200.00	429,200.00
Undivided profits....	326,421.57	323,797.27	378,175.11	423,083.61	405,325.09
Nat'l-bank circulation	256,137.50	254,747.50	386,427.50	490,827.50	496,597.50
State-bank circulation					
Due to national banks	115,437.15	197,672.74	165,451.14	86,954.35	59,813.65
Due to State banks...	51,341.48	89,638.63	107,796.76	143,736.96	97,953.49
Due to trust co's, etc.			9,874.48		
Due to reserve agents	7,052.63	1,044.19	16.08		9,541.42
Dividends unpaid....	1,356.00	2,773.00	2,288.00	5,210.00	1,681.54
Individual deposits...	3,824,097.97	4,523,229.68	4,504,634.15	4,210,222.20	3,967,799.29
U. S. deposits.....					
Dep'ts U. S. dis. officers					
Notes rediscounted...	279,423.89	135,385.21			232,237.89
Bills payable.....	40,000.00			10,000.00	80,000.00
Other liabilities.....	2,677.77	495.50	495.50	495.50	9,515.50
Total.....	6,263,645.96	6,910,983.72	6,937,418.72	6,752,730.12	6,774,665.87

CITY OF NEW ORLEANS.

	7 banks.	7 banks.	7 banks.	7 banks.	7 banks.
Capital stock.....	\$2,300,000.00	\$2,300,000.00	\$2,300,000.00	\$2,300,000.00	\$2,300,000.00
Surplus fund.....	2,535,000.00	2,590,000.00	2,640,000.00	2,640,000.00	2,645,000.00
Undivided profits....	485,375.56	453,979.79	569,637.49	580,235.34	531,662.49
Nat'l-bank circulation	657,145.00	650,745.00	734,065.00	1,023,265.00	1,267,865.00
State-bank circulation					
Due to national banks	1,392,852.29	2,426,930.87	2,044,977.77	1,898,690.89	1,320,098.59
Due to State banks...	1,608,587.80	2,872,945.86	2,064,302.87	1,515,986.45	1,347,483.52
Due to trust co's, etc.			213,384.27	312,548.40	186,521.66
Due to reserve agents	22,205.73	23,778.65	24,311.67	11,584.00	428.01
Dividends unpaid....	13,937.55	15,220.05	7,372.00	5,250.00	14,636.93
Individual deposits...	16,343,509.03	17,613,306.69	17,228,978.14	16,981,837.74	16,340,228.51
U. S. deposits.....	293,304.29	402,033.29	390,532.58	339,077.32	312,351.56
Dep'ts U. S. dis. officers	12,368.02				
Notes rediscounted...	49,281.95				185,643.30
Bills payable.....	450,000.00				300,000.00
Other liabilities.....					
Total.....	26,163,567.22	29,348,940.20	28,217,561.79	27,608,475.14	26,751,819.57

MAINE.

	82 banks.	82 banks.	82 banks.	82 banks.	82 banks.
Capital stock.....	\$10,996,000.00	\$10,896,000.00	\$10,896,000.00	\$10,846,000.00	\$10,846,000.00
Surplus fund.....	2,744,269.50	2,804,851.00	2,834,086.00	2,855,186.00	2,849,741.00
Undivided profits....	1,825,161.37	1,675,016.12	2,055,571.04	2,164,200.34	1,988,739.71
Nat'l-bank circulation	4,693,800.50	4,687,585.50	5,090,615.50	5,554,720.50	5,674,210.50
State-bank circulation					
Due to national banks	609,359.90	454,357.01	540,135.21	507,114.01	507,849.12
Due to State banks...	1,407,271.22	961,154.97	367,426.82	316,691.67	273,639.01
Due to trust com's, etc.			631,732.21	759,536.42	1,279,371.48
Due to reserve agents	27,372.68	22,620.03	25,534.22	21,796.36	22,217.46
Dividends unpaid....	22,966.57	30,662.23	24,933.60	25,853.33	25,987.82
Individual deposits...	20,338,443.61	19,963,902.89	19,641,243.70	20,514,929.81	21,633,792.67
U. S. deposits.....	288,916.31	293,584.50	263,161.60	257,473.52	253,639.78
Dep'ts U. S. dis. officers	64,059.43	63,296.74	86,664.77	77,887.15	75,290.84
Notes rediscounted...	2,500.00	4,665.00	9,930.00	19,858.72	15,945.00
Bills payable.....	305,450.00	287,708.00	275,858.00	302,658.00	247,158.00
Other liabilities.....	32,664.31	78,800.48	84,336.42	103,540.76	93,805.95
Total.....	43,408,235.40	42,224,204.47	42,827,229.09	44,327,446.59	45,987,388.34

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,
MARYLAND.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	48 banks.	48 banks.	48 banks.	50 banks.	53 banks.
Loans and discounts.	\$12,009,054.43	\$11,840,748.04	\$12,343,773.75	\$12,578,198.82	\$12,889,094.83
Overdrafts.	47,508.25	36,358.22	34,267.78	41,980.84	50,500.12
Bonds for circulation.	2,262,750.00	2,287,750.00	2,481,500.00	2,538,000.00	2,564,000.00
Bonds for deposits.	250,000.00	300,000.00	300,000.00	300,000.00	282,000.00
U. S. bonds on hand.	79,640.00	10,200.00	9,700.00	6,200.00	6,200.00
Premiums on bonds.	119,066.26	50,121.88	50,111.33	43,219.83	40,262.85
Stocks, securities, etc.	2,567,797.41	2,564,406.86	2,622,703.70	2,807,728.16	3,023,021.44
Banking house, etc.	508,154.68	505,927.43	505,856.91	509,788.68	514,113.64
Real estate, etc.	112,123.71	113,350.00	103,932.23	103,701.07	91,900.20
Due from nat'l banks.	271,953.48	181,023.95	242,334.51	309,491.70	429,041.49
Due from State banks.	217,571.48	130,102.88	104,054.23	122,762.81	130,888.64
Due from res'v' ag'ts.	1,541,401.05	1,655,609.47	1,694,883.40	1,591,698.35	2,502,835.52
Int'l-revenue stamps.			4,904.22	4,962.62	4,723.05
Cash items.	93,020.39	106,797.96	77,129.55	65,610.87	110,277.87
Clear g-house exch'gs.		331.26	107.12	38.30	
Bills of other banks.	34,505.00	48,195.00	84,295.00	64,687.00	80,803.00
Fractional currency.	12,488.99	14,601.32	14,682.51	12,443.95	12,528.03
Specie.	647,709.82	688,111.40	719,534.32	712,456.07	791,389.07
Legal-tender notes.	316,416.00	349,499.00	403,638.00	377,740.00	452,461.00
U. S. cert's of deposit.					
5% fund with Treas.	89,056.29	90,285.82	112,306.02	114,720.32	119,070.52
Due from U. S. Treas.	3,738.50	478.80	5,757.10	5,997.80	1,045.00
Total.	21,183,955.74	21,045,659.36	22,115,471.68	22,373,627.19	24,156,106.27

CITY OF BALTIMORE.

	20 banks.	20 banks.	20 banks.	19 banks.	19 banks.
Loans and discounts.	\$37,765,833.07	\$36,644,368.51	\$39,143,371.79	\$40,289,691.46	\$39,903,774.64
Overdrafts.	26,961.08	26,945.59	30,206.74	29,922.80	26,579.70
Bonds for circulation.	3,387,140.00	3,387,140.00	3,902,140.00	4,050,000.00	4,137,000.00
Bonds for deposits.	2,741,960.00	2,884,360.00	2,869,360.00	2,585,500.00	2,484,000.00
U. S. bonds on hand.	80.00	80.00	88,080.00	88,100.00	88,360.00
Premiums on bonds.	373,937.20	417,489.72	183,633.40	120,218.53	127,991.82
Stocks, securities, etc.	3,641,357.81	3,737,197.61	3,952,862.80	4,089,993.66	4,153,991.57
Banking house, etc.	2,400,030.07	2,419,692.15	2,390,030.07	2,376,168.43	2,477,597.12
Real estate, etc.	221,033.23	192,725.63	247,522.99	246,606.76	146,150.85
Due from nat'l banks.	3,537,282.95	3,509,170.23	3,486,223.32	3,928,532.69	4,280,751.80
Due from State banks.	790,862.01	585,034.66	665,049.24	856,974.53	642,002.84
Due from res'v' ag'ts.	5,374,897.92	3,932,494.02	4,590,880.30	6,554,193.00	5,730,691.50
Int'l-revenue stamps.			5,591.32	4,999.14	4,614.68
Cash items.	333,905.74	112,469.92	171,356.88	595,771.44	160,439.13
Clear g-house exch'gs.	1,448,227.41	2,011,807.69	2,497,805.28	2,473,423.12	1,736,277.59
Bills of other banks.	182,328.00	167,924.00	248,851.00	314,998.00	317,050.00
Fractional currency.	14,920.82	16,111.13	18,251.10	17,785.77	16,373.84
Specie.	3,189,734.30	3,844,920.99	4,788,400.70	4,937,162.23	4,364,597.60
Legal-tender notes.	507,646.00	826,700.00	1,468,730.00	1,322,980.00	1,503,170.00
U. S. cert's of deposit.	540,000.00	1,440,000.00	440,000.00	30,000.00	
5% fund with Treas.	152,421.00	152,421.00	184,294.50	200,107.00	211,850.00
Due from U. S. Treas.	5.00	2,005.00	27,897.50	5.00	5.00
Total.	66,630,563.61	66,311,057.85	71,400,538.93	75,113,133.56	72,513,289.72

MASSACHUSETTS.

	209 banks.	210 banks.	210 banks.	210 banks.	209 banks.
Loans and discounts.	\$117,972,323.09	\$112,229,365.16	\$114,113,083.43	\$115,031,690.27	\$116,593,982.21
Overdrafts.	205,692.52	162,101.25	153,397.28	201,940.29	155,051.85
Bonds for circulation.	18,429,000.00	17,435,500.00	19,225,000.00	19,876,500.00	19,792,500.00
Bonds for deposits.	2,104,700.00	2,364,700.00	2,363,700.00	2,320,700.00	2,101,700.00
U. S. bonds on hand.	72,900.00	59,200.00	133,700.00	43,700.00	23,700.00
Premiums on bonds.	706,177.67	648,689.61	195,599.17	163,616.19	157,739.63
Stocks, securities, etc.	15,701,681.83	15,344,425.98	15,157,886.14	15,567,072.03	16,075,487.27
Banking house, etc.	3,767,133.72	3,670,923.24	3,694,341.71	3,684,078.34	3,676,583.94
Real estate, etc.	444,302.15	419,006.51	398,053.56	500,528.84	474,521.52
Due from nat'l banks.	755,747.36	580,374.17	577,918.24	903,538.15	922,045.80
Due from State banks.	218,097.15	165,441.49	285,241.49	477,034.26	347,965.74
Due from res'v' ag'ts.	12,599,952.13	13,817,031.09	14,716,412.80	14,734,997.34	16,408,974.11
Int'l-revenue stamps.			76,203.72	74,940.68	78,529.12
Cash items.	971,103.27	855,503.57	676,214.85	835,371.24	862,101.25
Clear g-house exch'gs.	399,055.02	249,127.30	318,558.59	253,844.39	286,865.93
Bills of other banks.	800,603.00	992,903.00	1,237,327.00	1,071,674.00	1,099,626.00
Fractional currency.	51,520.83	74,566.71	70,463.44	75,047.58	72,692.15
Specie.	5,296,535.34	5,616,390.42	5,794,672.20	5,664,960.70	5,772,878.93
Legal-tender notes.	2,146,214.00	2,430,266.00	2,751,132.00	2,342,976.00	2,508,015.00
U. S. cert's of deposit.	125,000.00	125,000.00	75,000.00	30,000.00	30,000.00
5% fund with Treas.	814,122.00	766,214.50	863,213.00	950,622.00	972,717.00
Due from U. S. Treas.	20,114.45	32,667.50	83,255.50	73,680.00	34,102.50
Total.	183,602,045.53	178,040,297.50	182,960,374.12	184,878,512.30	188,447,869.95

ARRANGED BY STATES AND RESERVE CITIES—Continued.

MARYLAND.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	48 banks.	48 banks.	48 banks.	50 banks.	53 banks.
Capital stock.....	\$3,806,700.00	\$3,806,700.00	\$3,806,700.00	\$3,924,200.00	\$4,014,400.00
Surplus fund.....	1,794,150.00	1,876,125.00	1,891,963.35	1,897,075.65	1,936,650.00
Undivided profits....	601,885.44	511,391.54	700,955.04	730,189.14	630,795.52
Nat'l-bank circulation	1,969,105.00	1,951,772.50	2,276,812.50	2,403,430.00	2,449,575.00
State-bank circulation					
Due to national banks	327,270.35	369,537.93	558,710.43	475,597.12	363,379.53
Due to State banks...	64,259.81	73,432.69	79,628.08	56,125.08	115,327.44
Due to trust co's, etc.			20,661.23	33,232.61	24,897.03
Due to reserve agents	20,694.49	28,783.59	18,431.76	16,143.66	19,797.78
Dividends unpaid....	20,666.29	24,157.80	14,492.01	14,605.34	17,494.64
Individual deposits...	12,128,466.68	11,951,567.31	12,189,001.22	12,252,177.00	13,912,473.95
U. S. deposits.....	252,500.00	302,500.00	297,500.00	268,500.00	257,500.00
Dep'ts U. S. dis. officers					
Notes rediscounted..	24,880.80	1,000.00	79,667.17	24,933.28	118,542.59
Bills payable.....	140,000.00	135,090.00	179,000.00	274,000.00	247,000.00
Other liabilities.....	24,376.88	13,091.00	1,948.94	3,418.31	48,272.79
Total.....	21,183,955.74	21,045,659.36	22,115,471.68	22,373,627.19	24,156,106.27

CITY OF BALTIMORE.

	20 banks.	20 banks.	20 banks.	19 banks.	19 banks.
Capital stock.....	\$11,658,260.00	\$11,608,260.00	\$11,608,260.00	\$11,108,260.00	\$11,108,260.00
Surplus fund.....	4,669,275.00	4,678,000.00	4,678,000.00	4,439,000.00	4,566,850.00
Undivided profits....	1,680,006.49	1,510,211.79	1,826,935.31	1,891,039.24	1,655,628.96
Nat'l-bank circulation	3,020,400.00	3,006,337.50	3,644,300.00	3,995,950.00	4,183,600.00
State-bank circulation	1,723.00	1,718.00	1,718.00	1,713.00	850.00
Due to national banks	7,046,163.15	7,067,690.99	7,590,639.48	7,709,622.86	9,073,776.97
Due to State banks...	2,791,576.59	2,670,999.69	2,428,534.32	2,288,171.95	2,788,366.55
Due to trust co's, etc.			3,397,836.20	4,457,325.37	5,312,380.78
Due to reserve agents	1,937,084.95	1,521,451.58	1,975,737.25	2,849,346.21	1,995,704.33
Dividends unpaid....	79,652.41	88,164.52	58,327.65	100,313.00	78,590.58
Individual deposits...	29,786,277.07	30,449,121.74	30,949,656.98	33,329,154.89	29,029,006.93
U. S. deposits.....	2,657,266.04	2,814,230.21	2,695,440.83	2,338,095.40	2,171,299.74
Dep'ts U. S. dis. officers			95,000.00		45,500.00
Notes rediscounted..					
Bills payable.....	940,000.00	395,000.00	342,500.00	561,000.00	395,000.00
Other liabilities.....	362,878.91	500,771.83	107,652.91	44,141.64	108,474.88
Total.....	66,630,563.61	66,311,057.85	71,400,538.93	75,113,133.56	72,513,289.72

MASSACHUSETTS.

	209 banks.	210 banks.	210 banks.	210 banks.	209 banks.
Capital stock.....	\$41,227,500.00	\$41,277,500.00	\$41,307,500.00	\$41,317,500.00	\$41,102,500.00
Surplus fund.....	14,795,040.62	15,007,040.62	15,059,495.56	15,076,045.56	15,106,355.56
Undivided profits....	5,446,770.73	5,799,447.41	6,495,016.41	7,021,184.48	7,023,752.62
Nat'l-bank circulation	16,417,889.50	15,384,979.50	17,283,442.00	19,182,174.50	19,587,489.50
State-bank circulation					
Due to national banks	945,364.68	947,028.39	979,077.45	943,532.01	939,655.85
Due to State banks...	1,927,497.96	1,949,773.22	664,687.10	491,510.63	514,621.71
Due to trust co's, etc.			5,326,246.53	7,836,213.41	7,515,494.58
Due to reserve agents	550,240.77	514,191.60	249,826.76	272,194.30	216,453.62
Dividends unpaid....	62,584.47	54,893.97	82,614.41	63,176.70	52,371.07
Individual deposits...	98,235,264.39	93,110,508.10	91,944,136.10	89,621,999.59	93,538,190.08
U. S. deposits.....	2,030,227.48	2,279,610.80	2,238,001.54	1,965,156.56	1,828,596.42
Dep'ts U. S. dis. officers	1,497.75	3,175.86	3,559.06	6,019.04	2,226.04
Notes rediscounted..	541,080.27	470,159.42	420,159.34	285,144.06	227,051.10
Bills payable.....	1,353,150.00	1,199,000.00	771,093.75	651,625.00	618,690.33
Other liabilities.....	67,936.91	42,988.61	135,518.11	145,036.46	174,421.47
Total.....	183,602,045.53	178,040,297.50	182,960,374.12	184,878,512.30	188,447,869.95

708 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899, CITY OF BOSTON.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	41 banks.	39 banks.	38 banks.	38 banks.	38 banks.
Loans and discounts.	\$173,291,441.46	\$161,965,238.41	\$162,661,819.72	\$166,848,466.72	\$169,143,000.27
Overdrafts.	128,046.53	73,732.88	96,520.75	95,746.03	97,623.33
Bonds for circulation.	7,450,500.00	6,300,500.00	5,336,500.00	5,611,500.00	6,232,500.00
Bonds for deposits.	3,935,000.00	4,736,000.00	4,736,000.00	4,475,000.00	4,176,000.00
U. S. bonds on hand.	5,000.00	5,000.00	613,000.00	405,000.00	-----
Premiums on bonds.	645,037.58	563,635.08	370,618.33	341,897.71	403,740.39
Stocks, securities, etc.	6,647,582.39	6,234,795.12	5,795,415.09	8,468,544.28	9,339,947.49
Banking house, etc.	2,341,941.40	2,595,735.32	2,087,822.32	2,090,672.99	2,102,609.37
Real estate, etc.	209,069.69	213,260.79	204,591.89	198,997.83	198,379.16
Due from nat'l banks.	17,636,423.44	15,121,781.18	12,878,006.97	12,350,843.53	12,887,876.15
Due from State banks.	1,873,594.40	1,484,333.70	1,269,879.05	2,132,249.81	2,069,773.71
Due from res'v'g'ts.	26,792,130.90	30,827,331.16	35,694,262.29	32,240,997.24	34,005,632.80
Int'l-revenue stamps.	-----	7,906.32	12,282.22	12,282.22	13,732.96
Cash items.	549,978.34	579,392.34	472,013.60	891,888.00	471,522.13
Clear'g-house exch'gs.	8,953,507.38	13,491,688.78	11,835,769.47	11,369,257.52	8,122,122.11
Bills of other banks.	930,540.00	1,009,845.00	1,336,263.00	1,178,398.00	1,068,262.00
Fractional currency.	16,813.45	23,342.22	19,333.32	20,644.55	22,029.52
Specie.	14,590,741.30	15,212,638.73	10,196,791.53	15,259,456.44	14,901,525.04
Legal-tender notes.	5,690,093.00	5,470,442.00	6,609,445.00	7,334,839.00	7,867,298.00
U. S. cert's of deposit.	440,000.00	580,000.00	410,000.00	370,000.00	270,000.00
5% fund with Treas.	330,772.50	283,522.50	234,102.00	264,997.50	303,315.00
Due from U. S. Treas.	168,500.00	134,500.00	192,600.00	269,200.00	126,554.00
Total.	272,626,773.76	266,706,715.32	269,058,669.65	272,230,789.37	274,123,443.43

MICHIGAN.

	74 banks.	74 banks.	74 banks.	75 banks.	77 banks.
Loans and discounts.	\$32,904,443.11	\$33,845,890.82	\$35,438,505.06	\$34,669,998.75	\$35,683,937.60
Overdrafts.	187,743.19	200,918.16	250,996.07	280,572.30	243,869.37
Bonds for circulation.	3,297,560.00	3,247,560.00	3,454,560.00	3,701,060.00	3,713,560.00
Bonds for deposits.	710,000.00	810,000.00	860,000.00	860,000.00	860,000.00
U. S. bonds on hand.	175,730.00	159,570.00	204,510.00	112,050.00	113,110.00
Premiums on bonds.	232,749.50	234,920.90	171,245.97	79,617.45	67,476.50
Stocks, securities, etc.	3,319,223.19	3,256,538.51	3,189,308.06	3,118,088.65	3,344,645.01
Banking house, etc.	975,960.94	965,572.19	960,850.03	974,194.65	1,000,998.74
Real estate, etc.	676,018.64	647,394.65	640,575.33	630,865.12	616,203.62
Due from nat'l banks.	850,801.17	774,090.29	610,221.08	691,639.02	825,157.20
Due from State banks.	557,491.06	546,526.95	470,196.64	525,946.11	638,352.86
Due from res'v'g'ts.	6,222,890.25	7,348,839.21	5,721,938.62	6,787,441.66	7,517,533.63
Int'l-revenue stamps.	-----	-----	22,666.74	23,781.50	22,278.68
Cash items.	218,401.09	190,551.03	155,543.14	206,923.29	172,079.94
Clear'g-house exch'gs.	184,004.78	82,594.32	80,915.76	75,518.94	115,654.87
Bills of other banks.	378,472.00	350,326.00	412,591.00	402,938.00	416,126.00
Fractional currency.	17,700.59	21,771.18	19,729.33	19,678.85	19,262.45
Specie.	2,304,368.85	2,376,008.76	2,271,385.72	2,386,112.02	2,407,714.61
Legal-tender notes.	958,376.00	879,443.00	978,477.00	1,046,025.00	950,791.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	148,390.00	145,640.00	152,022.50	175,791.75	180,689.25
Due from U. S. Treas.	10,420.79	11,857.80	20,400.00	28,897.50	12,030.00
Total.	54,330,745.15	56,096,013.77	56,086,643.05	56,797,130.56	58,921,471.33

CITY OF DETROIT.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$14,676,618.39	\$14,488,205.99	\$14,380,189.37	\$14,068,789.67	\$15,215,915.55
Overdrafts.	7,045.61	12,128.16	10,400.30	17,891.08	7,020.62
Bonds for circulation.	1,550,000.00	1,550,000.00	1,450,000.00	1,450,000.00	1,450,000.00
Bonds for deposits.	700,000.00	800,000.00	800,000.00	800,000.00	750,000.00
U. S. bonds on hand.	100,800.00	7,000.00	7,000.00	7,500.00	8,000.00
Premiums on bonds.	221,188.19	217,313.19	140,062.50	140,062.50	135,312.50
Stocks, securities, etc.	1,798,729.92	1,542,380.31	1,445,908.14	1,573,251.08	1,822,168.41
Banking house, etc.	28,038.50	26,788.50	26,788.50	26,788.50	25,538.50
Real estate, etc.	384,791.56	383,308.94	330,237.30	330,076.88	330,135.64
Due from nat'l banks.	1,713,470.23	1,385,290.01	1,255,448.69	1,412,344.10	1,549,166.93
Due from State banks.	526,209.20	477,005.02	383,439.19	458,886.29	475,380.77
Due from res'v'g'ts.	2,448,925.66	2,832,933.16	2,648,888.99	2,927,722.34	3,046,290.58
Int'l-revenue stamps.	-----	-----	6,375.71	6,684.13	6,334.68
Cash items.	21,907.41	20,375.40	15,314.30	20,635.46	17,168.94
Clear'g-house exch'gs.	413,269.26	256,927.71	358,426.95	296,912.26	345,226.37
Bills of other banks.	172,989.00	181,068.00	127,518.00	233,234.00	237,222.00
Fractional currency.	6,854.27	9,941.79	9,620.53	7,585.89	8,064.72
Specie.	1,769,452.25	1,637,883.55	1,427,440.00	1,459,532.25	1,745,287.75
Legal-tender notes.	543,345.00	640,820.00	493,010.00	648,812.00	996,433.00
U. S. cert's of depo. it.	-----	-----	-----	-----	-----
5% fund with Treas.	67,783.00	69,750.00	72,000.00	69,514.00	72,500.00
Due from U. S. Treas.	16,355.07	18,810.77	7,100.57	23,495.57	15,030.57
Total.	27,167,772.52	26,557,930.50	25,395,169.04	25,979,718.00	28,258,197.53

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF BOSTON.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	41 banks.	39 banks.	38 banks.	38 banks.	38 banks.
Capital stock.....	\$39,600,000.00	\$38,400,000.00	\$37,400,000.00	\$37,400,000.00	\$37,400,000.00
Surplus fund.....	14,467,300.00	14,172,300.00	14,212,000.00	14,212,000.00	14,212,000.00
Undivided profits....	4,679,902.95	5,778,476.40	5,350,186.32	5,906,098.33	6,481,094.22
Nat'l-bank circulation	6,667,485.00	5,579,432.50	4,588,972.50	5,167,685.00	5,954,445.00
State-bank circulation					
Due to national banks	25,950,266.37	34,389,128.43	34,900,251.97	36,566,588.24	38,754,011.93
Due to State banks...	25,991,487.68	28,881,715.39	14,666,171.04	5,776,646.77	6,580,612.82
Due to trust co's, etc.			20,161,501.69	27,731,663.20	28,034,336.68
Due to reserve agents	8,169,034.88	6,003,836.99	6,661,628.45	8,922,339.87	8,758,804.37
Dividends unpaid....	24,312.25	19,214.00	38,965.33	17,991.08	15,376.58
Individual deposits...	128,092,238.39	124,403,424.17	121,592,085.03	122,005,986.31	119,640,329.39
U. S. deposits.....	3,642,984.61	4,530,379.92	4,517,783.48	3,781,524.99	3,847,041.88
Dep'ts U. S. dis. officers	98,509.47	116,857.22	99,457.87	339,709.44	75,915.30
Notes rediscounted...					
Bills payable.....	2,474,000.00	630,500.00	1,078,595.83	4,210,500.00	965,000.00
Other liabilities.....	2,769,252.16	3,801,459.30	3,791,070.14	191,456.14	3,404,475.26
Total.....	272,626,773.76	266,706,715.32	269,058,669.65	272,230,789.37	274,123,443.43

MICHIGAN.

	74 banks.	74 banks.	74 banks.	75 banks.	77 banks.
Capital stock.....	\$8,140,000.00	\$8,095,000.00	\$8,095,000.00	\$8,112,452.60	\$8,171,532.60
Surplus fund.....	2,550,388.20	2,614,938.20	2,605,538.20	2,605,538.20	2,626,188.20
Undivided profits....	1,289,907.46	1,115,374.85	1,329,584.73	1,423,935.91	1,306,122.56
Nat'l-bank circulation	2,926,700.00	2,868,275.00	3,029,525.00	3,425,880.00	3,579,782.50
State-bank circulation					
Due to national banks	473,721.89	399,981.37	463,002.97	483,395.78	402,325.80
Due to State banks...	1,654,380.80	1,544,099.52	683,845.46	613,904.58	919,401.26
Due to trust co's, etc.			698,866.34	752,474.02	833,523.66
Due to reserve agents			12,013.06	15,798.50	10,053.79
Dividends unpaid....	17,150.81	12,795.02	6,366.81	36,985.31	6,582.82
Individual deposits...	36,540,442.88	38,648,749.81	38,047,722.60	38,423,130.46	40,314,098.90
U. S. deposits.....	646,193.16	741,924.64	740,483.73	706,558.10	656,300.16
Dep'ts U. S. dis. officers	36,306.84	35,575.36	34,516.27	34,241.90	43,499.84
Notes rediscounted...	23,644.61	18,000.00	273,990.38	130,173.14	5,000.00
Bills payable.....	27,000.00	1,000.00	61,062.50	21,062.50	39,373.12
Other liabilities.....	4,908.50	300.00	6,025.00	11,599.56	16,686.12
Total.....	54,330,745.15	56,096,013.77	56,086,643.05	56,797,130.56	58,921,471.33

CITY OF DETROIT.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock.....	\$3,300,000.00	\$3,300,000.00	\$3,300,000.00	\$3,300,000.00	\$3,300,000.00
Surplus fund.....	607,000.00	608,000.00	608,000.00	608,000.00	613,000.00
Undivided profits....	273,934.47	265,277.26	310,006.29	368,274.30	299,422.65
Nat'l-bank circulation	1,323,600.00	1,326,730.00	1,435,350.00	1,388,720.00	1,394,610.00
State-bank circulation					
Due to national banks	2,384,907.70	2,726,807.99	2,323,213.93	2,496,084.22	2,953,884.72
Due to State banks...	5,225,686.42	5,122,911.96	3,430,096.60	3,854,812.98	3,899,935.50
Due to trust co's, etc.			847,020.65	1,088,376.41	1,176,613.14
Due to reserve agents		110,753.93	135,254.98	76,228.54	116,368.87
Dividends unpaid....	190.00	790.00	1,134.00	120.00	369.54
Individual deposits...	13,380,089.21	12,291,339.09	11,978,079.85	11,962,989.71	13,751,147.46
U. S. deposits.....	592,977.39	703,219.93	715,326.31	667,436.53	623,298.57
Dep'ts U. S. dis. officers	79,387.33	72,100.34	81,686.43	68,675.31	69,517.08
Notes rediscounted...					
Bills payable.....		30,000.00	230,000.00	100,000.00	60,000.00
Other liabilities.....					
Total.....	27,167,772.52	26,557,930.50	25,395,169.04	25,979,718.00	28,258,197.53

ABSTRACTS OF REPORTS SINCE SEPTEMBER 7, 1899,
MINNESOTA.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	58 banks.	59 banks.	65 banks.	65 banks.	72 banks.
Loans and discounts.	\$18,693,425.22	\$18,588,147.16	\$18,617,754.93	\$19,863,650.95	\$19,209,780.25
Overdrafts.	155,376.42	147,287.40	114,204.13	145,059.63	140,055.08
Bonds for circulation.	1,480,100.00	1,492,600.00	2,013,400.00	2,308,900.00	2,371,650.00
Bonds for deposits.	100,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand.	157,200.00	102,200.00	96,200.00	112,200.00	155,700.00
Premiums on bonds.	55,108.88	60,991.88	41,907.13	47,703.95	53,653.21
Stocks, securities, etc.	1,181,229.88	1,225,677.25	1,184,857.44	1,260,431.07	1,212,715.67
Banking house, etc.	918,878.78	914,658.31	930,148.96	953,974.47	981,397.32
Real estate, etc.	390,970.44	392,272.04	397,219.87	374,537.32	360,908.05
Due from nat'l banks.	806,999.49	494,173.77	515,379.90	604,814.04	623,683.18
Due from State banks.	435,403.56	368,992.70	289,182.89	376,499.04	452,891.32
Due from res'v'e ag'ts.	4,448,216.92	4,028,904.49	4,393,828.50	4,380,242.11	5,106,954.65
Int'l-revenue stamps.			21,349.92	22,463.14	25,158.84
Cash items.	147,104.91	112,547.98	108,358.62	108,991.82	110,824.26
Clear'g-house exch'gs.	42,796.48	9,168.98	13,138.59	9,640.68	9,960.67
Bills of other banks.	155,955.00	100,644.00	122,057.00	133,536.00	130,515.00
Fractional currency.	11,275.07	14,535.09	12,566.27	11,661.65	14,153.94
Specie.	1,339,325.92	1,180,443.30	1,451,345.17	1,298,408.50	1,252,530.63
Legal-tender notes.	403,078.00	293,369.00	323,484.00	357,398.00	349,985.00
U. S. cert's of deposit.					5,000.00
5% fund with Treas.	66,457.00	64,564.00	86,848.50	103,051.50	108,344.50
Due from U. S. Treas.	3,971.00	7,858.87	11,636.80	7,450.00	9,850.00
Total.	30,992,872.97	29,799,096.22	30,953,748.62	32,680,609.87	32,885,711.57

CITY OF MINNEAPOLIS.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$14,495,965.75	\$13,360,864.84	\$13,939,416.54	\$14,275,080.98	\$14,287,051.35
Overdrafts.	29,263.26	8,659.09	12,724.53	19,995.72	14,572.72
Bonds for circulation.	625,000.00	725,000.00	772,000.00	772,000.00	772,000.00
Bonds for deposits.	250,000.00	350,000.00	350,000.00	350,000.00	350,000.00
U. S. bonds on hand.	2,360.00	8,160.00		600.00	700.00
Premiums on bonds.	8,750.00	56,750.00			
Stocks, securities, etc.	340,651.40	358,384.88	624,358.52	1,076,179.90	1,117,757.71
Banking house, etc.	3,275.00	3,275.00	3,275.00	3,275.00	2,000.00
Real estate, etc.	164,689.62	179,628.00	179,028.00	216,528.00	212,128.00
Due from nat'l banks.	1,240,068.92	1,076,376.33	1,009,222.82	1,597,460.35	1,123,806.15
Due from State banks.	683,570.22	616,551.75	517,956.87	681,087.03	1,075,290.48
Due from res'v'e ag'ts.	1,949,828.34	1,949,024.11	1,825,959.83	2,465,878.20	2,259,983.16
Int'l-revenue stamps.			6,306.47	11,731.47	10,614.76
Cash items.	53,069.24	46,576.09	22,574.74	29,320.92	52,941.93
Clear'g-house exch'gs.	1,156,429.47	907,609.86	679,044.00	768,208.79	1,031,128.95
Bills of other banks.	89,129.00	77,650.00	95,639.00	121,566.00	87,540.00
Fractional currency.	3,140.01	4,799.97	4,767.80	6,617.81	4,837.01
Specie.	943,433.30	940,417.55	830,552.25	957,719.50	905,043.55
Legal-tender notes.	736,259.00	596,088.00	598,742.00	715,680.00	346,677.00
U. S. cert's of deposit.					
5% fund with Treas.	28,125.00	32,625.00	36,497.50	38,350.00	38,600.00
Due from U. S. Treas.	5,707.50	1,002.50	8,804.00	12,806.00	5,200.00
Total.	22,808,715.03	21,299,442.97	21,516,869.87	24,120,085.67	23,697,872.77

CITY OF ST. PAUL.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	\$11,921,171.14	\$11,760,134.18	\$11,340,676.99	\$11,725,027.48	\$11,468,471.26
Overdrafts.	4,772.39	1,047.21	4,384.47	7,193.20	5,196.85
Bonds for circulation.	252,000.00	252,000.00	627,000.00	643,000.00	661,000.00
Bonds for deposits.	528,000.00	828,000.00	828,000.00	812,000.00	794,000.00
U. S. bonds on hand.	198,700.00	77,100.06	73,200.00	18,000.00	17,900.00
Premiums on bonds.	14,373.44	40,730.94	32,055.00		
Stocks, securities, etc.	2,670,948.20	2,430,496.98	2,219,479.47	2,486,117.50	2,380,776.43
Banking house, etc.	648,758.78	638,758.78	639,543.88	639,543.88	638,218.78
Real estate, etc.	263,522.21	233,616.41	227,405.62	206,454.19	204,988.90
Due from nat'l banks.	1,136,904.83	676,270.16	681,424.90	726,535.10	996,112.68
Due from State banks.	400,236.14	256,603.63	270,567.02	222,848.27	329,236.10
Due from res'v'e ag'ts.	2,314,310.55	2,874,687.86	3,673,052.20	3,140,814.52	3,928,000.45
Int'l-revenue stamps.			4,252.81	4,913.65	4,147.37
Cash items.	151,918.71	170,990.91	128,110.31	91,882.81	158,670.50
Clear'g-house exch'gs.	345,851.41	431,653.96	426,093.97	296,414.90	437,218.93
Bills of other banks.	151,387.00	79,700.00	123,889.00	86,882.00	108,306.00
Fractional currency.	4,473.05	3,870.00	6,542.34	6,084.40	4,284.45
Specie.	2,150,192.20	2,348,505.93	2,310,843.74	2,449,534.51	2,085,784.59
Legal-tender notes.	501,867.00	255,887.00	368,690.00	364,138.00	294,015.00
U. S. cert's of deposit.					
5% fund with Treas.	11,338.00	11,338.00	24,603.00	31,100.00	32,800.00
Due from U. S. Treas.	21,990.06	22,450.00	32,230.06	22,540.06	20,880.06
Total.	24,192,715.11	23,393,841.95	24,042,134.78	23,981,024.47	24,570,008.35

ARRANGED BY STATES AND RESERVE CITIES—Continued.

MINNESOTA.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	58 banks.	59 banks.	65 banks.	65 banks.	72 banks.
Capital stock.....	\$4,490,000.00	\$4,490,000.00	\$4,515,000.00	\$4,677,500.00	\$4,882,040.00
Surplus fund.....	949,600.00	1,046,550.00	1,040,050.00	1,044,375.00	1,058,000.00
Undivided profits....	654,574.35	480,451.83	516,141.78	572,432.49	523,498.68
Nat'l-bank circulation	1,318,762.50	1,318,732.50	1,748,210.00	2,091,740.00	2,206,930.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	387,326.04	317,359.49	311,778.50	367,934.74	402,480.85
Due to State banks....	883,859.16	829,414.08	821,634.07	620,935.50	644,991.28
Due to trust co's, etc.	.....	.....	163,856.62	275,651.58	235,508.27
Due to reserve agents.	.....	2,876.56	.....	1,261.17	1,599.96
Dividends unpaid....	10,064.00	6,492.00	5,576.00	857.00	4,864.44
Individual deposits...	22,166,365.33	21,012,828.79	21,496,950.95	22,736,528.65	22,622,633.72
U. S. deposits.....	53,713.77	139,798.92	130,376.95	149,161.79	110,912.43
Dep'ts U. S. dis. officers	15,751.37	55,201.08	62,123.05	43,338.21	45,519.90
Notes rediscounted...	7,849.83	10,000.00	.....	10,207.78	20,207.78
Bills payable.....	30,000.00	60,000.00	77,500.00	30,000.00	82,500.00
Other liabilities.....	25,006.62	29,390.97	64,550.70	58,185.87	44,024.26
Total.....	30,992,872.97	29,799,096.22	30,953,748.62	32,680,609.87	32,885,711.57

CITY OF MINNEAPOLIS.

	6 banks.	6 banks.	6 banks.	6 banks.	6 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.....	569,500.00	647,000.00	647,000.00	647,000.00	697,000.00
Undivided profits....	342,424.16	203,864.75	206,396.96	297,289.55	205,655.10
Nat'l-bank circulation	460,950.00	562,300.00	628,080.00	663,897.50	670,647.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	3,283,384.03	2,750,609.79	2,827,984.29	3,376,478.43	3,884,080.63
Due to State banks....	2,613,635.31	2,639,332.47	2,169,324.30	2,709,477.54	2,556,610.62
Due to trust co's, etc.	.....	.....	501,567.51	473,614.20	512,512.12
Due to reserve agents.	.....	20,866.29	16,085.07	34,008.19	35,987.98
Dividends unpaid....	650.00	1,670.50	1,836.00	793.00	2,595.00
Individual deposits...	11,236,045.74	9,811,157.03	9,853,097.63	11,285,785.23	10,507,430.16
U. S. deposits.....	220,952.17	322,091.10	310,310.11	295,906.88	287,161.37
Dep'ts U. S. dis. officers	19,835.69	22,137.39	23,185.58	20,857.06	9,324.81
Notes rediscounted...	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	61,337.93	318,413.65	332,002.42	314,978.09	328,867.48
Total.....	22,808,715.03	21,299,442.97	21,516,869.87	24,120,085.67	23,697,872.77

CITY OF ST. PAUL.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock.....	\$3,800,000.00	\$3,800,000.00	\$3,800,000.00	\$3,800,000.00	\$3,800,000.00
Surplus fund.....	561,000.00	563,500.00	563,500.00	563,500.00	667,000.00
Undivided profits....	619,184.94	562,476.18	511,028.62	593,341.26	520,534.13
Nat'l-bank circulation	193,970.00	192,580.00	458,980.00	597,620.00	613,020.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	2,846,774.83	2,187,981.74	2,717,049.06	2,954,465.81	2,909,850.74
Due to State banks....	2,928,399.01	2,759,143.35	2,539,458.67	2,726,449.98	2,492,186.49
Due to trust co's, etc.	.....	.....	79,690.35	128,612.29	112,372.08
Due to reserve agents.	.....	67,814.64	58,660.73	125,435.30	59,959.20
Dividends unpaid....	2,526.71	3,910.00	1,943.50	604.00	1,770.50
Individual deposits...	12,723,785.63	12,429,177.30	12,539,499.04	11,730,782.56	12,675,315.60
U. S. deposits.....	168,196.54	585,707.11	518,614.46	415,753.42	439,768.96
Dep'ts U. S. dis. officers	348,877.45	241,551.63	253,710.35	344,459.85	278,227.65
Notes rediscounted...	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	24,192,715.11	23,393,841.95	24,042,134.78	23,981,024.47	24,570,008.35

712 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899, MISSISSIPPI.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Loans and discounts.	\$2,491,110.88	\$2,302,693.09	\$2,410,891.05	\$2,869,202.93	\$3,070,352.84
Overdrafts.	1,520,673.98	1,197,438.46	660,752.01	583,924.34	416,911.36
Bonds for circulation.	357,900.00	382,900.00	647,500.00	762,500.00	793,000.00
Bonds for deposits.					
U. S. bonds on hand.	2,000.00	2,000.00	34,000.00	1,000.00	1,020.00
Premiums on bonds.	5,718.75	8,112.50	22,130.00	14,622.06	16,131.98
Stocks, securities, etc.	549,088.71	532,548.36	523,014.42	525,577.78	532,608.55
Banking house, etc.	85,731.42	82,509.77	82,879.37	84,255.45	78,143.72
Real estate, etc.	63,452.48	48,008.29	60,942.84	66,890.24	63,437.33
Due from nat'l banks.	366,744.81	386,768.92	453,988.83	339,176.43	296,201.33
Due from State banks.	142,983.43	90,603.42	143,820.70	91,236.13	126,977.43
Due from res'v'ag'ts	454,027.47	1,010,768.32	1,247,832.79	763,608.00	629,036.27
Int'l-revenue stamps.			2,004.93	3,652.34	3,366.61
Cash items.	45,687.84	83,345.35	69,955.00	43,975.81	53,381.86
Clear'g-house exch'gs		437.40			
Bills of other banks.	6,090.00	9,188.00	11,661.00	18,449.00	10,064.00
Fractional currency.	1,613.22	3,759.34	3,892.92	4,534.20	4,233.02
Specie.	152,930.20	216,197.00	225,373.85	244,965.45	232,819.55
Legal-tender notes.	184,071.00	220,573.00	219,656.00	161,510.00	195,175.00
U. S. cert's of deposit.					
5% fund with Treas.	15,533.15	17,230.30	18,467.50	26,386.50	34,301.50
Due from U. S. Treas.	500.00	450.00	3,696.10	8,688.60	
Total.	6,445,857.34	6,596,151.52	6,842,369.31	6,609,155.26	6,557,164.35

MISSOURI.

	50 banks.	50 banks.	50 banks.	50 banks.	53 banks.
Loans and discounts.	\$9,888,789.99	\$10,291,427.07	\$10,097,885.67	\$10,071,091.34	\$9,920,872.04
Overdrafts.	193,271.91	189,757.41	173,660.07	208,615.78	207,337.44
Bonds for circulation.	1,243,550.00	1,283,550.00	1,444,050.00	1,540,300.00	1,645,300.00
Bonds for deposits.		150,000.00	150,000.00	150,000.00	150,000.00
U. S. bonds on hand.	139,480.00	44,880.00	20,080.00	47,280.00	26,080.00
Premiums on bonds.	57,853.24	71,432.74	33,166.95	27,510.48	35,701.54
Stocks, securities, etc.	711,311.18	674,118.26	635,350.48	667,265.85	638,197.03
Banking house, etc.	486,616.86	479,052.42	477,852.42	469,665.92	500,591.18
Real estate, etc.	254,653.77	245,503.75	227,716.75	217,048.56	230,452.23
Due from nat'l banks.	250,043.01	332,867.41	338,774.13	379,700.63	401,214.63
Due from State banks.	151,201.76	146,778.58	183,141.95	158,158.16	159,112.04
Due from res'v'ag'ts	2,978,058.00	2,872,747.26	2,901,938.57	2,465,034.38	3,450,321.31
Int'l-revenue stamps.			13,588.60	14,217.29	14,184.45
Cash items.	184,442.63	136,882.63	92,951.19	117,064.78	149,439.93
Clear'g-house exch'gs	25,182.52	13,892.51	13,263.44	3,323.38	7,300.13
Bills of other banks.	187,711.00	179,279.00	144,527.00	136,559.00	118,339.00
Fractional currency.	7,994.13	7,870.31	8,525.93	7,973.72	7,673.50
Specie.	612,056.21	627,134.92	621,789.00	625,345.70	632,600.60
Legal-tender notes.	407,387.00	376,068.00	402,090.00	366,765.00	321,834.00
U. S. cert's of deposit.					
5% fund with Treas.	55,959.75	56,634.75	62,927.75	72,828.50	79,015.00
Due from U. S. Treas.	3,495.00	5,337.50	6,320.00	10,687.50	26,112.50
Total.	17,839,063.96	18,185,214.52	18,049,599.90	17,756,435.87	18,721,678.55

CITY OF KANSAS CITY.

	5 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$23,517,223.60	\$23,764,737.73	\$25,740,691.66	\$25,232,529.11	\$25,683,586.66
Overdrafts.	358,933.13	209,208.53	310,233.83	484,882.73	731,650.10
Bonds for circulation.	941,000.00	991,000.00	1,713,000.00	1,720,000.00	1,735,700.00
Bonds for deposits.	710,000.00	985,000.00	985,000.00	978,000.00	964,000.00
U. S. bonds on hand.	175,000.00	56,080.00	102,750.00	96,000.00	96,000.00
Premiums on bonds.	12,400.00	26,900.00	24,133.12	22,825.77	22,831.88
Stocks, securities, etc.	1,918,971.20	1,640,775.87	2,444,346.92	2,902,261.37	3,078,189.87
Banking house, etc.	356,060.75	374,449.73	382,843.28	382,843.28	382,843.28
Real estate, etc.	104,778.30	93,359.56	81,559.56	55,752.00	55,752.00
Due from nat'l banks.	1,834,171.29	2,070,897.80	1,995,730.36	2,346,206.11	2,710,237.52
Due from State banks.	2,693,318.09	2,171,038.19	2,449,117.10	2,638,608.02	3,221,059.47
Due from res'v'ag'ts.	7,166,925.66	9,303,372.69	8,816,602.52	9,740,289.84	12,399,034.38
Int'l-revenue stamps.			6,487.14	10,037.03	10,904.62
Cash items.	53,885.01	33,350.37	38,037.49	48,806.59	58,557.79
Clear'g-house exch'gs	1,200,034.96	665,473.90	992,104.89	1,265,907.44	1,593,049.05
Bills of other banks.	181,144.00	197,791.00	368,267.00	337,003.00	405,630.00
Fractional currency.	5,400.66	7,814.47	7,822.91	7,818.37	13,491.00
Specie.	1,721,711.45	1,458,678.05	2,968,670.02	3,526,790.51	3,246,357.14
Legal-tender notes.	802,050.00	1,019,000.00	949,054.00	750,099.00	773,685.00
U. S. cert's of deposit.				54,000.00	
5% fund with Treas.	42,310.00	42,310.00	83,145.00	85,650.00	86,775.00
Due from U. S. Treas.	28,000.00	20,500.00	16,030.00	20,000.00	
Total.	43,823,312.10	45,131,737.89	50,475,626.80	52,706,400.17	57,269,384.76

ARRANGED BY STATES AND RESERVE CITIES—Continued.

MISSISSIPPI.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	12 banks.	12 banks.	12 banks.	12 banks.	12 banks.
Capital stock.....	\$955,000.00	\$980,000.00	\$980,000.00	\$980,000.00	\$980,000.00
Surplus fund.....	422,625.00	455,500.00	455,500.00	455,500.00	460,900.00
Undivided profits.....	214,726.07	157,821.08	229,251.16	263,040.40	202,888.47
Nat'l-bank circulation	317,500.00	335,840.00	371,970.00	569,170.00	769,390.00
State-bank circulation					
Due to national banks	206,460.73	92,222.52	128,316.04	74,597.86	24,700.97
Due to State banks...	161,521.44	216,931.59	129,755.43	80,620.81	56,895.82
Due to trust co's, etc.				75,892.44	8,886.77
Due to reserve agents.			7,443.75	7,179.23	2,287.70
Dividends unpaid....	510.00	2,384.00	1,560.00	520.00	763.00
Individual deposits...	3,683,097.84	4,233,225.57	4,514,372.47	4,009,068.72	3,878,626.52
U. S. deposits.....					
Dep'ts U.S.dis.officers					
Notes rediscounted...	261,735.82	65,034.34	17,500.00	79,109.47	120,820.45
Bills payable.....	201,500.00	50,000.00		8,000.00	46,000.00
Other liabilities.....	21,179.84	7,192.42	6,700.46	6,456.33	5,004.65
Total.....	6,445,857.34	6,596,151.52	6,842,369.31	6,609,155.26	6,557,164.35

MISSOURI.

	50 banks.	50 banks.	50 banks.	50 banks.	53 banks.
Capital stock.....	\$3,565,000.00	\$3,565,000.00	\$3,565,000.00	\$3,565,000.00	\$3,650,000.00
Surplus fund.....	768,437.82	799,450.00	797,450.00	804,950.00	812,350.00
Undivided profits.....	348,408.57	230,435.38	354,199.37	380,942.27	301,546.87
Nat'l-bank circulation	1,112,740.00	1,125,970.00	1,245,480.00	1,442,360.00	1,570,755.00
State-bank circulation					
Due to national banks	3,487.20	4,508.41	4,930.24	3,572.13	74,933.56
Due to State banks...	210,954.45	216,520.28	171,516.67	291,106.39	800,120.61
Due to trust co's, etc.			398.50		
Due to reserve agents.	72.70		7,180.08	26,159.66	859.17
Dividends unpaid....	10,461.36	3,302.50	409.00	3,060.00	2,010.00
Individual deposits...	11,769,686.91	12,014,764.48	11,663,778.35	11,059,385.19	11,345,707.31
U. S. deposits.....		142,500.00	142,500.00	128,000.00	122,000.00
Dep'ts U.S.dis.officers					
Notes rediscounted...	7,500.00	31,872.24	9,000.00	16,500.00	14,300.00
Bills payable.....	37,560.00	45,500.00	35,812.50	30,000.00	21,379.80
Other liabilities.....	4,814.95	5,391.23	51,945.19	5,391.23	5,176.23
Total.....	17,839,063.96	18,185,214.52	18,049,599.90	17,756,435.87	18,721,678.55

CITY OF KANSAS CITY.

	5 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock.....	\$2,300,000.00	\$2,550,000.00	\$2,550,000.00	\$2,550,000.00	\$2,550,000.00
Surplus fund.....	662,500.00	690,000.00	710,000.00	710,000.00	713,500.00
Undivided profits.....	541,862.16	541,478.52	541,737.69	682,708.94	793,230.52
Nat'l-bank circulation	846,200.00	846,200.00	1,662,900.00	1,720,000.00	1,734,650.00
State-bank circulation					
Due to national banks	11,671,370.41	12,411,734.92	14,056,399.54	12,589,989.52	14,027,231.13
Due to State banks...	9,899,573.78	10,273,349.17	11,158,411.14	11,463,677.91	14,069,931.84
Due to trust co's, etc.			49,816.00	168,288.81	123,592.73
Due to reserve agents.	16,986.36			2,353,050.80	3,012,333.63
Dividends unpaid....	237.50	29,788.22	1,586.00	757.00	1,272.25
Individual deposits...	17,164,019.81	16,817,582.53	18,785,414.37	19,582,149.78	19,402,265.44
U. S. deposits.....	671,321.62	957,924.35	917,866.52	830,482.31	804,265.26
Dep'ts U.S.dis.officers	49,240.46	13,680.18	41,360.70	55,295.10	37,111.96
Notes rediscounted...					
Bills payable.....					
Other liabilities.....			134.84		
Total.....	43,823,312.10	45,131,737.89	50,475,626.80	52,706,400.17	57,269,384.76

714 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899, CITY OF ST. JOSEPH.

Resources.	DECEMBER 2. 2 banks.	FEBRUARY 13. 2 banks.	APRIL 26. 2 banks.	JUNE 29. 2 banks.	SEPTEMBER 5. 2 banks.
Loans and discounts.	\$2, 899, 725.69	\$2, 904, 390.65	\$3, 139, 411.18	\$2, 931, 650.89	\$2, 932, 617.79
Overdrafts.	28, 502.38	23, 978.14	4, 885.95	10, 141.40	15, 270.14
Bonds for circulation.	214, 000.00	214, 000.00	214, 500.00	214, 500.00	164, 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.	34, 900.00	35, 900.00	35, 900.00	35, 900.00	25, 900.00
Premiums on bonds.					
Stocks, securities, etc.	19, 672.36	11, 500.00	9, 600.00	52, 150.00	52, 404.60
Banking house, etc.	72, 000.00	72, 000.00	72, 000.00	72, 000.00	72, 000.00
Real estate, etc.					
Due from nat'l banks.	352, 352.54	373, 263.46	278, 985.40	350, 118.19	852, 405.72
Due from State banks.	91, 909.35	91, 424.20	86, 828.72	105, 953.54	111, 946.70
Due from res'v'g'ts.	773, 201.75	720, 525.33	1, 157, 254.84	1, 843, 403.25	2, 053, 821.71
Int'l-revenue stamps.			420.00	350.00	360.00
Cash items.	37, 625.10	31, 195.06	40, 843.18	35, 138.69	36, 705.66
Clear'g-house exch'gs.	159, 521.79	123, 104.59	153, 212.63	101, 501.97	92, 886.97
Bills of other banks.	9, 665.00	20, 135.00	15, 065.00	16, 535.00	19, 365.00
Fractional currency.	1, 144.44	1, 573.99	831.30	1, 398.58	952.58
Specie.	288, 114.70	285, 388.70	342, 100.30	406, 625.90	411, 857.60
Legal-tender notes.	143, 383.00	144, 688.00	203, 629.00	184, 376.00	176, 678.00
U. S. cert's of deposit.					
5% fund with Treas.	9, 630.00	9, 630.00	9, 652.50	10, 725.00	8, 225.00
Due from U. S. Treas.	6, 800.00	1, 550.00	1, 000.00	1, 200.00	2, 500.00
Total.	5, 242, 148.10	5, 164, 247.12	5, 866, 120.00	6, 473, 668.41	7, 130, 397.47

CITY OF ST. LOUIS.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$49, 377, 450.30	\$50, 826, 961.82	\$50, 881, 506.71	\$48, 833, 735.90	\$51, 716, 156.34
Overdrafts.	53, 683.93	95, 109.99	37, 581.38	133, 924.99	132, 539.30
Bonds for circulation.	2, 970, 000.00	4, 095, 000.00	7, 200, 000.00	7, 200, 000.00	7, 200, 000.00
Bonds for deposits.	1, 400, 000.00	3, 322, 000.00	3, 322, 000.00	3, 322, 000.00	3, 322, 000.00
U. S. bonds on hand.	3, 560.00	6, 360.00	61, 560.00	115, 860.00	15, 860.00
Premiums on bonds.	87, 206.35	213, 796.87	250, 280.53	250, 155.53	206, 780.53
Stocks, securities, etc.	4, 270, 937.32	4, 267, 937.13	5, 003, 173.83	4, 799, 236.16	3, 812, 099.71
Banking house, etc.		758, 000.00	758, 000.00	757, 000.00	757, 000.00
Real estate, etc.	81, 820.85	106, 655.82	106, 228.98	190, 474.27	185, 729.37
Due from nat'l banks.	9, 444, 677.05	11, 244, 989.85	10, 565, 592.06	11, 762, 402.45	12, 441, 708.74
Due from State banks.	1, 505, 883.13	1, 598, 022.58	1, 898, 879.43	2, 188, 735.05	2, 476, 627.56
Due from res'v'g'ts.					
Int'l-revenue stamps.			17, 067.32	14, 305.92	13, 916.99
Cash items.	149, 309.39	127, 303.49	135, 577.94	143, 060.79	121, 640.78
Clear'g-house exch'gs.	1, 999, 869.50	1, 836, 202.77	1, 392, 112.09	1, 536, 044.71	1, 583, 060.03
Bills of other banks.	73, 315.00	109, 160.00	107, 767.60	67, 268.00	114, 682.00
Fractional currency.	2, 056.63	3, 804.04	4, 335.10	6, 785.35	4, 842.83
Specie.	7, 816, 948.85	7, 158, 016.22	7, 691, 745.93	6, 971, 505.30	7, 724, 049.76
Legal-tender notes.	3, 637, 881.00	3, 729, 112.00	5, 770, 893.00	5, 184, 242.00	4, 317, 016.00
U. S. cert's of deposit.	940, 000.00	940, 000.00	100, 000.00	100, 000.00	100, 000.00
5% fund with Treas.	124, 200.00	184, 275.00	340, 300.00	331, 162.50	360, 000.00
Due from U. S. Treas.	9, 000.00	500.00		1, 300.00	19, 360.00
Total.	84, 705, 899.30	90, 623, 207.58	95, 644, 601.30	93, 909, 198.92	96, 625, 069.94

MONTANA.

	21 banks.	21 banks.	21 banks.	21 banks.	21 banks.
Loans and discounts.	\$9, 073, 991.74	\$9, 276, 199.82	\$9, 646, 673.44	\$10, 316, 110.47	\$9, 134, 172.32
Overdrafts.	782, 023.86	568, 707.77	656, 232.65	687, 304.60	611, 289.83
Bonds for circulation.	633, 750.00	608, 750.00	641, 750.00	753, 750.00	753, 750.00
Bonds for deposits.	300, 000.00	300, 000.00	300, 000.00	300, 000.00	300, 000.00
U. S. bonds on hand.	435, 500.00	359, 500.00	539, 000.00	539, 000.00	469, 800.00
Premiums on bonds.	120, 056.25	117, 306.25	56, 575.00	59, 193.75	133, 779.99
Stocks, securities, etc.	917, 242.36	653, 065.38	598, 799.85	648, 592.74	737, 838.11
Banking house, etc.	320, 999.55	319, 366.26	320, 291.67	324, 558.91	263, 614.10
Real estate, etc.	219, 724.89	234, 553.64	185, 223.42	189, 603.89	165, 131.93
Due from nat'l banks.	1, 085, 001.53	746, 100.48	597, 046.18	568, 578.84	973, 914.69
Due from State banks.	436, 414.92	378, 265.49	317, 849.16	331, 909.05	473, 116.43
Due from res'v'g'ts.	3, 278, 725.59	2, 254, 690.26	2, 409, 516.46	1, 716, 444.32	3, 458, 816.37
Int'l-revenue stamps.			7, 777.28	8, 579.69	9, 589.34
Cash items.	49, 176.94	37, 932.59	35, 017.36	73, 302.52	23, 731.16
Clear'g-house exch'gs.	55, 166.47	32, 720.33	16, 539.82	14, 534.70	42, 025.32
Bills of other banks.	174, 505.00	160, 293.00	164, 124.00	156, 691.00	134, 356.00
Fractional currency.	4, 363.52	3, 548.28	8, 054.24	2, 656.36	3, 507.19
Specie.	988, 900.25	1, 123, 483.20	1, 052, 136.75	989, 190.55	1, 010, 064.25
Legal-tender notes.	620, 406.00	510, 655.00	452, 797.00	406, 735.00	436, 768.00
U. S. cert's of deposit.	20, 000.00				
5% fund with Treas.	28, 518.25	26, 447.25	30, 358.25	36, 943.80	36, 994.50
Due from U. S. Treas.	3, 992.10	2, 317.31	5, 848.16	3, 880.00	2, 466.20
Total.	19, 528, 459.22	17, 713, 902.31	18, 036, 610.19	18, 127, 560.19	19, 154, 755.73

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF ST. JOSEPH.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	2 banks.	2 banks.	2 banks.	2 banks.	2 banks.
Capital stock	\$350,000.00	\$350,000.00	\$350,000.00	\$350,000.00	\$350,000.00
Surplus fund	109,150.00	109,150.00	109,150.00	111,500.00	111,500.00
Undivided profits	51,105.91	26,780.88	79,349.77	49,105.94	59,455.32
Nat'l-bank circulation	192,600.00	192,600.00	193,050.00	214,500.00	164,500.00
State-bank circulation					
Due to national banks	737,286.63	795,913.27	936,675.69	1,201,262.38	1,408,052.62
Due to State banks ...	1,364,908.42	1,296,338.94	1,468,627.99	1,699,711.14	2,061,154.47
Due to trust co's, etc.					
Due to reserve agents					
Dividends unpaid					
Individual deposits ...	2,339,680.43	2,296,681.15	2,631,775.72	2,758,323.90	2,889,717.58
U. S. deposits	97,036.21	96,768.23	96,613.78	88,857.80	85,657.90
Dep'ts U.S.dis.officers	380.50	614.65	877.05	307.25	359.58
Notes rediscounted ...					
Bills payable					
Other liabilities					
Total	5,242,148.10	5,164,247.12	5,866,120.00	6,473,668.41	7,130,397.47

CITY OF ST. LOUIS.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Capital stock	\$11,400,000.00	\$11,400,000.00	\$11,400,000.00	\$11,400,000.00	\$11,400,000.00
Surplus fund	2,618,500.00	2,624,000.00	2,750,000.00	2,750,000.00	2,775,000.00
Undivided profits	2,860,884.04	2,857,381.37	2,975,840.44	2,842,446.78	2,978,822.43
Nat'l-bank circulation	2,467,035.00	3,644,055.00	6,784,695.00	7,195,750.00	7,153,497.50
State-bank circulation					
Due to national banks	17,417,791.51	19,672,068.67	21,652,433.03	21,775,923.56	22,531,343.12
Due to State banks ...	10,225,396.15	11,308,439.34	11,441,528.28	11,023,981.46	12,230,763.69
Due to trust co's, etc.			4,854,748.18	3,328,409.07	3,648,378.24
Due to reserve agents					
Dividends unpaid....	43,641.00	5,127.75	8,198.75	128,171.50	9,858.75
Individual deposits ...	36,282,137.81	35,510,112.19	30,276,377.59	30,234,736.52	30,810,865.21
U. S. deposits	1,375,033.76	3,282,043.23	3,175,800.00	2,891,800.00	2,782,359.06
Dep'ts U.S.dis.officers					
Notes rediscounted ...					
Bills payable					
Other liabilities	15,480.03	319,980.03	324,980.03	337,980.03	304,181.94
Total	84,705,899.30	90,623,207.58	95,644,601.30	93,909,198.92	96,625,069.94

MONTANA.

	21 banks.	21 banks.	21 banks.	21 banks.	21 banks.
Capital stock	\$2,305,000.00	\$2,305,000.00	\$2,305,000.00	\$2,305,000.00	\$2,305,000.00
Surplus fund	381,000.00	393,500.00	393,500.00	393,500.00	401,500.00
Undivided profits	930,048.67	590,409.56	632,534.33	698,289.37	797,360.70
Nat'l-bank circulation	538,270.00	500,090.00	553,565.00	699,275.00	716,575.00
State-bank circulation					
Due to national banks	776,785.15	484,970.39	465,175.43	470,876.57	502,564.69
Due to State banks ...	302,852.91	242,883.98	167,742.73	171,088.63	193,867.13
Due to trust co's, etc.			981.84	46,043.85	63,469.66
Due to reserve agents	374.39	1,125.51	565.05	4,047.61	
Dividends unpaid....	5,491.50	18,544.50	16,411.50	16,261.50	1,885.00
Individual deposits ...	13,619,625.35	12,361,466.30	12,549,292.90	12,239,233.14	13,360,264.52
U. S. deposits	190,267.37	207,162.18	191,535.61	185,838.92	149,741.75
Dep'ts U.S.dis.officers	94,243.88	79,249.89	95,805.80	98,605.60	113,027.28
Notes rediscounted ...				20,000.00	
Bills payable	90,000.00	235,000.00	235,000.00	350,000.00	120,000.00
Other liabilities	294,500.00	294,500.00	429,500.00	429,500.00	429,500.00
Total	19,528,459.22	17,713,902.31	18,036,610.19	18,127,560.19	19,154,755.73

716 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

NEBRASKA.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	88 banks.	87 banks.	89 banks.	97 banks.	99 banks.
Loans and discounts.	\$16,776,685.24	\$16,365,983.33	\$16,363,095.78	\$16,679,355.70	\$16,710,775.73
Overdrafts.	323,619.15	335,163.70	318,451.55	363,616.31	478,331.23
Bonds for circulation.	1,728,170.00	1,715,670.00	1,882,170.00	2,023,320.00	2,091,070.00
Bonds for deposits.					
U. S. bonds on hand.	67,750.00	68,750.00	89,470.00	89,550.00	103,550.00
Premiums on bonds.	52,654.25	52,354.25	33,810.13	38,150.87	49,937.04
Stocks, securities, etc.	603,960.29	534,246.59	530,705.18	535,409.20	562,228.74
Banking house, etc.	906,201.50	890,641.33	893,716.71	929,124.85	923,666.19
Real estate, etc.	921,269.37	907,725.39	860,858.41	797,591.93	777,171.61
Due from nat'l banks.	565,722.31	513,776.44	619,382.24	1,101,775.03	1,253,897.81
Due from State banks.	271,531.65	250,404.15	262,256.90	395,717.46	882,939.21
Due from res'v'g'ts.	3,539,532.65	3,465,836.56	5,582,569.39	7,549,912.36	8,167,884.51
Int'l-revenue stamps.			19,074.91	22,001.58	24,533.26
Cash items.	256,225.04	407,110.17	403,119.49	425,062.39	396,943.45
Clear'g-house exch'gs.	4,186.19	2,084.67	510.83	4,822.31	2,474.63
Bills of other banks.	108,673.00	94,268.00	162,132.00	154,188.00	124,285.00
Fractional currency.	8,341.95	9,243.48	9,993.16	9,602.36	9,130.98
Specie.	834,659.89	874,041.95	893,635.45	1,004,523.25	1,013,475.98
Legal-tender notes.	371,375.00	394,043.00	459,306.00	456,188.00	450,986.00
U. S. cert's of deposit.					
5% fund with Treas.	76,970.25	76,697.75	83,050.75	88,836.75	99,988.50
Due from U. S. Treas.	507.50	1,257.50	4,297.50	27,212.50	15,760.00
Total.	27,418,035.23	26,950,298.26	29,480,606.38	32,695,960.85	34,139,029.87

CITY OF LINCOLN.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Loans and discounts.	\$1,642,115.32	\$1,606,913.70	\$1,697,084.14	\$1,814,590.53	\$1,788,748.10
Overdrafts.	16,219.25	11,908.98	8,989.17	28,662.50	24,424.83
Bonds for circulation.	125,000.00	125,000.00	175,700.00	250,700.00	250,700.00
Bonds for deposits.	60,000.00	60,000.00	60,000.00	60,000.00	60,000.00
U. S. bonds on hand.	26,000.00	26,000.00	1,040.00	1,040.00	1,000.00
Premiums on bonds.	12,860.00	12,860.00	15,655.84	17,654.28	13,650.93
Stocks, securities, etc.	222,977.63	194,366.01	189,334.81	149,890.68	156,915.19
Banking house, etc.	71,256.31	72,221.00	73,978.50	76,585.58	76,654.43
Real estate, etc.	30,063.20	30,063.20	30,063.20	30,493.20	30,478.20
Due from nat'l banks.	124,304.73	135,627.19	266,569.24	572,800.49	698,667.34
Due from State banks.	148,432.72	87,328.61	74,145.46	105,224.06	178,445.73
Due from res'v'g'ts.	244,547.55	348,808.83	704,897.49	851,125.24	857,369.89
Int'l-revenue stamps.			4,171.20	5,046.12	4,775.40
Cash items.	25,749.21	19,149.92	20,263.31	14,049.01	30,202.18
Clear'g-house exch'gs.	19,840.18	37,919.06	15,883.16	15,560.02	19,440.64
Bills of other banks.	6,969.00	4,631.00	14,009.00	19,758.00	7,298.00
Fractional currency.	1,282.66	1,814.38	1,927.14	1,207.75	1,104.35
Specie.	131,561.20	146,417.65	117,369.70	122,670.95	114,221.85
Legal-tender notes.	64,514.00	58,321.00	126,647.00	108,450.00	73,724.00
U. S. cert's of deposit.					
5% fund with Treas.	5,625.00	5,625.00	6,035.00	12,535.00	12,535.00
Due from U. S. Treas.					
Total.	2,979,317.96	2,984,975.53	3,603,763.36	4,258,043.41	4,400,346.06

CITY OF OMAHA.

	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Loans and discounts.	\$13,582,455.85	\$12,438,032.78	\$13,106,874.66	\$13,048,139.10	\$13,216,470.61
Overdrafts.	153,634.93	112,882.43	157,480.50	167,183.96	137,456.43
Bonds for circulation.	1,075,000.00	1,125,000.00	1,615,000.00	1,665,000.00	1,675,000.00
Bonds for deposits.	900,000.00	900,000.00	900,000.00	900,000.00	900,000.00
U. S. bonds on hand.	20,220.00	11,260.00	12,220.00	12,320.00	740.00
Premiums on bonds.	78,604.52	79,298.30	122,698.54	99,592.28	89,849.66
Stocks, securities, etc.	1,611,935.69	1,634,457.55	1,469,887.04	1,354,653.21	1,273,210.92
Banking house, etc.	818,541.75	818,541.75	818,041.75	818,041.75	816,156.75
Real estate, etc.	446,316.89	438,864.54	408,903.67	379,073.05	305,651.40
Due from nat'l banks.	928,118.86	922,994.00	1,048,304.04	1,960,139.73	2,006,716.19
Due from State banks.	562,379.38	554,408.35	699,553.22	909,257.15	897,536.66
Due from res'v'g'ts.	1,941,034.69	2,651,985.45	2,321,459.54	3,600,701.39	5,007,292.95
Int'l-revenue stamps.			7,080.40	12,642.33	10,274.91
Cash items.	160,323.87	132,819.48	158,759.59	191,622.90	105,809.68
Clear'g-house exch'gs.	761,778.41	559,823.15	619,381.75	599,385.08	579,488.40
Bills of other banks.	117,507.00	99,715.00	202,362.00	257,018.00	350,590.00
Fractional currency.	5,991.73	7,995.29	7,816.56	8,602.44	6,894.23
Specie.	1,259,007.30	1,416,683.45	1,103,148.68	1,338,055.90	1,494,375.10
Legal-tender notes.	669,163.00	748,138.00	1,297,662.00	1,363,703.00	938,446.00
U. S. cert's of deposit.					
5% fund with Treas.	48,375.00	50,625.00	59,185.00	83,320.00	83,250.00
Due from U. S. Treas.	16,298.60	16,912.86	8,075.70	11,326.10	13,371.20
Total.	25,156,683.13	24,710,937.38	26,143,964.64	28,779,777.37	29,968,581.73

ARRANGED BY STATES AND RESERVE CITIES—Continued.

NEBRASKA.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	88 banks.	87 banks.	89 banks.	97 banks.	99 banks.
Capital stock.....	\$5,515,000.00	\$5,465,000.00	\$5,502,500.00	\$5,807,500.00	\$5,915,000.00
Surplus fund.....	1,141,877.95	1,156,320.14	1,158,320.14	1,174,031.57	1,220,155.37
Undivided profits.....	699,327.54	524,348.74	659,735.40	677,101.89	528,490.77
Nat'l-bank circulation	1,552,482.50	1,534,452.50	1,647,882.50	1,784,422.50	2,032,725.00
State-bank circulation					
Due to national banks	656,075.04	619,170.25	568,991.75	1,158,548.25	1,408,415.27
Due to State banks...	1,181,668.21	880,929.05	1,465,986.82	2,069,998.06	2,334,457.70
Due to trust co's, etc.			71,943.48	113,521.36	131,614.61
Due to reserve agents	21,123.22	1,151.62	2,755.55	517,284.37	480,508.75
Dividends unpaid....	836.00	7,883.00	1,000.00	2,603.00	3,447.50
Individual deposits...	16,373,022.09	16,421,327.81	18,298,192.80	19,348,361.06	20,057,625.18
U. S. deposits					
Dep'ts U. S. dis. officers					
Notes rediscounted...	53,964.04	82,811.52	20,822.19	1,425.00	
Bills payable	212,500.00	265,000.00	74,000.00	28,000.00	10,000.00
Other liabilities.....	10,158.64	903.63	8,475.75	13,163.79	16,589.72
Total.....	27,418,035.23	26,959,298.26	29,480,606.38	32,695,960.85	34,139,029.87

CITY OF LINCOLN.

	3 banks.	3 banks.	3 banks.	3 banks.	3 banks.
Capital stock.....	\$380,000.00	\$400,000.00	\$400,000.00	\$400,000.00	\$400,000.00
Surplus fund.....	26,000.00	30,000.00	34,000.00	34,000.00	40,000.00
Undivided profits.....	20,006.61	23,241.69	25,480.25	33,108.92	25,924.80
Nat'l-bank circulation	112,500.00	112,500.00	120,100.00	250,050.00	250,050.00
State-bank circulation					
Due to national banks	230,283.20	267,144.23	441,047.32	602,159.63	693,196.07
Due to State banks...	369,017.18	469,147.00	669,256.24	936,825.84	1,000,342.39
Due to trust co's, etc.				8,889.89	6,081.87
Due to reserve agents					
Dividends unpaid....	40.00	6.00	50.00	34.00	66.00
Individual deposits...	1,784,380.97	1,625,936.47	1,856,829.55	1,943,475.13	1,939,184.93
U. S. deposits	57,000.00	57,000.00	57,000.00	49,500.00	45,500.00
Dep'ts U. S. dis. officers					
Notes rediscounted...					
Bills payable					
Other liabilities					
Total.....	2,979,317.96	2,984,975.53	3,603,763.36	4,258,043.41	4,400,346.06

CITY OF OMAHA.

	8 banks.	8 banks.	8 banks.	8 banks.	8 banks.
Capital stock.....	\$3,750,000.00	\$3,750,000.00	\$3,750,000.00	\$3,650,000.00	\$3,650,000.00
Surplus fund.....	364,000.00	369,000.00	409,000.00	411,000.00	416,000.00
Undivided profits.....	240,422.55	249,173.97	350,511.38	214,215.51	148,533.71
Nat'l-bank circulation	827,500.00	887,500.00	1,190,200.00	1,665,000.00	1,665,000.00
State-bank circulation					
Due to national banks	4,505,014.18	4,404,733.00	4,748,649.91	5,822,343.73	6,900,505.97
Due to State banks...	3,844,263.89	3,279,062.72	3,862,710.43	4,957,870.86	5,209,952.42
Due to trust co's, etc.			1,856.71	102,028.91	196,594.33
Due to reserve agents	904.92	104.31	1,674.63	284.62	21,240.79
Dividends unpaid....	351.00	640.00			243.92
Individual deposits...	10,702,257.32	10,897,572.09	10,916,368.02	11,081,116.87	10,919,755.98
U. S. deposits	514,082.91	676,432.98	575,268.48	622,253.62	717,038.03
Dep'ts U. S. dis. officers	357,886.36	205,718.31	287,725.08	253,663.25	123,716.58
Notes rediscounted...					
Bills payable	50,000.00		50,000.00		
Other liabilities					
Total.....	25,156,683.13	24,719,937.38	26,143,964.64	28,779,777.37	29,968,581.73

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

NEVADA.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Loans and discounts.	\$358,597.05	\$350,177.72	\$338,790.18	\$313,783.50	\$351,107.12
Overdrafts.	37,478.53	47,737.07	72,201.86	54,628.96	60,847.35
Bonds for circulation.	20,500.00	20,500.00	20,500.00	20,500.00	20,500.00
Bonds for deposits.					
U. S. bonds on hand.					
Premiums on bonds.	1,850.00	1,850.00	1,850.00		
Stocks, securities, etc.	90,571.04	56,640.00	52,640.00	40,640.00	22,500.00
Banking house, etc.	4,786.78	4,786.78	4,786.78	6,236.78	6,236.78
Real estate, etc.	7,500.00	6,500.00	6,500.00	6,500.00	6,500.00
Due from nat'l banks.	3,893.13	6,885.34			
Due from State banks.	5,725.81	9,814.15	7,353.73	7,433.16	6,414.51
Due from res'v'e ag'ts.	54,120.81	37,385.54	73,099.53	55,539.37	23,352.02
Int'l-revenue stamps.			412.28	648.19	423.24
Cash items.	848.02	1,031.30	43.65	77.25	552.66
Clear'g-house exch'gs.					
Bills of other banks.					
Fractional currency.	39.26	10.95	51.79	60.14	104.60
Specie.	32,753.65	31,963.40	27,550.95	45,590.00	47,338.70
Legal-tender notes.	287.00	70.00	767.00	200.00	1,935.00
U. S. cert's of deposit.					
5% fund with Treas.	922.50	922.50	922.50	922.50	1,025.00
Due from U. S. Treas.					
Total.	619,873.58	576,274.75	607,470.25	552,759.85	548,836.98

NEW HAMPSHIRE.

	52 banks.	52 banks.	54 banks.	55 banks.	55 banks.
Loans and discounts.	\$12,643,424.56	\$12,346,913.92	\$11,933,445.94	\$12,166,708.46	\$12,350,125.85
Overdrafts.	57,238.07	85,251.33	72,110.67	81,413.13	65,111.71
Bonds for circulation.	3,914,250.00	3,944,250.00	4,178,500.00	4,310,000.00	4,387,900.00
Bonds for deposits.	500,000.00	700,000.00	800,000.00	850,000.00	837,600.00
U. S. bonds on hand.	71,150.00	73,900.00	195,000.00	180,300.00	147,900.00
Premiums on bonds.	116,295.00	148,058.94	115,903.49	92,214.85	77,548.36
Stocks, securities, etc.	2,985,093.59	2,824,357.20	2,814,767.81	2,904,245.54	3,098,782.62
Banking house, etc.	32,195.92	306,236.93	305,273.39	305,477.04	304,668.55
Real estate, etc.	170,439.45	163,368.04	163,874.00	165,519.35	166,696.18
Due from nat'l banks.	361,139.96	194,739.38	323,756.98	230,649.46	323,621.19
Due from State banks.	111,386.84	91,054.03	89,057.79	95,296.54	70,581.90
Due from res'v'e ag'ts.	2,599,583.73	2,088,375.52	2,514,981.64	2,804,415.39	3,257,942.39
Int'l-revenue stamps.			9,032.64	9,171.62	9,643.44
Cash items.	277,332.21	188,301.24	141,970.61	186,682.37	269,109.53
Clear'g-house exch'gs.					
Bills of other banks.	243,213.00	259,345.00	319,447.00	310,340.00	282,166.00
Fractional currency.	8,878.53	9,829.08	10,850.25	12,425.62	9,944.65
Specie.	749,093.27	760,905.75	770,279.55	752,956.08	751,514.74
Legal-tender notes.	281,092.00	294,679.00	302,365.00	331,915.00	348,184.00
U. S. cert's of deposit.					
5% fund with Treas.	175,811.25	172,411.25	199,214.25	207,007.50	217,355.00
Due from U. S. Treas.	1,700.00	1,800.00	4,262.50	10,102.50	2,952.50
Total.	25,580,127.38	24,653,776.61	25,264,093.51	26,006,840.45	26,979,348.61

NEW JERSEY.

	109 banks.	109 banks.	110 banks.	114 banks.	115 banks.
Loans and discounts.	\$63,513,586.09	\$61,674,950.35	\$61,687,942.39	\$61,988,076.80	\$63,055,049.65
Overdrafts.	52,479.07	51,563.09	34,184.76	51,198.28	47,120.10
Bonds for circulation.	6,340,150.00	6,340,150.00	6,978,650.00	7,628,200.00	7,750,950.00
Bonds for deposits.	1,050,000.00	1,115,000.00	1,127,000.00	1,127,000.00	1,127,000.00
U. S. bonds on hand.	250,300.00	224,240.00	173,770.00	311,960.00	148,460.00
Premiums on bonds.	464,579.12	442,438.22	265,085.67	212,973.77	190,784.86
Stocks, securities, etc.	12,295,375.02	11,880,729.02	12,284,447.89	13,073,005.75	14,032,485.79
Banking house, etc.	3,296,147.45	3,302,981.10	3,370,500.31	3,403,301.46	3,486,602.19
Real estate, etc.	934,779.86	966,358.33	920,695.94	902,034.26	890,909.70
Due from nat'l banks.	2,878,018.93	2,800,949.35	2,889,900.53	3,082,521.74	2,460,524.37
Due from State banks.	500,691.29	502,291.70	467,938.02	556,596.06	618,438.84
Due from res'v'e ag'ts.	9,704,747.61	11,552,488.71	12,972,882.46	13,187,105.12	15,334,439.84
Int'l-revenue stamps.			46,658.54	47,581.96	44,745.16
Cash items.	1,434,481.06	1,331,370.05	864,543.23	983,483.59	880,797.71
Clear'g-house exch'gs.	490,266.67	798,480.38	555,896.37	548,098.78	587,208.84
Bills of other banks.	276,381.00	353,605.00	410,927.00	384,152.00	489,318.00
Fractional currency.	60,046.61	66,422.21	60,809.55	64,022.39	58,608.67
Specie.	3,215,252.49	3,414,562.78	3,705,250.25	3,591,754.72	3,815,065.80
Legal-tender notes.	1,976,365.00	2,364,118.00	2,565,108.00	2,462,722.00	2,548,839.00
U. S. cert's of deposit.					
5% fund with Treas.	283,681.25	280,216.75	309,623.75	368,977.50	380,832.50
Due from U. S. Treas.	15,773.00	18,180.50	33,693.50	55,993.25	44,015.50
Total.	109,033,101.52	109,481,096.14	111,725,508.16	114,030,764.97	118,001,206.52

ARRANGED BY STATES AND RESERVE CITIES—Continued.

NEVADA.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	1 bank.	1 bank.	1 bank.	1 bank.	1 bank.
Capital stock.....	\$82,000.00	\$82,000.00	\$82,000.00	\$82,000.00	\$82,000.00
Surplus fund.....	2,500.00	3,000.00	3,000.00	3,000.00	3,500.00
Undivided profits.....	5,101.92	4,285.78	5,463.26	8,506.60	4,789.50
Nat'l-bank circulation	18,450.00	18,450.00	18,450.00	18,450.00	20,500.00
State-bank circulation					
Due to national banks					
Due to State banks...	3,425.00	193.57	30.71	137.76	
Due to trust co's, etc.					
Due to reserve agents					
Dividends unpaid.....		98.40			256.00
Individual deposits...	468,396.66	468,247.00	498,526.28	440,665.49	432,791.48
U. S. deposits.....					
Dep'ts U.S.dis.officers					
Notes rediscounted...					
Bills payable.....	40,000.00				5,000.00
Other liabilities.....					
Total.....	619,873.58	576,274.75	607,470.25	552,759.85	548,836.98

NEW HAMPSHIRE.

	52 banks.	52 banks.	54 banks.	55 banks.	55 banks.
Capital stock.....	\$5,400,000.00	\$5,375,000.00	\$5,425,000.00	\$5,561,850.00	\$5,498,300.00
Surplus fund.....	1,348,712.37	1,360,695.52	1,356,470.52	1,361,791.97	1,375,823.10
Undivided profits.....	654,362.45	607,563.57	826,820.97	921,314.07	860,736.13
Nat'l-bank circulation	3,479,002.50	3,486,162.50	3,912,857.50	4,078,192.50	4,306,222.50
State-bank circulation	6,789.00	6,789.00	6,789.00	6,789.00	6,789.00
Due to national banks	1,152,893.13	625,544.14	567,702.11	509,919.52	543,686.73
Due to State banks...	822,402.14	1,083,058.68	142,380.58	120,613.76	23,809.89
Due to trust co's, etc.			908,398.00	1,291,476.38	1,244,198.43
Due to reserve agents	63,216.61	7,173.41	8,311.07	5,475.92	4,356.41
Dividends unpaid....	11,100.74	19,579.69	44,617.68	27,108.66	14,416.11
Individual deposits...	12,032,617.14	11,217,840.27	11,182,114.46	11,358,332.69	12,284,777.96
U. S. deposits.....	481,337.79	777,033.45	786,008.35	791,826.49	751,734.76
Dep'ts U.S.dis.officers	18,448.00	21,041.36	4,269.72	5,174.90	16,942.27
Notes rediscounted...	5,000.00	5,000.00	10,000.00		10,000.00
Bills payable.....	81,400.00	54,443.30	60,580.00	60,000.00	36,110.00
Other liabilities.....	22,845.51	6,851.72	21,773.55	6,974.59	1,445.32
Total.....	25,580,127.38	24,653,776.61	25,264,093.51	26,006,840.45	26,979,348.61

NEW JERSEY.

	109 banks.	109 banks.	110 banks.	114 banks.	115 banks.
Capital stock.....	\$14,778,220.00	\$14,835,000.00	\$14,905,000.00	\$14,988,210.00	\$15,068,355.00
Surplus fund.....	8,490,750.00	8,534,000.00	8,549,000.00	8,571,500.00	8,672,754.15
Undivided profits.....	5,406,198.01	5,351,619.93	5,912,906.60	6,144,340.67	5,940,899.76
Nat'l-bank circulation	5,624,207.00	5,562,174.50	6,026,454.50	7,307,314.50	7,569,457.00
State-bank circulation	5,402.00	5,402.00	5,402.00	5,402.00	5,402.00
Due to national banks	2,351,748.22	2,018,755.17	2,669,438.29	3,082,657.52	1,951,765.76
Due to State banks...	724,563.43	660,799.68	543,003.97	557,971.19	374,520.72
Due to trust co's, etc.			494,575.59	1,461,140.01	2,793,361.26
Due to reserve agents	1,134,549.12	932,943.06	975,217.07	921,390.04	627,924.05
Dividends unpaid....	39,885.69	53,071.00	40,756.79	49,904.61	55,299.79
Individual deposits...	68,425,117.28	69,659,283.97	69,693,352.89	69,216,318.05	73,461,509.25
U. S. deposits.....	982,254.00	899,149.49	1,037,032.26	961,270.68	912,019.25
Dep'ts U.S.dis.officers	50,158.95	198,698.25	44,979.02	41,326.00	44,192.50
Notes rediscounted...	440,697.72	405,893.32	277,320.46	332,695.39	102,625.00
Bills payable.....	541,000.00	356,000.00	533,680.40	212,000.00	235,000.00
Other liabilities.....	38,350.10	8,305.77	17,379.32	177,324.31	186,121.03
Total.....	109,033,101.52	109,481,096.14	111,725,508.16	114,030,764.97	118,001,206.52

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

NEW MEXICO.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	7 banks.	8 banks.	8 banks.	8 banks.	9 banks.
Loans and discounts.	\$1,978,977.86	\$2,301,862.68	\$2,310,716.08	\$2,463,032.88	\$2,524,894.68
Overdrafts.	69,227.99	68,418.95	105,608.29	154,609.81	88,531.66
Bonds for circulation.	427,500.00	440,000.00	440,000.00	452,500.00	475,000.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand.	10,400.00	400.00	400.00	400.00	
Premiums on bonds.	33,450.00	34,153.12	36,693.56	17,626.06	19,044.81
Stocks, securities, etc.	331,332.00	342,115.40	372,951.67	294,075.66	290,678.51
Banking house, etc.	123,355.05	123,321.17	124,257.40	124,263.15	126,003.15
Real estate, etc.	48,520.00	52,825.85	52,325.85	53,925.85	53,625.85
Due from nat'l banks.	690,179.77	490,564.12	552,021.98	547,836.89	465,620.06
Due from State banks.	116,494.70	96,718.51	125,573.06	123,649.78	77,425.09
Due from res'v' ag'ts	974,228.74	911,945.64	768,886.16	717,433.69	752,673.89
Int'l-revenue stamps.			7,569.21	8,387.07	8,620.79
Cash items.	38,698.22	22,570.47	23,952.20	14,670.56	16,877.51
Clear'g-house exch'gs		6,855.09	5,024.00	7,027.92	6,486.55
Bills of other banks.	48,480.00	42,401.00	46,804.00	49,766.00	53,831.00
Fractional currency.	1,012.67	2,372.98	1,982.39	1,767.59	978.40
Specie.	229,898.15	235,817.95	249,933.20	227,012.40	229,812.90
Legal-tender notes.	120,498.00	123,642.00	117,774.00	114,672.00	129,217.00
U. S. cert's of deposit.					
5% fund with Treas.	19,237.50	19,237.50	21,125.00	21,965.00	23,137.50
Due from U. S. Treas.	650.00	2,000.00	600.00	1,400.00	50.00
Total	5,462,140.65	5,516,752.43	5,564,193.05	5,596,022.31	5,542,509.95

NEW YORK.

	272 banks.	270 banks.	274 banks.	280 banks.	281 banks.
Loans and discounts.	\$101,720,233.71	\$90,627,428.21	\$103,436,814.14	\$105,001,668.60	\$105,567,652.73
Overdrafts.	451,441.74	390,521.03	444,738.46	509,588.37	422,596.03
Bonds for circulation.	17,400,750.00	17,344,750.00	17,953,250.00	18,682,850.00	18,904,100.00
Bonds for deposits.	1,952,500.00	2,621,500.00	2,611,500.00	2,497,000.00	2,300,000.00
U. S. bonds on hand.	1,303,060.00	868,260.00	974,110.00	836,270.00	646,430.00
Premiums on bonds.	832,758.01	810,891.26	368,761.45	347,059.51	286,090.56
Stocks, securities, etc.	21,089,338.63	21,227,886.25	21,873,169.79	22,420,286.79	23,859,201.61
Banking house, etc.	3,569,585.38	3,529,682.48	3,519,528.52	3,510,036.37	3,573,457.43
Real estate, etc.	3,014,771.97	2,992,341.79	2,858,784.72	2,843,977.71	2,900,388.58
Due from nat'l banks.	3,134,579.27	3,329,286.90	3,327,894.84	3,024,856.80	2,993,023.06
Due from State banks.	1,967,202.73	1,685,209.95	2,172,804.27	2,150,048.24	2,267,208.25
Due from res'v' ag'ts	18,187,675.00	19,569,205.72	18,692,398.37	19,238,825.57	23,679,303.02
Int'l-revenue stamps.			106,897.92	109,206.83	111,008.07
Cash items.	926,717.92	1,123,593.51	687,254.64	882,587.04	795,798.49
Clear'g-house exch'gs	285,709.43	427,834.67	262,651.50	273,819.91	266,801.15
Bills of other banks.	635,064.00	913,659.00	1,138,598.00	961,183.00	1,115,397.00
Fractional currency.	58,495.34	70,987.04	71,745.96	73,910.38	65,379.82
Specie.	5,725,850.16	6,131,845.92	6,378,452.83	6,318,659.61	6,533,220.22
Legal-tender notes.	2,461,154.00	2,884,877.00	3,171,633.00	3,143,230.00	3,142,886.00
U. S. cert's of deposit.	175,000.00	175,000.00	165,000.00	140,000.00	130,000.00
5% fund with Treas.	771,630.05	752,621.35	820,994.60	879,177.80	915,560.40
Due from U. S. Treas.	24,423.14	61,101.34	68,404.74	77,703.94	40,876.64
Total	185,737,940.48	186,538,483.42	191,005,387.75	193,921,946.47	200,516,379.06

CITY OF ALBANY.

	6 banks.	6 banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.	\$10,685,400.25	\$9,988,371.35	\$11,258,789.91	\$11,105,189.77	\$11,000,157.54
Overdrafts.	14,157.34	4,415.42	8,888.99	3,756.20	12,416.71
Bonds for circulation.	350,000.00	350,000.00	350,000.00	576,000.00	639,000.00
Bonds for deposits.	261,100.00	261,100.00	261,100.00	235,100.00	222,100.00
U. S. bonds on hand.					
Premiums on bonds.	37,250.00	37,250.00			11,000.00
Stocks, securities, etc.	1,226,821.78	953,973.77	1,096,495.74	1,155,540.07	1,121,253.82
Banking house, etc.	259,707.43	259,707.43	259,707.43	259,707.43	259,707.43
Real estate, etc.	126,215.05	123,013.58	122,889.18	94,958.12	94,558.12
Due from nat'l banks.	2,051,833.94	2,234,978.36	2,704,794.23	3,155,998.50	2,743,103.01
Due from State banks.	590,003.78	392,806.47	1,584,291.20	2,003,933.57	1,078,126.39
Due from res'v' ag'ts	2,245,761.53	2,185,814.47	5,156,847.20	4,587,572.41	4,353,369.31
Int'l-revenue stamps.			1,560.95	2,481.10	2,392.10
Cash items.	58,583.81	103,105.86	67,623.66	36,995.20	44,578.99
Clear'g-house exch'gs	179,598.95	172,815.83	113,898.96	110,442.18	132,762.13
Bills of other banks.	49,861.00	53,469.00	58,176.00	68,109.00	51,145.00
Fractional currency.	3,479.87	5,797.63	5,518.00	2,452.68	5,835.84
Specie.	887,547.25	909,075.85	952,546.65	1,050,208.35	1,043,985.60
Legal-tender notes.	383,307.00	516,958.00	663,108.00	817,956.00	991,164.00
U. S. cert's of deposit.					
5% fund with Treas.	15,750.00	15,750.00	16,750.00	25,350.00	31,950.00
Due from U. S. Treas.		1,000.00			1,000.00
Total	19,417,378.98	18,569,403.02	24,682,986.10	25,298,751.58	23,839,615.99

ARRANGED BY STATES AND RESERVE CITIES—Continued.

NEW MEXICO.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	7 banks.	8 banks.	8 banks.	8 banks.	9 banks.
Capital stock	\$650,000.00	\$675,000.00	\$680,000.00	\$675,000.00	\$710,000.00
Surplus fund.....	133,500.00	151,500.00	151,500.00	151,500.00	170,250.00
Undivided profits....	92,499.97	42,065.50	67,355.59	115,637.86	74,977.42
Nat'l-bank circulation	377,300.00	378,780.00	432,950.00	438,000.00	458,200.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	189,525.20	155,266.98	141,908.54	124,905.44	125,104.64
Due to State banks...	131,853.76	120,181.73	107,431.42	131,485.96	137,940.45
Due to trust co's, etc.	.....	.....	15,275.37	22,874.95	21,064.64
Due to reserve agents	.....	.....	.....	270.53	17,897.73
Dividends unpaid.....	.....	.....	.....	.....	11,800.00
Individual deposits...	3,700,274.34	3,809,556.34	3,752,334.77	3,709,479.28	3,558,210.52
U. S. deposits.....	161,738.01	153,524.35	155,241.49	129,274.27	171,729.53
Dep'ts U.S.dis.officers	25,449.37	30,877.53	30,197.87	63,694.02	19,985.02
Notes rediscounted...	.....	.....	15,000.00	7,000.00	25,350.00
Bills payable.....	.....	.....	15,000.00	15,000.00	25,000.00
Other liabilities.....	.....	.....	.....	11,800.00	15,000.00
Total.....	5,462,140.65	5,516,752.43	5,564,193.05	5,596,022.31	5,542,509.95

NEW YORK.

	272 banks.	276 banks.	274 banks.	280 banks.	281 banks.
Capital stock.....	\$31,167,920.00	\$30,927,840.00	\$31,552,840.00	\$31,315,300.00	\$31,516,210.00
Surplus fund.....	10,867,778.37	10,842,530.57	10,825,036.11	10,839,562.86	10,900,653.28
Undivided profits.....	7,786,213.08	7,176,271.65	8,665,370.43	8,862,978.84	8,402,901.88
Nat'l-bank circulation	15,471,375.00	15,280,265.00	16,296,272.50	17,599,210.00	18,446,457.50
State-bank circulation	18,764.00	18,764.00	18,764.00	18,764.00	18,764.00
Due to national banks	2,671,852.25	2,800,275.97	3,348,196.16	3,452,678.98	2,318,713.80
Due to State banks...	2,434,010.69	2,060,978.04	1,679,077.69	1,893,245.53	1,768,158.56
Due to trust co's, etc.	.....	.....	2,844,665.52	3,508,177.21	4,014,916.29
Due to reserve agents	834,792.77	486,039.24	664,177.12	777,366.26	630,165.41
Dividends unpaid....	42,428.74	70,366.81	53,273.93	80,874.78	51,203.17
Individual deposits...	111,966,478.65	113,367,975.59	111,225,824.41	112,011,773.98	119,611,837.27
U. S. deposits.....	1,804,453.32	2,459,122.78	2,392,539.46	2,139,133.93	2,004,001.13
Dep'ts U.S.dis.officers	97,813.49	108,470.79	117,020.43	133,310.17	101,537.42
Notes rediscounted...	295,617.65	213,582.51	457,567.67	232,136.34	165,023.04
Bills payable.....	200,000.00	299,928.87	430,550.00	670,251.67	248,000.00
Other liabilities.....	78,442.47	426,071.60	434,212.32	387,181.92	317,836.31
Total.....	185,737,940.48	186,538,483.42	191,005,387.75	193,921,946.47	200,516,379.06

CITY OF ALBANY.

	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.....	1,375,000.00	1,375,000.00	1,355,000.00	1,355,000.00	1,370,000.00
Undivided profits.....	334,043.95	198,734.27	245,250.60	229,779.26	267,793.11
Nat'l-bank circulation	299,280.00	307,070.00	328,620.00	514,920.00	625,050.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	5,341,912.72	5,826,133.82	6,376,912.17	7,375,413.76	8,199,252.09
Due to State banks...	2,328,604.13	1,757,762.59	1,459,492.34	1,065,077.77	1,226,183.87
Due to trust co's, etc.	.....	.....	1,098,046.81	1,623,713.26	1,495,666.00
Due to reserve agents	754,790.56	541,789.74	788,036.25	970,298.37	825,603.52
Dividends unpaid....	733.12	2,103.36	47.12	2,439.12	1,247.12
Individual deposits...	6,887,937.12	6,565,081.36	11,191,035.81	10,387,465.04	8,067,275.28
U. S. deposits.....	262,227.11	242,750.79	232,596.36	221,354.63	205,849.77
Dep'ts U.S.dis.officers	2,979.52	10,294.21	17,948.64	3,190.37	5,695.23
Notes rediscounted...	.....	.....	.....	.....	.....
Bills payable.....	275,000.00	190,000.00	40,000.00	.....	.....
Other liabilities.....	4,870.75	2,682.88	.....	.....	.....
Total.....	19,417,378.98	18,569,403.02	24,682,986.10	25,298,751.58	23,839,615.99

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,
CITY OF BROOKLYN.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	\$11,652,668.61	\$10,908,557.39	\$11,927,320.47	\$11,726,791.73	\$11,145,981.29
Overdrafts.	4,111.14	4,258.44	8,643.92	8,903.82	9,003.71
Bonds for circulation.	642,000.00	642,000.00	642,000.00	642,000.00	642,000.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand.			50,000.00		
Premiums on bonds.	24,000.00	24,000.00	9,000.00	9,000.00	9,000.00
Stocks, securities, etc.	2,019,498.43	2,141,774.73	2,351,924.31	2,505,595.62	2,534,670.77
Banking house, etc.	590,950.00	590,600.00	590,600.00	590,600.00	590,200.00
Real estate, etc.	73,299.70	73,129.70	73,577.78	53,507.78	53,437.78
Due from nat'l banks.	55,875.33	65,058.99	60,057.71	55,423.98	64,652.47
Due from State banks.	114,299.84	68,931.90	94,717.36	80,409.08	303,383.93
Due from res'v'ag'ts.	1,757,559.02	2,501,334.78	2,587,609.30	2,715,456.99	2,067,617.38
Int'l-revenue stamps.			5,571.89	4,966.00	4,983.62
Cash items.	75,376.52	108,845.58	59,864.50	331,000.05	88,157.19
Clear'g-house exch'gs.	991,960.90	1,292,419.95	1,414,672.55	1,442,369.25	965,881.79
Bills of other banks.	86,308.00	171,988.00	124,305.00	166,739.00	164,153.00
Fractional currency.	6,868.15	13,567.93	12,572.19	13,086.83	12,512.22
Specie.	1,107,999.27	1,379,810.58	1,364,468.69	1,391,595.15	1,498,858.55
Legal-tender notes.	129,295.00	837,249.00	773,550.00	858,649.00	771,740.00
U. S. cert's of deposit.					
5% fund with Treas.	28,890.00	28,890.00	30,677.50	32,100.00	32,100.00
Due from U. S. Treas.			5,000.00		
Total.	20,060,929.91	21,049,416.97	22,386,133.17	22,828,194.28	21,158,334.00

CITY OF NEW YORK.

	44 banks.	45 banks.	44 banks.	44 banks.	44 banks.
Loans and discounts.	\$474,717,242.08	\$499,681,166.81	\$534,748,148.91	\$548,724,656.98	\$569,573,050.23
Overdrafts.	647,568.73	220,756.89	405,824.94	1,116,482.37	338,053.10
Bonds for circulation.	18,734,800.00	20,684,300.00	24,009,300.00	24,909,300.00	30,705,000.00
Bonds for deposits.	27,456,460.00	40,872,900.00	40,794,400.00	37,136,400.00	34,472,700.00
U. S. bonds on hand.	749,250.00	2,523,830.00	2,784,360.00	4,068,670.00	507,340.00
Premiums on bonds.	2,832,919.94	4,190,120.86	3,418,187.71	2,764,353.65	2,199,157.86
Stocks, securities, etc.	64,587,606.38	70,547,708.49	73,735,168.15	79,326,073.43	76,621,262.24
Banking house, etc.	14,718,657.57	14,832,650.22	14,903,375.73	15,396,026.82	15,585,051.53
Real estate, etc.	1,993,561.70	2,004,114.49	1,941,015.43	1,588,312.86	1,598,962.70
Due from nat'l banks.	34,143,156.21	33,842,163.68	33,021,879.78	38,452,711.87	33,276,806.44
Due from State banks.	4,239,115.67	3,761,526.38	4,292,574.22	5,910,212.40	4,775,568.50
Due from res'v'ag'ts.					
Int'l-revenue stamps.			60,643.72	61,172.38	59,824.57
Cash items.	3,084,195.76	4,489,233.59	2,551,090.40	3,972,054.10	4,501,299.39
Clear'g-house exch'gs.	42,035,965.49	123,629,996.14	96,888,088.02	100,474,482.42	75,827,390.03
Bills of other banks.	810,737.00	1,058,829.00	1,345,098.00	1,181,920.00	1,074,917.00
Fractional currency.	78,060.81	69,351.44	84,976.66	78,519.57	73,736.73
Specie.	128,399,448.56	148,502,964.28	151,130,331.94	147,413,959.10	164,237,669.46
Legal-tender notes.	27,218,336.00	40,491,098.00	42,752,644.00	45,226,587.00	49,224,731.00
U. S. cert's of deposit.	3,950,000.00	4,430,000.00	2,840,000.00	1,700,000.00	650,000.00
5% fund with Treas.	829,566.00	885,253.50	1,077,398.50	1,221,212.50	1,526,497.50
Due from U. S. Treas.	1,014,868.07	712,591.67	917,542.63	1,252,585.04	927,465.50
Total.	852,231,515.97	1,017,430,555.44	1,033,702,048.74	1,062,000,691.81	1,067,355,883.33

NORTH CAROLINA.

	29 banks.	29 banks.	29 banks.	30 banks.	31 banks.
Loans and discounts.	\$8,725,698.62	\$9,119,411.69	\$9,066,337.71	\$9,306,500.82	\$9,273,536.87
Overdrafts.	261,618.61	196,756.77	192,171.82	155,629.70	140,791.46
Bonds for circulation.	1,037,600.00	987,600.00	1,239,600.00	1,477,600.00	1,516,350.00
Bonds for deposits.	325,000.00	703,500.00	703,500.00	697,500.00	665,000.00
U. S. bonds on hand.	13,000.00	3,000.00	105,000.00	400.00	400.00
Premiums on bonds.	72,752.99	96,404.24	64,114.93	47,740.04	50,252.13
Stocks, securities, etc.	287,144.21	285,331.72	289,959.90	268,618.15	288,145.60
Banking house, etc.	319,998.91	317,525.99	321,775.11	321,469.76	319,373.11
Real estate, etc.	71,682.96	61,504.12	68,349.94	63,177.05	63,177.05
Due from nat'l banks.	791,033.66	746,436.00	690,370.04	631,655.27	726,136.22
Due from State banks.	520,133.36	428,239.23	412,715.17	347,141.60	365,827.06
Due from res'v'ag'ts.	717,476.26	1,050,313.41	707,706.47	689,859.95	826,718.35
Int'l-revenue stamps.			4,798.90	6,060.13	6,024.49
Cash items.	125,742.58	150,104.07	93,480.49	68,547.09	85,019.75
Clear'g-house exch'gs.					
Bills of other banks.	58,830.00	88,965.00	132,537.00	75,838.00	145,155.00
Fractional currency.	7,853.29	9,385.94	8,354.83	8,393.74	10,686.76
Specie.	511,297.65	605,050.43	605,801.44	548,885.14	514,702.50
Legal-tender notes.	241,916.00	226,490.00	341,545.00	280,540.00	287,590.00
U. S. cert's of deposit.					
5% fund with Treas.	46,585.10	41,023.90	54,427.50	60,196.10	74,237.00
Due from U. S. Treas.	722.00	2,434.20	3,197.80	1,351.90	3,058.80
Total.	14,136,086.20	15,119,476.71	15,105,744.05	15,057,104.53	15,362,182.15

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF BROOKLYN.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	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.....	1,900,000.00	1,900,000.00	1,900,000.00	1,900,000.00	1,900,000.00
Undivided profits.....	474,865.07	479,081.10	534,073.03	639,788.59	525,893.49
Nat'l-bank circulation	577,800.00	577,800.00	608,850.00	642,000.00	636,400.00
State-bank circulation	1,846.00	1,846.00	1,846.00	1,846.00	1,846.00
Due to national banks	241,130.48	246,890.26	320,469.24	214,765.71	220,863.01
Due to State banks...	164,957.35	197,945.19	359,767.08	414,779.71	493,263.64
Due to trust co's, etc.	.....	.....	3,470,670.55	4,673,592.82	3,290,620.33
Due to reserve agents	11,013.34	35,168.91	18,230.03	9,259.15	4,624.48
Dividends unpaid....	412.50	1,413.00	1,114.00	578.00	6,434.00
Individual deposits ..	15,081,234.14	15,977,055.83	13,466,955.97	12,738,524.41	12,405,397.00
U. S. deposits ..	182,563.20	234,442.71	235,284.51	170,448.10	171,918.73
Dep'ts U. S. dis. officers	16,581.17	15,525.93	15,708.21	19,642.23	15,640.28
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable ..	.....	.....	.....	.....	.....
Other liabilities.....	56,526.66	30,248.04	101,164.55	50,969.56	73,443.04
Total.....	20,060,929.91	21,049,416.97	22,386,133.17	22,828,194.28	21,158,334.00

CITY OF NEW YORK.

	44 banks.	45 banks.	44 banks.	44 banks.	44 banks.
Capital stock.....	\$47,700,000.00	\$56,880,000.00	\$60,770,000.00	\$60,800,000.00	\$62,800,000.00
Surplus fund.....	43,472,000.00	43,828,500.00	44,630,000.00	44,630,000.00	47,390,000.00
Undivided profits.....	22,436,874.25	24,448,438.46	27,981,671.75	28,622,553.67	26,962,781.53
Nat'l-bank circulation	16,444,650.00	17,168,817.50	21,249,765.50	23,369,035.50	29,351,015.50
State-bank circulation	16,542.00	16,542.00	16,542.00	16,542.00	16,542.00
Due to national banks	200,825,740.14	228,962,669.34	248,373,337.39	240,185,797.21	260,010,282.54
Due to State banks...	95,945,272.06	108,462,938.41	64,034,059.76	58,641,257.19	64,003,846.62
Due to trust co's, etc.	.....	.....	76,005,612.15	130,122,463.14	106,950,048.16
Due to reserve agents	.....	.....	.....	.....	.....
Dividends unpaid....	86,458.77	95,375.54	579,135.25	255,542.30	122,470.52
Individual deposits ..	382,304,293.36	475,040,766.02	434,190,064.14	421,387,658.81	420,675,667.25
U. S. deposits ..	27,199,848.33	39,990,848.64	39,634,828.06	34,698,807.96	32,412,140.16
Dep'ts U. S. dis. officers	166,409.07	399,953.86	393,627.07	382,471.50	355,925.22
Notes rediscounted ..	.....	.....	.....	.....	.....
Bills payable ..	200,000.00	.....	85,000.00	.....	.....
Other liabilities.....	15,433,427.99	22,135,705.67	15,758,405.67	18,888,562.53	16,305,163.83
Total.....	852,231,515.97	1,017,430,555.44	1,033,702,048.74	1,062,000,691.81	1,067,355,883.33

NORTH CAROLINA.

	29 banks.	29 banks.	29 banks.	30 banks.	31 banks.
Capital stock.....	\$3,001,000.00	\$3,001,000.00	\$3,001,000.00	\$3,006,000.00	\$3,043,500.00
Surplus fund.....	834,962.79	863,211.03	863,211.03	863,211.03	906,351.38
Undivided profits.....	510,180.88	468,960.51	583,901.10	622,352.40	527,664.69
Nat'l-bank circulation	910,122.50	860,822.50	1,046,687.50	1,409,637.50	1,467,837.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	366,087.66	413,607.16	404,998.56	314,625.80	252,913.34
Due to State banks...	454,118.73	562,836.22	364,391.42	281,329.00	360,471.78
Due to trust co's, etc.	.....	.....	2,727.61	28,668.72	13,791.43
Due to reserve agents	130,021.26	94,311.10	123,333.36	93,411.27	158,173.08
Dividends unpaid....	2,406.00	1,840.00	1,947.66	9,878.13	1,164.00
Individual deposits ..	7,471,456.90	7,802,459.86	7,588,893.81	7,313,472.32	7,477,057.97
U. S. deposits ..	252,422.35	635,644.51	629,572.71	599,444.91	524,845.67
Dep'ts U. S. dis. officers	72,309.95	64,272.73	51,090.38	51,292.16	110,697.63
Notes rediscounted...	40,978.69	151,454.32	149,988.91	224,781.29	279,589.03
Bills payable ..	90,000.00	169,000.00	264,000.00	209,000.00	207,924.65
Other liabilities.....	18.49	30,056.77	30,000.00	30,000.00	30,000.00
Total.....	14,136,086.20	15,119,476.71	15,105,744.05	15,057,104.53	15,362,182.15

724 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

NORTH DAKOTA.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	23 banks.	23 banks.	23 banks.	24 banks.	27 banks.
Loans and discounts.	\$5,467,909.84	\$5,357,272.26	\$5,368,582.26	\$5,330,032.90	\$5,415,750.48
Overdrafts.	47,155.28	44,686.97	53,866.50	56,994.57	43,257.75
Bonds for circulation.	418,000.00	418,000.00	436,800.00	447,500.00	466,250.00
Bonds for deposits.				50,000.00	50,000.00
U. S. bonds on hand.	14,900.00	2,400.00	1,100.00	1,100.00	600.00
Premiums on bonds.	12,859.38	12,734.38	10,668.19	6,338.88	8,885.56
Stocks, securities, etc.	341,471.03	313,973.57	245,577.32	190,019.18	225,529.97
Banking house, etc.	355,907.62	350,474.76	350,472.76	351,228.68	362,766.11
Real estate, etc.	248,111.86	237,120.89	250,912.28	247,562.83	231,154.19
Due from nat'l banks.	137,442.18	105,531.96	49,418.42	49,665.95	71,592.24
Due from State banks.	154,762.78	124,712.61	95,635.75	70,407.12	80,430.10
Due from res'v'ag'ts	991,495.84	1,040,706.31	630,524.79	432,494.79	607,209.93
Int'l revenue stamps.			7,256.89	7,343.90	7,842.22
Cash items.	101,502.00	55,649.64	44,496.35	39,073.10	28,623.79
Clear'g-house exch'gs	15,798.72	20,215.85	3,051.93	3,163.99	6,192.91
Bills of other banks.	61,247.00	36,462.00	41,384.00	36,734.00	39,265.00
Fractional currency.	2,632.13	4,223.44	4,441.11	3,946.49	4,052.02
Specie.	363,871.80	339,277.25	298,005.85	250,175.45	214,608.59
Legal-tender notes.	221,758.00	130,880.00	124,520.00	126,594.00	161,206.00
U. S. cert's of deposit.					
5% fund with Treas.	18,810.00	18,810.00	20,247.50	21,277.50	21,375.00
Due from U. S. Treas.	166.50	1,280.00		2,331.50	292.50
Total.	8,975,801.96	8,614,191.89	8,036,961.90	7,723,984.83	8,046,884.36

OHIO.

	230 banks.	229 banks.	226 banks.	232 banks.	242 banks.
Loans and discounts.	\$82,347,296.17	\$84,694,109.45	\$78,800,131.49	\$79,400,029.88	\$83,377,131.82
Overdrafts.	631,691.45	604,792.61	625,323.66	699,893.86	719,638.70
Bonds for circulation.	13,203,040.00	13,109,500.00	12,765,000.00	13,427,000.00	13,729,250.00
Bonds for deposits.	1,464,000.00	2,314,500.00	2,039,500.00	1,739,500.00	1,892,500.00
U. S. bonds on hand.	1,600,530.00	1,060,230.00	1,128,030.00	1,395,890.00	924,400.00
Premiums on bonds.	899,343.59	862,260.37	357,445.83	313,682.96	275,169.90
Stocks, securities, etc.	8,635,262.60	8,640,726.70	7,644,641.38	8,012,983.45	8,565,035.48
Banking house, etc.	2,115,608.34	2,140,229.18	2,142,283.08	2,154,804.58	2,187,848.12
Real estate, etc.	1,330,422.11	1,260,529.21	1,079,671.33	1,054,142.25	1,061,696.37
Due from nat'l banks.	4,007,827.06	4,563,247.99	3,411,430.47	3,986,234.77	3,703,161.15
Due from State banks.	1,159,092.20	1,180,278.59	1,086,561.90	1,165,933.11	1,250,846.87
Due from res'v'ag'ts	16,770,528.72	18,525,603.60	18,570,908.14	20,020,151.40	17,881,569.97
Int'l revenue stamps.			61,218.39	63,476.37	64,321.63
Cash items.	952,563.26	924,261.42	647,360.51	662,986.43	726,232.67
Clear'g-house exch'gs	602,805.03	289,126.71	183,199.37	129,337.69	150,754.15
Bills of other banks.	1,261,279.00	1,275,224.00	1,435,948.00	1,306,846.00	1,497,897.00
Fractional currency.	43,405.27	58,471.66	52,191.64	51,926.82	60,773.03
Specie.	5,314,042.38	5,505,542.12	5,017,910.05	4,899,931.78	4,987,382.27
Legal-tender notes.	3,641,483.00	3,601,037.00	3,586,020.00	3,223,557.00	3,400,148.00
U. S. cert's of deposit.		10,000.00	20,000.00		
5% fund with Treas.	566,257.26	552,768.31	567,430.81	615,246.15	640,079.95
Due from U. S. Treas.	44,969.27	33,154.84	33,430.17	56,589.83	19,552.03
Total.	146,591,446.71	151,205,593.76	141,245,636.22	144,380,144.33	147,115,389.11

CITY OF CINCINNATI.

	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Loans and discounts.	\$27,277,318.60	\$29,503,725.83	\$30,261,883.80	\$30,198,356.21	\$30,360,868.95
Overdrafts.	18,939.60	7,518.13	11,728.04	26,632.29	14,342.72
Bonds for circulation.	4,757,500.00	4,762,500.00	4,005,000.00	4,005,000.00	3,975,000.00
Bonds for deposits.	2,833,000.00	4,383,000.00	4,383,000.00	4,365,000.00	4,229,500.00
U. S. bonds on hand.	817,040.00	288,730.00	722,260.00	301,770.00	168,440.00
Premiums on bonds.	793,270.51	855,224.23	718,742.60	538,221.87	471,812.90
Stocks, securities, etc.	9,713,417.84	9,331,659.66	8,841,027.38	9,365,915.28	9,164,024.20
Banking house, etc.	483,888.49	484,143.28	520,813.31	491,256.81	481,276.31
Real estate, etc.	155,458.45	174,093.67	168,834.20	157,660.61	161,687.46
Due from nat'l banks.	3,935,358.43	3,648,250.94	3,836,443.27	4,067,745.89	4,027,345.68
Due from State banks.	876,141.78	774,534.59	702,595.55	743,929.53	738,829.32
Due from res'v'ag'ts	6,406,260.11	6,572,817.88	5,712,545.05	6,434,214.13	7,046,547.79
Int'l revenue stamps.			7,577.96	7,076.36	7,579.41
Cash items.	207,673.30	162,011.72	155,535.23	197,205.13	121,795.88
Clear'g-house exch'gs	598,437.30	286,326.29	421,603.86	641,336.07	316,894.15
Bills of other banks.	278,937.00	336,982.00	419,215.00	376,432.00	411,636.00
Fractional currency.	4,588.81	4,550.18	5,258.65	5,365.00	6,323.72
Specie.	2,716,101.26	2,412,477.04	2,650,407.39	2,868,349.93	2,585,530.91
Legal-tender notes.	2,298,251.00	2,912,188.00	3,478,936.00	2,983,076.00	2,844,857.00
U. S. cert's of deposit.	580,000.00	560,000.00	320,000.00		
5% fund with Treas.	214,087.50	214,087.50	198,250.00	200,250.00	197,750.00
Due from U. S. Treas.	799.14	1,399.94	681.56	843.32	843.32
Total.	65,016,469.12	67,676,220.38	67,542,338.85	67,975,636.43	67,332,885.72

ARRANGED BY STATES AND RESERVE CITIES—Continued.

NORTH DAKOTA.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	23 banks.	23 banks.	23 banks.	24 banks.	27 banks.
Capital stock	\$1,450,000.00	\$1,450,000.00	\$1,450,000.00	\$1,475,000.00	\$1,525,000.00
Surplus fund	197,000.00	206,100.00	206,100.00	206,975.00	208,075.00
Undivided profits	391,557.46	301,700.51	324,906.34	343,214.05	320,626.79
Nat'l-bank circulation	365,677.50	362,077.50	407,397.50	423,047.50	434,900.00
State-bank circulation					
Due to national banks	52,462.07	47,381.47	30,481.29	14,301.62	32,529.02
Due to State banks	239,953.16	188,668.27	166,795.84	107,333.17	106,397.94
Due to trust co's, etc.					
Due to reserve agents		1,023.84	524.72	1,821.40	
Dividends unpaid	1,060.00	5,156.00	1,398.00	460.00	3,514.00
Individual deposits	6,225,491.32	5,966,024.10	5,344,187.21	4,817,994.01	5,015,981.00
U. S. deposits				43,645.73	33,521.67
Dep'ts U. S. dis. officers				3,854.27	12,499.73
Notes rediscounted	32,560.20	56,060.20	47,671.00	111,338.08	147,339.21
Bills payable	15,000.00	25,000.00	40,000.00	170,000.00	201,500.00
Other liabilities	5,010.25	5,000.00	17,500.00	5,000.00	5,000.00
Total	8,975,801.96	8,614,191.89	8,036,961.90	7,723,984.83	8,046,884.36

OHIO.

	230 banks.	229 banks.	226 banks.	232 banks.	242 banks.
Capital stock	\$27,658,830.00	\$27,680,100.00	\$25,799,270.00	\$26,027,320.00	\$26,365,760.00
Surplus fund	8,150,155.79	8,203,719.88	7,875,919.88	7,965,335.19	8,113,114.69
Undivided profits	2,863,567.61	2,951,138.97	3,704,800.03	3,555,190.46	3,432,139.09
Nat'l-bank circulation	11,739,342.50	11,592,990.00	11,690,865.00	12,749,360.00	13,371,860.00
State-bank circulation					
Due to national banks	2,461,414.08	2,178,432.11	1,770,267.82	1,721,771.84	1,535,014.04
Due to State banks	2,331,156.06	2,565,501.83	1,571,010.28	1,579,806.93	1,545,640.68
Due to trust co's, etc.			416,652.32	658,107.88	776,175.80
Due to reserve agents	169,921.23	103,612.99	69,137.59	82,826.87	87,971.68
Dividends unpaid	46,271.38	44,738.27	32,170.76	42,357.51	39,247.68
Individual deposits	89,379,972.46	92,847,472.32	85,263,626.62	87,272,054.96	88,869,683.14
U. S. deposits	1,251,198.25	2,116,200.01	1,796,022.12	1,565,919.33	1,624,628.06
Dep'ts U. S. dis. officers	181,715.97	138,903.98	192,103.67	257,739.08	114,946.96
Notes rediscounted	40,963.32	88,935.19	87,948.05	67,427.35	185,888.83
Bills payable	58,300.00	82,300.00	219,150.00	127,150.00	319,150.00
Other liabilities	258,638.05	611,548.21	756,692.08	707,776.93	734,168.46
Total	146,591,446.71	151,205,593.76	141,245,636.22	144,380,144.33	147,115,389.11

CITY OF CINCINNATI.

	13 banks.	13 banks.	13 banks.	13 banks.	13 banks.
Capital stock	\$7,700,000.00	\$7,700,000.00	\$7,700,000.00	\$7,700,000.00	\$7,700,000.00
Surplus fund	2,675,000.00	2,675,000.00	2,675,000.00	2,675,000.00	2,775,000.00
Undivided profits	1,204,374.54	1,473,155.82	1,630,756.72	1,427,598.57	1,589,594.28
Nat'l-bank circulation	4,019,832.50	4,042,592.50	3,696,497.50	3,752,897.50	3,735,652.50
State-bank circulation					
Due to national banks	11,886,720.67	11,975,527.81	12,159,044.12	13,129,276.88	12,371,587.88
Due to State banks	6,021,847.06	6,699,650.43	6,027,390.74	5,151,479.55	5,127,371.63
Due to trust co's, etc.			528,641.47	919,776.94	1,090,496.25
Due to reserve agents			183,559.21	34,207.50	157,573.35
Dividends unpaid	7,020.33	2,223.53	6,150.01	2,879.47	2,592.01
Individual deposits	27,681,741.64	26,826,314.14	26,676,810.12	27,342,278.33	27,141,271.67
U. S. deposits	2,716,367.40	4,304,427.03	4,299,989.84	3,889,458.70	3,778,294.61
Dep'ts U. S. dis. officers					
Notes rediscounted					
Bills payable					
Other liabilities	1,103,564.98	1,977,329.12	1,958,499.12	1,950,782.99	1,863,451.54
Total	65,016,469.12	67,676,220.38	67,542,338.85	67,975,636.43	67,332,885.72

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

CITY OF CLEVELAND.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	14 banks.	14 banks.	15 banks.	15 banks.	15 banks.
Loans and discounts.	\$39,202,265.42	\$39,377,475.12	\$40,139,775.15	\$40,179,207.61	\$43,037,580.22
Overdrafts	59,180.62	56,559.27	36,783.02	37,901.74	35,182.54
Bonds for circulation.	1,915,000.00	2,214,500.00	2,474,500.00	2,885,000.00	3,135,000.00
Bonds for deposits.	160,000.00	500,000.00	500,000.00	500,000.00	500,000.00
U. S. bonds on hand.	800.00	800.00	110,800.00	40,300.00	21,550.00
Premiums on bonds.	53,650.25	42,587.75	30,852.14	41,039.14	39,890.70
Stocks, securities, etc.	1,625,438.91	1,870,614.25	1,816,230.15	1,861,684.87	1,969,809.57
Banking house, etc.	448,149.31	448,149.31	448,149.31	458,025.20	463,526.68
Real estate, etc.	131,925.78	126,691.01	126,691.01	126,691.01	124,670.93
Due from nat'l banks.	3,260,396.91	3,337,285.34	3,859,430.84	4,668,040.00	4,446,553.29
Due from State banks.	1,373,061.64	1,212,334.18	1,486,432.89	2,006,943.02	1,758,650.04
Due from res'v'e ag'ts.	4,144,572.50	6,414,865.49	5,673,069.58	7,746,818.42	6,526,206.97
Int'l-revenue stamps.			10,352.36	13,143.17	13,774.51
Cash items.	156,129.27	193,930.64	173,346.66	185,362.60	167,278.97
Clear'g-house exch'gs.	569,850.06	382,082.42	398,081.82	316,786.27	531,140.89
Bills of other banks.	162,979.00	131,322.00	187,746.00	191,473.00	255,040.00
Fractional currency.	6,708.77	6,818.87	6,072.62	8,244.21	9,438.64
Specie.	2,325,987.00	2,586,313.00	2,543,392.00	2,601,914.68	3,054,586.00
Legal-tender notes.	1,540,783.00	1,582,020.00	2,099,695.00	2,433,493.00	1,938,013.00
U. S. cert's of deposit.					
5% fund with Treas.	83,945.00	98,722.50	119,150.00	133,670.00	148,580.00
Due from U. S. Treas.	17,150.00	39,510.00	15,300.00	80,350.00	26,100.00
Total	57,237,953.44	60,622,581.15	62,255,850.55	66,516,087.94	68,200,572.95

CITY OF COLUMBUS.

	— banks.	— banks.	6 banks.	6 banks.	6 banks.
Loans and discounts.			\$7,551,843.01	\$7,569,227.62	\$7,845,611.31
Overdrafts.			7,933.25	11,921.55	7,058.13
Bonds for circulation.			385,000.00	450,000.00	500,000.00
Bonds for deposits.			275,000.00	275,000.00	275,000.00
U. S. bonds on hand.			28,070.00	37,710.00	35,800.00
Premiums on bonds.			11,700.67	7,456.28	6,688.93
Stocks, securities, etc.			1,626,132.37	1,864,965.31	1,826,931.63
Banking house, etc.			54,654.53	54,366.58	53,700.83
Real estate, etc.			118,548.97	123,707.76	131,857.76
Due from nat'l banks.			887,684.03	1,058,454.80	1,249,683.00
Due from State banks.			116,916.28	139,198.39	169,760.49
Due from res'v'e ag'ts.			952,002.47	1,041,264.81	1,375,229.58
Int'l-revenue stamps.			4,396.57	5,194.37	4,814.45
Cash items.			191,174.91	116,035.45	96,454.76
Clear'g-house exch'gs.			193,019.45	175,374.61	122,297.84
Bills of other banks.			157,749.00	131,428.00	136,717.00
Fractional currency.			2,368.21	1,219.30	1,411.60
Specie.			654,331.20	649,335.65	679,503.45
Legal-tender notes.			846,984.00	864,781.00	695,798.00
U. S. cert's of deposit.					
5% fund with Treas.			18,520.00	21,775.00	23,448.00
Due from U. S. Treas.			8,500.00	1,000.00	
Total			14,092,528.92	14,609,416.48	15,237,866.76

OKLAHOMA.

	10 banks.	11 banks.	11 banks.	18 banks.	24 banks.
Loans and discounts.	\$1,073,455.82	\$1,198,190.51	\$1,336,965.34	\$1,713,850.15	\$2,137,193.67
Overdrafts.	280,771.24	61,358.54	44,843.72	78,113.29	120,322.24
Bonds for circulation.	137,500.00	150,000.00	200,800.00	358,300.00	435,050.00
Bonds for deposits.			100,000.00	160,000.00	160,000.00
U. S. bonds on hand.	6,000.00	21,000.00	62,500.00		
Premiums on bonds.	9,874.99	16,873.43	42,201.06	57,612.74	60,645.16
Stocks, securities, etc.	78,179.19	169,473.72	146,560.82	138,123.80	139,215.90
Banking house, etc.	73,850.19	84,625.19	90,646.33	117,714.68	139,313.36
Real estate, etc.	407.86				
Due from nat'l banks.	130,207.81	238,306.54	207,141.40	242,882.52	317,287.81
Due from State banks.	32,009.71	45,336.35	32,846.96	17,854.97	24,259.64
Due from res'v'e ag'ts.	460,677.68	560,860.10	556,453.51	545,449.31	718,857.38
Int'l-revenue stamps.			4,028.41	4,554.94	5,582.59
Cash items.	57,222.81	65,758.72	42,007.99	48,270.84	42,836.30
Clear'g-house exch'gs.		1,124.96	123.34	82.13	6,961.63
Bills of other banks.	14,435.00	20,740.00	51,480.00	89,741.00	108,060.00
Fractional currency.	2,420.24	2,276.85	1,966.34	6,113.58	6,451.63
Specie.	93,170.35	99,156.23	100,941.75	137,731.82	180,805.95
Legal-tender notes.	66,686.00	49,364.00	69,038.00	79,357.00	89,907.00
U. S. cert's of deposit.					
5% fund with Treas.	5,624.50	6,187.50	7,347.50	11,702.50	13,602.50
Due from U. S. Treas.			500.00		490.32
Total	2,522,493.39	2,790,632.64	3,098,377.47	3,807,464.37	4,706,342.43

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF CLEVELAND.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	14 banks.	14 banks.	15 banks.	15 banks.	15 banks.
Capital stock.....	\$9,900,000.00	\$9,900,000.00	\$9,900,000.00	\$10,158,750.00	\$10,400,000.00
Surplus fund.....	2,595,000.00	2,595,000.00	2,595,000.00	2,727,000.00	2,727,000.00
Undivided profits.....	657,278.75	821,394.57	985,439.12	721,504.60	842,603.28
Nat'l-bank circulation	1,719,120.00	1,988,590.00	2,432,350.00	2,771,000.00	3,103,140.00
State-bank circulation					
Due to national banks	7,956,970.58	8,393,396.28	8,102,731.77	9,024,927.14	9,157,578.20
Due to State banks...	3,934,259.65	4,090,551.14	4,641,394.50	4,433,670.29	4,468,694.01
Due to trust co's, etc.			1,586,042.16	3,534,229.60	2,773,676.79
Due to reserve agents			6,203.71	12,398.00	11,360.06
Dividends unpaid....	6,027.50	2,416.00	1,711.00	3,513.00	2,584.00
Individual deposits...	28,579,229.96	30,370,834.46	29,962,826.73	31,242,475.38	32,873,322.80
U. S. deposits.....	130,777.37	465,128.35	470,299.03	433,438.33	422,809.56
Dep'ts U.S.dis.officers	30,982.23	28,467.37	30,083.65	29,594.29	26,102.83
Notes rediscounted...	21,131.15				
Bills payable.....	950,000.00	575,000.00	150,000.00	25,000.00	
Other liabilities.....	757,176.25	1,391,802.98	1,391,768.88	1,398,587.31	1,391,701.42
Total.....	57,237,953.44	60,022,581.15	62,255,850.55	66,516,087.94	68,200,572.95

CITY OF COLUMBUS.

	— banks.	— banks.	6 banks.	6 banks.	6 banks.
Capital stock.....			\$2,050,000.00	\$2,050,000.00	\$2,050,000.00
Surplus fund.....			335,000.00	397,500.00	417,500.00
Undivided profits.....			242,614.46	193,575.61	177,891.64
Nat'l-bank circulation			385,000.00	450,000.00	475,000.00
State-bank circulation					
Due to national banks			903,559.38	1,208,740.44	1,048,598.53
Due to State banks...			1,015,682.27	1,247,328.22	1,103,342.70
Due to trust co's, etc.			101,493.84	242,746.64	410,892.36
Due to reserve agents			629.36	9,089.87	37,112.73
Dividends unpaid....			640.00	1,019.00	596.00
Individual deposits...			8,475,560.73	8,313,916.89	9,133,420.59
U. S. deposits.....			259,902.29	245,291.96	236,812.89
Dep'ts U.S.dis.officers			10,945.04	4,808.30	7,756.09
Notes rediscounted...			262,501.55	196,401.55	89,943.23
Bills payable.....					
Other liabilities.....			49,000.00	49,000.00	49,000.00
Total.....			14,092,528.92	14,609,416.48	15,237,866.76

OKLAHOMA.

	10 banks.	11 banks.	11 banks.	18 banks.	24 banks.
Capital stock.....	\$430,000.00	\$470,400.00	\$525,000.00	\$700,000.00	\$865,100.00
Surplus fund.....	33,500.00	40,000.00	40,800.00	42,847.59	51,464.80
Undivided profits.....	69,239.30	51,670.43	82,837.08	109,777.16	100,296.28
Nat'l-bank circulation	112,490.00	123,750.00	150,250.00	233,550.00	327,050.00
State-bank circulation					
Due to national banks	20,225.85	46,554.42	48,774.55	50,313.15	77,234.17
Due to State banks...	110,873.92	132,176.09	131,059.82	112,033.92	123,811.41
Due to trust co's, etc.					
Due to reserve agents			1,935.79	1,727.72	16,247.74
Dividends unpaid....		180.00	180.00	60.00	1,878.00
Individual deposits...	1,659,879.83	1,925,401.70	2,042,295.15	2,428,466.15	2,956,208.23
U. S. deposits.....			38,433.54	90,075.33	83,353.87
Dep'ts U.S.dis.officers			36,468.59	29,803.35	45,715.74
Notes rediscounted...	65,693.49	500.00		7,500.00	
Bills payable.....	20,000.00			1,110.00	40,500.00
Other liabilities.....	591.00		342.95	200.00	17,482.19
Total.....	2,522,493.39	2,790,632.64	3,098,377.47	3,807,464.37	4,706,342.43

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

OREGON.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	23 banks.	23 banks.	23 banks.	23 banks.	23 banks.
Loans and discounts.	\$3,999,001.75	\$4,001,835.73	\$4,119,932.96	\$4,135,070.02	\$4,316,027.69
Overdrafts.	167,699.49	135,884.32	158,467.46	201,858.52	189,368.63
Bonds for circulation.	392,300.00	379,800.00	394,800.00	394,800.00	394,800.00
Bonds for deposits.					
U. S. bonds on hand.	471,200.00	471,700.00	399,560.00	399,660.00	399,660.00
Premiums on bonds.	94,089.16	87,501.66	67,431.20	53,302.44	53,119.44
Stocks, securities, etc.	370,205.15	379,764.89	398,604.97	439,761.95	435,358.58
Banking house, etc.	216,075.24	210,373.59	207,708.05	219,711.55	209,539.58
Real estate, etc.	156,018.38	151,384.73	156,755.62	161,760.86	171,063.72
Due from nat'l banks.	355,392.22	298,949.50	252,872.50	176,338.95	245,528.66
Due from State banks.	284,082.64	254,443.49	208,793.91	227,140.85	265,617.13
Due from res'v'ag'ts.	1,395,259.25	1,014,463.26	1,185,573.91	1,170,353.32	1,244,627.16
Int. rev. stamps.			8,602.45	8,153.66	7,795.52
Cash items.	46,337.60	27,659.99	19,769.71	25,452.36	39,313.41
Clear'g-house exch'gs.					
Bills of other banks.	32,284.00	26,218.00	33,262.00	34,321.00	22,522.00
Fractional currency.	2,099.34	2,608.12	3,035.17	1,861.19	1,952.64
Specie.	729,123.40	698,893.96	722,547.40	394,313.35	645,703.21
Legal-tender notes.	31,915.00	35,620.00	35,697.00	37,780.00	34,538.00
U. S. cert's of deposit.					
5% fund with Treas.	17,653.50	17,591.00	18,491.00	19,248.50	19,577.50
Due from U. S. Treas.	500.00	500.00	1,287.50	1,700.00	2,540.00
Total.	8,761,236.12	8,195,192.24	8,393,192.90	8,407,591.52	8,698,652.87

CITY OF PORTLAND, OREG.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Loans and discounts.	\$2,752,934.68	\$2,971,499.95	\$3,196,168.30	\$3,356,117.91	\$3,256,765.36
Overdrafts.	71,993.75	108,127.44	104,874.91	73,064.24	109,560.48
Bonds for circulation.	625,000.00	625,000.00	625,000.00	625,000.00	625,000.00
Bonds for deposits.	500,000.00	500,000.00	500,000.00	500,000.00	500,000.00
U. S. bonds on hand.	401,960.00	251,800.00	191,800.00	101,800.00	101,800.00
Premiums on bonds.	42,000.00	7,000.00		906.25	906.25
Stocks, securities, etc.	2,603,014.67	2,507,244.04	2,506,918.48	2,504,161.91	2,488,967.80
Banking house, etc.	93,483.99	93,497.72	93,497.72	93,507.72	216,507.72
Real estate, etc.	205,254.01	204,477.17	202,645.93	202,669.88	155,987.14
Due from nat'l banks.	384,182.18	305,227.44	446,009.97	499,617.43	540,919.34
Due from State banks.	261,159.66	118,188.06	108,836.90	155,763.54	153,173.78
Due from res'v'ag'ts.	691,200.76	511,159.21	783,914.13	1,003,838.38	755,577.94
Int'l-revenue stamps.			7,774.85	7,688.13	6,705.01
Cash items.	25,868.22	23,735.57	20,460.69	33,787.21	29,899.06
Clear'g-house exch'gs.	73,774.19	62,777.60	50,317.01	43,145.98	55,016.67
Bills of other banks.	4,665.00	3,300.00	17,255.00	18,155.00	13,220.00
Fractional currency.	1,678.43	2,459.78	2,768.46	2,104.63	1,132.31
Specie.	1,481,101.75	1,510,614.00	1,181,810.80	976,603.40	1,032,921.25
Legal-tender notes.	23,865.00	17,789.00	31,093.00	42,225.00	53,774.00
U. S. cert's of deposit.					
5% fund with Treas.	28,125.00	28,125.00	31,245.00	31,250.00	31,250.00
Due from U. S. Treas.		200.00			
Total.	10,271,261.29	9,852,221.98	10,012,391.15	10,271,446.61	10,129,084.11

PENNSYLVANIA.

	369 banks.	375 banks.	377 banks.	385 banks.	402 banks.
Loans and discounts.	\$135,374,299.79	\$137,806,563.06	\$140,147,204.72	\$142,566,260.69	\$144,528,275.39
Overdrafts.	397,011.53	363,585.99	408,812.61	471,558.77	645,084.90
Bonds for circulation.	20,685,900.00	20,153,900.00	23,375,340.00	24,951,050.00	25,417,250.00
Bonds for deposits.	2,827,000.00	3,682,300.00	3,673,000.00	3,445,000.00	3,332,000.00
U. S. bonds on hand.	1,845,570.00	1,465,530.00	1,890,600.00	1,530,830.00	1,410,210.00
Premiums on bonds.	1,536,963.23	1,552,920.83	939,681.91	829,281.72	778,824.27
Stocks, securities, etc.	36,242,490.44	36,689,864.62	39,479,410.00	41,338,913.69	43,407,013.55
Banking house, etc.	6,327,527.85	6,369,467.51	6,376,039.84	6,401,087.69	6,511,713.11
Real estate, etc.	2,699,527.38	2,639,699.39	2,448,110.84	2,364,760.04	2,317,284.34
Due from nat'l banks.	4,571,571.26	5,701,286.07	6,424,318.45	6,656,020.63	5,607,431.12
Due from State banks.	1,792,091.75	1,702,525.36	2,002,194.45	2,344,034.59	2,315,331.70
Due from res'v'ag'ts.	30,579,124.39	31,850,037.27	37,653,095.42	35,266,172.29	37,580,099.38
Int'l-revenue stamps.			118,845.62	120,116.71	122,273.27
Cash items.	1,538,904.50	1,665,232.37	1,276,015.36	1,599,499.24	1,202,160.62
Clear'g-house exch'gs.	173,646.63	259,879.43	126,439.02	104,943.27	176,017.36
Bills of other banks.	1,117,769.00	1,251,674.00	1,805,971.00	1,566,144.00	1,838,259.00
Fractional currency.	104,931.15	116,396.70	122,679.71	123,809.76	135,094.22
Specie.	9,741,975.63	10,161,945.57	11,116,069.97	10,985,657.45	11,352,785.39
Legal-tender notes.	4,410,242.00	4,311,710.00	5,296,975.00	4,953,294.00	5,141,336.00
U. S. cert's of deposit.	10,000.00				
5% fund with Treas.	910,381.83	883,446.63	1,079,642.00	1,182,172.15	1,222,228.80
Due from U. S. Treas.	26,064.52	45,081.17	60,267.37	54,234.02	33,484.97
Total.	262,912,992.88	268,673,045.97	285,820,713.79	288,854,840.71	295,164,067.39

ARRANGED BY STATES AND RESERVE CITIES—Continued.

OREGON.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	23 banks.	23 banks.	23 banks.	23 banks.	23 banks.
Capital stock.....	\$1,320,000.00	\$1,270,000.00	\$1,270,000.00	\$1,270,000.00	\$1,270,000.00
Surplus fund.....	291,768.35	308,500.00	308,500.00	308,850.00	310,350.00
Undivided profits....	300,341.25	263,788.08	290,726.03	318,323.51	282,750.65
Nat'l-bank circulation	309,272.50	292,062.50	316,287.50	332,397.50	332,947.50
State-bank circulation					
Due to national banks	81,797.68	51,563.03	30,920.66	71,853.61	66,771.04
Due to State banks...	84,255.01	67,196.80	47,783.26	67,328.02	70,805.01
Due to trust co's, etc.			3,767.80		74.28
Due to reserve agents			1,727.25	1,056.83	11,965.47
Dividends unpaid....	1,345.00	13,577.50	4,082.50	732.50	572.50
Individual deposits...	6,315,997.00	5,870,655.00	6,046,596.29	6,003,363.44	6,307,409.50
U. S. deposits.....					
Dep'ts U.S. dis.officers					
Notes rediscounted...	41,900.00	41,400.00	11,557.69	12,663.69	25,347.59
Bills payable.....	12,900.00	14,790.00	58,790.00	18,568.50	18,000.00
Other liabilities.....	1,659.33	1,659.33	2,453.92	2,453.92	1,659.33
Total.....	8,761,236.12	8,195,192.24	8,393,192.90	8,407,591.52	8,698,652.87

CITY OF PORTLAND, OREG.

	4 banks.	4 banks.	4 banks.	4 banks.	4 banks.
Capital stock.....	\$1,100,000.00	\$1,100,000.00	\$1,100,000.00	\$1,100,000.00	\$1,100,000.00
Surplus fund.....	186,000.00	175,000.00	175,000.00	175,000.00	185,000.00
Undivided profits....	616,638.26	606,046.85	630,286.14	674,038.62	686,747.19
Nat'l-bank circulation	525,750.00	529,600.00	614,900.00	625,000.00	625,000.00
State-bank circulation					
Due to national banks	1,292,808.71	794,562.55	972,209.25	886,746.26	953,726.87
Due to State banks...	650,504.43	596,899.20	605,509.39	619,704.05	608,140.10
Due to trust co's, etc.					44,268.37
Due to reserve agents					
Dividends unpaid....		216.00	12.00		
Individual deposits...	5,399,670.48	5,579,066.23	5,416,899.59	5,740,700.47	5,474,599.89
U. S. deposits.....	37,577.23	42,848.10	19,571.96	105,698.97	9,794.55
Dep'ts U. S. dis.officers	462,312.18	427,983.05	478,002.82	344,558.24	441,807.14
Notes rediscounted...					
Bills payable.....					
Other liabilities.....					
Total.....	10,271,261.29	9,852,221.98	10,012,391.15	10,271,446.61	10,129,084.11

PENNSYLVANIA.

	369 banks.	375 banks.	377 banks.	385 banks.	402 banks.
Capital stock.....	\$41,384,030.00	\$41,737,300.00	\$41,894,390.00	\$42,228,790.00	\$43,051,321.41
Surplus fund.....	23,045,148.48	23,716,688.82	23,786,462.54	24,240,237.64	24,632,353.87
Undivided profits....	6,446,352.10	6,147,602.09	7,854,808.15	7,689,451.90	7,318,046.33
Nat'l-bank circulation	18,398,212.50	17,723,067.50	21,345,443.50	23,878,560.00	24,682,920.00
State-bank circulation	1,498.00	1,498.00	1,498.00	1,498.00	1,498.00
Due to national banks	2,355,467.16	2,995,559.36	4,363,397.05	4,860,790.73	2,003,605.31
Due to State banks...	774,467.38	1,038,617.18	955,190.23	895,466.71	535,754.61
Due to trust co's, etc.			385,687.88	279,788.61	328,781.17
Due to reserve agents	104,458.25	156,926.64	344,684.50	398,382.35	116,307.60
Dividends unpaid....	225,303.03	170,456.63	110,008.07	163,363.61	149,732.22
Individual deposits...	166,964,239.17	170,991,750.00	180,853,011.51	180,735,960.94	189,171,738.65
U. S. deposits.....	2,588,759.09	3,552,846.15	3,529,760.20	3,669,361.09	2,892,417.10
Dep'ts U.S. dis.officers	129,881.13	5,466.73	6,502.28	7,262.59	9,430.35
Notes rediscounted...	150,836.04	86,074.89	31,163.03	82,531.36	30,000.00
Bills payable.....	253,300.00	249,375.00	264,375.00	197,000.00	174,940.00
Other liabilities.....	91,540.55	99,816.98	94,331.85	126,395.18	65,220.77
Total.....	262,912,992.88	263,673,045.97	285,820,713.79	288,854,840.71	295,164,067.39

730 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

CITY OF PHILADELPHIA.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	36 banks.	36 banks.	36 banks.	36 banks.	36 banks.
Loans and discounts.	\$114,151,257.18	\$113,466,892.13	\$118,687,587.67	\$122,234,229.48	\$127,145,476.64
Overdrafts.	34,320.73	7,445.19	7,451.20	31,037.02	6,832.13
Bonds for circulation.	6,582,500.00	6,607,500.00	8,047,500.00	8,267,500.00	8,742,500.00
Bonds for deposits.	3,320,000.00	5,528,000.00	5,308,000.00	5,088,000.00	4,888,000.00
U. S. bonds on hand.	29,000.00	-----	8,700.00	109,700.00	709,700.00
Premiums on bonds.	734,942.54	1,134,696.41	496,651.53	510,330.10	545,174.26
Stocks, securities, etc.	19,851,571.39	19,117,275.74	18,362,842.80	20,948,259.33	22,310,475.62
Banking house, etc.	3,939,906.31	3,936,568.47	3,933,330.47	3,797,509.56	3,720,685.64
Real estate, etc.	697,136.51	653,417.48	686,080.43	693,573.27	710,963.03
Due from nat'l banks.	12,399,559.97	12,556,281.60	12,257,864.79	12,809,708.14	12,718,336.90
Due from State banks.	2,511,483.89	2,399,710.67	3,272,830.61	2,331,222.64	2,381,703.89
Due from res'v'ag'ts.	21,520,246.54	21,826,843.29	25,414,520.09	28,785,519.11	30,525,336.66
Int'l-revenue stamps.	-----	-----	36,738.69	37,539.41	38,094.16
Cash items.	1,876,021.98	2,223,621.82	1,428,549.35	1,830,246.05	1,170,003.51
Clear g-house exch'gs.	9,293,412.55	14,238,565.79	10,554,245.22	18,217,658.53	10,062,863.60
Bills of other banks.	296,230.00	271,223.00	462,270.00	510,510.00	506,270.00
Fractional currency.	49,123.27	49,015.00	53,152.47	49,476.20	57,284.47
Specie.	13,551,253.49	13,642,827.17	20,047,799.57	22,226,216.20	22,362,488.90
Legal-tender notes.	2,406,630.00	2,505,207.00	3,571,916.00	2,944,991.00	2,757,225.00
U. S. cert's of deposit.	4,065,000.00	4,570,000.00	1,645,000.00	-----	130,000.00
5% fund with Treas.	294,572.50	296,937.50	366,664.50	407,792.50	413,292.50
Due from U. S. Treas.	48,293.00	42,705.50	33,358.00	43,120.50	94,080.50
Total.	217,652,461.85	225,071,733.76	234,684,053.39	251,874,139.04	251,996,797.41

CITY OF PITTSBURG.

Resources.	31 banks.	31 banks.	31 banks.	31 banks.	31 banks.
	31 banks.	31 banks.	31 banks.	31 banks.	31 banks.
Loans and discounts.	\$70,944,981.55	\$67,302,571.60	\$73,065,850.85	\$76,942,480.37	\$78,643,243.47
Overdrafts.	45,640.46	48,774.55	36,925.81	66,903.27	55,036.85
Bonds for circulation.	4,615,250.00	5,628,250.00	6,328,250.00	6,578,250.00	6,523,250.00
Bonds for deposits.	1,035,000.00	1,453,000.00	1,453,000.00	1,453,000.00	1,453,000.00
U. S. bonds on hand.	131,360.00	160,860.00	208,640.00	159,540.00	158,640.00
Premiums on bonds.	430,133.98	755,557.38	319,446.50	310,839.32	306,909.00
Stocks, securities, etc.	7,975,982.82	8,671,520.36	9,800,312.01	10,857,856.16	11,730,912.99
Banking house, etc.	3,601,866.28	3,614,476.21	3,621,340.49	3,676,790.08	3,691,544.14
Real estate, etc.	580,888.15	583,201.86	544,828.13	541,728.51	507,516.12
Due from nat'l banks.	3,532,872.60	4,169,354.81	5,151,582.62	5,578,705.86	5,706,889.50
Due from State banks.	653,387.79	589,858.41	763,754.01	724,110.50	549,304.56
Due from res'v'ag'ts.	7,926,795.80	10,471,628.60	12,506,474.59	10,994,771.40	12,979,809.16
Int'l-revenue stamps.	-----	-----	11,809.30	12,209.67	14,733.79
Cash items.	341,501.59	357,065.98	322,085.07	544,774.35	309,243.71
Clear g-house exch'gs.	3,046,201.51	4,050,169.59	4,250,197.49	3,935,181.58	2,969,241.02
Bills of other banks.	246,672.00	425,712.00	619,715.00	680,599.00	620,402.00
Fractional currency.	18,069.18	21,192.10	23,764.22	20,555.99	23,324.33
Specie.	7,062,841.30	7,261,977.90	8,504,336.05	8,887,361.50	8,840,647.63
Legal-tender notes.	3,243,674.00	3,342,363.00	4,380,168.00	4,535,848.00	4,019,876.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	202,661.25	240,341.25	289,701.25	527,305.00	326,160.00
Due from U. S. Treas.	55,114.50	20,905.50	46,760.00	24,889.50	120,605.00
Total.	115,691,144.76	119,768,781.10	132,248,941.39	136,853,700.06	139,550,289.27

RHODE ISLAND.

Resources.	56 banks.	52 banks.	49 banks.	47 banks.	45 banks.
	56 banks.	52 banks.	49 banks.	47 banks.	45 banks.
Loans and discounts.	\$36,598,336.40	\$30,671,902.12	\$28,714,263.34	\$29,531,496.14	\$28,743,669.33
Overdrafts.	76,186.26	52,033.89	45,362.84	33,954.00	35,656.50
Bonds for circulation.	7,235,000.00	6,236,500.00	5,579,000.00	5,467,000.00	5,242,000.00
Bonds for deposits.	100,000.00	160,000.00	160,000.00	160,000.00	160,000.00
U. S. bonds on hand.	179,000.00	155,000.00	115,000.00	65,000.00	65,000.00
Premiums on bonds.	425,063.00	357,452.50	66,627.88	56,152.88	53,631.13
Stocks, securities, etc.	3,995,821.03	3,850,949.80	3,515,058.45	3,664,800.56	3,729,028.72
Banking house, etc.	989,204.56	927,002.67	854,156.53	834,948.75	824,652.15
Real estate, etc.	202,924.84	92,148.25	57,832.14	68,175.83	59,084.66
Due from nat'l banks.	931,592.58	847,454.53	772,519.60	913,033.75	704,148.35
Due from State banks.	178,901.50	102,454.05	139,281.59	462,424.01	153,887.47
Due from res'v'ag'ts.	3,738,713.49	3,004,071.05	4,197,521.59	2,903,547.20	3,121,492.53
Int'l-revenue stamps.	-----	-----	7,820.39	8,899.92	8,022.68
Cash items.	180,615.91	104,713.00	76,294.35	117,119.15	76,720.19
Clear g-house exch'gs.	229,896.08	228,456.91	180,040.90	165,296.75	234,176.96
Bills of other banks.	334,877.00	385,554.00	416,954.00	384,635.00	304,198.00
Fractional currency.	14,172.52	16,640.92	13,379.51	11,582.17	15,015.41
Specie.	1,222,911.88	1,090,142.84	1,025,442.01	975,211.48	960,542.55
Legal-tender notes.	688,525.00	575,699.00	630,925.00	589,196.00	520,792.00
U. S. cert's of deposit.	-----	-----	-----	-----	-----
5% fund with Treas.	325,032.50	271,590.00	265,597.00	272,372.50	262,100.00
Due from U. S. Treas.	27,532.00	32,387.00	11,362.00	44,222.00	31,010.00
Total.	57,734,326.55	49,162,747.53	46,844,439.12	46,729,068.09	45,304,828.63

ARRANGED BY STATES AND RESERVE CITIES—Continued.

CITY OF PHILADELPHIA.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	36 banks.	36 banks.	36 banks.	36 banks.	36 banks.
Capital stock.....	\$19,305,000.00	\$19,305,000.00	\$19,305,000.00	\$19,305,000.00	\$19,905,000.00
Surplus fund.....	15,745,000.00	16,030,000.00	16,080,000.00	16,710,000.00	17,275,000.00
Undivided profits.....	2,627,765.81	2,923,797.94	3,777,733.96	2,881,898.77	3,163,981.09
Nat'l-bank circulation	5,819,382.50	5,833,652.50	7,108,902.50	7,922,892.50	8,130,022.50
State-bank circulation					
Due to national banks	35,764,346.27	37,660,846.03	40,900,594.45	43,330,270.09	48,364,017.67
Due to State banks...	10,727,483.07	10,987,570.44	9,143,449.13	8,133,574.77	10,395,321.64
Due to trust co's, etc.			15,710,035.71	16,091,933.67	18,132,584.69
Due to reserve agents	6,315,110.41	5,044,003.67	5,940,024.09	9,204,163.11	7,226,629.90
Dividends unpaid....	68,207.64	35,034.94	44,806.94	108,066.59	40,613.29
Individual deposits...	117,910,924.37	122,145,884.37	111,722,879.34	123,236,737.57	115,228,948.16
U. S. deposits.....	3,174,490.07	5,032,486.74	4,919,826.29	4,399,283.83	4,067,682.14
Dep'ts U. S. dis. officers	14,869.47	33,467.13			
Notes rediscounted...					
Bills payable.....	50,000.00	40,000.00		271,218.52	
Other liabilities.....	129,882.24		30,800.98	279,999.02	66,996.33
Total.....	217,652,461.85	225,071,733.76	234,684,053.39	251,874,139.04	251,996,797.41

CITY OF PITTSBURG.

Liabilities.	31 banks.	31 banks.	31 banks.	31 banks.	31 banks.
	31 banks.	31 banks.	31 banks.	31 banks.	31 banks.
Capital stock.....	\$13,250,000.00	\$13,250,000.00	\$13,250,000.00	\$13,250,000.00	\$13,250,000.00
Surplus fund.....	9,812,000.00	10,127,000.00	10,127,000.00	10,142,000.00	10,345,000.00
Undivided profits.....	3,220,562.47	3,268,511.27	3,799,282.62	3,957,829.72	3,799,779.56
Nat'l-bank circulation	4,018,917.50	4,948,397.50	5,727,767.50	6,443,842.50	6,557,192.50
State-bank circulation					
Due to national banks	14,696,985.88	14,910,714.23	16,930,790.98	17,246,503.18	18,655,106.87
Due to State banks...	5,503,231.54	5,629,660.02	5,405,934.92	5,218,367.00	5,267,871.85
Due to trust co's, etc.			2,326,718.96	4,435,084.50	4,029,340.92
Due to reserve agents	3,364.39	17,294.38	42,691.55	16,111.25	10,546.85
Dividends unpaid....	86,098.63	59,592.88	53,927.88	47,259.88	56,986.63
Individual deposits...	64,055,969.21	65,984,105.04	73,094,178.42	74,752,595.43	76,355,543.56
U. S. deposits.....	864,919.90	1,293,508.11	1,277,263.13	1,147,512.37	1,044,542.53
Dep'ts U. S. dis. officers	177,841.86	148,491.92	148,663.56	146,594.23	178,378.00
Notes rediscounted...		32,167.08			
Bills payable.....			50,000.00	50,000.00	
Other liabilities.....	1,253.38	99,338.67	14,721.87		
Total.....	115,691,144.76	119,768,781.10	132,248,941.39	136,853,700.06	139,550,289.27

RHODE ISLAND.

Liabilities.	56 banks.	52 banks.	49 banks.	47 banks.	45 banks.
	56 banks.	52 banks.	49 banks.	47 banks.	45 banks.
Capital stock.....	\$17,740,200.00	\$15,940,250.00	\$15,140,250.00	\$14,980,250.00	\$14,680,250.00
Surplus fund.....	4,584,644.03	4,034,072.28	3,596,481.14	3,574,279.12	3,435,550.80
Undivided profits.....	1,480,342.42	1,365,111.91	1,632,403.62	1,772,616.67	1,571,165.32
Nat'l-bank circulation	6,440,295.00	5,493,792.50	5,211,350.00	5,332,170.00	5,185,082.50
State-bank circulation					
Due to national banks	1,039,596.37	973,538.78	1,057,106.58	1,111,595.17	911,024.42
Due to State banks...	1,751,313.60	1,686,056.97	721,658.11	199,184.31	103,876.53
Due to trust co's, etc.			1,110,058.17	1,686,147.07	1,565,241.77
Due to reserve agents	399,717.88	281,925.41	243,693.07	285,822.71	249,335.92
Dividends unpaid....	47,666.64	52,505.06	42,575.77	37,340.34	52,021.88
Individual deposits...	23,931,291.10	18,984,336.55	17,881,597.55	17,536,601.97	17,405,131.03
U. S. deposits.....	76,080.07	132,340.89	132,726.16	129,972.59	130,086.52
Dep'ts U. S. dis. officers	22,271.10	13,159.58	18,111.85	15,950.73	12,134.66
Notes rediscounted...					
Bills payable.....	195,000.00	135,000.00	25,000.00	65,000.00	2,000.00
Other liabilities.....	25,908.34	70,657.60	31,427.10	2,637.41	1,927.28
Total.....	57,734,326.55	49,162,747.53	46,844,439.12	46,729,068.09	45,304,828.63

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

SOUTH CAROLINA.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	16 banks.	16 banks.	16 banks.	16 banks.	17 banks.
Loans and discounts.	\$6,505,074.75	\$6,960,305.09	\$6,790,192.47	\$6,786,192.97	\$7,198,827.98
Overdrafts.	203,768.90	196,903.90	150,953.05	152,340.73	168,641.24
Bonds for circulation.	751,000.00	851,000.00	1,271,000.00	1,366,000.00	1,496,000.00
Bonds for deposits.	260,000.00	360,000.00	360,000.00	360,000.00	348,000.00
U. S. bonds on hand.	3,100.00	3,100.00	20,100.00	100.00	100.00
Premiums on bonds.	5,890.62	28,390.62	12,426.28	15,980.27	16,434.01
Stocks, securities, etc.	964,397.80	913,152.34	894,359.76	888,560.54	903,628.29
Banking house, etc.	120,018.69	116,654.36	142,779.47	143,616.91	154,680.94
Real estate, etc.	53,286.03	55,715.69	56,179.26	66,877.05	56,361.49
Due from nat'l banks.	590,871.36	361,322.81	362,460.55	267,296.71	307,733.71
Due from State banks.	346,140.23	339,653.90	350,808.29	271,774.36	285,254.87
Due from res'v'g'ts	734,205.48	641,546.80	431,036.08	387,069.55	392,153.25
Int'l-revenue stamps.			1,490.02	671.99	1,207.90
Cash items.	134,810.17	243,977.18	29,354.87	54,650.60	53,478.81
Clear'g-house exch'gs					
Bills of other banks.	58,942.00	105,480.00	194,670.00	87,947.00	52,961.00
Fractional currency.	6,158.11	8,825.33	7,856.31	7,584.12	6,509.35
Specie.	339,934.25	322,047.25	449,045.36	364,589.63	261,451.09
Legal-tender notes.	223,693.00	240,758.00	359,944.00	244,853.00	219,396.00
U. S. cert's of deposit.					
5% fund with Treas.	33,795.00	38,295.00	61,978.50	60,569.37	70,086.87
Due from U. S. Treas.	1,146.87	3,106.87	966.87	65,300.00	2,060.00
Total	11,336,233.26	11,790,035.14	11,937,599.14	11,591,974.80	11,934,975.70

SOUTH DAKOTA.

	25 banks.	25 banks.	25 banks.	26 banks.	28 banks.
Loans and discounts.	\$4,368,763.21	\$4,364,419.27	\$4,381,942.23	\$4,297,709.58	\$4,301,746.50
Overdrafts.	78,721.09	68,295.38	74,695.11	89,872.99	81,143.74
Bonds for circulation.	566,750.00	566,750.00	491,750.00	535,250.00	556,500.00
Bonds for deposits.	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
U. S. bonds on hand.	11,800.00		31,000.00		
Premiums on bonds.	32,152.68	31,350.68	15,384.64	17,222.93	18,882.82
Stocks, securities, etc.	699,371.53	702,732.20	522,154.63	551,953.58	574,076.68
Banking house, etc.	294,563.27	294,946.38	295,802.73	301,282.96	318,432.77
Real estate, etc.	217,031.04	213,850.18	206,963.36	177,602.34	167,214.05
Due from nat'l banks.	398,991.71	342,833.71	412,397.26	455,512.85	599,064.83
Due from State banks.	82,613.54	74,893.44	88,778.14	93,177.83	104,194.45
Due from res'v'g'ts	1,177,941.49	919,967.61	1,232,514.90	1,375,537.83	1,526,623.19
Int'l-revenue stamps			6,917.52	7,022.16	6,633.93
Cash items.	57,348.88	62,976.82	59,691.35	53,347.30	58,936.53
Clear'g-house exch'gs	5,122.70	1,849.27	1,756.29	1,882.08	5,332.98
Bills of other banks.	56,861.00	49,667.00	65,329.00	56,539.00	53,427.00
Fractional currency.	2,285.59	3,309.53	3,165.06	3,486.81	3,655.72
Specie.	445,948.96	436,011.45	451,259.91	456,944.13	484,292.75
Legal-tender notes.	241,802.00	174,277.00	180,375.00	151,517.00	173,974.00
U. S. cert's of deposit.					
5% fund with Treas.	25,503.75	25,503.75	23,382.75	24,528.75	25,887.50
Due from U. S. Treas.	6.15	986.15	1,006.15	3,005.15	2,002.50
Total	8,963,498.59	8,534,619.82	8,746,266.03	8,853,395.27	9,262,021.94

TENNESSEE.

	47 banks.	47 banks.	48 banks.	48 banks.	50 banks.
Loans and discounts.	\$23,438,249.87	\$22,725,819.63	\$23,032,324.07	\$22,999,001.87	\$23,269,075.26
Overdrafts.	1,061,663.88	564,960.15	522,195.86	571,719.60	561,232.25
Bonds for circulation.	2,294,000.00	2,293,000.00	2,857,750.00	3,188,250.00	3,308,750.00
Bonds for deposits.	375,000.00	525,000.00	525,000.00	513,000.00	507,000.00
U. S. bonds on hand.	420,060.00	346,360.00	543,620.00	627,760.00	508,860.00
Premiums on bonds.	206,943.52	215,748.36	174,533.58	182,067.87	164,169.19
Stocks, securities, etc.	1,420,866.55	1,203,188.41	1,263,641.33	1,513,814.49	1,471,771.92
Banking house, etc.	788,874.26	784,238.42	799,395.42	801,071.38	798,037.93
Real estate, etc.	580,750.50	564,949.51	557,195.53	547,427.43	563,464.02
Due from nat'l banks.	2,028,185.26	2,319,261.64	2,320,178.53	2,065,858.58	2,024,187.02
Due from State banks.	854,669.63	740,853.56	652,398.33	562,911.38	567,923.72
Due from res'v'g'ts	3,299,564.57	5,842,786.61	5,563,220.25	4,017,604.77	3,521,807.89
Int'l-revenue stamps			8,856.38	10,576.56	11,609.65
Cash items.	389,966.77	285,740.44	307,204.09	301,990.39	350,667.15
Clear'g-house exch'gs	376,418.10	403,572.29	437,230.02	197,226.96	324,504.63
Bills of other banks.	191,171.00	269,854.00	303,390.00	312,718.00	275,106.00
Fractional currency.	11,817.27	15,343.25	16,329.06	16,366.73	14,712.84
Specie.	1,320,790.85	1,815,480.70	2,054,225.60	2,086,049.53	1,764,866.07
Legal-tender notes.	809,738.00	1,064,926.00	1,216,629.00	1,300,264.00	1,033,391.00
U. S. cert's of deposit.					
5% fund with Treas.	102,229.60	100,269.60	114,367.10	140,910.85	158,822.85
Due from U. S. Treas.	2,014.00	3,176.50	10,081.50	19,761.00	14,050.00
Total	39,972,973.63	42,084,529.07	43,309,775.65	41,976,351.39	41,213,509.39

ARRANGED BY STATES AND RESERVE CITIES—Continued.

SOUTH CAROLINA.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	16 banks.	16 banks.	16 banks.	16 banks.	17 banks.
Capital stock.....	\$1,923,000.00	\$1,923,000.00	\$2,023,000.00	\$2,023,000.00	\$2,083,000.00
Surplus fund.....	755,045.87	694,918.84	694,918.84	694,918.84	702,529.80
Undivided profits....	547,593.60	492,362.97	606,957.07	630,219.51	562,805.20
Nat'l-bank circulation	657,110.00	756,850.00	1,219,245.00	1,288,920.00	1,470,985.00
State-bank circulation	-----	-----	-----	-----	-----
Due to national banks	154,090.20	191,437.65	244,198.17	146,434.07	148,558.92
Due to State banks....	860,379.80	865,356.80	698,639.52	655,230.84	642,739.03
Due to trust co's, etc.	-----	-----	13,466.60	17,827.14	29,420.81
Due to reserve agents	1,882.50	18,190.44	18,809.53	17,877.20	18,984.94
Dividends unpaid....	12,289.80	14,246.50	12,347.00	11,029.50	13,318.50
Individual deposits...	5,954,920.71	6,337,337.45	5,943,293.49	5,428,776.36	5,171,643.71
U. S. deposits.....	204,912.42	329,171.84	307,691.67	300,998.79	283,594.51
Dep'ts U. S. dis. officers	51,559.21	27,077.65	34,383.49	23,066.71	29,713.16
Notes rediscounted...	61,349.15	35,085.00	40,000.00	88,924.36	394,682.12
Bills payable.....	152,000.00	70,000.00	80,000.00	263,068.00	383,000.00
Other liabilities.....	-----	35,000.00	648.76	1,751.48	-----
Total.....	11,336,233.26	11,790,035.14	11,937,599.14	11,591,974.80	11,934,975.70

SOUTH DAKOTA.

	25 banks.	25 banks.	25 banks.	26 banks.	28 banks.
Capital stock.....	\$1,460,000.00	\$1,460,000.00	\$1,460,000.00	\$1,460,000.00	\$1,502,500.00
Surplus fund.....	195,550.00	201,020.00	201,020.00	201,920.00	205,420.00
Undivided profits....	315,644.94	276,044.34	321,231.36	343,324.85	329,571.43
Nat'l-bank circulation	497,352.50	496,772.50	454,152.50	485,872.50	519,197.50
State-bank circulation	-----	-----	-----	-----	-----
Due to national banks	90,657.30	70,031.44	68,324.85	26,279.01	62,728.70
Due to State banks....	426,844.32	303,488.64	389,462.83	323,068.66	364,710.46
Due to trust co's, etc.	-----	-----	-----	2,208.01	486.81
Due to reserve agents	-----	-----	-----	-----	-----
Dividends unpaid....	480.00	2,849.01	184.00	697.33	599.66
Individual deposits...	5,770,204.95	5,506,244.43	5,616,741.76	5,802,433.44	6,081,124.71
U. S. deposits.....	139,545.58	148,830.40	155,907.06	157,206.00	118,389.35
Dep'ts U. S. dis. officers	59,219.00	53,393.67	38,768.79	29,412.59	63,625.87
Notes rediscounted...	8,000.00	-----	-----	-----	-----
Bills payable.....	-----	15,000.00	10,000.00	20,000.00	10,000.00
Other liabilities.....	-----	945.39	30,472.88	472.88	3,667.45
Total.....	8,963,498.59	8,534,619.82	8,746,266.03	8,853,395.27	9,262,021.94

TENNESSEE.

	47 banks.	47 banks.	48 banks.	48 banks.	50 banks.
Capital stock.....	\$7,360,000.00	\$7,260,000.00	\$7,310,000.00	\$7,310,000.00	\$7,337,645.00
Surplus fund.....	1,765,540.23	1,741,670.18	1,748,708.68	1,749,708.68	1,773,576.97
Undivided profits....	1,074,003.51	900,311.06	1,112,742.58	1,240,312.07	1,072,129.44
Nat'l-bank circulation	2,024,225.00	2,014,135.00	2,173,967.50	2,916,647.50	3,217,262.50
State-bank circulation	-----	-----	-----	-----	-----
Due to national banks	1,669,012.47	1,786,588.95	1,711,481.80	1,559,887.91	1,567,589.16
Due to State banks....	3,026,941.27	4,089,299.84	3,752,245.04	2,922,826.97	2,501,532.14
Due to trust co's, etc.	-----	-----	369,009.17	454,466.17	405,673.14
Due to reserve agents	-----	-----	430,508.46	434,478.46	336,167.30
Dividends unpaid....	3,779.66	7,428.59	4,671.16	3,226.66	8,754.36
Individual deposits...	21,905,665.72	23,326,274.84	23,871,170.66	22,314,395.89	22,082,775.00
U. S. deposits.....	194,728.96	306,288.77	349,011.62	347,443.01	297,577.57
Dep'ts U. S. dis. officers	168,495.26	193,153.65	170,740.96	162,909.57	201,862.98
Notes rediscounted...	310,104.49	456,130.34	150,650.17	49,880.56	173,946.83
Bills payable.....	450,000.00	-----	150,000.00	495,000.00	210,000.00
Other liabilities.....	20,477.06	3,247.85	4,867.85	15,167.94	27,017.00
Total.....	39,972,973.63	42,084,529.07	43,309,775.65	41,976,351.39	41,213,509.39

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

TEXAS.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	194 banks.	195 banks.	195 banks.	202 banks.	218 banks.
Loans and discounts.	\$43,705,193.56	\$44,480,827.63	\$47,439,234.32	\$49,449,884.41	\$52,951,379.28
Overdrafts.	11,697,758.93	5,035,774.75	3,294,209.98	3,453,756.29	5,664,756.88
Bonds for circulation.	5,128,630.00	5,178,630.00	5,896,630.00	6,742,980.00	7,263,880.00
Bonds for deposits.	698,000.00	1,088,000.00	1,167,000.00	1,117,000.00	1,117,000.00
U. S. bonds on hand.	216,270.00	175,670.00	97,770.00	7,630.00	7,000.00
Premiums on bonds.	242,841.51	273,241.09	177,223.98	163,554.90	191,650.04
Stocks, securities, etc.	1,443,975.10	1,390,536.05	1,337,252.44	1,318,962.56	1,269,003.04
Banking house, etc.	1,937,533.18	1,928,370.79	1,960,013.32	1,990,397.07	2,030,702.04
Real estate, etc.	944,066.86	840,404.26	860,181.44	842,307.29	821,600.80
Due from nat'l banks.	5,723,943.17	6,487,695.36	6,001,260.77	4,815,723.64	4,621,114.80
Due from State banks.	1,798,578.00	1,439,588.47	1,201,245.00	1,163,532.59	1,338,742.18
Due from res'v'e ag'ts.	9,082,289.06	11,011,614.59	9,191,937.33	7,364,711.91	5,939,788.77
Int'l-revenue stamps.			47,499.68	50,759.12	64,117.17
Cash items.	618,517.63	557,780.43	331,048.36	352,496.64	557,812.47
Clear'g-house exch'gs.	322,538.36	289,817.58	199,629.19	196,466.12	255,122.99
Bills of other banks.	626,951.00	754,300.00	661,077.00	730,907.00	575,649.00
Fractional currency.	25,688.52	40,820.26	44,030.60	45,106.53	42,618.80
Specie.	3,643,745.76	4,043,820.95	3,997,531.59	3,861,627.98	3,335,301.11
Legal-tender notes.	2,347,168.00	2,638,006.00	2,413,912.00	1,839,851.00	1,859,119.00
U. S. cert's of deposit.					
5% fund with Treas.	227,928.75	230,451.25	263,391.75	316,941.70	339,359.50
Due from U. S. Treas.	7,301.37	10,462.00	13,246.85	24,017.35	26,911.65
Total	90,438,918.76	87,895,811.46	86,615,334.60	85,848,614.10	90,272,524.54

CITY OF HOUSTON.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Loans and discounts.	\$2,576,392.76	\$2,904,198.70	\$2,848,023.17	\$3,159,864.50	\$3,501,657.78
Overdrafts.	1,112,274.67	826,510.91	257,214.81	149,366.56	276,022.91
Bonds for circulation.	250,000.00	300,000.00	300,000.00	380,000.00	380,000.00
Bonds for deposits.					
U. S. bonds on hand.			100,000.00		
Premiums on bonds.	20,566.87	31,042.19	38,002.71	37,527.19	22,093.86
Stocks, securities, etc.	24,136.87	23,185.03	23,050.36	23,846.06	22,554.82
Banking house, etc.	186,247.58	186,250.58	186,308.68	187,942.98	188,012.33
Real estate, etc.	124,488.51	116,238.81	97,398.52	97,156.41	84,435.89
Due from nat'l banks.	796,810.62	1,064,935.53	861,409.83	606,454.75	733,006.28
Due from State banks.	92,595.04	51,799.29	59,715.10	47,459.00	71,836.64
Due from res'v'e ag'ts.	497,811.21	983,298.43	1,062,023.53	909,352.43	714,478.57
Int'l-revenue stamps.			2,217.11	5,418.55	3,974.41
Cash items.	64,235.23	74,683.20	51,466.81	21,163.94	1,373.94
Clear'g-house exch'gs.	26,905.70	18,572.30	23,060.95	11,457.41	7,148.10
Bills of other banks.	69,445.00	53,851.00	103,197.00	42,095.00	55,751.00
Fractional currency.	2,198.25	2,855.19	2,561.63	2,357.58	3,608.94
Specie.	954,521.45	1,061,650.95	1,103,265.45	1,099,090.65	1,002,943.30
Legal-tender notes.	440,281.00	547,474.00	598,562.00	295,724.00	403,144.00
U. S. cert's of deposit.					
5% fund with Treas.	11,250.00	13,500.00	14,872.50	18,875.00	18,875.00
Due from U. S. Treas.			95.00	5,500.00	
Total	7,250,160.56	8,260,046.11	7,737,445.16	7,100,632.01	7,490,917.77

UTAH.

	11 banks.	11 banks.	11 banks.	11 banks.	10 banks.
Loans and discounts.	\$2,658,994.08	\$2,875,042.47	\$2,979,796.54	\$3,101,640.01	\$2,955,870.74
Overdrafts.	385,633.48	282,060.66	324,509.50	412,197.58	314,623.59
Bonds for circulation.	812,500.00	812,500.00	819,000.00	856,500.00	994,000.00
Bonds for deposits.	575,000.00	575,000.00	725,000.00	725,000.00	725,000.00
U. S. bonds on hand.	10,300.00	10,200.00	6,200.00		
Premiums on bonds.	18,126.63	17,618.63	27,878.00	23,678.00	32,896.75
Stocks, securities, etc.	842,101.41	680,417.42	666,962.51	764,473.68	798,378.75
Banking house, etc.	283,415.00	282,389.80	282,389.80	281,889.80	265,039.80
Real estate, etc.	174,287.71	145,402.49	132,223.59	131,934.57	119,110.05
Due from nat'l banks.	556,199.15	473,311.00	495,555.33	206,856.21	248,238.78
Due from State banks.	419,944.42	266,644.76	312,426.27	291,300.15	436,278.69
Due from res'v'e ag'ts.	576,708.19	629,398.33	652,295.66	1,113,925.22	1,511,178.69
Int'l-revenue stamps.			4,647.82	5,897.08	4,555.98
Cash items.	16,980.94	17,459.78	7,465.79	21,269.85	22,728.57
Clear'g-house exch'gs.	59,843.37	48,753.53	56,426.25	39,974.64	70,450.37
Bills of other banks.	28,271.00	22,353.00	17,424.00	30,565.00	129,255.00
Fractional currency.	3,770.28	4,000.90	2,842.83	2,400.26	2,668.63
Specie.	1,153,100.91	970,120.70	1,029,203.50	1,079,534.10	878,187.00
Legal-tender notes.	42,661.00	50,855.00	92,968.00	61,915.00	85,890.00
U. S. cert's of deposit.					
5% fund with Treas.	36,562.50	36,562.50	39,922.50	42,187.50	49,312.50
Due from U. S. Treas.		1,600.00	1,042.50	5.00	5.00
Total	8,654,400.07	8,201,690.97	8,666,179.89	9,193,149.65	9,641,586.29

ARRANGED BY STATES AND RESERVE CITIES—Continued.

TEXAS.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	194 banks.	195 banks.	195 banks.	202 banks.	218 banks.
Capital stock	\$18,065,000.00	\$17,879,900.00	\$17,812,000.00	\$18,070,000.00	\$18,518,920.00
Surplus fund	4,688,682.35	4,851,100.40	4,856,106.40	4,877,054.01	5,108,323.74
Undivided profits	3,517,087.97	2,582,332.65	3,161,147.07	3,678,973.25	3,141,461.52
Nat'l-bank circulation	4,547,225.00	4,553,485.00	5,224,095.00	6,223,532.50	6,837,535.00
State-bank circulation					
Due to national banks	4,485,267.94	4,822,959.29	4,265,011.44	3,745,196.11	3,252,845.87
Due to State banks	1,412,564.09	1,617,195.28	1,413,695.41	1,079,867.70	810,061.67
Due to trust co's, etc.			5,735.10	14,281.33	8,381.90
Due to reserve agents.			301,418.80	134,547.23	672,659.13
Dividends unpaid	25,625.50	42,827.99	18,624.62	22,240.90	46,422.93
Individual deposits	50,525,780.18	49,957,124.07	47,436,859.40	44,661,272.01	45,384,917.19
U. S. deposits	542,070.33	945,981.92	988,748.15	936,094.38	890,433.46
Dep'ts U.S.dis.officers	159,046.39	109,022.03	75,413.38	82,910.92	101,901.39
Notes rediscounted	859,916.19	229,375.88	437,111.22	897,397.01	1,972,315.07
Bills payable	1,577,826.50	282,750.00	502,150.00	1,377,488.96	3,417,546.11
Other liabilities	32,826.32	21,750.95	17,223.61	47,757.79	108,799.56
Total	90,438,918.76	87,895,811.46	86,615,334.60	85,848,614.10	90,272,524.54

CITY OF HOUSTON.

	5 banks.	5 banks.	5 banks.	5 banks.	5 banks.
Capital stock	\$1,100,000.00	\$1,100,000.00	\$1,100,000.00	\$1,100,000.00	\$1,100,000.00
Surplus fund	585,000.00	610,000.00	610,000.00	610,000.00	610,000.00
Undivided profits	144,007.48	126,729.01	180,731.92	217,342.11	169,352.87
Nat'l-bank circulation	191,100.00	233,960.00	244,980.00	232,380.00	339,580.00
State-bank circulation					
Due to national banks	1,017,512.19	1,438,708.90	789,563.84	598,865.68	627,915.75
Due to State banks	487,835.89	694,792.69	373,116.44	209,658.66	172,159.33
Due to trust co's, etc.				2,738.15	5,984.00
Due to reserve agents.			58,230.67	7,095.07	95,748.71
Dividends unpaid	3,104.00	4,834.00	3,673.00	3,393.00	4,721.00
Individual deposits	3,721,003.50	4,050,821.51	4,376,549.29	4,118,494.67	4,364,191.44
U. S. deposits					
Dep'ts U.S.dis.officers					
Notes rediscounted					
Bills payable					
Other liabilities	547.50	200.00	600.00	664.67	1,264.67
Total	7,250,160.56	8,260,046.11	7,737,445.16	7,100,632.01	7,490,917.77

UTAH.

	11 banks.	11 banks.	11 banks.	11 banks.	10 banks.
Capital stock	\$1,650,000.00	\$1,650,000.00	\$1,650,000.00	\$1,650,000.00	\$1,600,000.00
Surplus fund	393,917.96	397,917.96	398,117.96	398,117.96	398,117.96
Undivided profits	165,553.50	174,688.61	263,323.58	287,401.95	274,024.81
Nat'l-bank circulation	431,422.50	637,332.50	793,057.50	807,497.50	929,747.50
State-bank circulation					
Due to national banks	186,019.87	94,245.91	97,126.98	200,473.59	200,140.17
Due to State banks	436,353.52	392,669.77	285,189.43	325,503.18	391,745.47
Due to trust co's, etc.			51,748.44	46,861.94	136,749.30
Due to reserve agents.					486.75
Dividends unpaid	1,504.82	3,185.82	1,385.23	1,373.00	1,117.33
Individual deposits	4,799,486.78	4,285,077.18	4,421,453.08	4,824,855.01	5,071,629.89
U. S. deposits	540,647.53	542,603.37	686,129.57	618,846.11	601,297.79
Dep'ts U.S.dis.officers	25,293.67	23,969.85	13,648.12	32,159.41	35,077.28
Notes rediscounted					
Bills payable					
Other liabilities	24,199.92				1,452.04
Total	8,654,400.07	8,201,690.97	8,666,179.89	9,193,149.65	9,641,586.29

736 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

VERMONT.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	49 banks.	49 banks.	48 banks.	48 banks.	48 banks.
Loans and discounts.	\$12,774,666.90	\$12,529,127.92	\$12,289,106.00	\$12,487,890.33	\$12,402,257.21
Overdrafts.	48,954.92	44,932.62	73,105.45	71,924.39	75,013.02
Bonds for circulation.	4,284,600.00	4,284,600.00	3,935,100.00	3,935,100.00	3,937,500.00
Bonds for deposits.	350,000.00	450,000.00	300,000.00	300,000.00	300,000.00
U. S. bonds on hand.	379,720.00	133,120.00	127,000.00	104,100.00	114,700.00
Premiums on bonds.	189,632.82	166,275.62	96,159.97	87,949.43	100,723.18
Stocks, securities, etc.	2,496,868.18	2,468,219.32	2,530,079.24	2,575,930.45	2,735,389.91
Banking house, etc.	243,547.49	241,477.49	233,902.49	231,451.25	226,743.37
Real estate, etc.	219,725.69	207,876.33	201,888.51	199,473.07	194,812.08
Due from nat'l banks.	299,894.62	114,873.33	132,943.58	120,893.20	126,060.09
Due from State banks.	79,772.33	121,635.96	124,965.32	122,719.11	181,430.08
Due from res'v'g'ts.	2,102,651.56	2,206,183.50	2,114,546.49	2,487,545.06	3,054,587.42
Int'l-revenue stamps.			7,298.46	9,182.58	9,450.59
Cash items.	120,040.12	102,692.46	91,995.52	108,017.54	110,499.80
Clear'g-house exch'gs.					
Bills of other banks.	153,310.00	145,253.00	156,811.00	250,385.00	156,400.00
Fractional currency.	6,994.84	8,931.22	6,808.20	6,539.82	6,227.47
Specie.	704,955.22	725,275.82	675,165.73	700,565.33	659,718.88
Legal-tender notes.	238,145.00	243,192.00	269,579.00	269,535.00	226,099.00
U. S. cert's of deposit.					
5% fund with Treas.	109,422.50	183,292.50	184,252.50	187,670.00	172,055.00
Due from U. S. Treas.		9,070.00	3,220.00	15,120.00	2,000.00
Total.	24,863,402.19	24,386,059.09	23,562,037.52	24,226,991.56	24,801,667.10

VIRGINIA.

	36 banks.	36 banks.	39 banks.	40 banks.	43 banks.
Loans and discounts.	\$19,743,966.59	\$20,160,942.73	\$21,058,472.33	\$21,279,598.17	\$21,243,407.30
Overdrafts.	85,528.83	67,517.91	94,627.48	74,721.21	81,690.48
Bonds for circulation.	2,769,250.00	2,767,850.00	3,123,750.00	3,588,250.00	3,786,500.00
Bonds for deposits.	2,110,000.00	2,924,000.00	3,106,000.00	2,931,000.00	2,797,000.00
U. S. bonds on hand.	201,080.00	91,430.00	457,430.00	183,580.00	122,730.00
Premiums on bonds.	320,223.89	401,889.80	195,277.46	149,813.56	123,620.72
Stocks, securities, etc.	2,067,298.28	1,975,410.56	1,790,179.90	1,788,395.16	1,763,137.16
Banking house, etc.	745,022.88	750,634.46	752,587.00	754,505.78	762,625.96
Real estate, etc.	247,590.46	246,677.60	240,420.06	255,668.50	249,676.58
Due from nat'l banks.	1,434,388.72	1,055,895.62	1,185,130.62	1,162,519.12	1,288,904.12
Due from State banks.	579,146.54	484,428.03	543,927.23	538,722.38	521,065.93
Due from res'v'g'ts.	2,979,407.92	2,829,679.78	2,680,153.00	3,069,208.20	3,436,784.92
Int'l-revenue stamps.			6,532.82	7,032.74	8,818.71
Cash items.	202,842.29	134,556.89	98,625.43	113,202.24	120,473.41
Clear'g-house exch'gs.	301,150.26	328,224.05	277,188.04	495,810.44	301,820.34
Bills of other banks.	166,698.00	168,253.00	141,058.00	189,038.00	165,455.00
Fractional currency.	11,934.65	20,127.42	20,091.10	18,926.01	16,358.34
Specie.	1,036,353.18	1,178,804.56	1,154,447.82	1,210,642.33	1,203,266.56
Legal-tender notes.	614,491.00	798,522.00	889,986.00	880,062.00	877,068.00
U. S. cert's of deposit.					
5% fund with Treas.	116,706.25	119,030.25	144,322.75	162,612.00	181,464.50
Due from U. S. Treas.	750.00	1,100.50	32,590.00	13,800.00	500.00
Total.	35,673,829.74	36,505,065.16	37,992,797.04	38,867,107.84	39,058,368.03

WASHINGTON.

	31 banks.	30 banks.	30 banks.	30 banks.	31 banks.
Loans and discounts.	\$11,224,445.78	\$10,978,236.16	\$11,658,057.78	\$12,070,383.27	\$12,188,349.13
Overdrafts.	505,178.30	474,388.63	407,242.63	495,822.64	532,559.05
Bonds for circulation.	1,021,300.00	1,008,800.00	1,051,800.00	1,114,300.00	1,153,800.00
Bonds for deposits.	803,000.00	953,000.00	951,200.00	1,051,200.00	1,051,200.00
U. S. bonds on hand.	533,000.00	308,800.00	298,260.00	398,480.00	294,040.00
Premiums on bonds.	203,174.82	192,177.70	174,625.91	121,891.00	124,119.25
Stocks, securities, etc.	1,566,325.54	1,423,335.21	1,431,930.00	1,395,097.55	1,470,332.22
Banking house, etc.	338,848.46	311,121.83	309,457.33	308,524.83	309,339.08
Real estate, etc.	1,157,613.66	1,166,756.89	1,064,919.70	1,060,856.95	1,066,750.93
Due from nat'l banks.	1,117,832.02	1,048,564.37	1,408,434.17	1,140,154.97	1,317,556.05
Due from State banks.	1,228,133.75	1,051,797.41	1,376,854.91	1,441,510.29	1,237,151.05
Due from res'v'g'ts.	4,736,398.54	3,148,055.65	4,144,147.13	3,710,776.41	5,246,641.17
Int'l-revenue stamps.			22,914.27	29,942.53	29,479.62
Cash items.	154,039.52	197,799.65	160,816.52	96,330.42	155,583.83
Clear'g-house exch'gs.	197,196.70	332,011.69	229,178.53	223,857.82	306,660.81
Bills of other banks.	103,017.00	70,093.00	94,621.00	81,510.00	105,973.00
Fractional currency.	4,297.49	5,914.47	4,040.31	3,415.96	3,443.15
Specie.	2,621,761.70	2,589,980.78	2,675,106.30	2,749,885.05	2,564,417.35
Legal-tender notes.	157,809.00	130,171.00	151,485.00	148,019.00	133,497.00
U. S. cert's of deposit.					
5% fund with Treas.	41,953.50	43,883.50	46,816.00	54,551.00	57,095.00
Due from U. S. Treas.	5,280.00	5.00	2,812.50	1,767.50	1,756.00
Total.	27,720,605.78	25,434,892.94	27,664,719.99	27,698,277.19	29,349,742.69

ARRANGED BY STATES AND RESERVE CITIES—Continued.

VERMONT.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	49 banks.	49 banks.	48 banks.	48 banks.	48 banks.
Capital stock.....	\$6,880,000.00	\$6,860,000.00	\$6,760,000.00	\$6,760,000.00	\$6,760,000.00
Surplus fund.....	1,464,525.00	1,472,473.26	1,437,473.26	1,438,198.26	1,436,696.61
Undivided profits.....	1,060,387.52	924,833.78	1,140,078.77	1,207,060.92	1,063,094.02
Nat'l-bank circulation	3,766,556.50	3,773,036.50	3,714,236.50	3,793,446.50	3,856,144.00
State-bank circulation					
Due to national banks	199,141.98	96,435.55	92,238.68	130,539.54	85,909.73
Due to State banks...	343,537.86	237,914.48	2,320.94	450.08	5,827.66
Due to trust co's, etc.			387,979.58	467,435.96	426,890.06
Due to reserve agents.			3,896.07	5,960.10	196.02
Dividends unpaid.....	6,834.09	18,378.24	6,798.46	36,406.81	13,051.62
Individual deposits...	10,745,431.88	10,455,123.19	9,612,722.49	10,037,117.40	10,856,668.08
U. S. deposits.....	343,324.63	438,120.49	284,390.80	259,974.29	250,818.55
Dep'ts U.S.dis.officers	7,351.82	11,391.27	10,299.31	10,920.79	5,460.49
Notes rediscounted...	23,316.61	29,561.74	20,600.00	12,700.00	10,600.00
Bills payable.....	18,800.00	68,500.00	54,000.00	64,500.00	29,500.00
Other liabilities.....	4,193.70	290.59	35,002.66	2,280.91	810.26
Total.....	24,863,402.19	24,386,059.09	23,562,037.52	24,226,991.56	24,801,667.10

VIRGINIA.

	36 banks.	36 banks.	39 banks.	40 banks.	43 banks.
Capital stock.....	\$4,661,000.00	\$4,881,000.00	\$5,048,840.00	\$5,094,200.00	\$5,171,000.00
Surplus fund.....	1,976,800.00	1,761,050.00	1,761,050.00	1,781,050.00	1,827,100.00
Undivided profits.....	1,777,996.87	1,892,443.27	2,172,265.64	2,313,219.42	2,159,968.84
Nat'l-bank circulation	2,409,815.00	2,438,735.00	2,853,595.00	3,297,630.00	3,614,230.00
State-bank circulation					
Due to national banks	925,676.22	915,515.92	919,461.85	1,337,070.55	1,243,911.79
Due to State banks...	1,385,923.91	1,454,620.88	1,300,113.35	1,440,134.96	1,298,542.71
Due to trust co's, etc.			3,478.81	13,786.90	25,854.35
Due to reserve agents.	149,288.16	276,679.93	190,258.08	169,186.49	50,266.42
Dividends unpaid.....	2,197.99	3,609.74	2,187.49	6,077.49	4,021.62
Individual deposits...	19,066,638.61	19,134,469.85	19,386,657.11	19,363,941.22	20,473,458.43
U. S. deposits.....	1,710,415.58	2,540,795.01	2,548,927.71	2,362,526.04	2,217,852.33
Dep'ts U.S.dis.officers	372,940.37	284,279.60	347,915.79	332,301.93	365,941.88
Notes rediscounted...	153,500.83	73,977.15	110,917.35	112,712.94	72,471.83
Bills payable.....	875,000.00	600,000.00	740,000.00	789,000.00	135,000.00
Other liabilities.....	206,636.20	247,888.81	607,128.86	454,269.90	398,747.83
Total.....	35,673,829.74	36,505,065.16	37,992,797.04	38,867,107.84	39,058,368.03

WASHINGTON.

	31 banks.	30 banks.	30 banks.	30 banks.	31 banks.
Capital stock.....	\$3,330,000.00	\$3,218,000.00	\$3,222,800.00	\$3,222,800.00	\$3,250,000.00
Surplus fund.....	500,668.14	532,593.14	534,895.14	537,895.14	559,835.14
Undivided profits.....	640,420.55	493,400.12	557,316.20	700,247.23	681,296.72
Nat'l-bank circulation	796,991.50	764,355.00	809,405.00	935,840.00	936,415.00
State-bank circulation					
Due to national banks	807,047.64	518,079.39	953,903.52	804,543.68	903,909.63
Due to State banks...	1,049,673.29	858,902.91	782,034.74	826,928.51	916,474.40
Due to trust co's, etc.			8,488.94	6,771.52	1,471.10
Due to reserve agents.	3,217.38	6,811.95	6,731.55	14,185.63	2,557.71
Dividends unpaid.....	1,881.00	11,708.47	1,879.05	1,660.32	3,947.00
Individual deposits...	19,774,838.63	18,032,943.43	19,839,935.17	19,558,524.78	20,934,488.06
U. S. deposits.....	505,483.35	609,569.59	581,019.06	441,749.27	453,078.37
Dep'ts U.S.dis.officers	281,384.30	222,828.94	332,836.62	629,461.11	705,011.56
Notes rediscounted...			20,000.00	15,000.00	
Bills payable.....	29,000.00	21,600.00	10,000.00		
Other liabilities.....		54,100.00	3,475.00	2,670.00	1,260.00
Total.....	27,720,605.78	25,434,892.94	27,664,719.99	27,698,277.19	29,349,742.69

738 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899, WEST VIRGINIA.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	35 banks.	35 banks.	36 banks.	38 banks.	40 banks.
Loans and discounts.	\$11,196,400.46	\$11,321,992.12	\$11,906,973.14	\$12,362,548.64	\$12,760,548.89
Overdrafts.	72,352.90	62,862.19	66,770.23	90,821.49	92,151.82
Bonds for circulation.	1,756,950.00	1,768,950.00	2,091,600.00	2,156,100.00	2,200,600.00
Bonds for deposits.	500,000.00	903,000.00	903,000.00	903,000.00	880,700.00
U. S. bonds on hand.	36,600.00	57,300.00	145,100.00	122,300.00	53,060.00
Premiums on bonds.	120,942.53	138,493.79	83,420.21	76,409.36	75,517.67
Stocks, securities, etc	924,585.49	956,459.25	1,017,173.86	1,055,830.83	1,208,711.89
Banking house, etc.	751,084.90	844,047.42	834,337.30	862,718.30	861,931.01
Real estate, etc.	168,256.25	91,781.61	103,697.98	139,039.45	143,845.96
Due from nat'l banks.	925,842.69	861,183.20	1,114,432.19	1,339,793.54	1,465,479.37
Due from State banks	332,823.15	413,282.87	537,745.79	482,041.75	474,179.74
Due from res'v'g'ts	2,501,479.81	2,939,290.59	3,206,320.32	3,151,540.14	3,132,381.13
Int'l-revenue stamps			10,363.26	11,146.13	11,406.08
Cash items.	107,892.60	104,484.27	97,919.41	91,590.89	127,992.84
Clear'g-house exch'gs	3,857.14			4,389.05	3,761.66
Bills of other banks.	103,556.00	98,231.00	94,729.00	137,336.00	119,189.00
Fractional currency.	7,896.01	8,846.79	7,782.68	8,789.79	12,211.54
Specie.	864,712.25	979,980.00	892,700.34	911,610.16	949,368.97
Legal-tender notes.	526,774.00	552,237.00	536,166.00	506,352.00	560,271.00
U. S. cert's of deposit.					
5% fund with Treas.	76,688.75	77,971.25	85,765.25	97,945.00	101,263.66
Due from U. S. Treas.	1,488.14	1,557.94	2,681.54	2,661.94	2,251.54
Total.	20,980,183.07	22,181,951.29	23,798,678.50	24,513,964.46	25,242,824.47

WISCONSIN.

	75 banks.	75 banks.	75 banks.	76 banks.	83 banks.
Loans and discounts.	\$28,079,264.18	\$28,728,785.14	\$30,228,304.46	\$30,361,994.98	\$31,007,875.97
Overdrafts.	242,768.75	227,707.16	234,687.61	248,019.47	271,945.64
Bonds for circulation.	2,545,880.00	2,535,110.00	2,897,370.00	3,061,120.00	3,220,820.00
Bonds for deposits.	550,000.00	650,000.00	650,000.00	612,500.00	550,000.00
U. S. bonds on hand.	367,960.00	293,410.00	197,310.00	122,910.00	108,600.00
Premiums on bonds.	153,871.57	144,586.73	55,100.13	29,412.52	40,354.09
Stocks, securities, etc	3,487,327.78	3,584,203.03	3,656,524.85	3,716,845.08	3,833,023.89
Banking house, etc.	827,960.60	814,552.12	794,376.53	809,024.99	847,505.22
Real estate, etc.	261,411.86	298,543.54	258,838.68	182,609.76	174,895.41
Due from nat'l banks.	802,563.29	733,106.00	670,305.00	772,141.44	919,174.84
Due from State banks.	405,297.31	219,687.15	226,278.59	244,517.88	287,670.25
Due from res'v'g'ts	6,496,831.40	7,087,370.12	6,744,140.28	7,049,737.63	8,216,099.79
Int'l-revenue stamps			25,294.27	27,217.04	28,580.36
Cash items.	224,402.79	243,413.89	155,906.95	156,286.45	194,577.30
Clear'g-house exch'gs		36,683.45	3,764.84	2,707.69	6,259.49
Bills of other banks.	230,198.00	231,826.00	258,778.00	246,050.00	218,204.00
Fractional currency.	16,576.02	20,961.99	18,752.72	20,077.14	20,300.31
Specie.	1,987,982.86	1,990,844.25	2,098,239.84	2,114,853.29	2,115,343.44
Legal-tender notes.	802,679.00	701,537.00	808,627.00	664,877.00	707,321.00
U. S. cert's of deposit.					
5% fund with Treas.	114,256.25	108,301.75	129,234.25	142,031.00	150,976.00
Due from U. S. Treas.	4,327.45	1,905.00	5,309.00	11,850.00	4,080.00
Total.	47,601,539.11	48,652,534.32	50,117,143.00	50,596,283.36	52,923,007.00

CITY OF MILWAUKEE.

	4 banks.	4 banks.	4 banks.	4 banks.	5 banks.
Loans and discounts.	\$21,448,967.85	\$21,861,667.89	\$21,421,239.19	\$21,084,795.60	\$21,035,751.32
Overdrafts.	223,369.08	216,215.10	231,571.96	273,963.61	300,611.28
Bonds for circulation.	570,000.00	670,000.00	670,000.00	770,000.00	850,000.00
Bonds for deposits.	690,000.00	690,000.00	690,000.00	690,000.00	660,000.00
U. S. bonds on hand.	14,050.00	12,950.00	19,450.00	18,450.00	17,470.00
Premiums on bonds.	52,750.00	55,250.00			1,767.35
Stocks, securities, etc.	2,029,898.19	2,012,576.31	1,688,757.74	1,360,856.26	1,725,232.36
Banking house, etc.	125,882.93	125,521.22	120,295.93	127,612.37	114,360.33
Real estate, etc.	109,701.15	114,601.83	114,148.75	123,006.37	114,957.22
Due from nat'l banks.	1,450,722.88	964,403.53	1,047,075.62	1,180,278.46	1,645,842.26
Due from State banks	705,639.32	606,724.25	634,089.43	694,096.44	1,171,426.01
Due from res'v'g'ts	4,275,748.02	4,299,390.68	4,898,184.90	3,737,754.35	5,139,786.82
Int'l-revenue stamps			12,245.95	9,954.96	12,372.81
Cash items.	15,533.35	16,439.71	6,525.84	5,480.42	11,880.00
Clear'g-house exch'gs	572,533.18	374,374.16	367,718.79	358,705.78	599,590.05
Bills of other banks.	39,096.00	47,655.00	91,460.00	46,070.00	46,586.00
Fractional currency.	3,240.70	6,518.24	5,122.84	1,693.23	3,968.67
Specie.	2,432,447.26	2,524,853.82	2,404,579.09	2,449,209.39	2,371,481.76
Legal-tender notes.	986,397.00	803,545.00	1,270,390.00	754,130.00	1,064,533.00
U. S. cert's of deposit.					
5% fund with Treas.	25,650.00	30,150.00	33,500.00	38,500.00	40,000.00
Due from U. S. Treas.	2,500.00	13,300.00	4,500.00		5,000.00
Total.	35,782,626.91	35,446,136.74	35,730,856.03	33,724,557.24	36,932,597.24

ARRANGED BY STATES AND RESERVE CITIES—Continued.

WEST VIRGINIA.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	35 banks.	35 banks.	36 banks.	38 banks.	40 banks.
Capital stock.....	\$3,576,550.00	\$3,596,160.00	\$3,632,230.00	\$3,757,672.00	\$3,849,660.00
Surplus fund.....	985,085.47	1,007,122.27	1,017,122.27	1,030,122.27	1,075,672.27
Undivided profits....	399,783.72	325,633.43	455,842.37	558,872.74	458,311.60
Nat'l-bank circulation	1,549,017.50	1,551,827.50	1,681,717.50	1,985,897.50	2,061,472.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	443,650.17	406,137.41	495,243.11	506,293.43	518,753.98
Due to State banks....	750,784.91	773,795.80	834,012.05	897,691.01	890,292.82
Due to trust co's, etc.	.....	.....	462.51	6,640.43	752.74
Due to reserve agents.	6,239.17	.....	5,859.02	8,848.24	4,192.24
Dividends unpaid....	7,126.88	8,721.18	5,797.18	8,294.18	8,201.98
Individual deposits...	12,705,786.98	13,492,757.76	14,650,581.55	14,851,701.72	15,548,822.68
U. S. deposits.....	480,049.20	873,432.11	871,239.16	798,803.99	759,185.90
Dep'ts U. S. dis. officers	2,571.74	1,113.83	521.78	326.95	2,873.26
Notes rediscounted...	14,337.33	10,000.00	10,000.00	.....	.....
Bills payable.....	14,000.00	4,000.00	38,000.00	3,000.00	16,062.50
Other liabilities.....	45,200.00	131,250.00	100,050.00	99,800.00	48,570.00
Total.....	20,980,183.07	22,181,951.29	23,798,678.50	24,513,964.46	25,242,824.47

WISCONSIN.

	75 banks.	75 banks.	75 banks.	76 banks.	83 banks.
Capital stock.....	\$6,740,000.00	\$6,750,000.00	\$6,760,000.00	\$6,810,000.00	\$7,062,700.00
Surplus fund.....	1,722,264.02	1,742,514.02	1,714,764.02	1,682,764.02	1,742,372.24
Undivided profits....	822,969.22	661,788.83	801,727.13	962,269.31	824,050.92
Nat'l-bank circulation	2,263,657.50	2,228,607.50	2,614,382.50	2,882,746.50	3,012,857.50
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	191,321.91	187,086.64	190,040.07	208,009.46	233,477.53
Due to State banks....	751,108.08	904,540.05	958,800.50	867,240.28	982,323.44
Due to trust co's, etc.	.....	.....	14,533.45	2,869.17	2,822.33
Due to reserve agents.	31,737.88	22,231.61	10,772.02	9,587.17	11,717.68
Dividends unpaid....	3,887.50	4,169.50	18,603.50	2,037.00	4,008.00
Individual deposits...	34,486,137.81	35,470,303.20	36,339,449.43	36,576,540.54	38,460,893.36
U. S. deposits.....	510,231.45	605,803.45	599,137.15	567,945.67	515,571.59
Dep'ts U. S. dis. officers	34,333.44	31,907.13	31,575.23	20,057.87	15,048.15
Notes rediscounted...	.....	.....	17,000.00	.....	.....
Bills payable.....	.....	.....	10,000.00	.....	50,000.00
Other liabilities.....	43,890.30	43,582.39	36,358.00	4,216.87	5,184.26
Total.....	47,601,539.11	48,652,534.32	50,117,143.00	50,596,283.36	52,923,007.00

CITY OF MILWAUKEE.

	4 banks.	4 banks.	4 banks.	4 banks.	5 banks.
Capital stock.....	\$2,950,000.00	\$2,950,000.00	\$2,950,000.00	\$2,950,000.00	\$3,250,000.00
Surplus fund.....	582,000.00	635,000.00	635,000.00	685,000.00	737,500.00
Undivided profits....	376,496.81	322,551.88	507,307.25	482,777.25	476,352.38
Nat'l-bank circulation	513,000.00	603,000.00	630,000.00	759,000.00	783,600.00
State-bank circulation	.....	.....	.....	.....	.....
Due to national banks	3,546,036.59	3,789,099.19	3,281,503.29	3,830,408.99	3,937,675.47
Due to State banks....	2,949,889.33	3,043,869.20	3,085,974.33	2,750,504.07	2,623,564.53
Due to trust co's, etc.	.....	.....	.....	19,806.61	58,192.60
Due to reserve agents.	146,563.40	68,007.76	148,026.51	146,760.82	195,413.87
Dividends unpaid....	362.50	417.50	267.50	30,267.50	876.00
Individual deposits...	24,038,175.69	23,351,519.57	23,840,930.09	21,437,859.38	24,272,048.92
U. S. deposits.....	451,588.11	484,578.19	472,886.79	420,314.27	310,007.19
Dep'ts U. S. dis. officers	228,514.48	198,093.45	178,960.27	211,858.35	287,366.28
Notes rediscounted...	.....	.....	.....	.....	.....
Bills payable.....	.....	.....	.....	.....	.....
Other liabilities.....	.....	.....	.....	.....	.....
Total.....	35,782,626.91	35,446,136.74	35,730,856.03	33,724,557.24	36,932,597.24

740 REPORT OF THE COMPTROLLER OF THE CURRENCY.

ABSTRACT OF REPORTS SINCE SEPTEMBER 7, 1899,

WYOMING.

Resources.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	11 banks.	11 banks.	11 banks.	13 banks.	14 banks.
Loans and discounts	\$2,654,695.65	\$2,838,873.88	\$2,967,296.17	\$3,155,329.77	\$3,180,302.12
Overdrafts	88,874.89	125,465.64	98,970.98	172,175.59	149,931.10
Bonds for circulation	228,000.00	228,000.00	228,000.00	303,000.00	384,250.00
Bonds for deposits				50,000.00	50,000.00
U. S. bonds on hand					
Premiums on bonds	4,912.19	4,627.19	1,650.00	4,309.69	7,136.69
Stocks, securities, etc	226,322.34	203,757.64	199,374.74	214,331.24	199,543.29
Banking house, etc	100,134.92	96,432.25	96,884.45	111,541.07	106,321.39
Real estate, etc	195,899.96	186,023.49	162,345.79	159,658.79	144,280.39
Due from nat'l banks	352,787.66	229,732.06	132,949.12	118,136.52	165,785.88
Due from State banks	23,973.98	12,063.84	30,018.49	31,225.58	31,838.00
Due from res'v'e ag'ts	772,613.00	590,619.56	689,261.99	764,720.11	872,041.35
Int'l revenue stamps			4,769.68	4,185.68	6,372.46
Cash items	29,845.23	14,072.65	11,284.63	16,258.56	13,342.18
Clear'g-house exch'gs					210.57
Bills of other banks	17,571.00	14,004.00	18,778.00	23,375.00	36,243.00
Fractional currency	1,361.90	1,833.07	1,721.98	1,681.74	1,652.68
Specie	245,418.15	245,019.00	288,002.25	255,088.00	293,433.55
Legal-tender notes	65,145.00	74,757.00	63,955.00	49,590.00	61,546.00
U. S. cert's of deposit					
5% fund with Treas	10,184.75	10,259.75	11,052.25	12,648.75	16,800.00
Due from U. S. Treas.	500.00		570.00	20.00	700.00
Total	5,018,240.62	4,875,541.02	5,006,875.52	5,447,276.09	5,721,730.65

ARRANGED BY STATES AND RESERVE CITIES—Continued.

WYOMING.

Liabilities.	DECEMBER 2.	FEBRUARY 13.	APRIL 26.	JUNE 29.	SEPTEMBER 5.
	11 banks.	11 banks.	11 banks.	13 banks.	14 banks.
Capital stock	\$860,000.00	\$860,000.00	\$835,000.00	\$870,000.00	\$885,000.00
Surplus fund.....	119,450.00	123,300.00	122,750.00	122,750.00	124,250.00
Undivided profits....	96,454.42	74,710.44	78,070.22	115,605.37	92,856.18
Nat'l bank circulation	203,995.00	203,445.00	221,095.00	251,975.00	353,000.00
State bank circulation					
Due to national banks	63,222.86	71,195.03	107,838.24	56,234.63	99,366.03
Due to State banks...	151,082.43	110,165.21	92,529.61	112,194.20	121,447.30
Due to trust co's, etc.					
Due to reserve agents.					1,618.51
Dividends unpaid		80.00	309.00		
Individual deposits ..	3,518,035.91	3,417,724.83	3,484,384.02	3,854,941.94	3,948,412.91
U. S. deposits.....				33,752.71	37,972.15
Dep'ts U. S. dis. officers				1,267.24	7,807.57
Notes rediscounted...	6,000.00		19,907.83	3,554.95	10,000.00
Bills payable		15,000.00	45,000.00		25,000.00
Other liabilities		10.51		25,000.00	15,000.00
Total.....	5,018,240.62	4,875,541.02	5,006,875.52	5,447,276.09	5,721,730.65

A SUMMARY
OF THE
IMPORTANT ITEMS OF RESOURCES AND LIABILITIES
OF
THE NATIONAL BANKS,
BY STATES,
FROM 1863 TO 1900.

SUMMARY OF IMPORTANT ITEMS OF RESOURCES, ETC., OF NATIONAL BANKS, IN THOUSANDS, OCTOBER, 1863, TO 1900.

MAINE.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items. a	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1863.....	1	\$5	\$51	\$11	\$50				\$19	\$69
1864.....	16	2,898	2,858	792	2,540	\$7	\$150	\$1,249	1,313	7,493
1865.....	58	8,750	9,831	1,921	8,341	193	715	4,399	5,126	22,653
1866.....	61	10,396	9,833	2,095	9,085	572	685	7,243	6,542	24,997
1867.....	61	9,870	9,791	1,773	9,085	758	734	7,475	4,802	23,649
1868.....	61	10,139	9,915	1,664	9,085	1,197	637	7,470	5,076	24,236
1869.....	61	11,113	9,558	1,541	9,125	1,398	810	7,401	4,503	24,065
1870.....	61	11,377	9,266	1,688	9,125	1,531	929	7,400	4,855	24,619
1871.....	61	12,131	9,078	1,761	9,125	1,665	1,110	7,381	5,588	25,736
1872.....	61	12,567	9,076	1,988	9,125	1,779	1,293	7,498	5,492	26,070
1873.....	63	13,523	9,449	1,939	9,440	1,892	1,468	7,783	6,494	28,012
1874.....	64	13,789	9,458	1,984	9,740	2,149	1,396	7,802	6,325	28,052
1875.....	69	14,047	9,890	1,919	10,310	2,103	1,559	8,103	6,431	29,146
1876.....	71	14,608	9,657	1,496	10,610	2,392	1,362	7,806	6,888	29,755
1877.....	71	14,644	9,751	1,711	10,660	2,365	1,303	7,885	6,126	28,904
1878.....	72	13,560	10,192	1,684	10,760	2,389	1,235	8,313	5,956	29,112
1879.....	69	13,871	10,050	1,530	10,435	2,391	1,177	8,229	6,189	29,104
1880.....	69	14,915	9,816	1,803	10,435	2,437	1,243	8,345	8,194	31,459
1881.....	69	17,324	9,594	1,672	10,385	2,587	1,346	8,211	9,325	32,618
1882.....	71	18,938	9,530	2,121	10,335	2,505	1,432	8,090	10,434	33,986
1883.....	72	18,778	9,290	2,074	10,485	2,575	1,410	8,080	10,032	33,479
1884.....	71	17,440	9,097	1,891	10,300	2,433	1,236	7,862	9,522	32,216
1885.....	71	16,604	8,904	2,107	10,360	2,436	1,142	7,683	10,095	32,591
1886.....	71	18,041	7,841	1,899	10,360	2,343	1,193	6,833	10,250	31,992
1887.....	72	19,174	5,664	1,757	10,441	2,401	1,344	4,876	10,116	30,440
1888.....	75	20,192	5,131	1,888	10,660	2,550	1,304	4,403	11,965	31,726
1889.....	77	20,784	4,706	986	10,812	2,606	1,493	3,978	11,974	32,262
1890.....	78	22,990	4,263	1,094	11,010	2,730	1,715	3,623	13,364	34,414
1891.....	78	21,887	3,995	1,183	10,935	2,708	1,645	3,371	12,536	33,027
1892.....	81	21,724	4,029	1,291	11,090	2,690	1,600	3,402	13,544	34,232
1893.....	83	21,342	4,437	1,484	11,221	2,699	1,611	3,754	12,890	34,307
1894.....	83	21,061	4,948	1,459	11,160	2,584	1,592	4,074	15,099	36,461
1895.....	82	22,144	5,187	1,464	11,121	2,604	1,642	4,384	15,090	36,942
1896.....	83	22,657	6,021	1,536	11,156	2,648	1,692	5,093	15,620	38,192
1897.....	83	23,559	6,546	1,581	11,171	2,689	1,797	5,218	17,371	41,358
1898.....	82	21,546	5,931	1,616	11,071	2,699	1,581	4,746	17,421	39,909
1899.....	82	22,662	5,639	1,907	10,971	2,737	1,619	4,701	20,406	43,700
1900.....	82	24,435	6,257	1,988	10,846	2,850	1,989	5,674	21,834	45,987

NEW HAMPSHIRE.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items. a	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1863.....	1	\$37	\$63		\$100					\$101
1864.....	5	391	989	\$137	660		\$41	\$418	\$365	1,935
1865.....	38	3,113	5,691	823	4,635	\$152	319	2,394	1,390	10,814
1866.....	39	3,831	5,916	945	4,735	306	300	4,026	2,228	12,304
1867.....	39	3,972	5,789	906	4,735	416	334	4,190	1,942	12,159
1868.....	40	4,264	5,932	830	4,785	501	420	4,255	2,063	12,442
1869.....	41	4,654	5,683	810	4,835	612	456	4,256	1,895	12,405
1870.....	41	4,999	5,502	745	4,835	728	439	4,267	2,318	12,844
1871.....	41	5,364	5,550	815	4,835	814	472	4,291	2,678	13,402
1872.....	42	5,974	5,596	839	5,098	870	541	4,487	2,732	13,984
1873.....	42	6,535	5,521	800	5,135	910	582	4,556	2,899	14,321
1874.....	43	6,676	5,695	822	5,315	1,018	536	4,680	3,005	14,856
1875.....	44	6,899	5,865	780	5,465	1,055	540	4,778	3,049	15,174
1876.....	45	6,922	5,975	789	5,615	992	528	4,935	2,758	15,176
1877.....	46	6,662	6,186	821	5,740	1,006	561	4,985	3,048	15,721
1878.....	46	6,547	6,561	887	5,740	1,031	539	5,048	3,166	16,067
1879.....	45	6,355	6,366	863	5,630	1,046	527	5,008	3,350	15,944
1880.....	47	7,138	6,205	975	5,830	1,081	504	5,160	3,944	17,105
1881.....	47	7,547	6,358	891	5,830	1,110	559	5,158	4,293	17,720
1882.....	49	8,157	6,323	1,011	6,080	1,103	583	5,147	4,569	18,338
1883.....	49	8,537	6,351	1,026	6,155	1,188	560	5,278	4,983	19,102
1884.....	48	8,454	6,206	997	6,105	1,195	589	5,174	4,961	18,938
1885.....	48	8,371	6,187	1,092	6,105	1,220	582	5,149	5,425	19,529
1886.....	49	9,082	5,055	1,083	6,155	1,328	608	4,170	5,706	18,992
1887.....	49	9,695	4,371	1,156	6,205	1,454	639	3,588	6,123	19,250
1888.....	49	10,150	4,127	1,194	6,205	1,497	735	3,277	6,362	19,507
1889.....	51	10,903	3,642	558	6,325	1,540	714	2,917	6,907	19,929
1890.....	51	11,589	3,313	638	6,230	1,580	802	2,629	7,779	20,573
1891.....	52	11,740	3,212	659	6,305	1,625	784	2,558	7,623	20,493
1892.....	54	11,843	3,103	732	6,272	1,571	803	2,549	8,355	21,117
1893.....	51	10,919	3,864	869	6,130	1,548	769	3,255	7,931	21,064
1894.....	51	11,162	3,746	771	6,080	1,490	714	3,131	9,276	22,169
1895.....	50	11,168	3,968	847	5,880	1,389	599	3,312	8,268	22,102
1896.....	50	10,610	4,383	843	5,830	1,409	530	3,617	8,824	21,982
1897.....	50	11,025	4,238	877	5,830	1,382	561	3,514	9,659	23,002
1898.....	51	11,258	4,780	1,041	5,830	1,419	545	3,494	9,928	23,859
1899.....	52	11,705	4,389	1,061	5,450	1,448	545	3,463	11,471	25,221
1900.....	55	12,350	5,373	1,100	5,498	1,376	861	4,306	12,285	26,979

a Beginning with 1889 includes lawful money only.

746 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

VERMONT.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1864.	10	\$804	\$1,852	\$311	\$1,400	\$2	\$69	\$1,083	\$309	\$3,489
1865.	27	2,566	6,098	753	4,863	66	199	3,017	1,019	10,384
1866.	39	4,726	7,644	1,194	6,310	211	411	5,496	2,031	15,133
1867.	40	5,206	7,829	1,153	6,510	415	411	5,688	1,966	15,480
1868.	40	5,781	7,810	1,080	6,560	586	438	5,711	2,434	16,090
1869.	40	6,524	7,467	932	6,810	879	431	5,901	1,901	16,236
1870.	42	7,766	7,618	1,099	7,460	1,031	401	5,994	2,664	18,031
1871.	41	8,064	8,022	1,046	7,610	1,123	421	6,554	3,052	19,188
1872.	41	8,928	8,062	986	7,660	1,258	493	6,654	3,499	19,928
1873.	42	9,991	8,171	989	7,810	1,431	468	6,789	4,385	21,292
1874.	42	10,421	8,239	1,011	7,863	1,671	537	6,840	4,051	21,324
1875.	45	11,225	8,472	1,102	8,397	1,911	530	6,979	4,490	22,661
1876.	46	11,444	8,412	983	8,794	2,004	593	6,972	4,037	22,767
1877.	46	11,212	8,337	939	8,569	2,126	624	6,995	3,769	22,440
1878.	46	10,320	8,439	954	8,466	2,070	535	6,939	3,589	21,840
1879.	47	10,048	8,678	1,011	8,490	2,058	542	6,999	3,806	22,544
1880.	47	10,080	8,468	1,002	8,301	1,945	558	6,992	5,038	22,992
1881.	47	11,012	7,793	1,012	8,151	1,779	608	6,443	5,191	22,364
1882.	46	12,187	7,464	1,012	7,786	1,797	623	6,437	5,955	22,989
1883.	47	12,054	7,381	936	7,986	1,796	599	6,513	5,455	22,822
1884.	49	11,554	6,590	861	8,011	1,629	626	5,776	4,922	21,383
1885.	47	10,589	6,300	963	7,541	1,474	501	5,356	5,154	20,380
1886.	49	11,818	5,468	994	7,691	1,501	576	4,589	5,915	20,755
1887.	49	12,880	4,170	922	7,566	1,572	668	3,478	6,627	20,435
1888.	49	12,800	4,180	952	7,506	1,690	732	3,228	6,697	20,848
1889.	49	13,331	3,382	609	7,466	1,741	723	2,636	7,112	20,546
1890.	51	13,988	3,108	655	7,345	1,770	894	2,534	7,708	20,822
1891.	50	14,102	3,138	689	7,210	1,806	905	2,591	7,909	21,063
1892.	49	14,262	3,246	782	7,160	1,865	895	2,644	8,766	22,009
1893.	48	13,354	3,629	1,081	6,985	1,820	895	3,080	7,956	21,396
1894.	49	12,674	3,637	870	7,005	1,626	839	2,960	8,912	21,878
1895.	49	12,833	3,836	915	7,010	1,601	872	3,028	8,723	22,062
1896.	49	12,263	4,294	970	6,985	1,577	906	3,436	8,542	22,118
1897.	49	12,292	4,723	854	6,985	1,563	963	3,765	9,268	23,254
1898.	49	11,628	4,954	917	6,885	1,508	853	3,720	9,704	23,112
1899.	49	12,107	4,584	968	6,860	1,478	903	3,747	10,965	24,868
1900.	48	12,402	4,352	882	6,760	1,437	1,063	3,856	10,857	24,802

MASSACHUSETTS.

		\$104	\$50	\$25	\$150		\$1	\$82	\$243
1863.	1								
1864.	51	17,532	19,869	8,300	18,014	\$1,231	1,016	\$5,860	12,695
1865.	207	88,432	80,217	35,865	79,582	8,715	2,764	41,116	54,334
1866.	207	99,404	77,013	37,495	79,832	11,125	2,568	55,573	66,326
1867.	206	102,123	75,898	29,154	79,682	13,654	3,133	56,442	57,262
1868.	207	109,128	76,500	29,830	79,882	16,036	3,868	56,756	62,798
1869.	206	120,417	73,482	27,175	85,822	18,290	4,479	56,644	58,152
1870.	206	127,100	71,795	25,849	87,022	19,925	4,358	56,232	64,133
1871.	208	141,172	71,957	30,004	87,872	21,443	4,697	56,772	74,952
1872.	211	141,959	69,927	24,699	88,672	22,753	5,510	57,873	65,849
1873.	217	156,116	69,978	25,683	90,852	23,925	11,451	58,453	72,469
1874.	220	168,278	69,885	29,021	92,014	26,217	6,383	57,909	82,012
1875.	232	172,195	72,290	31,246	95,587	26,719	6,468	59,966	87,702
1876.	236	165,209	71,305	26,793	96,490	25,875	5,634	55,956	84,986
1877.	237	162,870	73,319	24,340	96,447	24,958	4,875	58,484	79,330
1878.	236	150,356	87,112	25,571	95,215	22,820	4,511	61,676	80,614
1879.	241	152,353	84,355	24,962	94,957	22,386	4,574	65,577	84,974
1880.	242	186,490	80,468	32,648	95,605	23,230	5,471	69,457	110,042
1881.	244	205,353	82,081	37,396	96,177	24,580	6,389	71,287	125,198
1882.	244	195,126	78,306	32,605	95,852	24,951	6,853	68,573	114,397
1883.	246	194,175	74,292	29,117	96,602	25,363	7,273	65,400	116,026
1884.	249	195,882	68,406	30,589	96,677	25,149	7,345	59,933	110,602
1885.	249	211,504	64,042	35,561	96,046	24,932	5,929	55,917	132,042
1886.	250	211,061	52,568	31,824	96,140	25,452	6,863	46,246	128,517
1887.	252	215,719	35,996	30,564	95,740	26,819	7,720	30,314	123,128
1888.	253	230,988	34,455	34,091	96,141	27,655	8,325	25,158	144,302
1889.	256	248,949	23,913	20,443	96,867	28,229	9,106	17,603	164,498
1890.	260	253,487	18,993	20,452	96,967	28,954	10,060	15,923	167,167
1891.	263	252,718	20,211	21,301	97,285	29,767	13,783	17,496	163,767
1892.	268	266,153	22,885	22,524	99,231	29,867	9,967	19,714	179,870
1893.	269	239,184	31,055	23,164	99,467	30,382	10,381	27,205	156,164
1894.	268	258,629	30,149	25,409	97,992	29,864	9,074	24,586	191,580
1895.	268	268,069	31,343	24,445	97,142	29,775	10,413	26,266	190,886
1896.	268	244,976	35,425	23,234	95,377	30,119	9,099	30,612	169,847
1897.	267	275,228	31,684	27,448	94,323	30,170	8,925	27,351	205,128
1898.	263	272,608	32,777	30,949	90,477	29,433	11,930	23,963	222,787
1899.	250	306,090	31,512	33,275	80,927	29,229	11,086	22,566	248,224
1900.	247	285,737	32,326	31,350	78,502	29,318	13,505	25,542	213,179

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

RHODE ISLAND.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1864.....	1	\$534	\$531	\$209	\$500	.....	.....	\$363	\$231	\$1,461
1865.....	55	19,239	11,436	2,730	19,106	\$689	\$669	4,256	5,378	36,251
1866.....	62	21,737	14,771	3,524	20,365	895	731	12,208	6,607	43,481
1867.....	62	21,102	14,870	2,986	20,365	1,063	977	12,419	6,021	42,754
1868.....	62	21,358	14,864	2,514	20,365	1,302	1,030	12,429	6,235	42,503
1869.....	62	22,485	14,710	2,381	20,365	1,672	1,237	12,409	5,789	42,941
1870.....	62	22,865	14,668	2,287	20,365	1,998	1,237	12,378	5,941	43,596
1871.....	62	24,321	15,154	2,522	20,365	2,320	1,267	13,095	7,308	46,217
1872.....	62	25,023	15,223	2,616	20,465	3,005	1,298	13,275	6,962	46,637
1873.....	62	26,362	15,222	2,459	20,505	3,511	1,629	13,273	7,283	48,043
1874.....	62	28,160	14,932	2,171	20,505	4,082	1,642	12,991	7,931	49,009
1875.....	62	28,217	14,999	2,385	20,580	4,290	1,589	12,910	7,366	48,884
1876.....	62	27,413	14,989	2,410	20,580	4,336	1,420	12,403	8,073	48,591
1877.....	62	25,531	14,792	2,325	20,080	3,628	1,293	12,263	7,184	46,217
1878.....	61	24,144	15,855	2,008	20,010	3,519	1,202	12,660	6,794	46,002
1879.....	61	24,320	16,803	1,918	20,010	3,527	1,066	13,277	7,646	47,401
1880.....	61	26,132	16,121	2,597	20,010	3,604	1,087	13,901	8,909	49,556
1881.....	62	28,519	17,215	2,477	20,065	3,763	1,211	14,719	11,317	53,521
1882.....	62	30,079	16,297	2,349	20,315	3,961	1,327	14,143	11,461	53,744
1883.....	63	30,812	16,237	2,258	20,540	4,071	1,348	14,187	11,719	54,565
1884.....	63	30,178	15,627	2,464	20,540	4,001	1,483	13,686	11,562	53,779
1885.....	61	31,003	13,997	2,507	20,340	3,955	1,268	12,057	13,096	53,291
1886.....	61	33,111	10,644	2,414	20,340	4,082	1,636	9,193	13,749	51,928
1887.....	61	34,521	5,471	2,253	20,340	4,244	1,887	4,643	13,918	47,923
1888.....	60	35,569	5,339	2,379	20,284	4,364	1,942	4,589	14,999	49,621
1889.....	60	36,009	4,041	1,407	20,284	4,418	2,042	3,425	16,397	49,365
1890.....	59	36,680	3,681	1,410	20,184	4,505	1,805	3,098	16,673	49,498
1891.....	59	36,638	4,471	1,527	20,277	4,700	1,971	3,775	17,111	51,023
1892.....	59	37,145	6,342	1,582	20,277	4,702	1,806	5,575	19,363	55,215
1893.....	59	34,061	7,821	1,761	20,277	5,140	1,620	6,893	16,780	53,611
1894.....	59	35,789	7,501	1,686	20,237	5,174	1,263	6,525	19,596	56,309
1895.....	58	36,801	7,761	1,759	19,537	5,121	1,306	6,632	20,424	57,236
1896.....	57	35,060	8,413	1,821	19,337	5,247	1,295	7,285	19,038	55,621
1897.....	57	34,589	8,119	1,816	19,337	4,938	1,229	7,053	19,523	55,519
1898.....	57	34,515	8,030	1,901	19,337	4,808	1,327	6,797	20,963	56,636
1899.....	56	35,109	7,435	2,081	17,740	4,489	1,313	6,544	24,249	57,885
1900.....	45	28,744	5,467	1,481	14,680	3,436	1,571	5,185	17,405	45,305

CONNECTICUT.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1863.....	2	\$308	\$179	\$45	\$314	.....	\$7	.....	\$378	\$724
1864.....	20	4,561	6,023	944	5,074	\$186	338	\$3,099	2,447	13,615
1865.....	51	23,625	22,188	4,219	23,990	2,390	1,433	9,816	11,060	58,706
1866.....	52	26,236	22,670	4,593	24,584	2,897	1,541	16,896	12,257	62,533
1867.....	52	27,453	22,844	4,204	24,584	3,476	1,619	17,352	11,327	61,105
1868.....	81	28,259	22,934	3,812	24,624	3,858	1,633	17,347	12,429	62,103
1869.....	81	29,968	21,774	3,659	24,607	4,484	1,768	17,363	11,554	63,013
1870.....	81	31,530	21,263	3,772	25,057	5,080	1,576	17,280	11,982	64,674
1871.....	81	34,111	21,567	3,754	25,057	5,583	1,727	17,653	14,142	67,525
1872.....	81	35,611	20,791	4,090	25,292	6,214	1,744	17,846	14,332	67,784
1873.....	80	35,809	20,724	3,661	25,325	6,782	1,823	17,854	13,706	69,306
1874.....	80	35,395	20,731	4,081	25,425	7,253	1,748	17,582	13,820	67,673
1875.....	81	36,380	20,899	4,250	25,796	7,544	1,732	17,292	15,649	70,383
1876.....	82	34,424	20,597	3,992	26,040	7,461	1,675	16,732	14,602	68,507
1877.....	81	33,093	21,206	3,871	25,548	6,402	1,469	16,696	14,764	66,392
1878.....	82	30,809	22,711	4,167	25,505	6,215	1,311	17,471	15,741	67,955
1879.....	84	34,012	22,717	3,843	25,565	6,261	1,269	18,039	17,133	69,794
1880.....	84	39,853	20,885	4,245	25,465	6,608	1,461	17,604	21,147	74,531
1881.....	85	43,623	21,326	4,426	25,540	6,701	1,747	17,966	25,761	80,113
1882.....	86	43,469	20,220	4,482	25,557	6,789	1,948	17,218	24,933	78,567
1883.....	88	42,183	19,879	4,439	25,927	6,870	1,940	17,111	22,542	76,632
1884.....	88	40,557	19,152	4,444	25,957	6,894	1,866	16,482	21,147	77,436
1885.....	84	40,601	18,901	4,762	24,922	6,718	1,739	15,933	24,483	77,041
1886.....	84	42,845	15,943	4,862	24,672	6,855	2,057	13,654	25,847	77,071
1887.....	83	43,114	10,458	4,200	24,505	6,908	1,937	8,699	24,479	70,296
1888.....	84	43,818	12,026	4,426	24,194	6,925	1,903	7,871	27,505	74,762
1889.....	84	46,439	9,491	2,812	23,924	6,871	2,191	6,397	29,914	77,072
1890.....	84	48,098	6,223	2,922	23,774	7,337	2,586	4,610	29,594	71,589
1891.....	84	47,880	6,333	3,197	23,274	7,490	2,690	5,001	29,504	73,480
1892.....	84	50,355	6,483	3,208	22,999	7,556	2,904	5,511	33,558	79,676
1893.....	84	43,870	8,165	3,990	22,999	7,775	2,937	6,999	28,675	72,088
1894.....	83	45,908	8,335	3,660	22,791	7,685	2,642	7,201	33,911	76,611
1895.....	82	46,610	7,805	3,620	22,391	7,762	2,548	6,645	34,005	80,157
1896.....	82	43,637	9,509	4,014	22,391	7,787	2,682	8,068	32,436	77,172
1897.....	81	44,616	9,465	3,715	21,541	7,846	2,622	8,065	34,854	78,795
1898.....	80	45,221	9,430	4,021	21,181	7,968	2,487	7,443	37,952	81,598
1899.....	79	47,048	10,328	4,247	20,722	7,991	2,479	7,990	43,676	87,762
1900.....	84	47,953	11,331	4,364	20,635	8,076	3,081	9,834	42,912	89,000

748 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

NEW YORK.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1863.	7	\$422	\$748	\$167	\$985	-----	\$6	-----	\$432	\$1,642
1864.	96	27,059	23,466	15,085	20,029	1,122	1,233	\$9,583	21,452	73,303
1865.	301	176,958	107,359	145,829	114,055	13,731	12,726	29,037	220,459	470,258
1866.	308	229,765	107,508	181,370	115,743	19,509	12,295	60,613	263,930	579,559
1867.	305	214,824	104,825	187,120	115,325	23,231	12,412	66,891	262,004	555,090
1868.	304	232,192	101,036	196,364	114,655	25,025	13,514	67,069	278,352	579,902
1869.	294	226,851	87,905	163,694	112,690	24,648	16,310	65,739	237,640	531,027
1870.	292	257,036	86,850	138,986	112,448	26,438	15,138	65,584	214,715	515,972
1871.	291	276,266	87,436	151,172	112,471	27,629	15,401	61,495	241,967	572,467
1872.	286	262,649	77,478	152,537	110,244	29,663	16,510	58,867	242,281	543,510
1873.	276	279,953	74,359	130,585	108,260	31,133	16,871	57,686	223,377	539,778
1874.	276	279,300	75,370	160,817	106,055	32,179	17,698	54,877	258,350	572,738
1875.	281	280,504	68,784	125,899	105,985	32,372	17,754	47,220	229,803	537,525
1876.	281	259,153	72,175	137,292	103,597	28,549	14,818	42,256	237,175	530,536
1877.	281	239,236	67,991	114,680	93,190	25,934	14,320	42,784	214,786	482,541
1878.	280	235,593	101,181	126,426	89,094	25,026	13,325	47,795	223,000	519,874
1879.	285	200,277	80,382	160,363	85,202	24,783	13,559	50,295	270,076	561,020
1880.	296	313,093	65,644	131,692	85,347	27,289	15,066	46,744	307,495	628,889
1881.	298	330,897	70,280	225,931	85,780	29,363	17,948	47,947	372,854	706,245
1882.	308	335,378	62,307	256,681	87,581	31,066	19,747	47,596	409,935	730,470
1883.	315	344,213	55,730	157,345	86,894	33,084	17,298	43,119	308,139	633,134
1884.	318	299,439	53,048	156,642	83,273	34,195	17,356	39,859	265,370	584,857
1885.	317	328,000	48,916	191,895	81,920	32,278	16,307	35,156	311,858	650,437
1886.	318	355,360	41,054	165,574	81,755	36,486	17,305	30,757	288,010	643,714
1887.	322	366,055	35,814	158,146	85,624	41,951	16,850	26,719	323,454	647,459
1888.	322	402,942	40,073	183,217	85,893	43,741	19,448	23,595	360,916	721,165
1889.	318	417,594	30,455	94,241	84,931	45,624	21,453	18,908	386,240	759,625
1890.	319	416,664	24,513	102,310	84,877	49,963	23,225	16,827	357,020	714,410
1891.	325	420,635	25,459	96,456	86,748	51,351	25,075	18,759	379,256	745,191
1892.	325	469,858	25,050	114,262	85,896	54,731	24,891	19,264	394,580	805,894
1893.	334	397,389	38,733	120,619	87,826	56,297	27,683	32,150	354,632	734,585
1894.	333	476,229	39,050	183,475	87,226	57,217	24,850	27,183	451,687	890,276
1895.	334	481,677	40,589	136,942	86,936	56,919	25,622	30,163	413,557	834,617
1896.	327	426,653	46,573	120,722	85,486	57,119	25,347	37,128	383,906	772,472
1897.	326	521,779	44,484	147,902	83,160	57,507	24,865	32,191	459,125	935,848
1898.	324	552,337	86,661	165,723	82,995	57,608	26,142	31,272	529,495	1,051,465
1899.	327	662,209	65,461	154,811	81,783	57,624	28,532	31,353	585,459	1,210,622
1900.	336	697,287	89,239	228,224	97,218	61,561	36,159	49,059	560,820	1,312,870

NEW JERSEY.

1863.	1	\$55	\$60	\$31	\$84	-----	\$2	-----	\$108	\$208
1864.	15	1,223	2,539	508	1,998	-----	127	\$1,298	1,249	5,199
1865.	54	14,641	12,052	3,064	10,933	\$1,166	862	3,987	11,729	35,911
1866.	54	10,851	12,086	4,009	11,233	1,607	914	8,081	14,076	39,915
1867.	54	17,931	11,813	3,531	11,333	1,938	1,019	9,056	12,710	38,571
1868.	55	19,195	11,930	3,510	11,483	2,245	1,195	9,318	14,165	40,684
1869.	54	20,324	11,545	3,309	11,465	2,451	1,271	9,238	13,819	41,069
1870.	54	21,216	11,298	3,436	11,803	2,619	1,350	9,237	14,727	42,557
1871.	57	24,522	12,131	3,771	12,480	2,999	1,456	9,854	18,706	48,592
1872.	59	25,491	12,288	3,679	13,134	3,205	1,574	10,391	17,439	48,769
1873.	62	26,058	12,766	3,777	13,858	3,517	1,654	10,920	17,396	50,939
1874.	62	25,053	12,962	4,156	13,808	3,687	1,513	11,094	17,600	50,488
1875.	66	26,099	12,891	4,116	14,245	3,825	1,597	11,014	18,730	52,272
1876.	69	24,312	13,019	3,961	14,294	3,894	1,591	10,787	18,106	51,131
1877.	69	24,154	13,252	3,923	14,203	3,876	1,593	11,065	17,797	50,604
1878.	68	22,572	14,248	4,001	14,033	3,703	1,375	11,279	18,584	51,061
1879.	68	23,752	14,832	3,860	13,445	3,680	1,389	11,044	19,757	51,529
1880.	66	26,496	13,266	4,412	12,995	3,714	1,390	10,664	24,525	55,832
1881.	67	29,267	13,620	4,249	12,960	3,844	1,651	10,387	28,251	59,504
1882.	66	31,482	12,131	4,621	12,375	3,623	1,533	9,770	28,606	58,546
1883.	69	33,349	11,214	4,623	12,203	3,824	1,703	9,351	29,790	59,761
1884.	71	30,182	10,406	5,179	12,253	3,836	1,762	8,437	28,743	57,980
1885.	72	29,365	10,489	5,918	12,208	3,800	1,821	8,007	32,501	60,734
1886.	74	35,564	9,146	5,793	12,298	4,082	2,008	7,258	35,737	64,849
1887.	81	40,468	7,557	5,258	13,024	4,501	2,137	6,061	38,644	67,715
1888.	85	42,062	8,681	5,966	13,318	5,155	2,158	5,993	42,138	74,843
1889.	89	45,113	5,930	3,823	13,823	5,640	2,742	4,373	44,031	75,739
1890.	94	50,462	4,558	4,550	14,258	6,088	3,332	3,745	46,978	80,250
1891.	95	49,174	4,527	4,852	14,318	6,322	3,687	3,728	45,768	78,287
1892.	98	52,571	4,653	5,048	14,528	7,078	3,462	3,791	53,784	87,471
1893.	99	47,341	5,513	5,730	14,608	7,447	3,586	4,599	47,375	82,049
1894.	100	47,509	5,674	5,876	14,658	7,624	3,482	4,591	54,110	88,725
1895.	102	51,362	5,959	5,211	14,418	7,803	3,696	4,655	56,293	91,736
1896.	102	51,477	6,628	5,582	14,395	7,942	4,069	5,320	52,139	88,228
1897.	103	52,106	6,170	5,468	14,445	8,235	4,258	5,014	57,173	94,002
1898.	104	54,262	7,482	6,126	14,487	8,301	4,639	5,031	62,128	99,270
1899.	108	60,229	7,175	6,779	14,696	8,490	5,011	5,365	71,148	110,555
1900.	115	63,055	9,035	6,364	15,068	8,673	5,941	7,569	73,462	118,001

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

PENNSYLVANIA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1863.....	15	\$855	\$1,659	\$453	\$1,080	-----	\$25	-----	\$2,694	\$3,927
1864.....	80	11,938	15,375	7,650	10,598	\$44	803	\$7,298	16,708	41,410
1865.....	195	64,012	66,080	36,698	46,502	7,733	6,326	28,572	68,770	187,243
1866.....	201	69,001	58,523	44,742	48,501	3,712	4,595	36,595	78,026	188,063
1867.....	199	78,028	55,375	34,128	49,262	10,543	4,791	37,975	71,991	187,981
1868.....	198	82,903	54,305	35,166	49,397	12,074	4,686	38,234	75,064	192,444
1869.....	197	85,292	50,018	29,863	49,610	13,342	4,898	38,227	68,982	186,024
1870.....	196	87,589	48,792	28,227	49,460	14,239	4,487	38,179	68,553	185,944
1871.....	197	97,656	54,492	32,021	50,840	14,997	4,880	39,813	81,937	211,710
1872.....	201	102,580	49,444	27,860	51,820	15,924	4,903	40,737	80,760	208,356
1873.....	202	109,404	49,594	27,823	52,710	17,123	4,701	41,525	86,846	218,544
1874.....	204	112,779	49,907	30,040	53,010	17,685	5,158	41,504	89,152	220,668
1875.....	228	118,115	50,990	32,173	56,648	17,985	5,168	42,190	96,373	234,458
1876.....	237	115,788	49,354	37,389	57,269	18,179	4,989	39,425	97,571	235,837
1877.....	232	112,464	49,134	30,438	55,927	18,100	4,757	39,320	90,504	225,977
1878.....	234	102,338	53,189	29,327	55,663	17,823	4,197	40,496	84,307	216,689
1879.....	235	106,560	55,722	32,813	55,117	17,629	4,422	42,028	96,637	233,211
1880.....	240	121,814	53,730	38,506	56,153	17,800	4,992	42,890	119,561	264,175
1881.....	245	139,296	56,497	38,024	56,518	19,061	6,129	42,429	138,046	287,581
1882.....	253	154,446	50,378	41,870	57,452	19,753	6,325	40,619	148,490	297,030
1883.....	271	160,014	49,604	39,815	59,263	21,139	6,643	41,170	151,621	302,611
1884.....	281	155,501	46,856	41,191	60,422	22,601	6,816	39,052	143,543	295,802
1885.....	285	157,723	45,841	49,306	61,091	23,007	6,738	37,489	156,634	309,666
1886.....	294	180,196	37,357	44,449	63,793	24,091	7,575	30,892	166,267	319,389
1887.....	303	195,902	21,329	43,921	66,389	26,367	7,931	17,350	175,239	321,071
1888.....	313	206,733	22,438	46,394	67,030	28,218	8,333	16,566	190,494	344,849
1889.....	327	222,435	19,275	30,407	68,281	30,239	8,895	14,355	202,254	363,826
1890.....	349	236,080	16,984	29,956	70,307	32,626	10,084	13,572	211,716	373,430
1891.....	367	235,329	18,104	35,479	71,251	34,904	9,540	14,509	215,823	381,391
1892.....	374	255,645	19,583	38,004	71,107	36,879	9,814	16,060	246,065	425,813
1893.....	396	233,397	26,619	37,398	73,509	39,155	10,809	22,335	212,775	397,828
1894.....	405	242,121	26,980	38,564	73,913	40,454	9,149	21,431	239,321	422,454
1895.....	411	249,311	29,311	35,153	74,326	42,682	8,900	24,225	233,606	429,206
1896.....	419	243,250	34,562	36,765	74,664	44,445	9,600	28,999	232,143	425,903
1897.....	427	259,902	35,299	41,824	75,185	45,395	10,135	29,087	262,420	472,639
1898.....	426	265,779	41,884	43,047	72,760	45,677	10,283	27,952	284,907	499,607
1899.....	436	311,970	38,600	48,319	72,919	46,909	11,404	27,918	348,624	603,862
1900.....	469	350,317	52,635	54,605	76,206	52,252	14,282	39,370	380,756	686,711

DELAWARE.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1864.....	1	\$255	\$281	\$96	\$300	-----	\$6	\$124	\$150	\$716
1865.....	11	1,752	1,376	367	1,328	\$242	62	413	1,555	4,479
1866.....	11	2,205	1,485	408	1,428	259	71	1,161	1,532	4,950
1867.....	11	2,144	1,421	398	1,428	288	68	1,196	1,483	4,753
1868.....	11	2,235	1,447	377	1,428	309	79	1,191	1,370	4,727
1869.....	11	2,183	1,409	498	1,428	318	81	1,186	1,436	4,841
1870.....	11	2,224	1,417	383	1,428	314	77	1,186	1,326	4,727
1871.....	11	2,419	1,564	425	1,528	369	77	1,278	1,652	5,256
1872.....	11	2,616	1,514	390	1,528	387	87	1,284	1,730	5,309
1873.....	11	2,480	1,514	418	1,523	422	72	1,286	1,530	5,265
1874.....	11	2,510	1,514	460	1,523	429	89	1,280	1,642	5,245
1875.....	11	2,637	1,513	469	1,523	438	91	1,283	2,011	5,672
1876.....	13	2,634	1,601	520	1,621	449	99	1,335	1,918	5,727
1877.....	13	2,868	1,608	415	1,664	450	111	1,339	2,171	6,028
1878.....	14	3,028	1,692	506	1,764	454	105	1,408	2,199	6,246
1879.....	14	2,847	1,845	496	1,764	463	108	1,437	2,401	6,437
1880.....	14	3,318	1,993	552	1,764	476	138	1,482	3,057	7,208
1881.....	14	3,497	2,106	622	1,744	509	143	1,438	3,754	7,998
1882.....	14	4,003	1,931	579	1,744	543	187	1,451	4,122	8,413
1883.....	15	4,611	1,806	633	1,784	616	186	1,466	4,539	8,980
1884.....	15	4,337	1,826	654	1,824	645	194	1,576	3,871	8,631
1885.....	15	3,907	1,831	706	1,824	684	208	1,551	3,987	8,546
1886.....	16	4,662	1,675	739	2,034	724	226	1,442	4,158	8,951
1887.....	17	5,004	1,646	655	2,084	799	238	1,416	4,050	8,914
1888.....	18	5,415	1,649	753	2,130	831	271	1,407	4,978	9,909
1889.....	18	5,624	1,341	539	2,134	885	285	1,149	4,685	9,582
1890.....	18	5,811	1,815	487	2,134	935	327	681	4,420	8,917
1891.....	18	5,515	796	506	2,134	959	244	655	4,482	8,952
1892.....	18	5,754	810	522	2,134	964	283	658	5,365	9,810
1893.....	18	5,436	982	618	2,134	954	279	823	4,603	9,137
1894.....	18	5,816	862	448	2,134	973	256	686	4,438	8,843
1895.....	18	5,525	872	453	2,134	977	283	696	4,826	9,423
1896.....	18	5,285	896	515	2,134	971	309	704	4,749	9,197
1897.....	18	5,634	896	478	2,084	953	289	698	5,211	9,581
1898.....	18	5,725	978	491	2,084	984	264	754	5,546	9,888
1899.....	19	5,829	917	552	2,133	956	289	764	5,929	10,397
1900.....	19	5,905	934	519	2,134	989	375	850	6,253	11,045

750 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

MARYLAND.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1864	3	\$1,172	\$2,778	\$1,066	\$1,560	\$29	\$160	\$1,166	\$1,900	\$5,466
1865	27	16,108	11,792	8,077	11,910	1,170	855	2,247	15,212	38,923
1866	32	17,472	11,960	7,725	12,590	1,292	878	8,246	14,130	40,872
1867	32	17,204	11,567	6,752	12,590	1,475	1,032	8,765	13,353	40,139
1868	32	18,190	11,639	6,804	12,790	1,775	959	8,848	13,313	40,977
1869	31	18,219	10,945	5,554	12,740	2,045	1,088	8,807	11,798	39,332
1870	31	20,173	10,787	5,714	13,240	2,280	1,015	8,830	12,878	41,473
1871	32	22,279	10,868	5,917	13,590	2,377	1,239	9,099	14,410	44,713
1872	33	22,840	11,074	5,516	13,640	2,548	1,338	9,183	15,252	45,643
1873	33	23,764	11,207	5,237	13,640	2,885	1,303	9,161	15,272	46,604
1874	31	23,882	10,604	6,053	13,650	2,966	1,418	8,845	15,747	45,929
1875	31	24,733	10,349	5,823	13,774	3,035	1,433	8,685	17,264	47,229
1876	31	22,941	10,028	6,002	13,774	3,055	1,012	7,222	16,480	44,506
1877	32	23,807	9,936	7,445	13,299	3,204	901	7,194	17,648	45,681
1878	32	21,598	10,242	5,715	12,865	3,031	917	7,144	16,026	42,843
1879	33	22,509	10,503	6,856	12,795	2,989	1,009	7,369	17,936	45,765
1880	35	27,705	10,506	6,323	13,222	3,121	1,104	8,068	21,432	50,859
1881	38	30,255	11,178	8,523	13,603	3,260	1,439	8,605	26,117	57,083
1882	39	31,576	10,650	6,805	13,922	3,344	1,644	8,794	23,996	55,600
1883	41	33,689	10,290	6,988	14,208	3,626	1,610	8,628	25,571	58,228
1884	44	32,737	9,087	6,841	14,392	3,793	1,710	7,498	23,364	54,784
1885	44	31,543	9,036	9,576	14,430	3,979	1,559	6,900	26,630	57,501
1886	45	33,658	7,448	6,561	14,430	4,048	1,739	6,166	24,693	55,995
1887	48	33,152	4,166	6,420	14,510	4,446	1,470	3,155	24,039	52,688
1888	48	35,888	3,080	7,122	14,530	4,812	1,535	1,930	26,985	55,537
1889	52	37,981	2,689	5,120	14,764	4,998	1,558	1,760	27,858	56,879
1890	59	41,401	2,599	5,174	15,654	5,277	1,802	1,849	30,956	61,486
1891	65	41,025	2,921	5,755	16,757	5,538	1,700	2,107	30,511	63,354
1892	65	43,494	3,059	6,334	16,805	5,792	1,718	2,401	34,807	69,201
1893	68	40,399	3,936	6,123	16,968	5,883	1,957	3,273	30,554	64,630
1894	68	42,773	3,672	7,197	17,055	5,956	1,713	2,954	34,032	68,843
1895	68	42,719	4,912	5,737	17,055	6,200	1,555	4,112	32,283	68,803
1896	68	41,594	5,576	5,618	17,055	6,282	1,576	4,653	33,110	69,401
1897	68	43,345	5,186	6,233	17,055	6,503	1,595	4,167	35,991	75,266
1898	70	45,568	7,120	5,981	17,044	6,897	1,589	4,153	40,277	80,273
1899	69	52,055	8,671	7,065	15,694	8,481	1,737	5,008	46,572	93,214
1900	72	52,793	9,562	7,112	15,123	6,504	2,286	6,633	42,941	96,669

DISTRICT OF COLUMBIA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1863	1	\$99	\$175	\$54	\$500	—	\$55	—	\$31	\$531
1864	1	775	1,688	1,201	500	—	88	—	3,778	4,847
1865	6	2,093	8,292	3,493	1,550	171	205	1,044	5,483	18,396
1866	5	1,438	3,755	1,145	1,350	205	88	1,007	1,448	7,131
1867	5	1,424	2,892	1,248	1,350	205	153	1,053	1,855	6,547
1868	5	1,527	2,624	1,312	1,350	235	209	1,034	2,121	6,299
1869	3	1,476	1,560	760	1,050	241	97	810	1,497	4,315
1870	3	1,419	1,438	777	1,050	251	57	810	1,362	4,244
1871	3	1,483	1,352	846	1,050	250	63	826	1,481	4,612
1872	5	2,396	1,886	1,145	1,503	326	108	1,327	2,870	6,522
1873	4	1,868	1,291	495	1,152	284	73	976	1,765	4,473
1874	5	1,888	1,391	451	1,352	301	128	1,059	1,761	4,792
1875	5	2,138	1,479	482	1,532	311	154	1,187	1,716	5,192
1876	5	2,049	1,089	536	1,552	325	191	832	1,611	4,788
1877	6	1,808	1,199	511	1,432	338	108	860	1,788	4,732
1878	7	1,913	1,497	606	1,507	342	115	1,014	2,104	5,260
1879	6	1,480	1,570	847	1,377	343	102	948	1,924	4,861
1880	6	1,736	1,445	710	1,377	390	117	917	2,155	5,092
1881	6	2,090	1,515	656	1,377	309	117	834	2,527	5,372
1882	6	2,201	1,419	952	1,377	291	137	810	3,102	5,881
1883	6	2,531	1,513	802	1,377	339	141	838	3,367	6,272
1884	6	2,356	1,519	1,033	1,377	362	152	847	3,211	6,150
1885	6	2,519	1,632	1,373	1,377	367	173	815	4,212	7,135
1886	7	3,417	2,103	2,113	1,577	443	254	679	6,879	10,132
1887	8	4,375	2,025	2,112	1,827	541	246	729	7,272	10,944
1888	8	4,593	1,946	2,255	1,827	627	274	627	8,056	11,836
1889	9	5,960	1,613	1,918	1,949	746	276	449	9,130	12,958
1890	12	8,099	1,078	2,653	2,627	1,002	322	661	10,626	15,631
1891	13	8,004	1,229	2,699	2,827	1,062	344	686	10,835	16,202
1892	13	8,575	1,232	2,978	2,827	1,266	312	678	11,664	17,387
1893	13	6,552	1,375	2,915	2,827	1,405	315	987	8,174	14,337
1894	13	6,869	1,379	2,602	2,827	1,426	289	813	10,308	16,226
1895	13	7,495	1,419	2,163	2,827	1,473	327	899	9,395	15,563
1896	14	8,778	1,634	4,210	3,327	1,501	382	927	13,465	20,326
1897	13	9,447	1,624	3,259	3,127	1,389	338	893	14,667	21,179
1898	12	10,363	1,961	3,148	3,027	1,367	377	971	15,355	21,851
1899	12	11,735	1,745	3,639	3,027	1,470	517	984	19,653	26,874
1900	12	12,738	2,083	3,119	3,027	1,472	788	1,309	18,211	26,205

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

VIRGINIA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1864.....	1	\$250	\$175	\$53	\$100	.....	\$16	\$80	\$388	\$597
1865.....	10	1,869	1,877	1,977	1,089	\$34	121	612	3,910	7,246
1866.....	20	3,410	2,812	1,464	2,500	67	184	2,041	3,558	8,944
1867.....	19	3,499	2,654	1,252	2,400	148	182	2,030	3,310	8,690
1868.....	19	3,889	2,585	1,143	2,400	166	184	2,050	3,478	9,050
1869.....	16	4,044	2,583	888	2,223	169	162	2,060	2,936	8,530
1870.....	17	4,762	2,736	864	2,375	225	180	2,128	3,593	9,522
1871.....	23	7,155	4,051	1,272	3,570	322	269	3,160	5,679	14,601
1872.....	24	8,527	4,318	1,293	3,835	428	349	3,403	6,450	15,978
1873.....	22	7,753	3,684	1,192	3,585	540	368	2,880	6,068	14,766
1874.....	20	7,046	3,744	1,149	3,535	630	360	2,900	5,035	13,775
1875.....	20	7,456	3,412	1,201	3,587	730	421	2,541	5,064	13,756
1876.....	19	6,958	3,174	1,172	3,385	781	375	2,265	5,186	13,178
1877.....	19	6,601	3,202	1,297	3,285	830	321	2,198	5,283	13,555
1878.....	18	6,389	3,225	1,172	3,185	810	232	2,176	4,975	12,402
1879.....	17	6,582	3,187	1,126	2,866	793	243	2,280	5,620	12,735
1880.....	17	7,447	3,306	1,209	2,866	823	319	2,303	6,690	14,344
1881.....	18	9,227	3,698	1,375	2,966	943	415	2,445	9,089	17,413
1882.....	21	10,444	3,848	2,056	3,263	1,070	493	2,647	10,293	19,371
1883.....	23	12,959	3,840	1,945	3,496	1,060	623	2,615	12,386	22,022
1884.....	24	11,738	3,191	2,168	3,537	1,262	593	2,281	10,796	19,976
1885.....	24	9,460	2,644	2,067	3,576	1,143	475	2,008	8,577	17,076
1886.....	24	10,552	2,788	2,039	3,732	1,238	506	1,915	9,532	18,336
1887.....	25	10,825	2,612	1,890	3,796	1,415	488	1,204	9,786	18,892
1888.....	26	11,109	2,855	2,027	3,846	1,516	513	1,026	10,177	20,115
1889.....	30	12,694	2,487	1,224	4,121	1,680	550	1,005	10,646	20,969
1890.....	32	15,798	1,981	1,541	4,236	1,851	791	993	14,309	24,752
1891.....	36	15,651	2,145	1,833	4,556	2,172	659	1,226	13,765	24,639
1892.....	36	16,679	2,133	1,779	4,656	2,432	686	1,241	15,417	26,761
1893.....	36	15,102	2,258	1,900	4,796	2,624	685	1,427	11,890	23,574
1894.....	37	14,918	2,670	1,679	4,846	2,708	614	1,729	12,735	25,039
1895.....	37	15,735	2,773	1,457	4,796	2,804	591	1,824	13,245	25,737
1896.....	37	15,307	2,983	1,960	4,796	2,874	585	1,891	13,592	26,264
1897.....	35	15,268	3,125	1,696	4,646	2,860	585	1,993	15,347	27,861
1898.....	35	15,139	4,115	2,062	4,546	2,928	559	1,715	16,402	29,519
1899.....	36	17,625	4,749	1,901	4,591	2,028	1,549	2,305	18,786	33,686
1900.....	43	21,243	6,706	2,080	5,171	1,827	2,160	3,614	20,473	39,058

WEST VIRGINIA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1864.....	2	\$265	\$326	\$204	\$186	.....	\$28	\$134	\$592	\$1,060
1865.....	12	1,368	2,280	738	1,652	\$48	73	414	2,325	4,807
1866.....	15	2,632	2,972	1,076	2,216	107	116	1,964	2,770	7,576
1867.....	15	2,333	2,984	853	2,216	171	102	1,975	2,457	7,214
1868.....	15	2,519	2,974	765	2,216	220	97	1,971	2,544	7,364
1869.....	14	2,881	2,575	542	2,116	287	95	1,887	2,112	6,848
1870.....	14	2,890	2,499	608	2,116	302	104	1,888	2,069	6,996
1871.....	14	3,478	2,531	514	2,201	272	118	2,062	2,296	7,696
1872.....	17	4,243	2,764	585	2,596	320	142	2,280	2,669	8,675
1873.....	17	4,349	2,733	620	2,596	357	151	2,272	2,843	8,860
1874.....	17	3,382	2,299	576	2,137	391	126	1,880	2,128	7,056
1875.....	16	2,797	1,702	434	1,846	389	132	1,504	1,555	5,601
1876.....	15	2,524	1,597	354	1,746	442	107	1,393	1,249	5,054
1877.....	15	2,529	1,608	375	1,746	410	114	1,407	1,297	5,100
1878.....	15	2,399	1,540	455	1,656	406	109	1,326	1,381	5,059
1879.....	15	2,382	1,558	494	1,656	400	98	1,347	1,553	5,213
1880.....	17	2,946	1,651	527	1,761	426	110	1,429	2,040	5,939
1881.....	17	3,170	1,603	614	1,736	454	118	1,387	2,349	6,281
1882.....	18	3,480	1,644	603	1,836	468	136	1,431	2,584	6,793
1883.....	19	3,522	1,591	688	1,867	490	139	1,382	2,803	6,865
1884.....	21	3,636	1,553	639	2,001	514	141	1,356	2,695	6,990
1885.....	21	3,602	1,479	628	2,011	512	136	1,292	2,529	6,693
1886.....	20	3,565	1,143	644	1,986	485	138	889	2,685	6,439
1887.....	20	4,019	856	648	1,961	469	122	656	3,080	6,601
1888.....	20	4,144	817	685	1,966	458	157	626	3,371	6,908
1889.....	20	4,583	779	547	1,906	478	165	611	4,009	7,589
1890.....	21	5,619	662	689	2,176	520	221	510	5,262	9,232
1891.....	23	6,563	758	756	2,454	594	230	611	5,734	10,263
1892.....	28	7,325	844	926	2,801	662	276	707	6,892	11,904
1893.....	30	6,901	1,015	1,104	2,961	765	286	864	5,622	10,949
1894.....	30	7,556	1,084	929	3,061	831	264	873	6,451	12,048
1895.....	31	8,016	1,225	855	3,297	792	281	1,003	6,688	12,731
1896.....	33	8,460	1,393	1,006	3,451	832	297	1,151	7,101	13,375
1897.....	33	8,571	1,520	1,016	3,451	858	303	1,236	8,373	14,756
1898.....	33	8,677	1,780	1,077	3,351	898	289	1,262	8,874	15,420
1899.....	34	10,304	3,217	1,361	3,551	980	313	1,479	12,172	20,101
1900.....	40	12,761	3,134	1,516	3,850	1,076	458	2,061	15,549	25,243

752 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

NORTH CAROLINA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1865.....	2	\$24	\$61	\$54	\$68	—	\$3	—	\$52	\$141
1866.....	5	415	415	176	378	8	41	198	318	1,182
1867.....	5	617	546	198	585	26	44	280	348	1,582
1868.....	6	873	635	441	663	41	56	316	820	2,247
1869.....	6	1,420	730	378	847	53	102	379	1,402	3,020
1870.....	6	1,512	923	399	850	70	120	529	1,562	3,519
1871.....	9	2,449	1,685	460	1,610	87	196	1,338	2,081	5,635
1872.....	10	3,083	1,900	458	1,953	103	192	1,549	2,438	6,708
1873.....	10	3,480	1,970	602	2,100	149	186	1,668	2,546	7,142
1874.....	11	3,109	2,180	592	2,200	181	209	1,818	2,252	7,128
1875.....	11	3,373	1,931	524	2,200	219	269	1,602	2,270	6,942
1876.....	15	3,716	1,769	497	2,556	257	304	1,440	2,284	7,213
1877.....	15	3,873	1,608	492	2,601	287	310	1,272	2,253	7,166
1878.....	15	4,050	1,924	536	2,551	297	227	1,526	2,442	7,659
1879.....	15	3,836	2,254	577	2,501	293	225	1,753	2,341	7,727
1880.....	15	4,187	2,299	579	2,501	320	214	1,815	2,883	8,420
1881.....	15	4,877	2,140	705	2,501	348	274	1,677	3,041	8,838
1882.....	15	4,738	1,768	700	2,501	475	256	1,344	2,890	8,375
1883.....	15	4,832	1,568	655	2,401	473	308	1,152	3,215	8,354
1884.....	15	5,134	1,499	706	2,401	533	291	1,130	3,206	8,657
1885.....	15	4,672	1,417	729	2,064	472	236	993	3,238	8,150
1886.....	17	5,086	1,275	709	2,376	510	235	861	3,362	8,356
1887.....	18	5,323	1,029	648	2,412	544	271	796	3,537	8,507
1888.....	18	5,245	916	631	2,266	562	270	648	3,329	8,083
1889.....	19	5,897	836	531	2,426	594	351	611	3,946	8,890
1890.....	21	6,659	920	506	2,656	649	378	646	4,673	10,025
1891.....	22	7,126	875	621	2,691	665	386	601	4,451	10,051
1892.....	23	6,094	869	618	2,625	738	359	644	3,899	9,189
1893.....	24	5,740	968	658	2,676	730	414	750	3,333	8,907
1894.....	26	5,941	880	692	2,756	744	363	667	4,259	9,556
1895.....	27	6,314	916	558	2,716	780	280	686	4,551	9,896
1896.....	28	6,648	956	779	2,766	759	310	705	4,870	10,624
1897.....	27	6,770	948	671	2,701	773	348	643	5,340	10,936
1898.....	27	6,501	1,074	765	2,691	824	343	681	5,936	11,168
1899.....	29	7,944	1,360	920	3,001	834	422	894	7,096	13,656
1900.....	31	9,274	2,182	802	3,044	906	528	1,468	7,477	15,362

SOUTH CAROLINA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1866.....	2	\$732	\$144	\$399	\$500	\$2	\$82	\$63	\$823	\$1,502
1867.....	2	827	171	326	585	14	92	148	586	1,531
1868.....	3	1,294	204	381	685	51	70	146	1,206	2,237
1869.....	3	1,484	278	415	824	74	94	181	1,028	2,400
1870.....	3	1,829	375	437	1,081	121	79	333	961	2,866
1871.....	7	2,818	1,380	559	1,900	151	116	1,224	1,656	5,330
1872.....	8	3,274	1,853	550	2,400	189	180	1,650	1,691	6,392
1873.....	12	4,044	2,425	372	3,168	339	208	2,181	1,499	7,938
1874.....	12	4,034	2,010	469	3,135	362	313	1,796	1,695	7,799
1875.....	12	4,560	1,760	654	3,135	467	234	1,566	1,920	8,204
1876.....	12	4,103	1,585	674	3,185	462	229	1,271	1,620	7,722
1877.....	12	3,380	1,620	410	2,871	450	242	1,224	1,623	7,148
1878.....	12	3,766	1,620	575	2,851	433	203	1,290	1,649	7,222
1879.....	12	3,468	1,700	757	2,450	354	254	1,301	2,101	7,191
1880.....	12	4,115	1,690	600	2,450	368	307	1,331	2,586	7,828
1881.....	13	4,483	1,685	676	1,885	418	395	1,187	2,970	7,978
1882.....	13	4,306	1,640	517	1,885	698	358	1,170	2,505	7,791
1883.....	13	4,530	1,505	640	1,885	754	443	1,118	2,584	7,791
1884.....	14	4,646	1,501	759	1,935	773	588	1,096	2,418	7,931
1885.....	14	4,590	1,414	840	1,935	802	590	1,002	2,723	8,166
1886.....	16	4,764	1,290	808	1,779	814	586	874	3,609	8,463
1887.....	15	4,944	1,023	1,001	1,698	779	709	560	3,545	8,633
1888.....	16	5,970	1,172	646	1,773	788	798	420	3,096	9,361
1889.....	16	6,255	1,017	610	1,798	842	864	391	3,125	9,587
1890.....	16	6,614	712	743	1,798	880	1,011	390	3,511	9,725
1891.....	14	5,563	669	323	1,623	936	858	384	2,730	8,889
1892.....	14	5,868	619	490	1,623	888	829	407	3,050	8,274
1893.....	14	6,055	625	503	1,748	841	690	418	3,058	8,616
1894.....	14	5,462	625	495	1,748	780	609	394	3,221	8,369
1895.....	16	5,785	725	397	1,918	779	555	510	3,575	8,973
1896.....	15	5,997	650	585	1,848	749	506	447	3,744	9,376
1897.....	16	5,943	662	616	1,890	763	496	451	3,495	9,413
1898.....	16	5,907	939	546	1,943	750	492	539	3,824	9,487
1899.....	16	5,740	1,011	651	1,923	755	472	620	5,083	10,375
1900.....	17	7,199	1,844	481	2,083	703	563	1,471	5,172	11,935

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

GEORGIA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1865.....	1	\$97	\$40	\$219	\$100	-----	\$15	-----	\$350	\$466
1866.....	9	1,441	1,775	1,060	1,600	\$30	162	\$1,079	1,916	5,226
1867.....	8	1,786	1,784	812	1,600	105	199	1,224	1,297	4,862
1868.....	8	2,092	1,684	1,221	1,600	134	233	1,232	2,074	5,757
1869.....	7	2,275	1,384	836	1,500	187	232	1,147	1,621	5,001
1870.....	8	2,504	1,646	1,057	1,815	239	205	1,148	1,682	5,777
1871.....	10	3,167	2,306	926	2,384	269	282	1,834	1,793	7,031
1872.....	11	3,169	2,506	1,083	2,615	367	298	2,115	1,932	7,657
1873.....	13	3,906	2,637	706	2,785	419	423	2,215	1,821	8,092
1874.....	13	3,445	2,676	755	2,785	456	374	2,223	1,578	7,773
1875.....	12	3,108	2,151	1,071	2,663	459	251	1,735	1,557	7,053
1876.....	12	2,719	2,190	803	2,335	461	192	1,804	1,653	6,638
1877.....	12	2,775	2,102	783	2,141	353	164	1,624	1,594	6,369
1878.....	12	2,580	2,157	989	2,041	367	176	1,772	1,625	6,598
1879.....	13	3,045	2,264	878	2,166	381	177	1,860	1,768	7,249
1880.....	13	3,692	2,323	862	2,221	432	180	1,940	2,012	7,850
1881.....	12	4,468	2,273	1,107	2,281	484	252	1,897	2,766	8,818
1882.....	12	4,711	2,194	944	2,281	545	303	1,825	2,752	8,905
1883.....	13	5,252	1,982	845	2,391	635	323	1,659	2,813	9,199
1884.....	15	4,931	1,975	1,046	2,436	815	282	1,638	2,511	9,135
1885.....	16	5,383	1,902	1,226	2,472	813	337	1,571	3,335	9,667
1886.....	17	6,306	1,224	1,203	2,686	893	433	979	4,010	10,215
1887.....	21	7,789	1,139	1,491	3,051	952	513	878	5,003	12,156
1888.....	24	8,662	1,120	1,340	3,361	1,055	617	860	4,813	12,988
1889.....	29	9,694	1,096	1,204	3,752	1,128	683	840	6,214	14,543
1890.....	30	10,724	1,068	1,199	3,906	1,164	796	822	6,335	15,986
1891.....	32	10,731	1,212	984	4,418	1,204	780	947	5,420	15,452
1892.....	32	10,585	1,186	916	4,541	1,242	791	978	5,956	15,397
1893.....	27	8,018	1,105	829	3,766	1,091	752	880	4,183	12,248
1894.....	29	8,404	1,207	871	3,816	1,041	701	967	4,742	13,151
1895.....	29	8,147	1,231	822	3,516	1,037	776	925	5,698	13,354
1896.....	30	9,416	1,423	1,119	4,016	1,225	613	1,109	6,034	15,071
1897.....	30	9,788	1,301	1,203	4,016	1,257	727	989	7,251	16,573
1898.....	29	9,971	1,561	1,374	3,916	1,312	760	1,036	7,283	16,383
1899.....	27	9,944	1,785	1,242	3,756	1,299	798	1,050	8,670	17,589
1900.....	27	13,272	3,360	1,412	4,306	1,444	1,040	2,095	10,865	23,562

FLORIDA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1874.....	1	\$5	\$30	\$30	\$38	-----	-----	\$27	\$11	\$76
1875.....	1	56	50	33	50	-----	\$5	41	71	167
1876.....	1	59	53	34	50	\$1	4	44	66	166
1877.....	1	77	50	16	50	2	2	45	48	167
1878.....	1	82	68	15	50	2	3	45	51	185
1879.....	1	73	90	26	50	2	6	45	100	206
1880.....	2	129	81	31	100	2	4	45	157	312
1881.....	2	290	81	69	100	8	8	67	319	502
1882.....	2	292	80	90	100	11	15	55	401	582
1883.....	2	371	80	97	100	15	13	58	401	600
1884.....	3	432	93	109	150	16	11	82	496	787
1885.....	5	645	203	207	300	20	36	120	782	1,334
1886.....	9	1,298	301	298	550	33	60	165	1,437	2,462
1887.....	8	1,442	282	318	500	66	52	147	1,516	2,508
1888.....	13	1,980	480	492	897	99	79	195	2,049	3,725
1889.....	13	2,459	492	277	950	131	106	239	2,352	4,279
1890.....	15	3,640	442	310	1,150	174	151	291	3,364	5,604
1891.....	17	3,868	435	408	1,290	210	186	303	3,629	6,108
1892.....	18	4,272	455	456	1,350	259	232	325	4,481	7,189
1893.....	17	3,501	442	505	1,300	288	267	325	3,217	6,100
1894.....	19	4,447	505	447	1,485	350	183	382	4,443	7,476
1895.....	18	3,815	493	408	1,435	379	186	308	3,850	6,943
1896.....	17	3,623	480	512	1,350	462	142	363	3,912	6,866
1897.....	15	3,243	430	556	1,150	463	161	301	3,905	6,489
1898.....	15	3,045	739	799	1,150	513	134	331	5,102	7,951
1899.....	15	3,600	705	699	1,150	524	136	384	5,773	8,747
1900.....	16	4,463	875	696	1,155	608	159	557	6,435	9,643

754 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

ALABAMA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Indi-vidual deposits.	Total.
1865.....	a 2									
1866.....	3	\$458	\$459	\$1,066	\$500	\$8	\$75	\$262	\$1,053	\$2,203
1867.....	2	428	311	171	400	14	40	268	294	1,091
1868.....	2	380	311	263	400	14	54	267	322	1,114
1869.....	2	325	311	175	400	14	72	261	286	1,039
1870.....	2	526	311	108	400	15	74	265	312	1,074
1871.....	7	1,011	842	214	948	38	45	693	536	2,334
1872.....	8	1,589	1,184	379	1,287	75	72	1,013	1,001	3,584
1873.....	9	1,743	1,430	392	1,579	127	93	1,269	872	4,075
1874.....	9	1,606	1,571	434	1,635	163	69	1,363	977	4,410
1875.....	9	1,455	1,612	463	1,635	182	89	1,401	957	4,353
1876.....	10	1,700	1,643	449	1,693	168	65	1,430	850	4,468
1877.....	10	1,760	1,521	353	1,668	186	77	1,349	768	4,231
1878.....	10	2,133	1,691	453	1,668	161	86	1,439	1,188	5,083
1879.....	10	1,923	1,711	644	1,668	193	101	1,463	1,407	5,156
1880.....	9	2,236	1,556	421	1,518	221	144	1,320	1,319	5,097
1881.....	9	2,244	1,497	526	1,518	250	197	1,280	1,719	5,326
1882.....	9	2,532	1,277	488	1,468	283	187	1,099	1,647	5,196
1883.....	10	2,380	1,288	463	1,493	277	191	1,069	1,568	4,996
1884.....	10	2,999	1,134	584	1,735	256	188	929	1,828	5,777
1885.....	10	3,266	1,217	589	1,835	291	213	990	2,143	6,248
1886.....	12	4,316	1,073	637	1,935	357	324	872	3,350	7,660
1887.....	20	8,503	951	1,062	3,485	640	451	782	5,925	13,016
1888.....	21	7,459	1,163	1,124	3,544	724	495	749	4,785	12,261
1889.....	25	8,275	1,212	1,005	3,953	938	544	838	6,739	14,658
1890.....	30	9,743	1,549	932	4,294	1,010	645	1,070	7,025	15,867
1891.....	29	8,573	1,404	778	4,204	1,040	609	1,068	5,562	13,940
1892.....	29	7,817	1,253	800	3,919	981	585	1,034	5,414	13,257
1893.....	28	6,068	1,133	778	3,594	822	576	975	3,356	10,578
1894.....	27	6,548	1,283	867	3,694	778	515	989	5,052	12,111
1895.....	26	6,549	1,291	677	3,485	582	524	1,009	5,636	12,196
1896.....	27	6,711	1,316	1,113	3,405	613	532	1,064	5,728	12,699
1897.....	26	6,571	1,355	993	3,355	636	525	1,053	6,113	13,003
1898.....	26	6,682	1,101	1,030	3,205	659	528	809	6,953	13,266
1899.....	26	7,240	1,421	1,160	3,105	636	581	1,074	9,559	15,945
1900.....	28	9,040	2,082	1,406	3,480	610	784	1,717	10,938	19,055

MISSISSIPPI.

1865.....	1	\$16	\$57	\$70	\$50	.....	\$6	.....	\$86	\$163
1866.....	2	132	126	162	150	\$25	21	\$41	188	464
1867.....	2	189	77	85	150	7	17	66	152	408
1868.....	1	63	45	17	100	2	6	41	.....	148
1869.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1870.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1871.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1872.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1873.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1874.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1875.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1876.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1877.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1878.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1879.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1880.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1881.....	0	.....	.....	.....	.....	.....	.....	.....	.....	.....
1882.....	1	132	75	52	75	.....	9	68	108	284
1883.....	3	326	156	124	173	3	23	138	310	704
1884.....	4	466	182	107	305	11	25	158	307	903
1885.....	6	1,075	177	166	475	39	38	151	597	1,629
1886.....	7	1,626	215	213	625	69	61	181	942	2,287
1887.....	12	2,293	320	354	1,055	127	102	277	1,264	3,392
1888.....	12	2,647	393	400	1,105	242	93	293	1,379	3,814
1889.....	12	2,895	339	298	1,130	311	113	298	1,660	4,204
1890.....	12	3,297	341	334	1,140	354	154	296	1,806	4,641
1891.....	13	2,990	354	278	1,165	420	137	317	1,565	4,358
1892.....	13	2,743	394	329	1,165	429	151	304	1,614	4,214
1893.....	12	2,358	339	305	1,055	457	107	305	1,221	3,717
1894.....	11	2,488	264	247	955	416	75	237	1,451	3,690
1895.....	10	2,098	239	250	855	390	74	211	1,610	3,439
1896.....	10	2,467	243	375	855	392	119	217	2,032	4,126
1897.....	10	2,504	243	305	855	381	128	216	2,034	4,270
1898.....	10	2,475	277	317	855	402	150	227	2,250	4,354
1899.....	12	2,554	344	338	955	422	154	285	2,725	4,976
1900.....	12	3,070	794	428	980	461	203	769	3,879	6,557

a No report.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

LOUISIANA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1864.....	1	\$168	\$300	\$2,343	\$500	-----	\$76	\$166	\$2,210	\$3,121
1865.....	1	294	721	3,777	500	\$17	183	180	5,089	6,572
1866.....	3	1,883	1,326	2,027	1,800	35	340	710	3,637	7,339
1867.....	2	1,407	1,218	540	1,300	59	119	1,064	684	3,651
1868.....	2	1,004	1,208	993	1,300	62	105	1,059	1,124	3,781
1869.....	2	1,432	1,208	689	1,300	70	93	1,052	1,483	4,089
1870.....	2	1,816	1,208	541	1,300	107	102	1,043	1,446	4,257
1871.....	7	5,851	2,958	1,714	3,500	145	247	2,490	4,670	12,654
1872.....	9	7,770	4,114	2,379	4,850	220	311	3,549	6,425	17,427
1873.....	9	9,108	3,900	2,490	4,750	297	300	3,335	7,512	18,710
1874.....	7	5,877	2,784	2,053	3,850	272	358	2,360	4,901	12,732
1875.....	7	6,833	2,564	2,107	3,650	483	353	2,273	5,673	13,751
1876.....	7	6,422	984	2,514	3,300	539	284	883	5,922	11,783
1877.....	7	6,597	800	2,256	3,300	516	269	713	5,237	11,358
1878.....	7	5,341	1,781	2,139	2,875	573	340	1,385	4,839	10,640
1879.....	7	5,670	2,258	2,196	2,875	448	299	1,697	5,297	11,574
1880.....	7	7,107	2,153	2,348	2,875	570	320	1,874	6,013	13,256
1881.....	7	8,676	2,518	3,723	2,875	815	336	2,157	8,478	16,264
1882.....	8	8,829	2,578	2,758	2,975	985	392	2,246	8,053	16,003
1883.....	8	9,467	2,577	2,378	3,225	1,102	414	2,240	8,136	16,316
1884.....	9	8,677	2,429	2,727	3,625	1,201	555	2,158	7,122	16,037
1885.....	9	9,860	2,232	2,974	3,625	1,306	506	1,976	8,994	17,633
1886.....	9	9,771	1,811	3,556	3,525	1,154	452	1,549	9,559	18,153
1887.....	13	11,133	1,758	3,397	3,425	1,229	505	1,317	10,402	19,900
1888.....	13	12,419	2,234	3,730	3,425	1,508	395	1,327	11,912	22,443
1889.....	15	15,119	1,809	1,775	3,685	1,658	570	1,047	12,880	25,493
1890.....	19	17,415	1,530	2,242	4,325	1,901	771	949	14,784	27,999
1891.....	21	17,558	1,510	2,570	4,435	2,091	735	930	14,359	27,732
1892.....	21	16,902	1,403	3,224	4,435	2,148	775	1,069	18,328	30,325
1893.....	20	16,501	1,152	2,188	3,935	2,496	673	1,054	13,549	26,435
1894.....	19	15,658	1,143	2,642	3,760	2,612	543	973	15,513	26,032
1895.....	19	16,218	1,151	2,811	3,660	2,740	452	1,021	18,039	28,321
1896.....	18	14,014	1,118	3,049	2,860	2,608	488	997	14,081	24,420
1897.....	19	14,036	1,137	3,466	3,160	2,679	519	996	15,301	25,646
1898.....	19	14,316	1,228	3,495	3,160	2,736	622	748	16,503	26,005
1899.....	20	15,837	1,441	2,437	3,260	2,934	554	918	18,395	29,817
1900.....	21	18,441	2,380	2,773	3,285	3,074	937	1,764	20,308	33,526

TEXAS.

1866.....	4	\$209	\$439	\$439	\$428	\$4	\$36	\$170	\$626	\$1,369
1867.....	4	331	674	567	576	12	89	405	495	2,018
1868.....	4	509	673	491	525	37	73	396	634	1,922
1869.....	4	475	703	426	525	42	84	386	562	1,780
1870.....	4	532	681	480	525	50	58	386	617	1,891
1871.....	5	854	801	573	625	58	78	507	1,006	2,656
1872.....	5	1,094	900	498	725	88	70	592	808	2,782
1873.....	7	1,180	1,025	699	925	180	79	670	1,044	3,334
1874.....	9	1,375	1,054	635	1,095	221	88	772	1,038	3,537
1875.....	10	1,367	964	518	1,200	260	84	673	1,081	3,618
1876.....	10	1,522	849	550	1,025	297	67	587	1,174	3,622
1877.....	12	1,706	859	665	1,125	294	127	592	1,413	4,003
1878.....	11	1,508	825	687	1,050	296	76	533	1,516	3,869
1879.....	11	1,512	935	870	1,050	296	80	567	1,604	4,120
1880.....	13	2,044	1,030	784	1,300	279	106	732	2,081	5,021
1881.....	15	3,257	1,236	1,159	1,475	316	228	905	3,691	7,484
1882.....	15	5,602	1,421	1,402	1,950	472	323	1,057	5,487	10,573
1883.....	43	10,099	1,927	2,200	3,652	1,049	683	1,462	8,003	16,789
1884.....	59	11,945	2,016	2,428	5,970	1,689	765	1,647	7,928	19,940
1885.....	68	13,777	2,076	2,714	6,880	2,062	844	1,739	9,184	22,733
1886.....	74	16,657	2,308	3,158	7,685	2,106	1,102	1,737	11,647	26,842
1887.....	91	20,762	2,765	4,063	9,920	2,431	1,119	2,168	13,710	32,969
1888.....	100	24,689	3,034	4,033	11,806	2,777	1,129	2,313	15,785	38,471
1889.....	127	30,749	3,688	3,585	14,326	3,175	1,352	2,693	21,452	48,860
1890.....	189	48,814	4,980	4,529	22,227	3,533	1,986	3,821	30,450	71,948
1891.....	206	48,591	5,253	4,950	24,893	4,376	2,062	4,339	26,672	71,270
1892.....	223	52,933	5,615	5,117	26,315	4,783	2,178	4,704	32,065	78,924
1893.....	222	44,828	5,549	6,064	23,596	4,938	2,332	4,611	25,748	68,545
1894.....	217	47,645	5,424	5,689	22,380	4,892	1,827	4,544	30,181	73,283
1895.....	214	51,189	5,614	4,550	21,380	4,945	1,977	4,561	33,253	76,195
1896.....	207	44,085	5,583	7,604	20,920	5,172	1,997	4,515	30,553	71,829
1897.....	201	39,361	5,533	7,624	19,931	5,300	2,145	4,327	34,872	75,072
1898.....	196	42,838	6,107	7,000	19,205	5,230	2,171	4,419	37,895	77,553
1899.....	199	48,742	6,091	7,082	19,080	5,275	2,712	4,708	44,266	86,839
1900.....	223	56,453	8,768	6,601	19,619	5,718	3,311	7,177	49,749	97,763

756 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

ARKANSAS.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undi- vided profits.	Out- standing circula- tion.	Indi- vidual deposits.	Total.
1866.....	2	\$244	\$252	\$118	\$200	-----	\$24	\$130	\$172	\$738
1867.....	2	361	384	195	200	\$20	27	179	384	1,042
1868.....	2	418	367	108	200	32	16	179	375	1,029
1869.....	2	171	271	30	200	37	1	179	73	597
1870.....	2	188	256	41	200	36	3	179	104	620
1871.....	2	185	254	40	200	31	7	179	108	613
1872.....	2	179	293	37	205	20	13	161	115	582
1873.....	2	229	255	63	205	21	19	182	126	618
1874.....	2	227	255	43	205	24	18	181	138	617
1875.....	2	174	155	43	205	26	16	94	79	481
1876.....	2	263	155	48	205	29	8	95	179	581
1877.....	2	239	290	46	205	30	9	185	186	698
1878.....	2	274	326	75	205	32	8	184	250	759
1879.....	2	284	305	93	205	36	9	184	255	784
1880.....	2	248	308	63	205	40	10	184	265	779
1881.....	2	381	325	74	205	42	21	184	412	952
1882.....	2	578	309	113	305	64	25	184	473	1,137
1883.....	5	1,103	457	218	455	70	58	297	1,097	2,076
1884.....	4	1,043	378	251	405	148	23	249	951	1,968
1885.....	6	1,801	500	260	705	166	48	323	1,514	2,938
1886.....	6	2,101	523	339	755	205	55	298	1,908	3,577
1887.....	7	2,794	611	341	950	112	102	349	2,313	4,301
1888.....	7	2,768	616	325	950	191	105	369	2,180	4,286
1889.....	8	3,503	667	253	1,200	239	76	289	2,332	4,765
1890.....	9	4,009	497	275	1,530	338	150	256	2,235	5,527
1891.....	10	3,667	410	235	1,600	414	138	279	1,872	5,093
1892.....	10	3,424	385	339	1,600	482	111	279	2,075	4,940
1893.....	9	2,194	250	354	1,100	380	101	225	1,267	3,310
1894.....	8	2,323	238	217	1,050	357	56	212	1,525	3,422
1895.....	9	2,359	289	226	1,220	282	58	259	1,742	3,694
1896.....	9	2,556	299	233	1,220	294	65	268	1,661	3,826
1897.....	9	2,329	339	259	1,220	255	62	259	1,805	3,819
1898.....	7	2,443	317	291	1,070	266	71	226	2,150	3,962
1899.....	7	2,480	301	391	1,070	280	82	224	2,678	4,652
1900.....	7	2,869	362	391	1,070	296	147	246	3,102	5,245

KENTUCKY.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undi- vided profits.	Out- standing circula- tion.	Indi- vidual deposits.	Total.
1864.....	1	\$83	\$352	\$142	\$200	\$4	\$20	\$99	\$136	\$550
1865.....	11	2,384	2,465	1,275	2,272	28	191	1,231	2,129	6,841
1866.....	15	2,993	3,074	885	2,840	138	187	2,300	1,706	7,827
1867.....	15	3,155	3,084	787	2,885	197	177	2,334	1,583	7,861
1868.....	15	3,107	3,022	819	2,835	264	207	2,350	1,416	7,688
1869.....	16	3,389	2,970	649	2,885	331	230	2,349	1,752	7,923
1870.....	17	3,762	3,002	689	3,119	396	221	2,414	1,859	8,419
1871.....	29	6,437	5,765	986	6,234	462	350	4,822	2,859	15,501
1872.....	33	8,412	7,197	1,110	7,675	570	498	6,359	3,163	18,984
1873.....	36	9,599	7,655	1,297	8,221	751	565	6,783	4,040	21,452
1874.....	43	12,580	9,430	1,935	9,900	970	750	7,980	5,449	27,333
1875.....	50	13,623	9,712	1,794	10,395	1,263	839	8,157	5,643	28,745
1876.....	48	13,488	9,470	1,647	10,097	1,509	694	7,856	5,209	28,362
1877.....	46	13,705	9,264	1,629	10,037	1,566	677	7,695	5,257	27,821
1878.....	48	12,428	9,805	1,926	9,957	1,444	627	7,734	5,836	28,187
1879.....	48	12,618	10,844	1,997	9,987	1,410	587	8,611	6,649	30,488
1880.....	49	15,347	10,906	2,021	10,197	1,513	586	8,853	8,510	33,333
1881.....	50	17,986	11,358	2,074	10,435	1,842	686	8,885	10,675	37,028
1882.....	57	19,594	11,368	2,416	11,421	2,002	914	9,199	11,506	38,936
1883.....	65	22,456	11,902	2,735	12,568	2,362	834	9,434	13,579	43,443
1884.....	67	22,873	11,712	2,641	13,010	2,666	878	9,182	11,900	42,380
1885.....	68	22,731	10,634	2,859	13,209	2,732	1,008	8,265	11,636	41,642
1886.....	68	25,243	7,703	2,532	13,310	3,104	1,054	5,440	13,097	41,636
1887.....	68	27,136	6,144	2,809	13,310	3,242	1,010	3,680	14,509	42,477
1888.....	69	27,798	5,886	2,606	13,754	3,379	1,103	3,080	14,299	42,768
1889.....	73	30,955	5,595	2,555	14,319	3,364	1,347	2,877	15,741	47,039
1890.....	76	33,235	5,388	2,313	14,854	3,594	1,623	2,880	17,189	48,963
1891.....	81	31,699	4,823	2,542	15,299	3,933	1,290	3,019	16,624	46,951
1892.....	82	33,685	4,808	2,856	15,379	3,853	1,347	3,545	19,230	51,302
1893.....	81	27,887	5,327	2,956	14,463	3,732	1,244	3,549	14,624	42,248
1894.....	77	27,627	5,501	2,381	13,304	3,289	956	3,946	16,031	42,342
1895.....	76	27,938	5,468	2,634	13,109	3,299	973	3,875	16,266	43,716
1896.....	77	26,401	6,561	3,055	13,084	3,401	949	4,674	15,640	42,967
1897.....	75	24,548	6,803	2,542	11,728	3,073	932	4,673	16,713	44,429
1898.....	75	24,075	8,950	2,918	11,065	2,870	766	5,262	21,254	47,626
1899.....	75	26,048	9,715	3,520	11,325	2,780	793	5,501	25,078	58,812
1900.....	81	32,711	11,582	3,618	12,843	3,853	1,047	7,245	27,755	65,750

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

TENNESSEE.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1864.....	3	\$87	\$485	\$554	\$340	-----	\$100	\$127	\$939	\$1,850
1865.....	7	1, 012	3, 228	2, 246	1, 025	\$37	146	459	3, 821	7, 451
1866.....	10	2, 195	2, 298	1, 811	1, 700	133	210	1, 039	4, 480	8, 177
1867.....	12	2, 520	2, 132	1, 163	1, 930	167	150	1, 112	2, 867	6, 961
1868.....	12	2, 240	2, 481	1, 020	1, 925	165	141	1, 143	3, 087	6, 969
1869.....	13	3, 321	1, 999	853	2, 017	193	239	1, 145	3, 309	7, 450
1870.....	13	3, 267	2, 175	886	1, 950	222	195	1, 399	2, 831	7, 604
1871.....	19	4, 505	3, 084	1, 076	2, 817	260	264	2, 389	3, 664	10, 130
1872.....	22	5, 224	3, 467	1, 132	3, 146	335	275	2, 726	3, 914	11, 340
1873.....	23	5, 154	3, 450	1, 102	3, 101	433	252	2, 668	4, 250	11, 363
1874.....	24	4, 751	3, 307	1, 372	3, 255	447	246	2, 618	3, 836	10, 922
1875.....	27	4, 816	3, 189	1, 203	3, 455	515	259	2, 474	3, 566	10, 720
1876.....	25	5, 019	3, 051	1, 200	3, 350	504	259	2, 368	4, 343	11, 400
1877.....	25	5, 060	3, 277	1, 438	3, 080	571	207	2, 302	4, 675	11, 491
1878.....	25	4, 735	3, 567	1, 855	3, 080	479	211	2, 427	5, 273	12, 329
1879.....	24	4, 967	3, 234	1, 365	2, 955	450	206	2, 370	4, 684	11, 247
1880.....	23	6, 341	3, 254	1, 711	3, 005	556	207	2, 477	6, 586	13, 391
1881.....	25	7, 937	3, 363	2, 092	3, 430	645	295	2, 627	8, 322	16, 132
1882.....	29	8, 435	3, 492	1, 812	3, 715	695	331	2, 781	7, 590	15, 822
1883.....	30	10, 475	3, 264	1, 915	4, 315	810	384	2, 568	8, 419	18, 069
1884.....	33	11, 458	2, 925	1, 776	5, 005	1, 066	461	2, 267	8, 258	18, 567
1885.....	32	11, 554	2, 726	1, 773	5, 008	998	473	2, 114	7, 784	18, 398
1886.....	33	13, 608	1, 939	1, 783	5, 418	885	671	1, 328	9, 224	20, 260
1887.....	40	19, 233	1, 941	2, 475	7, 460	1, 461	611	1, 327	11, 759	27, 104
1888.....	42	19, 850	1, 873	2, 418	7, 715	1, 616	872	1, 254	11, 241	27, 075
1889.....	45	21, 823	1, 804	1, 715	8, 030	1, 750	1, 048	1, 195	13, 137	29, 840
1890.....	51	25, 680	1, 733	2, 021	9, 773	2, 040	1, 166	1, 232	15, 121	34, 848
1891.....	53	23, 647	1, 789	1, 872	10, 380	2, 198	1, 204	1, 338	13, 436	32, 588
1892.....	55	23, 620	1, 779	2, 139	10, 179	2, 242	1, 099	1, 327	15, 412	34, 185
1893.....	52	18, 336	1, 664	2, 674	9, 400	2, 109	1, 048	1, 224	10, 456	27, 349
1894.....	49	19, 049	1, 663	2, 191	8, 775	1, 917	799	1, 169	13, 132	28, 881
1895.....	48	18, 311	1, 810	2, 176	8, 325	1, 868	851	1, 204	13, 668	29, 120
1896.....	48	18, 603	2, 116	2, 521	8, 275	1, 853	842	1, 496	13, 927	30, 103
1897.....	49	21, 149	2, 196	2, 896	8, 760	1, 914	839	1, 543	17, 219	35, 226
1898.....	49	20, 471	2, 574	2, 772	8, 435	1, 831	884	1, 737	17, 827	35, 427
1899.....	47	21, 395	2, 686	2, 427	7, 360	1, 769	913	2, 011	21, 090	38, 881
1900.....	50	23, 269	4, 325	2, 798	7, 338	1, 774	1, 072	3, 217	22, 083	41, 214

OHIO.

1863.....	20	\$2, 516	\$1, 493	\$1, 126	\$2, 363	-----	\$69	-----	\$2, 896	\$5, 810
1864.....	32	10, 367	12, 402	7, 332	9, 772	\$91	831	\$5, 759	14, 867	34, 979
1865.....	134	22, 104	20, 611	13, 994	21, 146	730	1, 829	14, 731	26, 040	73, 389
1866.....	155	28, 333	28, 523	11, 151	21, 805	1, 834	2, 099	18, 121	23, 274	75, 819
1867.....	135	29, 669	27, 771	9, 285	21, 905	2, 715	1, 796	18, 303	23, 896	74, 541
1868.....	135	30, 924	27, 521	8, 524	21, 556	3, 402	1, 916	18, 272	23, 602	75, 078
1869.....	132	33, 539	24, 520	7, 134	22, 180	4, 021	1, 949	17, 676	21, 618	73, 036
1870.....	130	33, 865	23, 300	7, 047	22, 105	4, 121	1, 797	17, 541	21, 046	72, 068
1871.....	130	39, 227	24, 273	8, 669	23, 050	4, 593	1, 964	18, 607	28, 512	84, 529
1872.....	158	47, 099	26, 796	8, 374	26, 791	5, 119	2, 355	21, 706	30, 018	94, 464
1873.....	168	54, 407	27, 613	8, 866	28, 843	5, 659	2, 635	22, 848	33, 914	103, 827
1874.....	169	52, 007	27, 954	9, 139	29, 173	6, 122	2, 945	22, 870	32, 029	101, 125
1875.....	173	56, 186	28, 397	9, 384	29, 644	6, 347	3, 156	22, 855	34, 440	106, 133
1876.....	160	50, 264	26, 847	8, 704	29, 653	6, 257	2, 932	21, 435	30, 025	97, 724
1877.....	175	48, 914	26, 243	8, 764	28, 372	5, 584	2, 714	20, 470	30, 213	95, 505
1878.....	163	44, 172	26, 002	10, 178	27, 287	5, 316	2, 477	19, 952	30, 266	93, 323
1879.....	162	46, 821	27, 197	12, 182	26, 222	4, 946	2, 276	20, 366	40, 503	104, 252
1880.....	170	54, 402	26, 861	13, 193	26, 562	5, 167	2, 554	20, 945	46, 773	113, 863
1881.....	176	66, 980	29, 167	15, 108	29, 389	5, 421	3, 348	21, 468	60, 960	135, 420
1882.....	186	74, 443	27, 824	14, 636	32, 604	5, 578	3, 359	20, 840	60, 735	136, 115
1883.....	200	76, 324	29, 008	15, 198	35, 183	6, 053	3, 487	23, 148	59, 615	139, 920
1884.....	204	70, 064	26, 673	14, 716	36, 308	6, 292	3, 212	21, 164	51, 634	130, 817
1885.....	203	71, 137	24, 337	16, 217	36, 710	6, 400	3, 095	19, 011	54, 634	132, 369
1886.....	209	85, 374	22, 096	17, 188	38, 294	6, 895	3, 558	16, 268	67, 975	150, 493
1887.....	216	93, 338	18, 473	16, 532	39, 896	7, 918	3, 729	12, 780	69, 959	153, 732
1888.....	219	92, 125	18, 808	17, 187	39, 949	8, 313	4, 032	10, 725	73, 710	157, 826
1889.....	221	102, 026	16, 070	13, 823	40, 299	9, 310	3, 972	8, 667	81, 371	168, 039
1890.....	233	115, 686	11, 923	12, 768	41, 958	10, 019	4, 797	8, 228	88, 229	174, 464
1891.....	237	117, 323	11, 774	13, 965	43, 643	11, 007	4, 815	8, 164	91, 452	180, 262
1892.....	239	126, 403	13, 815	15, 782	44, 440	11, 550	5, 097	10, 423	105, 205	200, 677
1893.....	242	111, 040	17, 457	16, 788	45, 645	12, 117	5, 284	13, 881	84, 440	178, 599
1894.....	246	117, 243	17, 197	15, 737	45, 166	12, 529	4, 190	13, 086	98, 986	195, 767
1895.....	247	124, 236	18, 011	14, 364	45, 445	12, 809	4, 349	13, 513	100, 367	198, 698
1896.....	248	116, 612	21, 134	15, 992	45, 330	12, 930	4, 598	16, 577	92, 019	191, 893
1897.....	248	118, 820	22, 555	15, 947	45, 180	12, 821	4, 536	16, 713	105, 236	212, 375
1898.....	252	124, 842	26, 095	17, 074	44, 865	12, 976	4, 387	16, 680	120, 512	231, 345
1899.....	255	142, 595	24, 026	17, 416	45, 125	13, 280	4, 751	17, 079	144, 114	270, 274
1900.....	276	164, 621	29, 386	20, 186	46, 516	14, 033	6, 042	20, 686	158, 018	297, 887

758 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

INDIANA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1863.....	9	\$478	\$700	\$274	\$865	-----	\$6	-----	\$784	\$1,732
1864.....	31	3,277	4,315	2,058	3,559	\$35	258	\$2,828	3,734	10,853
1865.....	70	9,237	14,674	5,931	12,260	321	740	8,275	10,526	33,259
1866.....	71	13,220	14,278	4,087	12,769	917	734	10,872	7,708	34,288
1867.....	70	13,210	14,211	3,685	12,767	1,557	748	10,995	7,148	34,092
1868.....	70	14,609	14,056	3,322	12,767	2,184	802	10,990	8,007	35,487
1869.....	69	16,832	14,072	2,951	13,187	2,815	896	11,306	8,456	37,468
1870.....	67	17,055	13,929	2,799	13,277	3,267	712	10,923	7,965	37,159
1871.....	72	18,866	15,183	3,278	14,762	3,471	840	12,356	10,598	43,931
1872.....	87	23,523	16,651	3,364	16,563	3,846	1,043	14,073	12,607	49,427
1873.....	92	27,147	16,920	3,300	17,632	4,248	1,110	14,472	14,023	59,146
1874.....	93	25,728	16,966	4,034	17,964	4,500	1,345	14,555	12,538	52,350
1875.....	103	28,049	16,255	4,214	18,583	4,672	1,512	13,881	14,467	54,931
1876.....	99	25,697	14,052	3,646	17,258	4,808	1,409	11,967	12,867	49,597
1877.....	99	24,632	13,877	4,051	16,404	4,504	1,405	11,721	13,305	49,105
1878.....	94	20,498	14,209	4,802	15,035	4,116	1,295	11,436	13,840	47,759
1879.....	91	19,873	13,155	4,768	13,278	3,913	1,216	10,350	17,181	48,919
1880.....	92	23,193	12,549	5,100	13,203	3,977	1,216	9,850	19,871	51,812
1881.....	93	25,182	12,236	5,350	13,094	3,854	1,401	8,768	23,206	54,169
1882.....	94	27,565	10,939	5,758	13,324	3,298	1,501	8,117	24,943	55,372
1883.....	98	28,745	11,020	5,685	14,029	3,717	1,519	8,595	23,542	54,909
1884.....	95	25,760	9,906	5,402	13,829	3,727	1,502	7,616	19,255	48,771
1885.....	90	23,358	8,912	5,362	12,190	3,032	1,479	6,734	19,845	46,192
1886.....	92	25,069	8,643	5,942	12,345	3,412	1,322	5,978	23,305	49,705
1887.....	93	28,030	6,789	6,165	11,895	3,532	1,505	4,218	25,254	50,084
1888.....	94	27,938	6,446	5,624	11,965	3,591	1,631	4,084	24,503	49,101
1889.....	97	29,598	6,108	4,493	12,284	3,768	1,673	3,937	30,013	55,978
1890.....	100	33,762	5,509	4,805	12,652	3,877	2,111	3,762	30,906	57,016
1891.....	100	33,648	5,343	5,606	12,477	4,036	2,092	3,586	32,959	60,377
1892.....	106	37,571	5,111	6,159	13,447	4,580	1,799	3,736	37,297	66,313
1893.....	115	31,110	5,445	6,726	13,777	4,704	1,867	4,557	26,496	53,995
1894.....	115	32,014	5,382	6,224	13,927	4,742	1,463	4,552	32,009	60,458
1895.....	114	35,484	5,845	6,303	14,422	4,666	1,418	4,545	34,151	62,431
1896.....	113	32,262	5,998	6,758	14,262	4,680	1,405	4,747	29,605	57,480
1897.....	113	31,877	5,975	6,109	14,057	4,627	1,213	4,634	34,450	63,229
1898.....	112	34,452	8,464	7,595	14,167	4,596	1,123	4,191	44,608	74,202
1899.....	115	38,168	7,938	7,508	14,287	4,562	1,188	4,768	54,066	90,529
1900.....	123	44,738	10,537	8,065	14,615	4,829	1,587	6,061	57,728	99,271

ILLINOIS.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1863.....	3	\$186	\$169	\$161	\$275	-----	\$5	-----	\$313	\$655
1864.....	36	4,527	4,473	3,270	3,916	\$18	358	\$2,140	5,559	14,510
1865.....	76	12,228	12,624	9,218	10,715	310	822	7,495	15,783	39,812
1866.....	82	17,202	13,035	8,530	11,570	865	1,025	9,383	16,446	44,112
1867.....	82	18,320	13,071	9,563	11,620	1,009	1,119	9,482	18,063	47,167
1868.....	83	23,313	12,961	10,683	12,070	2,604	1,071	9,597	22,884	54,411
1869.....	83	32,924	12,329	8,238	12,470	3,459	1,220	9,139	18,223	51,973
1870.....	81	27,821	12,661	8,779	12,770	3,928	1,365	10,812	21,608	56,482
1871.....	110	36,223	16,959	12,487	17,317	4,439	1,588	13,644	28,720	77,256
1872.....	132	43,069	18,833	11,581	19,558	4,365	1,818	15,600	32,595	84,175
1873.....	134	44,768	18,427	11,412	20,267	5,507	1,886	15,262	32,584	87,990
1874.....	143	45,554	18,131	14,796	20,564	6,342	1,796	14,704	38,051	95,579
1875.....	146	49,837	14,602	12,500	19,466	7,698	1,939	11,414	38,287	90,830
1876.....	146	45,308	12,246	10,878	18,546	8,944	1,707	9,384	32,486	83,041
1877.....	144	40,999	11,878	12,725	18,046	6,398	1,659	9,038	32,835	73,180
1878.....	139	34,808	13,515	12,484	15,730	5,870	1,438	8,063	31,545	73,296
1879.....	136	38,403	13,810	12,788	14,835	5,539	1,738	8,314	35,850	80,918
1880.....	136	45,662	13,484	18,010	14,965	5,823	1,874	8,567	49,392	102,025
1881.....	139	62,061	15,360	28,439	15,200	6,360	2,932	8,165	72,972	133,384
1882.....	148	73,118	14,723	20,022	18,990	5,846	2,566	8,799	69,763	139,589
1883.....	162	75,257	13,109	23,498	23,004	6,604	2,986	8,592	67,821	133,378
1884.....	167	71,680	11,760	24,103	24,100	7,300	3,491	7,757	62,620	127,772
1885.....	165	76,966	10,913	26,991	25,424	6,887	2,481	6,877	68,664	140,710
1886.....	168	88,126	9,263	24,719	27,887	7,633	2,975	6,038	73,175	149,169
1887.....	177	97,204	8,252	31,508	29,391	8,521	3,836	5,036	81,899	166,888
1888.....	182	104,530	9,124	34,338	30,074	9,937	3,977	4,730	90,170	180,202
1889.....	188	112,814	8,616	29,370	30,899	10,765	4,689	4,665	93,600	191,603
1890.....	192	122,750	8,221	29,491	31,222	12,195	5,203	4,821	102,696	206,638
1891.....	202	138,984	8,030	36,761	36,976	14,940	5,368	5,170	116,861	234,179
1892.....	211	159,821	8,629	36,500	39,946	16,167	6,326	5,350	131,589	260,161
1893.....	212	116,522	8,552	45,087	38,195	17,926	5,444	5,844	104,833	219,066
1894.....	217	137,637	9,331	39,711	38,491	17,751	4,643	5,914	118,328	247,950
1895.....	220	144,398	9,329	34,888	38,671	16,954	5,139	6,258	114,974	238,884
1896.....	221	127,366	9,588	32,612	39,221	16,118	5,073	6,649	103,544	217,926
1897.....	221	133,697	10,261	43,815	37,476	14,925	4,826	6,101	118,727	261,836
1898.....	218	156,709	12,029	46,060	36,946	16,004	5,097	6,782	140,942	294,062
1899.....	217	187,234	10,575	45,328	35,711	16,097	5,960	7,036	168,306	346,136
1900.....	240	209,108	18,813	54,591	37,733	15,925	7,393	13,728	181,866	398,350

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

MICHIGAN.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1863.....	1	\$32	\$43	\$30	\$75	-----	\$1	-----	\$52	\$128
1864.....	14	1,692	1,161	1,286	1,217	\$17	117	\$700	2,215	4,708
1865.....	35	3,681	3,786	2,340	4,148	160	241	1,600	4,307	11,665
1866.....	42	6,361	5,152	2,605	4,985	384	359	3,765	6,849	17,068
1867.....	42	6,988	5,085	2,299	5,070	684	392	3,811	6,388	17,131
1868.....	42	8,221	4,979	2,425	5,210	1,066	424	2,809	7,653	19,131
1869.....	41	9,518	4,794	1,929	5,585	1,291	427	3,804	6,630	18,973
1870.....	41	9,655	4,940	1,877	5,585	1,520	502	3,897	6,282	19,019
1871.....	60	12,700	6,297	2,449	7,264	1,629	732	5,146	9,555	26,151
1872.....	71	16,350	7,573	2,730	8,695	2,050	814	6,293	11,152	30,801
1873.....	77	18,890	8,227	2,946	9,762	2,327	980	6,940	11,876	34,200
1874.....	79	17,905	8,207	3,067	10,202	2,556	1,117	7,049	11,450	34,112
1875.....	81	19,101	7,844	2,714	10,447	2,815	1,282	6,615	11,381	34,565
1876.....	79	17,728	6,969	2,621	9,972	3,005	1,146	5,556	11,128	32,517
1877.....	80	17,262	6,881	2,967	9,857	2,965	1,227	5,606	10,472	31,911
1878.....	79	15,996	7,137	3,380	9,628	2,710	1,086	5,380	11,660	32,394
1879.....	79	16,902	8,023	3,519	9,337	2,586	1,164	6,101	14,265	35,657
1880.....	79	19,938	7,887	3,929	9,335	2,591	1,358	6,108	18,295	39,563
1881.....	80	24,530	7,158	4,841	9,435	2,787	1,651	5,615	23,127	44,871
1882.....	85	29,825	7,504	5,696	10,855	2,597	1,819	5,793	26,239	50,626
1883.....	88	32,978	6,287	4,808	11,665	2,156	1,678	4,973	26,804	50,864
1884.....	98	29,716	5,721	4,593	12,445	2,420	1,592	4,474	23,043	47,571
1885.....	102	29,979	5,461	5,392	13,095	2,194	1,319	3,851	25,889	51,051
1886.....	108	36,249	4,920	5,772	13,995	2,453	1,641	3,759	28,806	55,177
1887.....	108	42,482	4,008	5,791	14,558	2,644	1,848	3,002	33,000	61,369
1888.....	109	42,625	3,962	5,635	14,975	2,927	1,953	2,820	33,623	63,469
1889.....	112	45,233	3,976	4,391	15,650	3,154	2,098	2,846	34,943	66,397
1890.....	110	48,856	3,670	4,136	15,515	3,356	2,268	2,732	38,659	69,603
1891.....	107	49,414	3,519	4,712	15,320	3,649	2,135	2,620	39,246	70,906
1892.....	104	52,476	3,352	5,008	15,034	3,871	2,003	2,582	43,508	78,081
1893.....	100	41,968	5,551	4,808	14,634	3,879	1,868	4,600	31,491	63,244
1894.....	96	43,202	5,144	4,446	13,684	3,548	1,551	4,149	35,553	66,961
1895.....	94	46,146	5,173	4,524	13,434	3,626	1,628	4,191	37,579	69,590
1896.....	91	42,754	5,144	4,771	13,109	3,493	1,525	4,112	34,968	65,230
1897.....	84	40,927	4,947	4,825	12,145	3,278	1,207	3,579	38,463	69,231
1898.....	82	43,368	6,152	5,007	11,895	3,247	1,275	3,897	43,090	74,888
1899.....	80	46,504	6,280	5,654	11,530	3,153	1,303	4,142	50,765	83,467
1900.....	83	50,900	6,895	6,100	11,472	3,239	1,606	4,974	54,065	87,180

WISCONSIN.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1863.....	1	\$162	\$67	\$146	\$200	-----	\$1	-----	\$262	\$463
1864.....	14	1,105	1,344	1,123	961	\$19	61	\$642	1,991	4,164
1865.....	34	3,108	3,137	2,305	2,707	64	175	1,931	4,446	10,186
1866.....	37	3,785	3,721	1,988	2,935	228	245	2,502	4,661	11,375
1867.....	37	3,953	3,706	2,067	2,935	403	282	2,553	4,532	11,533
1868.....	36	4,537	3,559	1,975	2,860	550	271	2,442	4,778	11,778
1869.....	34	4,712	3,275	1,293	2,710	594	338	2,321	3,898	10,656
1870.....	32	4,562	3,123	1,229	2,535	617	304	2,225	3,865	10,480
1871.....	41	6,160	3,823	1,621	3,300	686	315	2,852	5,399	13,902
1872.....	42	7,323	3,774	1,548	3,300	749	309	2,863	6,395	15,242
1873.....	45	8,232	3,879	1,931	3,565	944	321	3,007	7,265	17,100
1874.....	47	8,074	4,028	1,854	3,765	1,034	337	3,052	7,072	16,705
1875.....	42	8,061	2,988	1,761	3,500	1,089	361	2,216	7,046	15,683
1876.....	40	7,468	2,939	1,539	3,400	1,012	347	2,073	6,120	14,133
1877.....	41	7,634	2,978	2,006	3,450	989	365	2,133	6,775	15,078
1878.....	38	7,386	2,987	1,660	3,265	955	360	1,959	6,207	14,162
1879.....	36	7,355	3,216	1,754	3,100	910	405	2,182	7,172	15,342
1880.....	35	8,910	3,118	2,023	3,050	908	507	2,183	9,759	18,475
1881.....	34	10,822	3,432	2,395	3,025	931	668	2,331	12,335	21,208
1882.....	41	13,184	3,460	2,491	3,585	926	705	2,380	13,724	23,555
1883.....	45	13,842	3,167	2,641	4,035	1,021	637	2,183	14,499	24,402
1884.....	50	13,368	3,185	2,813	4,400	1,205	532	2,221	12,814	23,123
1885.....	50	13,619	3,003	3,216	4,435	1,262	559	1,965	15,273	25,582
1886.....	50	15,938	2,857	3,078	4,635	1,366	643	1,863	16,608	27,165
1887.....	56	17,777	2,419	3,121	5,092	1,534	660	1,496	17,263	28,352
1888.....	59	19,165	2,424	3,097	5,530	1,689	790	1,512	17,874	30,096
1889.....	61	21,096	2,215	2,577	5,775	1,917	879	1,457	19,827	32,509
1890.....	68	24,988	2,132	2,988	6,615	1,900	1,094	1,455	23,648	37,938
1891.....	72	27,978	2,333	3,480	6,983	2,171	1,181	1,648	26,977	42,167
1892.....	77	30,790	2,514	3,772	7,503	2,377	1,338	1,819	30,712	47,017
1893.....	81	26,824	2,810	5,538	9,319	2,284	1,426	2,088	26,464	44,335
1894.....	83	35,817	2,941	5,328	10,095	2,297	1,167	2,147	37,335	58,495
1895.....	81	37,632	3,478	5,241	10,470	2,302	995	2,527	38,499	58,515
1896.....	81	33,703	3,731	5,214	10,445	2,391	1,009	2,638	33,594	53,962
1897.....	79	35,068	3,679	5,638	10,169	2,389	1,047	2,597	43,744	66,021
1898.....	77	38,574	4,947	5,354	9,660	2,341	811	2,811	46,400	69,282
1899.....	78	47,156	4,121	6,304	9,660	2,304	875	2,570	58,274	83,807
1900.....	88	52,044	5,407	6,259	10,313	2,480	1,300	3,796	62,733	89,856

760 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

MINNESOTA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out standing circulation.	Individual deposits.	Total.
1864.....	1	\$390	\$781	\$414	\$500	.....	\$23	\$197	\$808	\$1,904
1865.....	11	1,107	2,158	880	1,345	\$24	74	1,028	1,894	4,582
1866.....	15	2,124	1,941	680	1,660	49	141	1,475	1,746	5,391
1867.....	15	2,080	1,873	788	1,660	147	205	1,431	1,811	5,466
1868.....	15	2,502	1,899	725	1,659	183	203	1,420	2,258	6,039
1869.....	17	2,981	2,041	691	1,780	286	202	1,495	2,157	6,441
1870.....	17	3,219	2,119	820	1,780	331	201	1,516	2,985	7,296
1871.....	23	4,568	2,799	912	2,368	357	272	2,036	4,366	10,191
1872.....	29	5,980	3,297	1,049	3,166	467	338	2,568	4,988	12,276
1873.....	32	7,558	3,953	1,465	4,150	604	302	3,032	6,812	15,943
1874.....	32	8,349	4,343	1,323	4,350	746	341	3,359	6,297	16,031
1875.....	33	8,600	3,645	1,278	4,429	831	387	2,752	5,968	15,719
1876.....	33	8,755	3,114	1,204	4,430	895	461	2,286	5,962	15,106
1877.....	31	8,932	3,062	1,255	4,430	818	404	2,299	6,139	15,278
1878.....	31	9,983	3,094	1,112	4,770	779	437	2,345	6,191	15,766
1879.....	30	10,005	3,337	1,439	4,660	786	387	2,494	7,104	16,730
1880.....	30	12,201	2,755	1,651	5,150	937	452	2,061	8,918	18,700
1881.....	27	15,038	2,625	2,255	4,900	982	588	1,845	12,659	24,090
1882.....	33	17,908	2,767	2,363	5,920	1,172	731	1,987	14,046	26,560
1883.....	43	24,085	2,918	2,948	9,152	1,439	891	2,127	17,036	34,127
1884.....	50	25,320	2,737	2,977	11,358	1,718	1,046	1,996	15,971	36,230
1885.....	49	28,172	2,618	3,857	11,390	1,852	1,204	1,885	19,651	40,980
1886.....	53	31,911	2,559	4,235	12,290	2,192	1,327	1,798	22,089	45,801
1887.....	58	38,057	2,632	4,855	13,740	2,380	1,756	1,676	27,038	54,395
1888.....	56	36,750	2,735	4,794	13,905	2,536	1,697	1,585	26,702	54,110
1889.....	57	37,155	2,637	2,900	14,366	2,642	1,854	1,487	25,769	53,092
1890.....	60	41,080	2,700	4,016	14,645	2,839	2,213	1,517	31,000	60,450
1891.....	62	40,552	2,352	5,271	14,782	2,977	2,435	1,524	32,446	63,366
1892.....	71	47,451	2,502	4,807	15,400	3,000	2,862	1,671	36,135	68,199
1893.....	76	37,803	2,483	5,652	14,330	2,849	2,563	1,750	27,104	55,927
1894.....	79	37,563	2,566	5,332	15,530	2,552	2,095	1,777	29,868	60,413
1895.....	79	38,773	2,676	5,121	15,045	2,399	2,121	1,791	31,857	61,155
1896.....	76	36,186	2,628	6,355	14,850	2,252	1,989	1,785	31,185	59,421
1897.....	71	31,742	2,431	6,698	13,165	2,359	1,814	1,550	33,803	64,326
1898.....	70	34,638	3,103	5,737	12,890	2,184	1,633	1,560	37,415	65,299
1899.....	69	40,540	3,160	6,162	12,290	2,078	1,294	1,911	45,655	77,671
1900.....	83	44,965	5,323	5,239	12,682	2,422	1,250	3,491	45,805	81,154

IOWA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out standing circulation.	Individual deposits.	Total.
1863.....	3	\$92	\$131	\$100	\$97	.....	\$4	.....	\$245	\$390
1864.....	20	936	1,267	1,097	1,145	.....	62	\$555	1,698	4,004
1865.....	36	2,884	3,870	2,800	3,196	37	239	1,894	5,110	11,128
1866.....	45	4,640	4,613	2,225	3,722	176	378	3,160	4,890	13,079
1867.....	45	5,249	4,442	2,015	3,842	351	396	3,205	5,234	13,523
1868.....	44	6,107	4,359	2,040	3,692	554	419	3,153	6,444	14,809
1869.....	43	6,470	4,120	1,680	3,742	813	417	3,085	5,252	13,891
1870.....	43	6,670	4,123	1,530	3,802	899	459	3,214	5,248	14,306
1871.....	57	8,063	5,154	1,917	4,780	937	481	4,143	7,014	18,097
1872.....	70	10,203	5,961	2,053	5,632	1,041	599	4,802	7,853	20,926
1873.....	75	10,787	6,180	1,972	5,812	1,252	613	4,986	9,380	22,902
1874.....	75	11,399	6,357	2,343	6,017	1,337	710	5,220	9,232	23,208
1875.....	81	12,770	5,466	2,618	6,352	1,478	889	4,429	10,851	24,932
1876.....	78	11,647	4,746	2,016	6,287	1,569	730	3,881	8,004	21,198
1877.....	78	10,614	4,847	2,200	6,057	1,508	724	3,882	7,842	20,808
1878.....	76	9,635	4,898	2,110	5,957	1,414	574	3,966	7,129	19,619
1879.....	73	9,604	5,068	2,476	5,707	1,380	544	4,036	8,752	21,125
1880.....	75	11,373	5,265	2,897	5,867	1,419	633	4,234	11,608	24,842
1881.....	76	13,725	5,824	3,374	5,950	1,542	748	4,414	15,770	29,997
1882.....	88	17,799	5,814	3,506	7,135	1,632	858	4,683	16,169	32,305
1883.....	110	20,124	5,600	3,318	9,055	1,950	1,009	4,596	16,648	35,265
1884.....	123	21,238	5,060	3,313	10,146	2,194	1,067	4,164	16,124	35,609
1885.....	125	21,324	4,684	3,474	10,155	2,291	1,145	3,814	17,054	36,845
1886.....	128	22,518	4,283	3,487	10,295	2,433	1,186	3,422	17,814	37,902
1887.....	128	24,155	3,211	3,560	10,150	2,573	1,186	2,714	19,285	38,810
1888.....	129	26,322	3,283	3,885	10,148	2,708	1,258	2,753	21,278	41,841
1889.....	133	28,726	3,213	2,436	10,585	2,886	1,296	2,671	21,182	42,671
1890.....	139	31,762	3,215	3,098	11,320	2,980	1,363	2,667	26,800	51,188
1891.....	151	36,664	3,536	3,254	13,460	3,094	1,454	2,904	28,354	54,881
1892.....	161	41,536	3,678	3,726	14,520	3,316	1,515	3,089	32,296	62,556
1893.....	169	33,806	3,860	4,015	14,700	3,365	1,627	3,303	24,624	52,830
1894.....	169	34,634	4,050	3,712	13,855	3,030	1,298	3,420	27,490	56,325
1895.....	167	35,225	4,031	3,047	13,430	3,124	1,254	3,441	24,897	52,587
1896.....	166	31,257	4,263	3,363	13,093	3,140	1,216	3,713	23,725	50,160
1897.....	165	32,251	4,279	3,722	13,020	3,087	1,234	3,608	27,502	56,224
1898.....	168	35,259	6,525	3,710	13,150	2,976	1,222	3,931	32,781	64,118
1899.....	172	43,924	6,480	4,364	13,300	3,035	1,298	4,749	42,238	81,937
1900.....	196	50,593	8,780	4,777	14,035	3,213	1,433	6,915	49,041	94,829

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

MISSOURI.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1863.....	1	\$47	\$105	\$87	\$100		\$1		\$75	\$241
1864.....	7	1,968	2,250	1,269	1,631	\$194	161	\$585	2,533	6,118
1865.....	11	4,046	4,047	3,934	3,574	586	216	1,028	5,622	14,144
1866.....	15	6,441	4,212	3,053	4,079	730	279	2,409	5,798	15,620
1867.....	17	9,463	5,343	3,250	7,559	667	550	3,373	6,444	21,739
1868.....	18	11,722	5,557	3,410	7,810	735	646	4,082	8,259	23,729
1869.....	18	10,817	5,356	2,753	7,810	835	719	4,130	5,919	22,603
1870.....	18	11,242	5,233	3,001	7,760	900	523	4,157	5,826	23,031
1871.....	29	12,469	6,661	3,020	8,885	1,029	605	5,470	6,720	27,135
1872.....	36	15,038	7,083	2,534	9,425	1,271	806	6,012	6,338	29,339
1873.....	37	16,151	7,254	2,685	9,545	1,434	925	6,131	8,158	31,633
1874.....	35	14,006	4,894	2,655	9,195	1,425	831	4,030	7,350	26,984
1875.....	35	14,353	3,657	2,981	9,095	1,414	770	2,957	8,746	27,066
1876.....	32	14,688	2,914	2,779	7,985	1,410	759	2,333	8,827	25,960
1877.....	30	10,830	2,516	2,741	5,285	1,049	603	1,914	6,846	19,947
1878.....	22	8,032	2,332	2,282	4,125	902	541	1,482	5,728	16,933
1879.....	20	8,961	2,476	2,487	3,850	942	517	1,677	5,853	17,059
1880.....	21	10,839	2,401	3,918	4,050	1,079	488	1,735	8,391	22,620
1881.....	22	13,933	3,555	4,260	4,655	921	567	2,318	10,255	26,408
1882.....	25	12,891	2,589	3,768	4,980	1,007	832	1,883	9,608	23,988
1883.....	34	16,808	3,000	3,964	5,850	1,216	590	2,118	11,623	29,437
1884.....	40	15,915	2,548	3,936	6,315	1,449	716	1,889	10,708	27,013
1885.....	42	16,472	2,927	3,854	6,561	1,480	759	2,018	11,607	28,796
1886.....	44	22,245	3,136	5,716	8,831	1,735	812	2,091	16,003	38,351
1887.....	50	31,899	3,009	8,629	11,757	2,167	1,043	1,767	23,462	53,677
1888.....	50	29,970	3,581	8,537	12,531	1,952	1,070	1,520	21,927	53,789
1889.....	59	40,312	2,877	7,347	15,809	2,399	1,130	1,498	28,646	69,102
1890.....	79	64,862	3,004	9,860	23,161	3,040	1,720	1,929	45,011	100,428
1891.....	83	59,807	3,100	9,935	25,120	3,156	1,920	2,250	38,757	94,604
1892.....	81	66,990	2,897	10,273	24,190	3,482	1,777	2,229	43,407	104,786
1893.....	78	47,465	2,696	9,576	22,865	3,610	1,594	2,064	29,138	76,506
1894.....	71	54,263	2,564	10,094	19,890	3,423	1,174	1,893	35,282	91,645
1895.....	67	56,955	2,714	9,023	17,665	3,303	1,193	1,792	37,475	87,228
1896.....	68	48,083	3,745	10,342	17,465	3,275	1,146	2,747	34,495	82,377
1897.....	63	56,769	4,737	12,036	14,815	3,030	1,228	3,230	42,893	105,859
1898.....	62	63,265	6,452	11,300	14,565	3,186	1,521	4,014	45,795	110,302
1899.....	63	87,088	6,974	16,708	17,615	4,023	3,546	4,210	68,870	158,456
1900.....	67	90,253	15,445	17,704	17,950	4,412	4,133	10,623	64,449	179,747

DAKOTA.

1873.....	1	\$37	\$80	\$29	\$50	\$1	\$2	\$45	\$41	\$184
1874.....	1	43	80	10	50	2	3	45	22	151
1875.....	1	64	80	12	50	9	4	44	65	202
1876.....	1	71	100	17	50	10	4	43	128	280
1877.....	1	98	100	20	50	10	7	45	132	294
1878.....	3	233	173	132	175	10	18	98	578	931
1879.....	4	354	210	146	205	21	40	117	732	1,190
1880.....	6	882	297	316	425	56	74	219	1,191	2,071
1881.....	8	1,174	395	356	575	83	169	304	1,741	2,955
1882.....	17	2,517	681	637	1,065	139	249	565	2,945	5,141
1883.....	30	3,649	960	856	1,767	358	330	662	4,080	7,552
1884.....	36	3,536	878	665	2,258	442	297	628	3,038	7,117
1885.....	41	4,000	912	923	2,402	501	279	647	3,726	8,056
1886.....	52	5,210	1,122	979	3,016	521	341	779	4,586	9,907
1887.....	62	6,834	1,238	1,211	3,720	664	383	862	5,849	12,472
1888.....	58	7,415	1,263	1,195	3,625	793	373	839	6,128	13,090
1889.....	61	7,794	1,361	749	3,930	917	367	892	6,469	13,666

NORTH DAKOTA.

1890.....	29	\$4,145	\$509	\$411	\$1,998	\$413	\$175	\$458	\$3,810	\$7,179
1891.....	33	5,599	581	529	2,290	438	201	523	5,294	9,266
1892.....	33	7,056	660	587	2,465	502	279	557	6,550	10,895
1893.....	32	5,864	619	487	2,215	488	257	512	4,636	8,919
1894.....	32	5,248	619	512	2,190	420	227	510	4,950	9,071
1895.....	32	5,638	629	404	2,185	398	208	520	5,261	9,124
1896.....	29	5,032	490	479	1,810	375	230	440	5,048	8,385
1897.....	27	4,322	478	532	1,635	333	242	418	5,689	8,710
1898.....	24	4,606	483	421	1,500	228	220	391	5,035	7,744
1899.....	23	4,911	418	406	1,450	197	281	367	5,057	7,727
1900.....	27	5,416	517	376	1,525	208	321	435	5,016	8,047

762 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

SOUTH DAKOTA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1890.....	39	\$4,909	\$981	\$521	\$2,545	\$597	\$225	\$580	\$4,075	\$8,872
1891.....	42	4,941	875	696	2,785	623	200	590	3,822	8,780
1892.....	40	5,619	805	612	2,610	629	207	582	5,052	9,908
1893.....	39	4,511	842	569	2,510	600	204	615	3,561	8,254
1894.....	35	3,825	748	478	2,185	501	122	531	3,521	7,372
1895.....	33	3,509	723	476	2,035	415	107	507	3,534	7,144
1896.....	30	3,222	686	718	1,885	371	114	477	3,910	7,265
1897.....	27	3,080	656	536	1,695	306	147	428	4,216	7,338
1898.....	26	3,454	689	474	1,585	290	169	448	4,246	7,217
1899.....	25	3,761	766	587	1,460	270	208	495	5,281	8,399
1900.....	28	4,302	757	658	1,503	205	330	519	6,081	9,262

NEBRASKA.

1864.....	1	\$11	\$30	\$9	\$35	-----	\$1	\$12	\$17	\$74
1865.....	2	138	144	92	115	-----	31	27	337	525
1866.....	3	291	327	226	200	85	58	148	645	1,242
1867.....	3	509	743	449	283	6	117	166	1,207	2,327
1868.....	4	705	697	504	400	16	137	169	1,415	3,216
1869.....	4	1,012	904	292	500	54	95	168	1,342	2,743
1870.....	4	1,122	717	250	500	61	87	167	1,192	2,900
1871.....	6	1,140	1,044	280	650	68	121	532	1,613	3,502
1872.....	9	1,724	1,250	425	850	114	88	756	2,142	4,487
1873.....	10	2,019	1,281	433	905	160	108	769	2,378	5,018
1874.....	10	2,196	1,400	512	1,025	129	96	895	2,518	5,321
1875.....	10	2,207	1,251	480	1,000	159	110	847	2,570	5,415
1876.....	9	2,265	1,184	451	950	172	74	795	2,660	5,270
1877.....	10	2,454	1,189	479	950	174	160	686	2,509	5,281
1878.....	10	2,483	1,188	665	950	223	155	704	2,719	5,616
1879.....	10	2,897	1,320	670	925	210	132	727	2,968	6,345
1880.....	10	3,193	1,112	809	850	230	164	681	3,724	6,940
1881.....	12	4,272	1,465	1,150	910	294	199	665	5,242	9,128
1882.....	23	6,775	1,843	1,300	1,715	323	374	1,099	6,113	12,140
1883.....	40	9,732	2,182	1,598	2,860	455	557	1,547	9,419	17,921
1884.....	63	12,598	2,406	2,096	4,735	637	677	1,705	9,996	21,057
1885.....	75	15,433	2,465	2,377	5,949	945	568	1,774	11,317	25,458
1886.....	88	18,967	2,402	2,914	7,184	1,197	631	1,603	14,214	29,675
1887.....	103	22,942	2,404	3,823	8,406	1,484	675	1,660	17,858	35,778
1888.....	104	24,563	2,721	4,456	9,285	1,506	744	1,676	19,120	39,759
1889.....	119	27,811	3,163	3,397	10,985	1,733	944	2,014	20,711	44,926
1890.....	135	33,364	3,406	4,495	12,555	1,979	1,036	2,340	26,152	53,598
1891.....	139	32,846	3,669	4,066	13,253	2,126	980	2,462	24,029	51,066
1892.....	137	35,203	3,538	4,782	13,518	2,129	972	2,747	28,783	59,568
1893.....	134	28,330	3,472	4,036	12,943	2,197	1,044	2,692	21,272	46,753
1894.....	127	27,555	3,468	3,950	12,573	1,957	709	2,529	21,549	48,075
1895.....	117	24,271	3,041	3,129	11,640	1,783	687	2,356	17,994	41,544
1896.....	113	20,154	2,962	4,098	10,975	1,560	513	2,256	17,037	38,145
1897.....	104	22,927	2,732	3,564	10,475	1,470	618	2,029	20,292	44,629
1898.....	102	25,096	4,656	3,692	10,225	1,427	636	2,064	25,717	52,149
1899.....	100	28,445	3,907	3,754	9,600	1,477	731	2,494	29,378	60,266
1900.....	110	31,716	5,082	4,085	9,965	1,676	703	3,948	32,917	68,508

KANSAS.

1864.....	1	\$113	\$85	\$63	\$100	-----	\$11	\$30	\$96	\$279
1865.....	2	203	527	299	200	84	20	76	2,479	2,910
1866.....	4	325	550	314	330	39	21	262	442	1,470
1867.....	5	409	709	268	400	89	35	311	533	1,948
1868.....	5	447	835	243	400	66	29	338	790	2,149
1869.....	5	476	812	270	400	63	46	338	667	2,102
1870.....	5	691	737	342	410	85	50	366	748	2,257
1871.....	11	1,279	1,095	384	802	114	71	606	1,288	3,632
1872.....	24	2,335	1,960	654	1,620	153	147	1,341	2,458	6,546
1873.....	26	2,896	2,223	584	1,965	261	170	1,490	2,589	7,304
1874.....	24	2,338	1,967	582	1,730	285	112	1,351	2,215	6,304
1875.....	19	2,147	1,585	438	1,420	283	110	1,036	2,039	5,412
1876.....	17	1,984	1,390	376	1,260	255	126	909	1,994	5,048
1877.....	15	2,071	1,230	409	1,065	253	106	792	2,111	4,728
1878.....	11	1,332	1,035	443	800	179	61	564	1,579	3,654
1879.....	12	1,562	1,244	557	838	185	80	675	2,138	4,439
1880.....	12	1,794	1,147	763	875	193	101	683	2,548	4,999
1881.....	13	2,509	1,170	787	925	225	142	679	3,239	5,872
1882.....	20	3,480	1,307	986	1,335	281	196	795	4,211	7,405

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

KANSAS—Continued.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Outstanding circulation.	Individual deposits.	Total.
1883.....	36	\$5,995	\$1,599	\$1,717	\$2,250	\$365	\$296	\$1,031	\$6,994	\$11,865
1884.....	59	8,598	1,842	2,233	3,845	431	462	1,287	8,362	15,498
1885.....	74	10,731	2,055	2,301	4,996	669	573	1,436	10,090	18,818
1886.....	98	14,062	2,501	2,890	6,732	1,087	705	1,087	12,591	24,303
1887.....	139	21,307	3,285	3,863	10,531	1,435	970	2,295	17,741	34,948
1888.....	160	23,020	3,897	3,592	12,855	1,842	1,050	2,819	17,465	38,277
1889.....	161	24,185	3,870	2,233	13,182	1,879	957	2,826	18,838	39,859
1890.....	159	25,636	3,834	2,554	13,909	1,959	960	2,924	20,685	42,974
1891.....	147	23,624	3,526	2,526	13,012	1,859	928	2,633	19,042	39,554
1892.....	142	23,466	3,212	2,518	12,442	1,758	911	2,584	21,665	41,230
1893.....	136	19,966	3,144	2,787	11,647	1,750	771	2,589	16,683	35,266
1894.....	126	18,514	3,025	2,279	10,427	1,499	656	2,415	17,540	34,546
1895.....	122	19,648	2,943	1,975	9,987	1,470	671	2,369	16,827	32,898
1896.....	116	17,286	2,949	2,318	9,552	1,355	651	2,306	15,585	31,297
1897.....	103	18,682	2,763	2,195	8,567	1,396	678	2,111	19,188	34,718
1898.....	101	21,746	3,068	2,310	8,417	1,439	801	2,147	22,453	37,821
1899.....	98	22,212	2,768	2,487	8,092	1,402	923	2,077	24,306	40,431
1900.....	110	24,782	4,894	2,653	8,417	1,417	1,141	3,931	29,195	49,157

MONTANA.

1867.....	1	\$75	\$60	\$36	\$100	-----	\$20	\$36	\$49	\$218
1868.....	1	93	60	59	100	\$10	8	36	67	255
1869.....	1	127	60	57	100	10	20	36	76	359
1870.....	1	133	60	99	100	10	2	36	118	342
1871.....	1	219	120	110	100	10	16	71	201	522
1872.....	4	458	276	351	300	10	54	146	446	1,354
1873.....	5	612	315	335	350	47	101	217	630	1,509
1874.....	5	723	436	341	350	70	63	256	786	1,713
1875.....	5	791	406	290	350	76	79	229	880	1,784
1876.....	5	751	386	273	350	77	67	211	770	1,653
1877.....	5	811	387	234	350	87	70	203	832	1,730
1878.....	3	868	230	181	200	75	108	110	747	1,528
1879.....	2	633	230	191	150	30	101	88	684	1,184
1880.....	3	978	380	168	200	30	153	156	1,102	1,824
1881.....	3	1,301	380	186	200	40	229	158	1,240	2,229
1882.....	7	2,791	646	540	655	74	354	389	3,040	4,837
1883.....	10	4,730	713	639	1,210	170	429	399	4,550	7,398
1884.....	13	5,191	674	856	1,650	266	542	426	4,741	8,190
1885.....	15	5,515	639	1,053	1,810	298	741	378	5,330	9,288
1886.....	16	6,418	656	1,499	1,864	333	893	400	6,979	11,276
1887.....	17	8,237	691	1,554	1,975	420	1,091	422	8,120	13,139
1888.....	17	8,777	691	1,629	1,950	506	1,271	421	9,068	14,329
1889.....	20	10,858	716	1,180	2,645	547	1,447	402	10,484	17,036
1890.....	25	13,451	1,006	1,455	3,315	552	1,948	546	12,807	20,514
1891.....	32	15,000	1,181	1,453	4,604	633	2,237	765	13,351	23,051
1892.....	34	16,200	1,206	1,736	4,740	705	2,519	785	15,225	25,679
1893.....	22	8,487	676	1,411	2,775	375	1,641	517	6,958	13,046
1894.....	27	12,752	939	1,718	4,400	558	1,901	745	12,776	21,522
1895.....	26	12,957	889	1,800	4,152	652	1,321	644	14,068	22,364
1896.....	25	10,079	894	1,840	3,350	601	769	660	11,418	17,668
1897.....	21	7,088	834	1,272	2,655	398	733	533	10,457	15,780
1898.....	21	7,225	1,150	1,366	2,555	380	752	525	10,781	16,134
1899.....	21	7,924	933	1,573	2,305	381	742	530	12,520	17,934
1900.....	21	9,134	1,665	1,447	2,305	402	797	717	13,360	19,755

WYOMING.

1871.....	1	\$77	\$30	\$15	\$75	-----	\$3	\$27	\$55	\$161
1872.....	1	99	30	26	75	-----	5	27	81	188
1873.....	2	203	60	34	125	-----	23	51	162	363
1874.....	2	199	60	58	125	\$10	26	54	190	412
1875.....	2	246	60	62	125	16	49	49	297	539
1876.....	2	198	60	96	125	21	29	50	265	498
1877.....	2	303	60	89	125	25	62	52	311	580
1878.....	2	285	60	129	125	25	89	42	369	657
1879.....	2	385	60	79	125	50	58	53	444	753
1880.....	2	492	64	109	150	50	39	52	535	841
1881.....	3	730	94	201	225	50	48	83	856	1,306
1882.....	4	991	194	219	425	78	71	127	1,185	1,928
1883.....	4	1,313	219	242	425	103	95	123	1,604	2,436
1884.....	4	1,604	235	209	525	78	107	138	1,418	2,509
1885.....	5	1,861	155	309	800	140	152	140	1,744	3,067

764 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

WYOMING—Continued.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1886.....	6	\$2,335	\$180	\$401	\$900	\$167	\$193	\$160	\$1,768	\$3,398
1887.....	8	2,527	224	305	1,075	210	180	201	1,697	3,568
1888.....	9	2,419	249	298	1,175	213	115	221	1,731	3,654
1889.....	9	2,340	249	236	1,175	239	81	215	1,919	3,726
1890.....	11	3,055	292	299	1,285	253	87	262	2,694	4,764
1891.....	12	3,257	312	276	1,385	239	92	268	2,709	4,896
1892.....	13	2,915	302	364	1,210	200	80	271	2,789	4,717
1893.....	13	2,490	302	252	1,210	181	63	272	1,769	3,739
1894.....	12	2,243	290	269	1,160	121	51	260	1,912	3,723
1895.....	11	1,942	240	244	860	110	55	215	2,182	3,496
1896.....	11	1,764	240	270	860	117	65	214	1,865	3,203
1897.....	11	1,827	215	253	860	123	63	192	2,652	4,067
1898.....	11	2,079	224	245	860	110	63	193	2,749	4,112
1899.....	11	2,262	215	265	860	118	61	192	3,092	4,515
1900.....	14	3,180	434	355	885	124	93	353	3,948	5,722

COLORADO.

1865.....	1	\$179	\$70	\$31	\$200	-----	\$20	\$45	\$162	\$427
1866.....	3	417	188	173	350	\$20	58	60	530	1,100
1867.....	3	445	498	246	350	58	117	254	663	1,647
1868.....	3	424	503	294	350	58	140	254	781	1,757
1869.....	3	552	453	263	350	78	77	254	773	1,798
1870.....	3	552	578	306	350	73	63	254	1,553	2,482
1871.....	4	873	676	319	400	73	76	360	1,458	2,561
1872.....	6	1,501	750	461	575	83	146	476	2,019	3,513
1873.....	6	1,792	765	526	575	166	208	475	2,376	4,110
1874.....	9	1,991	760	675	725	243	172	591	2,330	4,348
1875.....	9	2,362	783	717	875	284	206	601	2,513	4,826
1876.....	10	2,403	644	560	825	274	121	484	2,473	4,493
1877.....	13	2,411	709	609	1,010	158	121	545	2,933	5,298
1878.....	13	2,762	847	744	1,010	166	89	635	3,635	5,936
1879.....	14	3,805	1,416	1,203	1,070	207	141	727	6,179	9,496
1880.....	14	5,069	1,318	1,394	1,070	299	267	837	8,288	11,927
1881.....	17	6,511	1,382	1,810	1,277	468	325	985	10,352	14,675
1882.....	19	6,888	1,591	1,907	1,440	564	440	1,028	10,838	15,546
1883.....	22	7,671	1,729	2,138	1,640	776	568	1,094	10,838	16,704
1884.....	23	6,685	1,498	2,138	1,807	916	573	985	9,106	14,883
1885.....	25	7,609	1,453	2,255	2,025	1,003	454	927	10,282	17,061
1886.....	27	9,934	1,821	2,482	2,435	885	556	914	12,997	20,093
1887.....	31	12,402	1,905	3,133	2,752	929	812	880	15,820	24,713
1888.....	34	14,073	2,173	3,502	3,458	1,150	779	959	17,539	27,767
1889.....	39	16,931	2,226	3,069	4,290	1,324	1,020	951	21,307	34,376
1890.....	46	25,093	2,401	3,491	7,365	1,613	1,172	1,164	26,326	42,862
1891.....	49	25,103	2,403	3,448	8,640	2,007	1,604	1,399	26,514	41,509
1892.....	53	27,896	2,349	4,507	9,065	2,240	1,778	1,525	28,848	49,525
1893.....	51	22,107	2,093	4,252	8,775	2,238	1,808	1,477	18,477	36,187
1894.....	48	21,159	1,984	4,515	7,537	1,758	1,242	1,369	22,092	38,979
1895.....	45	19,848	1,863	5,226	6,437	1,715	1,090	1,221	24,354	40,504
1896.....	42	18,267	1,735	7,298	5,487	1,391	971	1,107	24,289	37,968
1897.....	41	18,494	1,774	6,088	5,232	1,168	866	1,132	28,155	44,705
1898.....	37	19,912	2,635	6,086	4,707	998	864	1,140	33,010	48,721
1899.....	36	21,334	3,009	6,657	4,147	976	905	1,664	40,295	60,520
1900.....	39	26,899	4,202	7,815	4,322	1,140	887	2,974	51,214	74,430

NEW MEXICO.

1871.....	1	\$88	\$150	\$36	\$150	\$1	\$4	\$135	\$46	\$337
1872.....	1	179	150	22	150	5	7	135	91	389
1873.....	2	321	300	59	300	13	15	270	160	763
1874.....	2	353	300	54	300	24	5	270	183	783
1875.....	2	408	300	63	300	35	7	266	339	947
1876.....	2	379	300	56	300	40	25	269	224	859
1877.....	2	357	460	104	300	31	28	268	286	1,105
1878.....	2	331	460	91	300	38	35	266	281	1,068
1879.....	2	275	460	114	300	31	13	266	258	1,005
1880.....	4	542	560	127	400	55	33	351	591	1,627
1881.....	4	722	560	197	400	101	50	352	990	2,214
1882.....	6	1,044	620	235	500	138	76	407	1,182	2,803
1883.....	6	1,125	670	248	550	144	73	409	1,169	2,758
1884.....	8	1,143	678	291	630	163	69	416	1,128	2,729
1885.....	8	1,424	623	266	650	153	50	370	1,750	3,270
1886.....	9	1,564	510	346	825	164	53	253	1,539	3,271

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

NEW MEXICO—Continued.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undivided profits.	Out-standing circulation.	Individual deposits.	Total.
1887.....	9	\$1,751	\$365	\$237	\$850	\$177	\$41	\$216	\$1,497	\$3,135
1888.....	9	1,791	403	252	900	186	49	226	1,755	3,469
1889.....	9	2,129	427	213	975	223	58	250	1,965	3,862
1890.....	9	2,236	427	323	975	233	67	249	2,301	4,349
1891.....	12	2,551	565	250	1,115	217	67	326	2,203	4,434
1892.....	11	2,253	515	276	915	193	59	281	2,363	4,229
1893.....	10	1,673	465	237	750	189	58	238	1,208	2,918
1894.....	9	1,560	452	177	700	171	37	227	1,759	3,237
1895.....	8	1,643	515	208	650	145	44	281	1,047	3,551
1896.....	7	1,373	502	212	600	143	34	271	1,931	3,374
1897.....	6	1,551	540	211	600	99	37	304	2,776	4,189
1898.....	6	1,750	615	226	600	122	19	373	2,808	4,129
1899.....	6	1,994	615	264	600	133	39	372	3,259	4,833
1900.....	9	2,525	675	359	710	170	75	458	3,558	5,543

OKLAHOMA.

1890.....	3	\$133	\$50	\$40	\$200	-----	\$5	\$34	\$169	\$408
1891.....	2	206	50	40	200	\$5	11	45	242	510
1892.....	4	325	50	72	185	11	24	45	662	936
1893.....	6	339	75	135	300	16	49	67	592	1,077
1894.....	6	372	75	90	300	22	64	67	604	1,089
1895.....	5	394	62	63	250	33	13	56	651	1,033
1896.....	5	273	62	79	250	32	11	56	449	828
1897.....	5	428	62	87	250	33	15	55	676	1,093
1898.....	6	711	80	124	300	27	21	67	923	1,378
1899.....	8	1,012	125	144	400	33	40	112	1,438	2,116
1900.....	24	2,137	595	271	865	51	100	327	2,956	4,706

INDIAN TERRITORY.

1890.....	2	\$102	\$37	\$15	\$110	-----	\$3	\$18	\$61	\$210
1891.....	3	206	37	20	150	\$5	3	34	120	338
1892.....	6	483	90	49	349	16	17	79	394	876
1893.....	6	541	90	88	360	42	20	81	424	952
1894.....	6	768	90	99	360	62	22	81	938	1,548
1895.....	7	962	103	55	410	99	22	92	689	1,418
1896.....	8	816	115	110	460	126	29	104	700	1,495
1897.....	10	1,085	153	151	595	126	42	128	1,165	2,135
1898.....	14	1,725	204	173	795	167	63	183	1,454	2,788
1899.....	15	2,206	216	191	860	224	74	194	1,892	3,356
1900.....	30	2,876	438	256	1,317	256	169	353	2,307	4,577

WASHINGTON.

1878.....	1	\$126	\$100	\$88	\$150	-----	\$8	\$45	\$92	\$353
1879.....	1	202	160	24	159	\$2	22	99	160	434
1880.....	1	391	150	53	150	30	24	135	292	639
1881.....	2	510	130	59	200	30	89	117	456	892
1882.....	2	756	184	85	200	32	140	162	581	1,179
1883.....	12	1,851	328	329	760	44	239	253	1,623	3,069
1884.....	15	2,088	326	280	955	90	308	292	1,242	3,088
1885.....	15	2,035	380	347	1,005	140	375	323	1,450	3,410
1886.....	18	2,436	453	475	1,115	155	406	348	2,287	4,458
1887.....	18	3,832	406	608	1,280	233	476	357	3,638	6,254
1888.....	24	6,232	572	1,044	1,855	323	756	421	6,629	10,341
1889.....	35	10,776	1,000	1,528	3,514	892	407	765	12,979	19,381
1890.....	51	15,106	1,335	2,004	5,327	1,254	883	1,065	14,341	24,129
1891.....	64	14,974	1,582	1,907	6,555	1,572	869	1,322	12,428	24,080
1892.....	70	17,453	1,873	2,135	7,875	1,750	1,047	1,575	14,793	28,664
1893.....	57	12,430	1,430	1,367	6,020	1,658	807	1,242	7,010	18,563
1894.....	59	11,637	1,545	1,123	6,180	1,288	633	1,296	7,862	18,804
1895.....	47	9,480	1,280	1,050	5,055	1,180	534	1,019	7,060	16,496
1896.....	40	7,255	1,123	1,379	4,778	935	274	911	6,469	14,067
1897.....	35	6,796	1,108	1,791	4,388	706	391	840	10,109	17,351
1898.....	32	7,403	1,280	2,227	3,838	520	333	757	13,821	20,455
1899.....	31	9,431	1,572	2,927	3,360	503	474	792	18,702	25,915
1900.....	31	12,188	2,499	2,698	3,250	500	681	936	20,934	29,350

766 REPORT OF THE COMPTROLLER OF THE CURRENCY.

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

OREGON.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undi- vided profits.	Out- standing circula- tion.	Indi- vidual deposits.	Total.
1866.....	1	\$39	\$101	\$20	\$100	.....	\$7	\$88	\$23	\$218
1867.....	1	67	162	108	100	.....	7	83	51	375
1868.....	1	54	150	100	100	.....	28	88	36	390
1869.....	1	137	210	185	100	\$5	11	88	115	588
1870.....	1	323	315	184	200	5	47	96	266	1,006
1871.....	1	690	475	169	250	6	95	223	495	1,636
1872.....	1	725	331	182	250	9	157	221	565	1,621
1873.....	1	732	353	121	250	50	177	223	447	1,538
1874.....	1	710	458	164	250	50	220	221	556	1,581
1875.....	1	755	465	171	250	50	259	209	562	1,659
1876.....	1	788	468	141	250	50	302	223	627	1,723
1877.....	1	896	503	285	250	50	249	221	745	1,996
1878.....	1	883	540	128	250	50	284	202	808	1,935
1879.....	1	767	751	168	250	50	287	213	711	1,891
1880.....	1	954	753	210	250	50	341	223	984	2,292
1881.....	1	1,022	903	381	250	50	321	223	1,583	3,004
1882.....	2	1,724	921	481	300	52	363	257	2,194	4,044
1883.....	6	2,599	904	619	505	60	441	324	2,296	4,798
1884.....	8	2,181	957	524	695	68	562	359	2,074	4,450
1885.....	9	2,202	964	595	710	82	619	347	2,556	5,032
1886.....	18	3,504	1,232	783	1,320	92	749	525	3,092	7,580
1887.....	23	5,786	1,245	1,108	1,795	153	959	566	5,325	10,036
1888.....	27	6,816	1,120	1,174	2,360	288	900	448	6,018	11,565
1889.....	31	8,771	1,170	1,096	2,590	537	1,010	508	8,118	14,383
1890.....	37	11,060	1,276	1,400	2,975	657	1,259	590	9,843	17,558
1891.....	40	12,006	1,379	1,528	4,275	802	1,466	690	9,643	18,809
1892.....	41	12,211	1,264	1,431	3,945	856	1,476	709	10,364	19,146
1893.....	39	9,893	1,226	1,572	3,795	910	1,332	692	6,916	15,184
1894.....	35	8,196	1,570	1,385	3,620	675	849	571	7,422	14,977
1895.....	35	7,459	1,670	1,319	3,370	586	877	564	8,211	15,044
1896.....	33	6,542	1,808	2,791	3,170	571	823	993	7,348	14,525
1897.....	30	6,352	1,983	1,807	3,020	554	825	818	8,626	16,922
1898.....	29	6,029	2,105	1,347	2,520	479	831	728	9,524	16,800
1899.....	26	6,268	1,517	1,891	2,420	477	854	832	11,781	19,197
1900.....	27	7,573	2,021	1,767	2,370	495	960	958	11,782	18,828

CALIFORNIA.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undi- vided profits.	Out- standing circula- tion.	Indi- vidual deposits.	Total.
1871.....	1	\$852	\$500	\$118	\$1,000	.....	\$41	\$277	\$199	\$1,517
1872.....	3	4,903	1,757	833	2,800	\$241	122	1,366	3,144	8,068
1873.....	5	4,443	2,542	1,460	3,200	150	141	1,988	3,193	9,591
1874.....	6	6,708	2,641	1,924	3,550	244	160	2,108	5,406	12,293
1875.....	9	5,655	2,800	1,343	4,680	394	240	2,172	3,654	11,648
1876.....	9	5,462	1,794	1,142	4,700	347	167	1,414	2,499	9,403
1877.....	9	5,254	1,818	1,282	4,300	225	201	1,399	2,985	9,482
1878.....	9	5,390	1,875	1,635	4,300	285	172	1,437	3,403	10,070
1879.....	8	4,568	1,836	1,386	3,550	317	122	1,451	2,870	8,721
1880.....	10	5,058	1,964	1,521	3,150	347	178	1,502	3,873	9,681
1881.....	11	6,476	1,970	2,312	3,300	444	314	1,334	6,165	12,794
1882.....	11	7,690	2,140	2,015	3,300	519	382	1,204	7,434	13,992
1883.....	15	8,175	2,165	2,245	3,550	594	462	1,477	8,124	14,782
1884.....	15	7,519	1,593	2,006	3,550	686	420	1,347	6,531	12,840
1885.....	17	8,198	1,583	1,746	3,845	783	438	1,395	6,710	13,639
1886.....	24	12,161	1,780	3,044	5,385	908	563	1,393	11,215	20,465
1887.....	33	19,300	2,209	5,694	6,870	1,027	864	1,600	22,136	34,609
1888.....	38	19,870	2,557	4,534	8,175	1,454	1,074	1,679	18,074	32,791
1889.....	37	19,838	1,988	3,646	8,250	1,752	1,207	1,157	17,154	31,678
1890.....	37	20,568	1,819	3,421	8,475	2,179	1,102	1,188	18,236	32,410
1891.....	36	21,631	1,831	3,757	8,425	2,307	1,210	1,221	18,608	34,881
1892.....	36	19,413	1,819	3,629	8,175	2,102	1,213	1,323	16,714	31,987
1893.....	35	16,871	1,706	3,049	8,125	2,250	1,220	1,263	12,175	26,652
1894.....	34	17,891	1,756	3,436	7,775	2,337	975	1,088	14,684	29,031
1895.....	31	18,848	2,065	3,775	7,525	2,360	1,059	1,342	16,361	31,388
1896.....	31	17,453	2,101	5,137	7,525	2,536	922	1,479	16,181	31,318
1897.....	32	19,080	2,187	4,959	7,560	2,544	876	1,467	18,912	34,813
1898.....	34	24,661	3,650	9,399	10,825	3,283	1,046	1,487	28,977	51,484
1899.....	35	28,441	2,807	8,818	10,825	3,413	1,242	1,438	33,198	59,356
1900.....	38	33,029	5,373	6,996	10,998	3,636	1,763	3,858	35,195	64,417

SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

IDAHO.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undi- vided profits.	Out- standing circulation.	Indi- vidual deposits.	Total.
1867.....	1	\$72	\$52	\$26	\$100	-----	\$8	\$29	\$27	\$184
1868.....	1	66	75	22	100	-----	8	64	19	201
1869.....	1	84	75	39	100	-----	5	63	67	253
1870.....	1	69	75	32	100	-----	7	63	69	258
1871.....	1	106	100	37	100	-----	10	89	124	338
1872.....	1	87	100	33	100	-----	12	89	95	325
1873.....	1	81	100	30	100	-----	15	88	79	309
1874.....	1	95	100	49	100	-----	19	89	157	377
1875.....	1	124	100	41	100	-----	23	86	152	384
1876.....	1	70	100	40	100	-----	9	87	131	363
1877.....	1	90	100	41	100	-----	21	85	127	345
1878.....	1	103	100	24	100	-----	20	84	136	359
1879.....	1	120	100	34	100	-----	20	86	131	355
1880.....	1	103	100	56	100	-----	7	81	128	349
1881.....	1	101	200	75	100	-----	20	83	320	534
1882.....	1	132	100	81	100	-----	9	81	274	485
1883.....	3	241	125	84	200	-----	20	22	99	392
1884.....	4	302	118	114	250	-----	20	42	58	498
1885.....	4	351	68	138	250	-----	20	63	60	417
1886.....	6	486	105	156	350	-----	21	83	93	406
1887.....	6	578	143	149	350	-----	29	89	82	577
1888.....	7	676	183	243	430	-----	85	57	90	845
1889.....	8	872	200	213	490	-----	96	111	117	1,098
1890.....	7	1,088	175	184	400	-----	135	87	93	1,398
1891.....	8	1,384	214	236	575	-----	149	115	128	1,661
1892.....	11	1,804	232	253	700	-----	197	157	152	2,005
1893.....	13	1,636	256	279	825	-----	247	180	186	1,303
1894.....	12	1,519	244	289	775	-----	256	184	172	1,690
1895.....	11	1,353	246	281	725	-----	271	137	157	1,995
1896.....	11	1,285	256	320	675	-----	275	124	163	1,846
1897.....	10	1,067	237	276	600	-----	246	140	164	2,270
1898.....	10	1,133	276	312	600	-----	248	139	150	2,762
1899.....	9	1,039	253	295	550	-----	196	130	137	3,512
1900.....	9	1,367	305	365	550	-----	200	149	178	3,799

UTAH.

Date.	No. of banks.	Loans and discounts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undi- vided profits.	Out- standing circulation.	Indi- vidual deposits.	Total.
1866.....	1	\$142	\$50	\$16	\$150	-----	\$14	\$45	\$77	\$291
1867.....	1	174	150	17	150	-----	84	135	59	384
1868.....	1	159	105	37	150	-----	12	135	73	381
1869.....	0					-----				
1870.....	1	66	145	7	100	-----	22	124	148	414
1871.....	1	256	150	57	100	-----	25	133	303	582
1872.....	2	506	300	68	250	-----	77	225	490	1,185
1873.....	3	734	525	176	450	-----	51	404	599	1,783
1874.....	2	446	150	98	300	-----	65	36	249	804
1875.....	2	467	100	144	300	-----	100	36	90	843
1876.....	1	291	75	122	200	-----	35	30	45	553
1877.....	1	298	50	200	200	-----	40	30	39	360
1878.....	1	218	50	150	200	-----	40	34	40	320
1879.....	1	285	251	170	200	-----	50	27	78	573
1880.....	1	289	300	157	200	-----	65	33	179	509
1881.....	1	359	450	209	200	-----	100	54	153	944
1882.....	3	649	410	307	350	-----	125	68	269	1,088
1883.....	4	1,010	510	261	450	-----	170	78	368	1,480
1884.....	5	1,216	563	240	600	-----	244	65	400	1,401
1885.....	6	1,365	538	307	800	-----	275	67	325	1,627
1886.....	7	1,821	500	460	837	-----	303	137	303	2,048
1887.....	7	2,119	691	462	850	-----	373	115	292	2,335
1888.....	7	2,459	617	524	850	-----	422	159	270	2,863
1889.....	8	3,327	489	628	1,350	-----	424	323	214	3,921
1890.....	10	4,926	589	839	2,060	-----	560	384	301	4,442
1891.....	13	5,000	639	775	2,750	-----	914	202	357	5,774
1892.....	14	5,342	652	993	2,800	-----	956	183	365	6,119
1893.....	14	4,554	602	904	2,800	-----	931	225	392	5,713
1894.....	11	3,133	907	447	2,100	-----	750	203	261	2,299
1895.....	11	3,069	957	554	2,100	-----	710	196	448	2,940
1896.....	11	2,832	1,007	752	1,900	-----	689	140	460	2,587
1897.....	11	2,462	1,162	781	1,750	-----	397	232	426	3,802
1898.....	11	2,734	1,238	756	1,750	-----	378	196	513	3,891
1899.....	11	2,497	1,387	1,324	1,650	-----	393	193	442	4,381
1900.....	10	2,956	1,719	964	1,600	-----	398	274	930	5,072

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SUMMARY, BY STATES, OF THE NUMBER OF NATIONAL BANKS, THE IMPORTANT ITEMS OF RESOURCES AND LIABILITIES, ETC.—Continued.

NEVADA.

Date.	No. of banks.	Loans and dis- counts.	U. S. bonds.	Cash and cash items.	Capital.	Surplus.	Undi- vided profits.	Out- standing cir- cula- tion.	Indi- vidual deposits.	Total.
1866.....	1	\$114	\$155	\$80	\$155	\$2	\$7	\$129	\$65	\$379
1867.....	1	166	155	66	155	4	22	132	100	428
1868.....	1	177	155	70	155	6	28	131	123	442
1869.....	0									
1870.....	0									
1871.....	0									
1872.....	0									
1873.....	0									
1874.....	0									
1875.....	0									
1876.....	0									
1877.....	0									
1878.....	0									
1879.....	0									
1880.....	1	112	40	23	50		4	56	65	186
1881.....	1	181	40	47	75	9	6	36	114	289
1882.....	1	205	40	42	75	14	6	34	162	319
1883.....	1	217	40	31	75	20	6	35	167	321
1884.....	1	245	40	48	75	25	10	35	189	367
1885.....	1	248	45	56	75	25	11	35	215	383
1886.....	1	260	25	66	100	30	10	22	220	433
1887.....	2	514	38	60	150	40	12	34	351	700
1888.....	2	597	71	73	282	98	10	63	271	857
1889.....	2	669	70	43	282	103	18	63	306	880
1890.....	2	635	70	51	282	103	29	63	245	842
1891.....	2	653	70	42	282	103	34	63	360	875
1892.....	2	748	70	50	282	128	19	67	397	1,004
1893.....	2	610	70	54	282	128	28	63	364	901
1894.....	2	687	70	48	282	128	22	59	449	1,039
1895.....	2	647	70	42	282	128	9	63	478	1,044
1896.....	1	206	20	12	82	8	1	18	151	296
1897.....	1	212	20	21	82	8	2	18	251	361
1898.....	1	197	20	22	82	2	4	18	345	451
1899.....	1	277	20	20	82	2	3	18	425	531
1900.....	1	351	20	49	82	3	5	20	433	549

ARIZONA.

1882.....	1	\$114	\$109	\$97	\$100	.....	\$10	\$19	\$211	\$386
1883.....	1	57	109	71	100	\$1	15	31	107	314
1884.....	2	135	47	71	150	3	7	40	143	351
1885.....	0									
1886.....	0									
1887.....	1	174	25	35	100		6	22	133	325
1888.....	1	154	25	27	100	9	11	22	115	277
1889.....	1	171	25	30	100	20	12	22	156	321
1890.....	2	204	37	66	150	30	16	33	293	536
1891.....	3	240	50	53	200	34	24	43	307	623
1892.....	4	431	75	101	300	34	61	68	504	973
1893.....	5	479	150	140	400	36	75	90	441	1,100
1894.....	5	541	150	129	400	39	74	85	593	1,209
1895.....	5	701	150	147	400	41	100	81	825	1,485
1896.....	5	669	150	181	400	39	52	127	704	1,343
1897.....	5	798	175	179	400	46	50	147	1,135	1,796
1898.....	5	993	175	283	400	53	56	136	1,539	2,222
1899.....	5	1,259	175	271	400	72	71	147	2,072	2,820
1900.....	5	1,328	204	313	400	89	82	187	2,076	2,862

ALASKA.

1898.....	1	\$37	\$12	\$21	\$50	\$2	\$49	\$102
1899.....	1	42	62	19	50	7	137	215
1900.....	1	56	62	44	50	1	1	6	118	220

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